



CITY OF DETROIT

FY 2025-2029 CONSOLIDATED PLAN & FY 2025-2026 ANNUAL ACTION DRAFT

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Executive Summary

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

1. Introduction

As an “entitlement” jurisdiction, the City of Detroit (the “City”) receives formula grant funds from the U.S. Department of Housing and Urban Development (HUD) and is required to submit a Consolidated Plan (the “Con Plan”) every five years pursuant to Federal Regulations at 24CFR Part 91. The Con Plan is implemented through the preparation of an Annual Action Plan each of the five years which describes the use of the annual formula grants received from HUD for activities delineated in the Con Plan. The process to develop the Con Plan is a collaborative one. The Con Plan provides a comprehensive housing and community development vision that includes affordable housing, non-housing community development (public facilities, public improvements, infrastructure, public services, and economic development), fair housing, protection of the environment, and an avenue for extensive citizen engagement and feedback.

According to HUD guidance, the overall goal of the community planning and development programs is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons. This is achieved by strengthening partnerships among all levels of government and the private sector, including for-profit and non-profit entities. The City’s FY 2025-2029 Consolidated Plan is used to assess its housing and community development needs; analyze its housing market; establish housing and community development priorities, goals, and strategies to address the identified needs; identify the resources to address them; and to stipulate how funds will be allocated to housing and community development activities. Available resources from the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with HIV/AIDS (HOPWA) programs, as well as Program Income received and carry-over funds, will be leveraged with private sector and other public sector funds to implement these strategies. The Con Plan is also designed to improve program accountability and support results-oriented management. The Con Plan covers the period from July 1, 2025, through June 30, 2030, and upon completion, will be submitted to HUD for review and approval.

The City’s FY 2025-2026 (first year) Annual Action Plan includes the strategies, goals, and objectives established in the FY 2025-2029 Consolidated Plan and is the annual funding application for the CDBG, HOME, ESG, and HOPWA programs. In addition to the Con Plan, HUD requires that cities and states receiving federal block grants take actions to “affirmatively further fair housing choice.” Based on the funding awarded for FY 2025-2026, the allocation of available funding for the five-year Con Plan is estimated as follows:

- Community Development Block Grant (CDBG) - \$161,148,410
- HOME Investment Partnership (HOME) - \$29,924,510.45
- Emergency Solutions Grant (ESG) - \$14,395,655
- Housing Opportunities for Persons with HIV/AIDS (HOPWA) - \$17,713,590

The City also estimates program income of \$4.2 million from the HOME program and \$1.4M in CDBG funding (from 0% home repair program) .

As part of the 2025-2029 Consolidated Plan, the City of Detroit is applying for a second extension to its original Neighborhood Revitalization Strategy Area (“NRSA”) designation from HUD in the 2015-2019 Consolidated Plan. The City intends to reapply to HUD for an extension of the NRSA designation and submit it along with the FY 2025-2029 Con Plan. Per HUD Notice CPD-16-16, page 4, the City may “*submit a request to renew an existing NRSA, with updated required contents and a written statement that the strategy can still be effective if approved; or submit a request for approval of an amended strategy with a new term.*” Based on the most recent American Community Survey data, there have been some adjustments to the NRSA boundaries. As a result, the City will submit an amended strategy including eligible activities that are new and others that are incomplete from the previous NRSA designation with a new term.

The City of Detroit serves its homeless population through its participation in the Detroit Continuum of Care (CoC). Since 1996, the Homeless Action Network of Detroit (HAND) is the lead agency for services, programs, and data for the Detroit CoC and was consulted as a part of this process the Detroit Housing Commission (DHC) is Detroit's Public Housing Agency (PHA) administering public housing and Section 8 housing choice vouchers in the City and was consulted as part of this process.

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

The City of Detroit has developed its strategic plan based on an analysis of the demographic, housing, and economic development data presented in this plan and the community participation and stakeholder consultation process. Below are the objectives and outcomes that the City has identified under the FY 2025-2029 Consolidated Plan. Actual activities and outcomes may vary each Annual Action Plan year and will be based on those established during the Consolidated Plan process and the amount of the City's annual allocation. Federal law requires that housing and community development grant funds primarily benefit low- and moderate-income persons (LMI), whose household incomes are at or below 80% of the AMI as determined and adjusted annually.

There are three main objectives of the Consolidated Plan and use of federal funds:

1. **Decent and Affordable Housing** - Activities designed to cover the wide range of housing eligible under CDBG and HOME programs.
2. **Suitable Living Environment** - Activities designed to benefit communities, families, or individuals by addressing issues in their environment.
3. **Expanded Economic Opportunities** - This objective applies to economic development, commercial revitalization, and/or job creation/retention activities.

For each objective, the following outcomes and examples of outcome indicators are provided:

- **Availability and Accessibility** - Performance Indicator: Number of Projects that Ensure Access to a Suitable Living Environment/ Number of Persons Provided with New Access to Improvements

- **Affordability** for the Purpose of Providing Decent Housing - Performance Indicator: Households Assisted, Houses Repaired.
- **Sustainability** for the Purpose of Creating Economic Opportunities -Performance Indicator: Number of Businesses Assisted., Number of Jobs created or retained

Through the public input and data analysis, the City has identified six priority needs and related goals to address those needs. The priority needs include:

1. Housing Rehabilitation and Ownership

Detroit prioritizes preserving and expanding affordable homeownership. Programs include home repair support, down payment assistance, and new construction by local developers. High need is driven by aging housing stock, high cost burden, and community input.

Proposed outcomes include senior home repair, senior home repair, 0% interest home repair loans, CDBG lead paint match, and down payment assistance

2. Affordable and Supportive Rental Housing

The city seeks to expand and maintain affordable rental units, especially for vulnerable populations. Rising rents and cost burdens necessitate new construction and preservation of existing housing. Permanent and transitional housing options are key to addressing homelessness.

Proposed outcomes include pre-development assistance for multifamily housing, rehabilitation of rental properties, and affordable Housing Opportunities For People With Aids (HOPWA)

3. Economic Development and Employment

Investments in small businesses, job creation, and employment training are critical. Residents emphasized support for local enterprises, and skill-building programs for low-to-moderate-income residents.

Proposed outcomes include small business assistance and job training.

4. Public Services and Facilities

CDBG funds will support essential services like mental health care, youth programs, and senior assistance. Improvements to public and community facilities are also prioritized, particularly in underserved areas. Survey results highlight demand for wraparound support services.

Proposed outcomes include Youth Education and Summer Jobs Programs, Senior Programs, Recreation Programs, Community Safety and Health Programs

5. Infrastructure and Blight Removal

Residents identified infrastructure repair—streets, sidewalks, water/sewer—as a major need. Strategic demolition of blighted structures complements broader redevelopment goals. These investments support safe, vibrant, and resilient neighborhoods.

Proposed outcomes include Public Facility Rehabilitation, Park Improvements, Blight Removal and Demolition.

6. Homelessness Prevention and Housing Stability

A coordinated response to homelessness includes emergency shelter, outreach, rapid re-housing, and permanent housing. Programs target individuals and families at risk or currently unhoused. Emphasis is on wraparound support and reducing time spent homeless.

Proposed outcomes include Homelessness Outreach, Emergency Shelter, Rapid Rehousing, and Prevention

3. Evaluation of past performance

As a recipient of CDBG, HOME, ESG, and HOPWA program funds, the City is required to submit a Consolidated Annual Performance and Evaluation Performance Report (CAPER) at the end of each program year. The CAPER summarizes the program year accomplishments and the progress towards the Consolidated Plan goals. As noted in the 2023-2024 CAPER, based on the priorities established, the City continues to place emphasis on decent, safe, and affordable housing; elimination of homelessness; public services; fair housing activities; improvement of neighborhood conditions; and economic development.

The City continued to work with HOME developers to preserve City-assisted affordable housing projects and allow existing residents to remain in the City while attracting new residents by negotiating partial loan payoffs and modifications. The City continued to implement its major housing rehabilitation programs throughout the city using a loan program and grants to stabilize neighborhoods. Since federal funding cannot sustain the great need for city residents, the city has added its general funding to support the single-family rehabilitation housing program primarily for seniors and the disabled. Throughout the year, several new initiatives such as the auction of publicly owned houses, sale of vacant lots, aggressive code enforcement and an expansive demolition effort helped stabilize neighborhoods.

For FY 2020-2024 as reported in the CAPER, the City of Detroit's performance was evaluated by staff who noted the following key accomplishments, challenges, and quantitative outcomes related to grant-funded activities:

Main Accomplishments

- **Affordable Housing:**
 - 618 affordable rental units were completed or under construction.
 - 25 homeownership units were supported through down payment assistance and new construction.
- **HOME-ARP:**
 - Detroit became one of the first jurisdictions to obligate 100% of its \$26.2M HOME-ARP allocation, focused on supportive housing for vulnerable populations.
- **Public Facility Improvements:**
 - 15 parks and recreation centers were improved with CDBG funds.
 - 7 streetscape or infrastructure projects advanced in low- to moderate-income neighborhoods.

- **Economic Development:**
 - Over 450 microenterprises and small businesses received grants, loans, or technical assistance.
- **Supportive Services:**
 - Over 2,200 individuals benefited from services including job readiness, housing counseling, and youth programming.
- **Lead Hazard Reduction:**
 - Lead abatement completed in over 90 housing units, with additional units in progress.

Main Challenges

- Rising construction costs created funding gaps, particularly in multifamily projects.
 - Delays due to procurement, permitting, and contractor availability.
 - Data tracking across subrecipients remains a challenge for performance reporting.
 - Staffing shortages limited the pace of project execution and compliance monitoring.
 - Difficulty in securing non-federal match for large-scale development projects.
-

Total Expended by Grant Program

| Program | Amount Expended | Key Outputs |
|-----------------------------|------------------------|--|
| CDBG | \$31.2 million | Public facility upgrades, business support, housing rehab |
| HOME | \$9.8 million | Rental/new construction, down payment assistance |
| HOME-ARP | \$26.2 million | Supportive housing and services for homeless populations |
| ESG | \$3.6 million | Shelter operations, rapid rehousing, homelessness prevention |
| HOPWA | \$2.1 million | Housing and services for persons with HIV/AIDS |
| CDBG-CV & ESG-CV | \$4.5 million | COVID-related shelter, food assistance, and rental aid |

Individuals/Households/Units Benefitted

- Over 2,200 individuals received supportive services.
- 618 affordable rental units built or rehabbed.
- 25 homeownership units supported.
- Over 450 small businesses assisted.
- Over 90 housing units received lead-hazard reduction.
- 15 public facilities and 7 infrastructure projects completed or underway.

4. Summary of citizen participation process and consultation process

To develop the FY 2025–2029 Consolidated Plan and Neighborhood Revitalization Strategy Area (NRSA) application, the City of Detroit’s Housing and Revitalization Department (HRD), supported by planning consultants, led a comprehensive community engagement process. This effort combined virtual and in-person events, surveys, and creative interactive tools to ensure broad and inclusive participation from residents, nonprofit organizations, and public agencies.

Outreach activities included two virtual Resident Priority Input Sessions in April 2025 and two in-person Neighborhood Feedback Sessions in June 2025, specifically held in targeted NRSA areas. Additionally, two public hearings were conducted, on June 18 and July 17, 2025, to present draft plans and gather final comments. Throughout March 2025, HRD staff participated in eight Department of Neighborhoods “DONcast” meetings across all City Council districts to further engage residents. Two Neighborhood Opportunity Fund (NOF) provider meetings were also held in August and September 2024 with nonprofit service providers.

To complement these events, two surveys—one for residents and one for service agencies—were launched in March 2025 and remained open through mid-April. A total of 424 residents and 30 agencies, representing over 150,000 individuals annually, provided feedback.

A centralized webpage (www.DetroitMI.gov/HRD) was maintained to provide updates, share event details, and offer access to surveys and plan documents. Public notices were published in the *Detroit Free Press* in May and June 2025. Draft plans were made available both online and in physical community locations, with a 30-day public comment period for the Consolidated Plan and a 15-day period for the NRSA application beginning June 25, 2025.

In total, more than 1,155 individuals and organizations participated in shaping the City’s housing and community development goals for the next five years. Their input directly informed the funding priorities and strategic direction outlined in the final plan

5. Summary of public comments

Detroit residents and other stakeholders expressed clear priorities during multiple public forums as described above and in PR-15 section between December 2024 and June 2025. Housing emerged as a dominant concern, particularly around repair grants, legacy homeowners, and access to affordable programs. Residents frequently cited difficulties with eligibility restrictions, insurance barriers, and the complexity of program navigation. Participants asked for more outreach, simplified processes, and greater transparency around funding and availability.

In neighborhood revitalization, participants emphasized support for parks, green infrastructure, and investments in small businesses run by local residents. Many stressed the need for city agencies to build stronger ties with Community Development Organizations (CDOs), and to provide more consistent communication and outreach.

Public and social services were also highlighted, especially mental health, elder care, crisis response, and transportation access. Residents expressed frustration with food deserts, abandoned housing, and lack of environmental justice in certain neighborhoods. Senior and community programming was seen as vital but currently under-supported.

In the area of economic development, calls were made for job creation, workforce training, and support for microbusinesses. Attendees emphasized the need to direct investment to communities most in need and recommended more flexible financial options like micro-grants and installment-based disbursements for nonprofits. Some residents expressed a need for capacity building and assistance to community based non-profit housing developers.

Finally, a strong demand was voiced for improved communications. Many residents were unclear on what the Consolidated Plan is, how funds are allocated, and whether their feedback results in meaningful change. Calls for plain-language materials, public access to presentations, and visible neighborhood-level impacts were consistent across meetings.

Programs and their impact: Several stakeholders sought information on the HRD Home Repair Program and the application process. Questions included funding availability for senior populations and if the consolidated plan will include funding for this type of home repair.

Loan Programs: Comments and questions were received about the 0% Interest Loan Program, how to qualify, the application process, and how many applications are accepted.

Funding: Related to CDBG/NOF Funds, questions were received and answered about the application processes for funding, deadlines, and what funding is included.

City officials answered questions and referred citizens to the relevant departments where applicable.

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

All comments or views were accepted.

7. Summary

Detroit's path to recovery begins at the neighborhood level. Residents have expressed a wide range of needs, especially among vulnerable populations, as reflected in public comments and demographic data. The City aims to use Consolidated Plan funding to strengthen communities and create pathways out of poverty.

As detailed in Section 5, residents voiced strong interest in Community Development Block Grant (CDBG) program guidelines, greater coordination across federally funded programs, and improvements to public health conditions. Many also questions and make suggestions on how federal dollars could be allocated and how they could impact their neighborhoods.

In 2015, HUD approved five Neighborhood Revitalization Strategy Areas (NRSAs) in Detroit to focus CDBG and other federal resources where they could be most effective, leveraging existing redevelopment efforts. Additionally, the City designated three adjacent slum and blight areas—outside the NRSAs—to provide home repair assistance to households earning above 80% of Area Median Income (AMI).

NRSA designation offers key benefits, including:

- Job creation and retention in low- to moderate-income areas
- Flexibility to assist up to 49% of clients above 80% AMI in housing projects
- Exemption from the aggregate public benefit standard
- Exemption from the public service cap

While the NRSA strategy has yielded positive outcomes, significant need remains. In light of increased private investment and public-private collaboration in low- and moderate-income neighborhoods, the City is seeking a second renewal of its NRSA designation.

The Process

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

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

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

| Agency Role | Name | Department/Agency |
|---------------------|---------|---------------------------------------|
| CDBG Administrator | DETROIT | Housing and Revitalization Department |
| HOPWA Administrator | DETROIT | City of Detroit Health Department |
| HOME Administrator | DETROIT | Housing and Revitalization Department |
| ESG Administrator | DETROIT | Housing and Revitalization Department |

Table 1 – Responsible Agencies

Narrative

The City of Detroit Housing and Revitalization Department (HRD) leads the preparation and implementation of the Consolidated Plan. The Department is also responsible for administering the expenditures of federal funds received from the U. S. Department of Housing and Urban Development (HUD) and for the implementation of the priorities and goals identified in this plan. The city currently receives entitlement Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with HIV/AIDS (HOPWA) from HUD. The Department administers the CDBG, HOME, and ESG grant programs, and the Detroit Health Department administers the HOPWA program.

To achieve the plan's goals, HRD will collaborate with nonprofits, businesses, other City departments, and government agencies at all levels to improve conditions for Detroit residents and neighborhoods. The HUD federal funds will be leveraged with other public and private sector funding. State of Michigan resources included low-income housing tax credits, and lead hazard grants. The Detroit Health Department partners with a network of hospitals, clinics, and experienced non-profit service providers to care for and treat persons living with HIV/AIDS.

Consolidated Plan Public Contact Information

City of Detroit Housing and Revitalization Department
Coleman A. Young Municipal Center
2 Woodward Avenue, Suite 908
Detroit, MI 48226
313 224-6380 TTY: 711

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

1. Introduction

As part of the 2025-2029 Consolidated Plan process, HUD requires the City to consult with housing providers, non-profit organizations, social service providers, and other key stakeholders that serve the communities impacted by the funding received from HUD. These stakeholders included organizations working with LMI households, other City departments, regional and local government jurisdictions, the Detroit Housing Commission, the Detroit Continuum of Care, various non-profit agencies, and fair housing and community health organizations listed below in Table 2.

The input from the consultations was used to assist HRD in determining housing and community development needs and establishing priorities, goals, and strategies within the context of limited resources to meet all the needs and service delivery challenges. The consultations were conducted using housing and community development surveys, interviews, email inquiries, and public meetings/hearings. The City's outreach effort was designed to fully capture the scope of needs within the City and provide a more effective and meaningful community participation process that educates the community about the selected HUD grant activities and facilitates better service delivery and community benefits.

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

The City of Detroit is committed to partnering with public and private housing providers and area agencies to ensure their efforts align with the City's affordable housing goals. To accomplish this, the City of Detroit Housing & Revitalization Department (HRD) works as a strategic partner to these agencies on ways to improve coordination among agencies serving the City's LMI populations. In recent years, over seventy percent of the City's HUD funds have been targeted in geographic locations that align with investments by other stakeholders, thereby making the best use of existing community assets and advancing the restoration of distressed communities. The City's use of HUD-approved Neighborhood Revitalization Strategy Areas (NRSAs) helps to target the HUD resources in a more comprehensive manner and leverages other non-HUD resources for greater impact.

HRD is working with the Detroit Housing Commission (DHC) on the Path to High-Performance goal. The goal of acquiring and disposing of vacant units from the DHC's portfolio will be achieved in collaboration with the DLBA and DBA. These vacant units represent barriers to DHC's ability to revitalize distressed areas and effectively serve low income Detroiters.

HRD regularly consults with the Detroit Land Bank Authority (DLBA) on making vacant homes and properties available to LMI residents, and with the Detroit Building Authority (DBA) on efforts to improve housing options for low income residents of the City on demolition and resale programs.

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

Since 1996, the Homeless Action Network of Detroit (HAND) has served as lead agency for the Detroit Continuum of Care (CoC). The City of Detroit works together with HAND to provide services to homeless individuals and families. HRD staff has worked extensively with HAND to develop goals and strategies for Detroit's homeless populations, and HAND staff has been involved in reviewing both ESG and CDBG proposals over the last many years. This collaboration will allow for more efficiency and better outcomes as homeless strategies and goals are implemented.

There is currently an elected and appointed Continuum of Care board tasked with making decisions on behalf of the larger community to meet the needs of those experiencing homelessness. The City of Detroit maintains three seats on the CoC Board, as well as on the various subcommittees formed to focus on specific issues such as Veterans homelessness, the chronic homeless, youth homelessness, etc.

Through participation on the CoC board, the City of Detroit is able to meet regularly with HAND to better coordinate services for homeless persons (particularly the targeted populations such as chronic, youth, veterans, etc.) and persons at risk of homelessness. Through these coordinated efforts, the City can better align the use of McKinney-Vento funding to the homeless priorities outlined in the homelessness strategy of this Consolidated Plan.

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

HRD staff continue to consult with HAND in determining how best to allocate ESG funding to address the highest priority needs. The City, together with HAND and various other funders of homeless services, collaborated in the development of written performance standards and evaluation techniques for the use of ESG and other funds within the continuum. This collaboration led to the creation of a Performance and Evaluation Committee which oversees implementation of the written standards and the development of a collaborative monitoring process for all recipients of homeless funding. This will allow a "full picture" assessment of an organizations performance across programs to ensure they are achieving the desired impact to end homelessness for Detroit residents.

In addition, HAND participates in the development of HRD's CDBG and ESG Request for Proposals and participates in the application review process to ensure that applicants align their efforts with the CoC's strategies, that the CoC strives to fund quality providers that serve HUD priority populations, and that funding applications agree regarding local community needs.

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | Detroit Housing Commission (DHC) |
| | Agency/Group/Organization Type | PHA |
| | What section of the Plan was addressed by Consultation? | Homeless Strategy Housing Need Assessment Public Housing Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The consultation was done through emails, review of the Detroit Housing Commission (DHC) website and documents. The DHC and HRD collaborate on efforts to coordinate projects within the City of Detroit w/the goal of increasing housing opportunities. |
| 2 | Agency/Group/Organization | Homeless Action Network of Detroit |
| | Agency/Group/Organization Type | Continuum of Care |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronic Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Housing Needs Assessment Market Analysis |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | HAND was consulted via email and website review and is closely involved in CDBG and ESG homeless planning and implementation activities throughout the plan period. Since 1996, HAND has served as the lead entity for the Continuum of Care for the City of Detroit, although its jurisdictional responsibilities stretch to cities such as Hamtramck and Highland Park as well. |
| 3 | Agency/Group/Organization | Fair Housing Center of Metropolitan Detroit |
| | Agency/Group/Organization Type | Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Housing Needs Assessment Market Analysis |

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| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done through a review of resource materials on their website. The Fair Housing Center (FHC) of Metropolitan Detroit conducts training, fair housing tests, and represents fair housing cases in Metro Detroit. There are several landlord-tenant resources. The City will partner with the organization on training and fair housing conferences. |
| 4 | Agency/Group/Organization | Department of Neighborhoods |
| | Agency/Group/Organization Type | Other government - Local Grantee Department |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Community Development and Blight Control |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Meetings were held with the Department of Neighborhoods (DON) staff to coordinate information and plan strategies on the distribution of e-blast notices and flyers to promote the Consolidated Plan meetings and assist HRD regarding blight control and neighborhood conditions. Eight "plug-in presentations on the Con Plan and the NRSAs were made at eight monthly DON resident meetings in all areas of the city |
| 5 | Agency/Group/Organization | Detroit Police Department |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Safety and Domestic Violence |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted with the Domestic Violence Unit via their website for information to determine how the City can assist with funding strategies for domestic violence survivors. |
| 6 | Agency/Group/Organization | City of Detroit Health Department |
| | Agency/Group/Organization Type | Services-Persons with HIV/AIDS Health Agency Child Welfare Agency Other government - Local Grantee Department |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs HOPWA Strategy Lead-based Paint Strategy |

| | | |
|---|--|---|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | HRD consulted with the Detroit Health Department via email, and their website. Coordination efforts help shape effective strategies across priority areas. For substance abuse, collaboration supports the development of targeted program approaches. The City also consulted with the HOPWA coordinator to inform HIV/AIDS strategies in the Consolidated Plan. The Detroit Health Department leads the monthly Lead Safe Detroit working group, which guides lead poisoning prevention efforts and refers eligible households to HRD's lead programs. Additional agency input, gathered through an online survey, highlighted needs such as increased funding, higher wages, and resolution of policy and governance challenges. |
| 7 | Agency/Group/Organization | Housing and Revitalization Department (HRD) |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The HRD staff worked with other departments that intersect with the use of federal grants and who have data to assess housing and community development needs. |
| 8 | Agency/Group/Organization | Detroit Land Bank Authority |
| | Agency/Group/Organization Type | Other government – Local |
| | What section of the Plan was addressed by Consultation? | Blight Control and Demolition |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Information was received from DLBA staff and their website regarding completed work and upcoming initiatives. HRD will use the information to better coordinate and report on demolition and blight control efforts. |
| 9 | Agency/Group/Organization | Local Initiatives Support Corporation |
| | Agency/Group/Organization Type | Services – Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

| | | |
|----|--|--|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Meetings, website review and email were used to consult with the Detroit LISC office which is a CDBG subrecipient for administering the City's 0% interest loan program. The program is operated in the city's Neighborhood Revitalization Strategy Areas (NRSA) and the designated Slum and Blighted areas. Detroit LISC also administers the Detroit Housing for the Future Fund with partnership with the City. LISC assists with leveraging private sector loan capital to |
| 10 | Agency/Group/Organization | Detroit Employment Solution Corporation |
| | Agency/Group/Organization Type | Other government – Local |
| | What section of the Plan was addressed by Consultation? | Economic Development |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Detroit Employment Solutions Corporation (DESC) along with City Connect Detroit are consulted to operate and provide the City's Summer Youth Employment and Job Training programs. These efforts support LMI youth living in areas designated in one of the five Neighborhood Revitalization Strategy Areas. The anticipated outcome was the program renewal and alignment of new NRSA goals. |
| 11 | Agency/Group/Organization | Southwest Solutions |
| | Agency/Group/Organization Type | Services - Housing Services-Employment Mental Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Economic Development Non-housing community development |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted with a review of plans and website. The need for greater coordination of services and housing development was identified. |
| 12 | Agency/Group/Organization | Civil Rights, Inclusion & Opportunity Department (CRIO) |
| | Agency/Group/Organization Type | Services – Housing Complaints Services – Fair Housing |

| | | |
|----|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Economic Development Market Analysis |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done by reviewing their website. Agency assures all City of Detroit residents, visitors, and employees enjoy a safe environment, free of discriminatory barriers, training, and job opportunities on construction projects. The review revealed a greater need to increase awareness of the agency's purpose and service. |
| 13 | Agency/Group/Organization | Matrix Human Services |
| | Agency/Group/Organization Type | Services – Elderly Persons Services – Education Services – Children Services - Employment Services-Persons with HIV/AIDS Other – Head start community center |
| | What section of the Plan was addressed by Consultation? | Economic Development Non-Homeless Special Need |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency input on target populations, services, and needs was received via an online survey and review of their website. The consultation identified the need increased resources and awareness of services. |
| 14 | Agency/Group/Organization | Detroit Homeland Security and Emergency Management (DHSEM) |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | <input checked="" type="checkbox"/> Agency - Managing Flood Prone Areas <input type="checkbox"/> Agency - Management of Public Land or Water Resources <input checked="" type="checkbox"/> Agency - Emergency Management |

| | | |
|----|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done through a review of website and materials. DHSEM coordinates with local, regional, state, federal, and private-sector agencies to protect the community from natural and human-made emergencies and disasters. The impact of climate change on Detroit's aging stormwater systems could lead to flooded basements and streets and sewage overflows into the Detroit River. It is important in responding to climate change and disasters that low-to-moderate income neighborhoods and housing that is most vulnerable are included and given priority. |
| 15 | Agency/Group/Organization | Planning and Development (P&DD) |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | <input checked="" type="checkbox"/> Agency - Managing Flood Prone Areas <input checked="" type="checkbox"/> Agency - Management of Public Land or Water Resources <input type="checkbox"/> |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The consultation was done through email and teleconference. P&DD coordinates with HRD and Detroit Land Bank Authority to manage the city's publicly owned land. The City sells surplus property to residents, community organizations, developers, and others for a variety of uses that provide public benefit and return the properties to productive use. P&DD manages neighborhood framework plans including long-term strategies for housing & retail development and parks & green stormwater infrastructure and the management of wetlands identified during the framework comprehensive studies. |
| 16 | Agency/Group/Organization | Detroit Department of Digital Inclusion |
| | Agency/Group/Organization Type | Other government - Local Grantee Department |

| | | |
|--|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Market Analysis Services – Narrowing the Digital Divide |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | <p>Consultation was done through a review of the web page and materials. The City of Detroit's Office of Digital Equity & Inclusion is working to close the digital divide, a need amplified by the COVID-19 pandemic. Efforts focus on expanding affordable internet, distributing refurbished devices, and offering digital skills training, especially for low-income residents, seniors, veterans, ESL communities, students, and returning citizens.</p> <p>Key initiatives include a \$10 million fiber-optic pilot in Hope Village, device partnerships, community tech hubs, an interactive digital resource map, and workforce training through programs like Detroit at Work and Per Scholas.</p> <p>These efforts have led to Detroit achieving the nation's highest Affordable Connectivity Program enrollment among large cities and earning national recognition for its leadership.</p> <p>Challenges remain, including uncertain long-term funding, limited public awareness, and the need for stronger data collection to guide and measure impact. Continued outreach, stable resources, and data-driven improvements will be critical to sustaining Detroit's progress in digital inclusion.</p> |

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

N/A

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--|------------------------------------|---|
| Continuum of Care | Homeless Action Network of Detroit | Collaboration between HRD and HAND will continue to impact the Action Plan homeless goals. |
| City of Detroit Master Plan and Policies | City of Detroit | The Master Plan outlines local policy supporting the plan project and activity development. |

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|---------------------|---|
| Affirmatively Furthering Fair Housing (AFFH) | City of Detroit | The AFFH is coordinated with the Consolidated Plan housing strategies and goals (including affordable housing). |
| Detroit Multi-family Affordable Housing Strategy 2018 | City of Detroit | The affordable housing strategies align with the affordable housing goals of the Con Plan and the steps to reduce barriers to affordable housing |
| Strategic Neighborhood Fund 2.0 | Invest Detroit | The affordable housing and community revitalization activities proposed for the fund align with the Con Plan goals for addressing housing and community development needs |
| Capital Agenda | City of Detroit | The Capital Agenda identifies capital projects within the City of Detroit by city department. |
| Blight Task Force Report | Blight Task Force | The City of Detroit Blight Task Force report is in line with the Mayor's 10 Point Plan that guides strategies within the Consolidated Plan |
| Every Neighborhood Has A Future Plans | City of Detroit | The Mayor's Neighborhood Plan guides investments within Detroit Neighborhoods including Consolidated Plan funding. |
| Detroit Future City Strategic Framework | Detroit Future City | Detroit Future City analyses provide vision and actions that coordinate with Consolidated Plan strategies and goals. |

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

The City of Detroit coordinates housing and community development funding and programs with the Michigan State Housing Development Organization (MSHDA) as it relates to homeless prevention and Continuum of Care (CoC) activities. The City is entering its third year of funding for Medicaid and Children's Health Insurance Program (CHIP) from the Michigan Department of Health and Human Services (MDHHS). These funds are used to abate lead hazards in Detroit homes. The City also collaborates with MSHDA by providing HOME subsidies to projects receiving low income housing tax credits from MSHDA. This consists of HOME assisted projects receiving 9% competitive tax credits and an allocation of 4% credits provided by MSHDA through the City's Affordable Housing Leverage Fund (AHLF) which is administered by the Detroit office of Local Initiatives Support Corporation (LISC). The city works with Wayne County and other adjacent governmental entities to coordinate housing and community development initiatives.

Narrative (optional):

The Health Services Division is responsible for mobilizing Detroit Health Department resources and forming strategic partnerships to improve the health of children and families who live, work, and play in Detroit. The Division includes the following programs/services:

1. Children's Special Healthcare Services
2. Vision and Hearing Screening
3. Lead Poisoning Prevention and Intervention
 - Childhood Lead Poisoning Prevention Program (CLPPP)
 - Early Child Care Integrated Service Delivery Model
 - Universal Lead Testing /Clinician Engagement and School Based Testing

The City of Detroit's Health Department (DHD) developed a coalition of city departments, state departments and community partners to coordinate childhood lead prevention in the City. The coalition, also known as Lead Safe Detroit, provides the following services: Provides capillary testing to children younger than 6 years of age and provides coordinated, comprehensive nursing case management services in the child's home; Maintains a data and surveillance system to track trends and better coordinate services throughout the city; Distributes lead prevention education material and provides presentations to parents, health care professionals, and rental property owners; Provides referrals to other agencies for lead hazard remediation; Ensures schools, daycares and homes have water testing; Strengthens Environmental Controls on Demolitions. In addition, Lead Safe Detroit meets on a monthly basis with multiple partners across the city and the Southeast Michigan region to work on a variety of lead prevention issues including, but not limited to, enforcement, service delivery, lead education, and lead-safe housing.

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting

The City of Detroit's Housing and Revitalization Department (HRD) used a comprehensive and multi-pronged community participation and consultation process to gather comments and ideas from residents, community organizations, and public agencies for the FY 2025–2029 Consolidated Plan. The City's efforts were supported by planning consultants and featured both in-person and virtual meetings, online surveys, meetings, and interactive workshops targeting residents, non-profits, agencies, and other stakeholders. Communication channels included emails, newspaper ads, flyers, social media, and websites.

To inform the development of the 2025–2029 Consolidated Plan, the City of Detroit launched a multi-pronged community engagement strategy designed to reach both residents and institutional stakeholders. The approach included online surveys for residents and agencies, virtual focus groups with HUD-funded organizations, and a series of education 'plug-in' sessions at existing City-hosted virtual events. Additionally, two virtual Resident Priority Input sessions were held to introduce plan concepts and gather insights through interactive digital exercises. Two in-person Neighborhood Feedback sessions were held in the targeted NRSAs, using creative hands-on tools to collect community input on housing and development priorities. Virtual and in-person public hearings were held. A dedicated webpage on the City's website provided updates on the process. These engagement efforts, coordinated by consultants in collaboration with City staff, focused on accessibility, creativity, and timely outreach to ensure meaningful public participation in shaping Detroit's housing and development strategy over the next five years.

The engagement process emphasized accessibility and creativity, incorporating online tools like Zoom, Google Slides, and QR-code flyers to expand reach. Workshops used interactive formats to encourage resident feedback on housing, public services, economic opportunities, and neighborhood development. City staff collaborated with consultants to promote events, develop materials, and analyze feedback. Feedback gathered during this process directly informed the plan's goals and priorities, including expanded investment in housing and community development citywide and in the five NRSAs.

Key citizen participation and agency consultation activities included:

- Two Neighborhood Opportunity Fund (NOF) meetings with non-profit public service providers on Aug 27, 2024 (74 attendees) and Sept 19, 2024) - 45 attendees.
- Two Department of Neighborhood meetings with residents in District 2 (Dec 10, 2024) – 75 attendees) and District 5 (Dec 18, 2024) - 28 attendees.
- Eight (8) monthly Department of Neighborhoods (DON) district meetings across all seven council districts in March 2025 in a “plug-in” format with over 400 participants.
- Two online surveys (one for residents, one for agencies) were released on March 12 and active through April 14, 2025. The survey sought to identify housing and community development needs city wide and in the five proposed NRSAs.
 - a. 424 residents responded to a 25-question survey
 - b. 30 agencies serving 150,725 persons annually responded to an 18-question survey

- Two virtual Resident Priority sessions were held to introduce the Consolidated Plan and gather public priorities on April 22 and 24, 2025 with 55 and 30 participants, respectively.
- Two in-person Neighborhood Feedback sessions were held on June 3 and 5 to review and refine draft recommendations with 37 and 44 participants, respectively.
- Newspaper advertisements were published on May 28, 2025 and June 25, 2025 (30-day comment period in the Detroit Free Press. Affidavits of publication are attached as appendices.
- A centralized Consolidated Plan/NRSA webpage was developed to share updates, event details, and provide public access to survey and plan documents. The URL was www.DetroitMI.gov/HRD.
- The draft FY 2025-2029 Consolidated Plan was published for a 30-day period from June 25 to July 25, 2025, with printed copies at community district locations and a pdf copy on the City's website.
- The draft FY 2025-2029 NRSA draft application was published for a 15-day period from June 25 to July 25, 2025, with printed copies at community locations and a pdf copy on the City's website.
- A virtual public hearing on the Consolidated Plan and the NRSA to get further feedback was held on June 18 with 32 participants.
- At a public hearing #1, the plans were introduced to the City Council on July 11, and the Council Committee was held July 15- [REDACTED] participants. A Public Hearing #2 and the City Council review and approval of the plans was held on July 22, 2025 [REDACTED] participants

Over 1,155 [to be updated when process completed] individuals and organizations provided input on the FY 2025-2029 Consolidated Plan and the NRSA application.

Community surveys

Residents and agencies responded to the online housing and community development surveys which were run from March 14 through April 11, 2025, through web links, QR codes, flyers & social media. The profile of the respondents was: race and ethnicity - 55% African American, 24% White, and 10% Hispanic, majority were homeowners and average household size were three (3) persons, Most respondents came from 48224, 48201, and 48219 zip codes.

Housing and Community Development Needs and Priorities

Housing and community development needs and priorities were shaped by community feedback from surveys and meetings, as well as HUD and Census data analysis. When asked to classify activities by urgency, respondents identified "High Need" activities for federal funding and "Low Need" activities for which other funding sources may suffice. The list of top high-priority activities is noted below.

- **Housing:** Owner-occupied home repair was ranked the highest housing need, followed by affordable single-family and multi-family rentals. This aligns with data showing that 50% of Detroit households are cost-burdened, paying more than 30% of income on housing, and 58,000 households are severely cost-burdened, paying more than 50% of income on housing. Other data include over 90% of Detroit homes were built before 1980, rents rose 15% citywide from 2009–2020, and 39% of homes have at least one deficiency or condition needing repair. This limits household affordability for rental units and homeownership.
- **Public Infrastructure & Neighborhoods:** Water and sewer upgrades were the top priority, followed by street/sidewalk improvements and demolition of substandard structures. While

progress has been made, critical infrastructure needs remain. Public facility improvements also included other facilities operated by non-profits and serving persons with special needs.

- **Community & Public Facilities:** Youth centers ranked highest, followed by childcare and community centers. These facilities are seen as essential sources of community stability.
- **Public Services:** Mental health services led in priority, followed by transportation and fair housing. Over 80% and 86% of the respondents want more programs for seniors and youth, respectively. This is confirmed by data where 97,000 seniors in Detroit and 43% live with a disability. The high ranking of nearly all public services reflects the broad community need for addressing both basic needs and long-term stability.
- **Homeless Prevention:** Top homelessness needs included emergency support services, homelessness prevention, emergency shelters, and permanent housing. With rising housing costs and low incomes, many residents are at risk of or currently experiencing homelessness. Feedback from homeless service providers to better understand current challenges and identify practical solutions. Providers reported ongoing gaps in mental health and substance abuse treatment, transportation, rental assistance, and housing—especially for youth and domestic violence survivors. They also stressed the need for wraparound services including case management, referrals, food, hygiene supplies, and crisis support. Addressing homelessness in Detroit is key to providing housing for all residents.
- **Economic Development:** Employment training was the highest-ranked need, followed by job creation and start-up business support. With median annual household income of \$31,000, 20% of Detroiters ages 18–24 have not completed high school, and longstanding economic shifts, workforce development remains a top priority.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|---|-----------------------------------|--|---------------------------------|--|---------------------|
| 1 | Neighborhood Opportunity (NOF) Public Meeting – 8/27/24 | Non-profits | Questions and comments were focused on the process for awarding CDBG-funded public services /92 participants | See Exhibit for public comments | All comments accepted | |
| 2 | Neighborhood Opportunity (NOF) Public Meeting – 9/27/24 | Non-profits | Questions and comments were focused on the process for funding CDBG public services /45 participants | See Exhibit for public comments | All comments accepted | |
| 3 | Neighborhood Opportunity (NOF) Public Meeting – District 2 – 12/10/24 | Residents/Community Organizations | Questions and comments were focused on Federal Programs, community resources (I.e. Home Repair Programs) | See Exhibit for public comments | All comments accepted | |
| 4 | NOF Public Meeting – District 5 12/18/24 | Residents/Community Organizations | Questions and comments were focused on Federal Programs, community resources (I.e. Home Repair Programs) | See Exhibit for public comments | All comments accepted | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|--|---|---|---------------------------------|--|---|
| 5 | DONcast Meetings (Districts 1–7 + Citywide) Eight sessions March 11 March 18 March 19 March 20 March 25 March 26 (2) March 27 | Non-specified – citywide. Residents & community leaders | Presentation on the Con Plan and announce the surveys. Comments were about the use of funds, home repair program, awareness, and access to the services/over 400 participants | See Exhibit for public comments | All comments accepted | |
| 6 | Resident Survey March 12 to April 14, 2025 The surveys were sent out via email, social media, flyers, and the City’s website | Non-specified - citywide | Comments were on housing and community development needs, priorities, City services, and NRSAs - 424 responses | See comments above. | All comments accepted | https://www.surveymonkey.com/r/2025DetComm |
| 7 | Agency Survey March 12 to April 14, 2025 | Service Providers and City Departments | Comments on housing and community development needs, provider capacity, | See comments above | All comments accepted | https://www.surveymonkey.com/r/2025DetAgency |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|---|--------------------------|--|---------------------------------|--|---------------------|
| | The surveys were sent out via email, social media, flyers, and the City's website | | funding allocations and service delivery of HUD grant as well as NRSAs /30 agency responses | | | |
| 8 | Virtual Resident Priority Meeting April 22, 2025, | Non-specified - citywide | Needs for urgent home repairs, clearer and more accessible housing programs, and better city responsiveness. The need for stronger neighborhoods, youth services, and economic programs /55 participants | See Exhibit for public comments | All comments accepted | |
| 9 | Virtual Resident Priority Meeting April 24, 2025 | Non-specified - citywide | Comments were on affordable housing, better public services, and stronger neighborhood infrastructure. Also, comments were about improved homelessness prevention, job creation, and economic activity/30 participants - meeting | See Exhibit for public comments | All comments accepted | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|--|--------------------------|--|---------------------------------|--|---------------------|
| 10 | In-person Neighborhood Feedback Session #1 June 3, 2025 | Non-specified & NRSA | Presentation on the Annual Action Plan and NRSA priorities and budget allocation/37 participants | See Exhibit for public comments | All comments accepted | |
| 11 | In-person Neighborhood Feedback Session #2 June 5, 2025 | Non-specified & NRSA | Presentation on the Annual Action Plan and NRSA priorities and budget allocation/44 participants | See Exhibit for public comments | All comments accepted | |
| 12 | Virtual Public Meeting June 18, 2025 | Non-specified & NRSA | Presentation on the Annual Action Plan and NRSA priorities and budget allocation/32 participants | See Exhibit for public comments | All comments accepted | |
| 13 | 30-day public comment period June 25 to July 25, 2025 | Non-specified - citywide | Draft FY 2025-2029 Consolidated Plan & FY 2025-2026 Annual Action Plan | See Exhibit for public comments | All comments accepted | |
| 14 | 30-day public comment period June 25 to July 5, 2025 | Non-specified - citywide | Draft FY 2020-2024 NRSA application | See Exhibit for public comments | All comments accepted | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|---|--------------------------|---|---------------------------------|--|---------------------|
| 15 | Public Hearing #1 – Detroit City Council Committee (Discussion) July 17, 2025 | Non-specified - citywide | Draft FY 2025-2029 Consolidated Plan & FY 2025-2026 Annual Action Plan. Draft FY 2025-2029 NRSA application participants | See Exhibit for public comments | All comments accepted | |
| 16 | Public Hearing #2– Detroit City Council for approval (Discussion) July 22, 2025 | City Council | Draft FY 2025-2029 Consolidated Plan & FY 2025-2026 Annual Action Plan. Draft FY 2025-2029 NRSA application participants | See Exhibit for public comments | All comments accepted | |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines a variety of issues related to demographics, affordable housing, special needs housing, and homelessness. The analysis also considers different household types such as small, large, elderly, and disabled to understand their specific household characteristics and needs. Household incomes provide a good basis for classifying household types because programs such as the CDBG and HOME program are based on specific household income classifications. The Needs Assessment looks at extremely low-income households (incomes at or below 30% of Area Median Income (AMI)); very low-income households (incomes between 31 and 50 percent of AMI); and moderate-income households (incomes between 51 and 80% of AMI). The purpose of the analysis is to identify household types and racial/ethnic groups with the greatest needs.

The Needs Assessment is a part of the overall Consolidated Plan and contains the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

Specific groups which are identified as having housing needs include Black/African Americans, Hispanics, single parent households, the elderly, and the homeless population. The identified housing needs span a variety of issues such as affordability, cost burden, and housing supply and demand. One of the themes from the study is that incomes influence where households can afford to live and the type of housing that is available. In Detroit, incomes are low and thus limit a household's ability to afford housing choice. The housing that may be available to households with lower incomes could be clustered in certain neighborhoods where older housing is located. If this housing is substandard in any way, it could create a situation where repairs are needed but incomes are not high enough to cover the cost of on-going maintenance.

Low incomes also result in households spending an outsized amount of their income on housing. The needs analysis found that 38% of Detroit households are spending more than 30% of their income on housing costs. Such households are at risk for missed rent/mortgage payments, foreclosure, eviction, or being unable to provide for other necessities such as food, clothing, or transportation due to the amount of money being spent on housing costs.

Most of the data tables in this section are populated with default data from the 2016-2020 American Community Survey (ACS) and the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) datasets. CHAS datasets are developed for HUD by the U.S. Census Bureau based on the ACS. In addition to these data sources, the Needs Assessment is supplemented by current local data to provide greater context as to what is happening in Detroit.

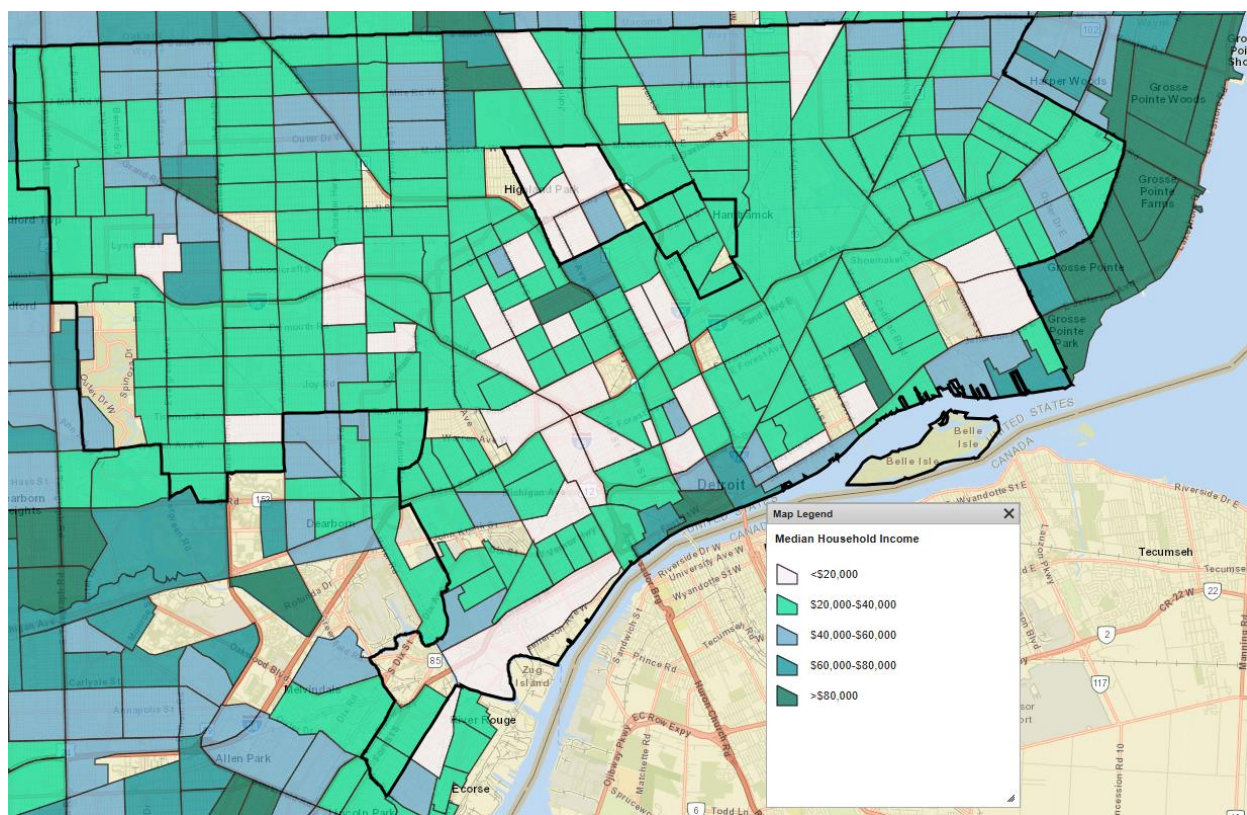
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Based on the data provided by HUD, many demographic groups need housing which is both affordable and available. The number of households in the city grew by 6% between 2009 and 2020. The increase in households has many impacts, foremost is a decrease in housing vacancy which has been a long-term problem for the city. Households relocating to the city often have greater financial means than many current residents, which can contribute positively to the local economy through increased tax revenue and investment in the rehabilitation of underutilized housing stock. Between 2009 and 2020 the median household income grew by 26% to \$32,498.

Single person households are a demographic with significant needs. The 2016-2020 American Community Survey 5-Year Estimates indicate there are 56,522 single female households and 65,437 single male households in Detroit. The median income in Detroit for a single female living alone is \$20,905 while the median income for a single male living alone is \$25,163. Another group of households in need of housing assistance are seniors (65-years older) of which there are 65,626 households. Additionally, seniors tend to live on fixed incomes, have a higher rate of disability, and higher healthcare costs. The map below presents the median household income across the city. What is immediately noticeable is that most census tracts fall below the lowest threshold of \$45,600 per year which indicates high levels of poverty.

Figure 1. Median Household Income



Source: HUD CPD Maps, 2025

Poverty in the city is widespread. The map below presents the percentage of households in poverty by census tract. In Detroit, nearly all census tracts have a poverty rate of greater than 17%.

Figure 2. Poverty Rate



Source: HUD CPD Maps, 2025

The low incomes of Detroit residents translate directly into housing problems. A key housing problem found in Detroit is that households are spending more than 30% of their income on housing costs which indicates cost burdening. Cost burdened households may be at risk for missed payments, foreclosure, eviction, or inability to provide for other necessities such as food, clothing, or transportation due to the amount of money being spent on housing costs. Cost burdened households account for nearly 38% of all households in Detroit, translating into 103,670 households of which 86,245 are Black households. The 38% of cost burdened households is made up of 17% of regular cost burdened households and 21% severe cost burdened households.

Extremely low-income renter households experience tremendous hardship. Based on the HUD data, 86% of extremely low-income renter households (33,790 households) are experiencing severe cost burdening. Similarly, 83% of extremely low-income owner households were cost burdened, inclusive of homeowners.

Extremely low-income renter households are vulnerable to substandard housing issues, as 1,815 households (61%) who live in substandard conditions. Similarly, extremely low-income owner households

experience substandard housing conditions at a rate of 48%. Overcrowding is not an acute problem in the city but still tends to affect extremely low-income renter households the greatest. Based on the data, 58% of overcrowding in renter housing occurs in housing units occupied by households which are extremely low-income.

| Demographics | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 690,075 | 672,350 | -3% |
| Households | 255,740 | 270,445 | 6% |
| Median Income | \$25,764 | \$32,498 | 26% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 90,015 | 46,265 | 55,235 | 22,815 | 56,120 |
| Small Family Households | 25,855 | 17,080 | 18,425 | 8,535 | 23,705 |
| Large Family Households | 6,920 | 4,350 | 4,895 | 1,885 | 4,280 |
| Household contains at least one person 62-74 years of age | 18,675 | 9,320 | 12,490 | 5,440 | 14,440 |
| Household contains at least one person aged 75 or older | 8,810 | 6,150 | 6,455 | 2,645 | 5,955 |
| Households with one or more children 6 years old or younger | 16,130 | 8,930 | 7,790 | 2,505 | 5,350 |

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|--------|--------------|--------------------|--------------------|---------------------|--------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 1,815 | 450 | 560 | 150 | 2,975 | 1,125 | 430 | 635 | 135 | 2,325 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 795 | 260 | 235 | 85 | 1,375 | 230 | 205 | 105 | 0 | 540 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 1,240 | 460 | 780 | 165 | 2,645 | 470 | 275 | 475 | 170 | 1,390 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 33,790 | 4,680 | 685 | 20 | 39,175 | 12,570 | 1,790 | 730 | 90 | 15,180 |

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|--------|--------------|--------------------|--------------------|---------------------|--------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| Housing cost burden greater than 30% of income (and none of the above problems) | 7,430 | 13,665 | 6,820 | 730 | 28,645 | 6,475 | 4,460 | 3,375 | 880 | 15,190 |
| Zero/negative Income (and none of the above problems) | 7,695 | 0 | 0 | 0 | 7,695 | 3,380 | 0 | 0 | 0 | 3,380 |

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|--------|--------------|--------------------|--------------------|---------------------|--------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 37,640 | 5,855 | 2,260 | 415 | 46,170 | 14,395 | 2,695 | 1,945 | 395 | 19,430 |
| Having none of four housing problems | 23,405 | 20,215 | 24,535 | 9,225 | 77,380 | 14,570 | 17,500 | 26,490 | 12,780 | 71,340 |
| Household has negative income, but none of the other housing problems | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-------------------------|--------------|----------------|--------------------|--------|--------------|--------------------|--------------------|--------|
| | 0-30% AMI | >30-50% AMI | >50- 80% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 14,280 | 8,010 | 2,460 | 24,750 | 5,810 | 2,055 | 1,480 | 9,345 |
| Large Related | 3,780 | 1,355 | 310 | 5,445 | 1,335 | 420 | 135 | 1,890 |
| Elderly | 9,520 | 3,055 | 1,055 | 13,630 | 8,115 | 2,635 | 1,695 | 12,445 |
| Other | 16,250 | 6,460 | 3,825 | 26,535 | 4,755 | 1,350 | 850 | 6,955 |
| Total need by income | 43,830 | 18,880 | 7,650 | 70,360 | 20,015 | 6,460 | 4,160 | 30,635 |

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|-------------------------|--------------|----------------|--------------------|--------|--------------|--------------------|--------------------|--------|
| | 0-30% AMI | >30-50% AMI | >50- 80% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 0 | 0 | 1,550 | 1,550 | 3,685 | 300 | 0 | 3,985 |
| Large Related | 0 | 0 | 150 | 150 | 775 | 110 | 50 | 935 |
| Elderly | 6,555 | 835 | 175 | 7,565 | 5,110 | 925 | 360 | 6,395 |
| Other | 0 | 13,700 | 2,255 | 15,955 | 3,470 | 0 | 0 | 3,470 |
| Total need by income | 6,555 | 14,535 | 4,130 | 25,220 | 13,040 | 1,335 | 410 | 14,785 |

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 1,460 | 475 | 560 | 125 | 2,620 | 605 | 345 | 265 | 75 | 1,290 |
| Multiple, unrelated family households | 520 | 180 | 350 | 80 | 1,130 | 135 | 135 | 310 | 80 | 660 |
| Other, non-family households | 170 | 65 | 104 | 45 | 384 | 10 | 0 | 4 | 20 | 34 |
| Total need by income | 2,150 | 720 | 1,014 | 250 | 4,134 | 750 | 480 | 579 | 175 | 1,984 |

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

Generally, single households on fixed income are the most likely to live in substandard housing due to their inability to pay the average rent or their inability to maintain their homes. These individuals need housing assistance and are at risk of becoming homeless if an unexpected event affects their financial situation.

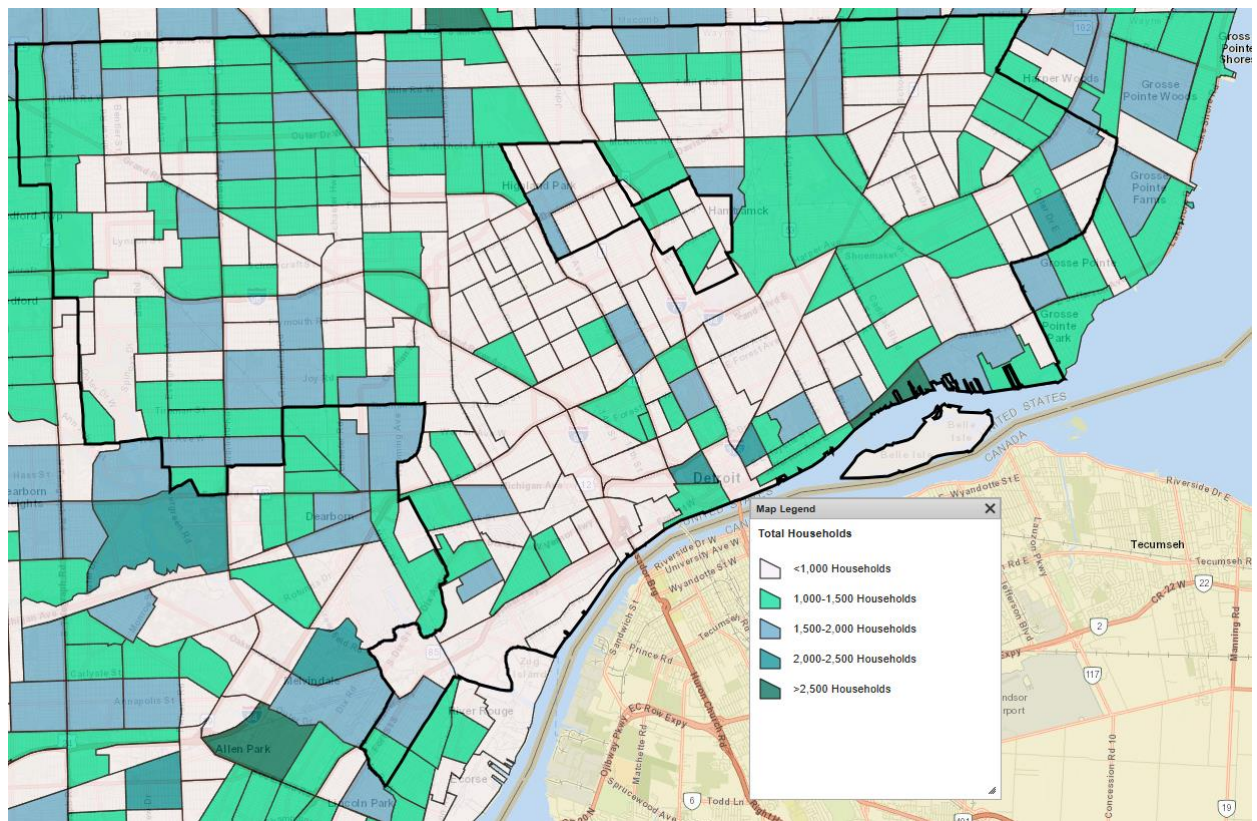
The 2016-2020 American Community Survey 5-Year Estimates indicate there are 56,522 single female households and 65,437 single male households in Detroit. The median income in Detroit for a single female living alone is \$20,905 while the median income for a single male living alone is \$25,163. Both demographic groups have very low incomes which also contribute to housing problems like severe cost burdening because at such low incomes housing choices and options become limited. Using the metric of housing costs not exceeding 30% of income, the rents which would be affordable to single females and males would be \$523 and \$542 a month, respectively. According to HUD's 2020 Fair Market rent data, the

average monthly rent for a one-bedroom unit in Detroit (Detroit-Warren-Livonia HUD Metro) is \$764 (per HUD's FY2020 Fair Market Rent Documentation System). When adding the cost of utilities, the potential for housing cost burden remains high for single person households who are at or below the median income.

Another group of households in need of housing assistance are seniors (65-years and older). According to data provided by the ACS, there are 65,626 senior households in Detroit. While not all senior households are single person households, there is a risk that these households may eventually become single person households. Additionally, seniors tend to live on fixed incomes and have higher healthcare costs which limit the amount of money they could potentially spend on housing. The median income of a senior household in Detroit is \$31,978, which translates to an affordable rent of \$799 per month. Again, housing choices are limited at this level of income.

The map below presents household concentrations across the city. Interestingly, greater concentrations of households are found on the periphery of the city. The central part of the city lacks residential density and has seen a reduction in households over the decades due to several factors. A few census tracts in Midtown have higher concentrations of households, however these can be attributed to new apartment and condominium developments being built over the last decade. Aside from these dense developments, the housing stock in Detroit tends to be mostly single-family homes.

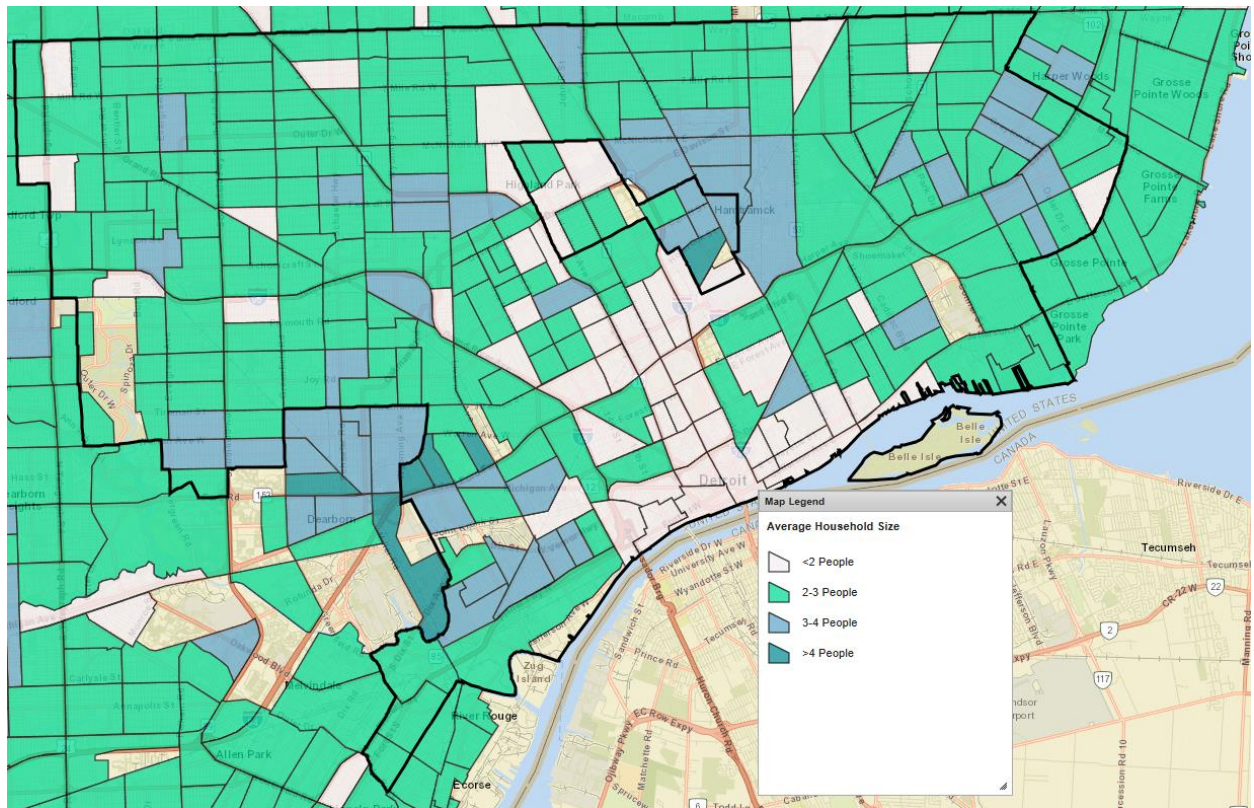
Figure 3. Total Households



Source: HUD CPD Maps, 2025

Outside of Downtown and Midtown where the average household size is between one and two persons, much of the city is composed of 2-3 person households. The northeast and southwest portions of the city have a higher-than-average household size, ranging between 3-4 person households. The map below illustrates the distribution of these households.

Figure 4. Average Household Size



Source: HUD CPD Maps, 2025

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

Federal laws define a person with a disability as “Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment.” The Census classifies disabilities in the following categories:

- those with a hearing or vision impairment
- those with an ambulatory limitation
- those with a cognitive limitation
- those in a self-care or independent living situation

The need for home accessibility and other services for people with disabilities in Detroit is essential because a significant portion of the city’s population has disabilities. Based on disability data from the ACS 2016-2020 for Detroit:

- 20% or 127,504 individuals have a disability.

- 9% or 11,111 children between the ages of 5 and 17 years old have a disability.
- 12% or 18,899 children between the ages of 18 and 34 years old have a disability.
- 26% or 55,701 individuals between 35 and 64 years old have a disability.
- 43% or 41,179 individuals over the age of 65 have a disability.

Looking further at the disability household data, which was obtained via HUD CHAS 2016-2020, about 95,215 households (35%) in Detroit have a household member who qualifies as having a disability based on the Census definition. Approximately 23% of households have at least one resident living with ambulatory limitations; of renter households about 21% have a member with an ambulatory limitation. Recognizing the housing and service needs these populations require is critically important. Disabled residents often rely on long-term care and wrap-around services. There may also be an unmet need for long-term housing facilities to assist residents with disabilities.

Disability, in particular, mental health disabilities, can make it difficult to earn enough to afford adequate housing. While those with disabilities can qualify for Supplemental Security Insurance (SSI) and Social Security Disability Insurance (SSDI), these programs alone may not prevent the disabled from experiencing homelessness.

What are the most common housing problems?

Many Detroit households are spending more than 30% of their income on housing costs. HUD classifies households spending more than 30% of their income on housing costs as “cost burdened”. Households spending more than 50% of their income on housing costs are considered “severely cost burdened”. Cost burdened households may be at risk for missed payments, foreclosure, eviction, or inability to provide for other necessities such as food, clothing, or transportation due to the amount of money being spent on housing costs. Cost burdened households account for nearly 38% of all households in Detroit, translating into 103,670 households of which 86,245 are Black households.

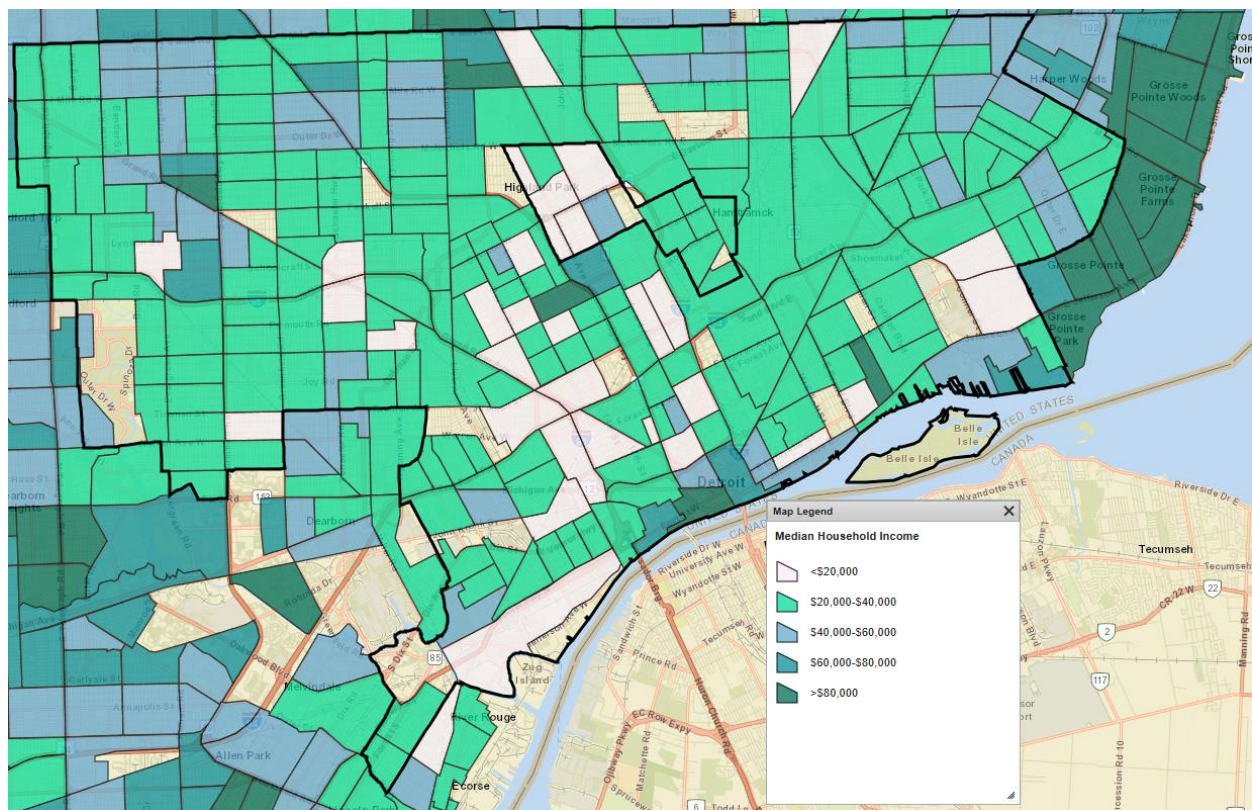
Vacant housing units are another major housing problem in Detroit that has persisted for nearly 40 years. The City of Detroit is making reasonable progress in addressing the issue with the number of vacant units declining 20% from 109,788 from 2015 to 87,699 units in 2022. Even with the decline in the number of vacant units, the city still has a major problem in the form of not having enough decent, safe, and affordable housing for residents. Many of the vacant housing units are in disrepair or in locations which lack amenities which ultimately decrease their marketability and value.

Blight decreases home values, and neighborhoods with a considerable amount of blight do not receive private investment. As blight permeates a neighborhood, the decrease in home values also impacts neighborhood wealth for existing homeowners. Those looking to purchase homes in the neighborhood may be unable to secure loans from lending institutions because underlying asset values are decreasing. In Detroit, the housing stock tends to be older which can increase the chances homes need maintenance and repairs. With median household incomes so low in Detroit, there may be challenges for existing homeowners to afford necessary home repairs.

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

Incomes influence where households can afford to live and the type of housing available. Low incomes tend to limit households to certain neighborhoods that may have an older housing stock with more issues. Of the major racial groups found in Detroit, Black/African American households had the lowest median income at \$31,034 per year. White households had a median income of \$41,123, while Hispanic/Latino households earned \$36,367. Across all racial groups, incomes are low especially when compared to the state median of \$59,234. The map below presents the distribution of income across the city, with the lowest income population being shown clustered in the center of the city.

Figure 5. Median Household Income



Source: HUD CPD Maps, 2025

Male and Female head of households with or without children often struggle to earn enough to support themselves and their family, even though they are working and earning an income. These households could be described as the “working poor” where they earn incomes but may rely on supplemental help and services such as food banks to remain a step ahead of poverty. The federal poverty line for a three-person household is \$26,650. Female single parent households in Detroit comprise 26% of all family

households and have a median income of \$21,460. Male single parent households account for about 5% of all family households and have a median income of \$25,436. Married-couple family households account for 35% of families and have a median income of \$52,789.

Individuals living on a fixed income mostly provided by Social Security (SSI), such as seniors and individuals with disabilities/mental illness, are more affected than others by housing cost burden problems. In some circumstances it can be more challenging for individuals with disabilities to find employment, thus limiting their ability to earn a living wage. Affordable housing options for individuals with disabilities are critically important as there currently is limited choice.

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

Some of the causes of homelessness include eviction; doubled up or severely overcrowded housing; domestic violence; job loss; and hazardous housing conditions. Aside from this, one of the primary causes of homelessness, particularly among families, is the general lack of affordable housing. The lack of affordable housing can be compounded by structural economic difficulties which constrain a household's ability to secure housing. There is a general need for economic improvement which can help make jobs accessible, provide technical training to individuals in need, and teach the soft skills necessary to secure and maintain employment.

The following is a list (not exhaustive) of the needs of low-income households who have experienced homelessness, or are currently in supportive housing:

- Need for affordable housing.
- Help navigating public housing and voucher program.
- Need for connections to employment and job training.
- Need for aftercare services for families that have been stabilized through shelter or supportive housing resources, including Rapid Rehousing.
- Need for greater collaboration and coordination with other systems serving at-risk households, including systems that deal with immigration, mental health, substance abuse, development disabilities, foster care, corrections, and healthcare system.
- Need of funding for non-housing-based services-only programs (e.g., case management, transportation, day care, and employment programs).

Permanent Supportive Housing (PSH) is an effective intervention for chronically homeless individuals and families. PSH provides a permanent rental subsidy and wrap around services for persons who have significant barriers to housing. The Detroit Continuum of Care (CoC) dedicates funds and resources to address chronically homeless individuals and families by specifically targeting a portion of the community's CoC funded PSH resources to those who are chronically homeless. The funds are used to support homeless individuals in obtaining (among other things), housing, drug treatment, counseling, and job training.

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

Housing types for at-risk populations in Detroit include:

- Emergency Shelter: There are many emergency shelter providers in the city and some of these shelters are specifically targeted to youth, veterans, or victims of domestic violence.
- Warming Centers: During the winter months, seasonal emergency shelters are opened to provide additional shelter space for people during the cold weather months.
- Rapid Re-housing (RRH): RRH provides short to medium term rental assistance and services for individuals, families, and veterans to quickly move from a homeless situation back into housing. The Detroit CoC provides grant funding to organizations providing RRH.

The methodology to determine at-risk population involves determining the number of homeless persons/households and investigating their housing needs. The Detroit Continuum of Care actively monitors the homeless population and works with service providers to provide housing assistance.

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

The primary characteristics linked with housing instability are a lack of or under employment; previous evictions; history of domestic violence, mental illness, and drug use; and criminal convictions. While this is not a comprehensive list of characteristics linked with housing instability and increased risk of homelessness, these characteristics drive local policies and efforts to increase the interactions within and among several social service systems. Particularly vulnerable populations which are at risk for homelessness including:

- Youth aging out of foster care.
- Women escaping domestic violence.
- Persons exiting a health care institution.
- Persons exiting a mental health care institution.
- Persons exiting a correctional facility.

The city has enacted discharge policies which have helped transition the above-mentioned populations out of the system and into the general population. The strategy and approach try to mitigate the risks of individuals becoming homeless.

Discussion

Homelessness results from a complex set of circumstances that require people to choose between food, shelter, and other basic needs. Efforts on the part of the city and its partners are needed to ensure individuals can obtain employment which pays a living wage and afford housing which meets their basic needs.

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

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

Introduction

This section focuses on identifying any housing problems occurring at a disproportionately greater rate for racial or ethnic households within extremely low (0-30% AMI), very low (30-50% AMI), low (50-80% AMI), and middle (80-100% AMI) income levels. For extremely low-income households, 73% had one or more housing problems, however there was no individual racial or ethnic category which had a disproportionate need when compared to the jurisdiction. The largest household group affected was Black/African Americans which had 54,885 households categorized with one or more housing problems and accounted for about 74% of Black/African American households below 30% of AMI.

For very low-income households, 58% had one or more housing problems, but no individual racial or ethnic group had a disproportionate need when compared to the jurisdiction. Similarly, for low-income households, 26% had one or more housing problems, with Asian households identified as having a disproportionate need compared to the jurisdiction, with 50% of households having on or more of the identified housing problems. For middle-income households, 11% had one or more housing problems and of those, Asian households were identified as having a disproportionate need when compared to the jurisdiction with 18% of Asian households experiencing housing problems.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 65,940 | 24,070 | 0 |
| White | 6,065 | 2,620 | 0 |
| Black / African American | 54,885 | 18,935 | 0 |
| Asian | 570 | 565 | 0 |
| American Indian, Alaska Native | 255 | 55 | 0 |
| Pacific Islander | 14 | 10 | 0 |
| Hispanic | 3,150 | 1,450 | 0 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 26,675 | 19,595 | 0 |
| White | 2,595 | 2,135 | 0 |
| Black / African American | 21,780 | 14,700 | 0 |
| Asian | 370 | 215 | 0 |
| American Indian, Alaska Native | 75 | 140 | 0 |
| Pacific Islander | 0 | 4 | 0 |
| Hispanic | 1,340 | 1,595 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 14,400 | 40,835 | 0 |
| White | 1,475 | 4,295 | 0 |
| Black / African American | 11,860 | 31,455 | 0 |
| Asian | 290 | 285 | 0 |
| American Indian, Alaska Native | 25 | 240 | 0 |
| Pacific Islander | 0 | 15 | 0 |
| Hispanic | 555 | 3,690 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,425 | 20,390 | 0 |
| White | 400 | 2,490 | 0 |
| Black / African American | 1,860 | 15,835 | 0 |
| Asian | 55 | 255 | 0 |
| American Indian, Alaska Native | 0 | 95 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 55 | 1,040 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

The CHAS data provided by HUD shows that in aggregate across the City of Detroit about 109,440 households, which accounts for 51% of all households, have one or more of the four housing problems defined by HUD. The concentration of housing problems tends to intensify at lower incomes particularly those with incomes below 30% of AMI, while the percentage of households with housing problems decreases at the upper end of the income spectrum.

In Detroit, for households between 0-30% of AMI about 73% experience one or more housing problems. For households between 30-50% of AMI and 50- 80% of AMI, 58% and 26% respectively experience one or more housing problems. While for households at 80% to 100% of AMI, 11% experience one or more housing problems. Within each of the income cohorts, differences are experienced by the various racial and ethnic groups. The information below presents an analysis and discussion of the income and racial groups experiencing a disproportionately greater need based on the IDIS HUD tables.

- Table 13: Extremely Low Income (0% - 30% of AMI)
 - For the jurisdiction, 73% of the households had one or more housing problems.
 - No racial or ethnic category had a disproportionate need when compared to the jurisdiction.
 - The largest household group was Black/African Americans which had 54,885 households categorized with one or more housing problem and accounted for about 74% of Black/African American households below 30% of AMI.
 - Of the racial and ethnic groups which had a greater percentage of housing problems than the jurisdiction, there was difference of 1 percentage point between that group (Black/African American) and the jurisdiction.
- Table 14: Very Low-Income (30% -50% of AMI)
 - For the jurisdiction, 58% of the households had one or more housing problems.
 - No racial or ethnic category had a disproportionate need when compared to the jurisdiction.

- The largest household group was Black/African Americans which had 21,780 households categorized with one or more housing problem and accounted for about 60% of Black/African American households between 30% and 50% of AMI.
- Of the racial and ethnic groups which had a greater percentage of housing problems than the jurisdiction, there was difference of 3 percentage point between that group (Asian) and the jurisdiction. In total, there were 370 Asian households which had one or more of the identified housing problems.
- Table 15: Low Income (50% -80% of AMI)
 - For the jurisdiction, 26% of the households had one or more housing problems.
 - Asian households had a disproportionate need when compared to the jurisdiction with 50% of these households having one or more of the four housing problems. In total, there were 290 Asian households which had one or more of the identified housing problems.
 - The largest household group was Black/African Americans which had 11,860 households categorized with one or more housing problem and accounted for about 27% of Black/African American households 50% and 80% of AMI.
- Table 16: Middle-Income (80% - 100% of AMI)
 - For the jurisdiction, 11% or 2,425 households had one or more housing problems.
 - No racial or ethnic category had a disproportionate need when compared to the jurisdiction.

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

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

Introduction

This section focuses on identifying households which have severe housing problems that result in a disproportionately greater need. For extremely low-income households, 58% had severe housing problems, however there was no individual racial or ethnic category which had a disproportionate need when compared to the jurisdiction. For very low-income households, 18% have severe housing problems with Asian and American Indian racial groups experiencing disproportionate need. For low-income households, 8% had severe housing problems, but no individual racial or ethnic group had a disproportionate need when compared to the jurisdiction. For middle-income households, only 4% had severe housing problems, with Asian households being identified as having a disproportionate need when compared to the jurisdiction. Approximately 8% of Asian households experienced severe housing problems.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 52,035 | 37,975 | 0 |
| White | 4,875 | 3,815 | 0 |
| Black / African American | 43,250 | 30,565 | 0 |
| Asian | 490 | 645 | 0 |
| American Indian, Alaska Native | 245 | 65 | 0 |
| Pacific Islander | 14 | 15 | 0 |
| Hispanic | 2,325 | 2,280 | 0 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 8,550 | 37,715 | 0 |
| White | 1,050 | 3,675 | 0 |
| Black / African American | 6,650 | 29,830 | 0 |
| Asian | 235 | 345 | 0 |
| American Indian, Alaska Native | 55 | 155 | 0 |
| Pacific Islander | 0 | 4 | 0 |
| Hispanic | 285 | 2,650 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 4,205 | 51,025 | 0 |
| White | 590 | 5,180 | 0 |
| Black / African American | 3,140 | 40,170 | 0 |
| Asian | 200 | 375 | 0 |
| American Indian, Alaska Native | 0 | 265 | 0 |
| Pacific Islander | 0 | 15 | 0 |
| Hispanic | 175 | 4,065 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 810 | 22,005 | 0 |
| White | 55 | 2,835 | 0 |
| Black / African American | 685 | 17,015 | 0 |
| Asian | 25 | 285 | 0 |
| American Indian, Alaska Native | 0 | 95 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 40 | 1,045 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

The CHAS data provided by HUD shows that in aggregate across the City of Detroit about 65,600 households, which accounts for 31% of all households, have severe housing problems as defined by HUD. The concentration of housing problems tends to intensify at lower incomes particularly those with incomes below 30% of AMI, while the percentage of households with housing problems decreases at the upper end of the income spectrum.

In Detroit, for households between 0-30% of AMI about 58% experience severe housing problems. For households between 30-50% of AMI and 50- 80% of AMI, 18% and 8% respectively experience severe housing problems. While for households between 80% to 100% of AMI, 4% experienced severe problems. The information below presents an analysis and discussion of the income and racial groups experiencing a disproportionately greater need based on the IDIS HUD tables.

- Table 17: Extremely Low-Income (0% - 30% of AMI)
 - For the jurisdiction, 58% of the households had severe housing problems.
 - No significant racial or ethnic category had a disproportionate need when compared to the jurisdiction.
 - The largest household group was Black/African Americans which had 43,250 households categorized with severe housing problems and accounted for about 59% of Black/African American households below 30% of AMI.
 - Of the racial and ethnic groups which had a greater percentage of housing problems than the jurisdiction, American Indian/Alaska Native had at rate of 79% but the housing problems were associated with only 245 households.

- Table 18: Very Low-Income (30% -50% of AMI)
 - For the jurisdiction, 18% of the households had severe housing problems.
 - Asian and American Indian racial groups had a disproportionate need when compared to the jurisdiction. About 41% of Asian and 26% American Indian households experienced severe housing problems.
 - The largest household group was Black/African Americans which had 6,605 households with severe housing problems and accounted for about 22% of Black/African American households between 30% and 50% of AMI.
- Table 19: Low Income (50% -80% of AMI)
 - For the jurisdiction, 8% of the households had severe housing problems.
 - Asians had a disproportionate need when compared to the jurisdiction at 35% or 200 households.
 - The largest household group was Black/African Americans which had 3,140 households categorized with severe housing problems and accounted for about 7% of Black/African American households between 50% and 80% of AMI.
- Table 20: Middle-Income (80% - 100% of AMI)
 - For the jurisdiction, 4% or 810 households had a severe housing problem.
 - Asian households were identified as having a disproportionate need when compared to the jurisdiction with 8% of Asian households experiencing severe housing problems.
 - While not experiencing disproportionate need, about 4% of Hispanic households are experiencing severe housing problems.

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

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

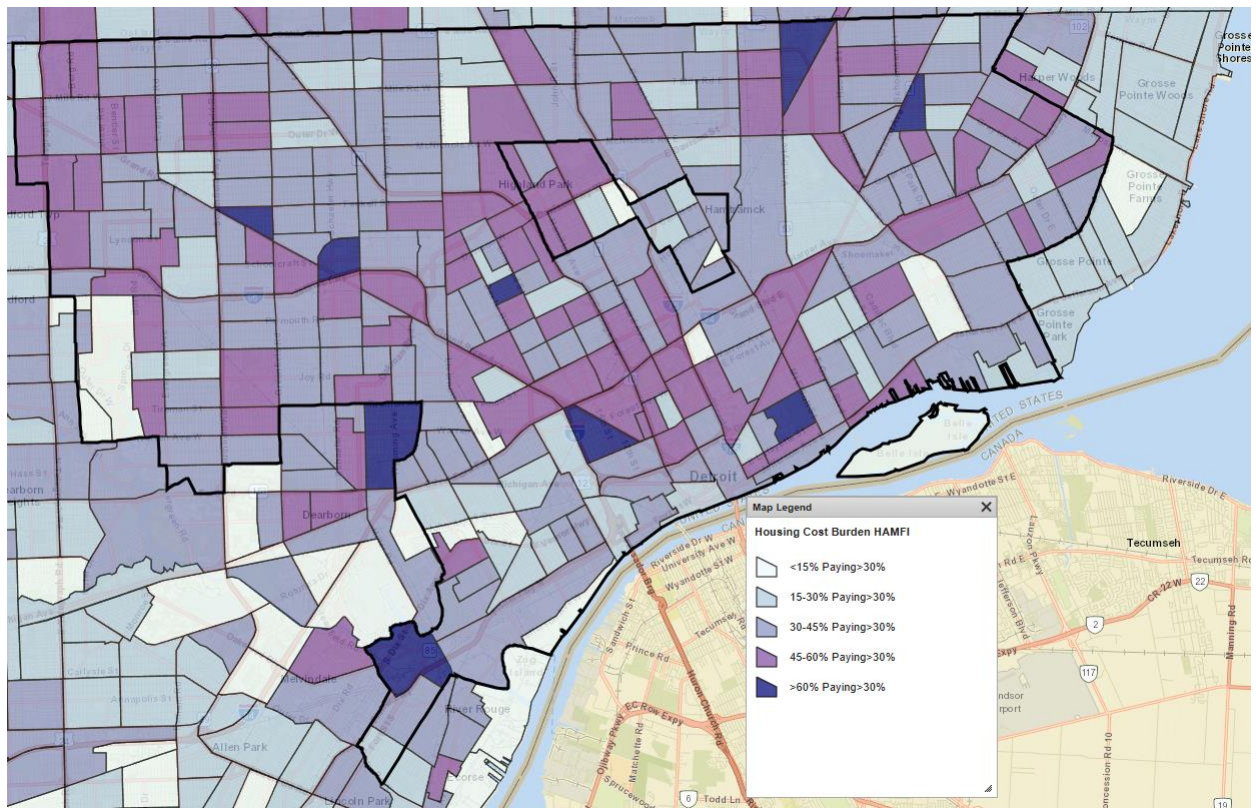
Introduction:

This section focuses on identifying households in greater need as a result of being housing cost burdened. The analysis looks at households without cost burdens (less than or equal to 30%), with cost burdens of (30-50%), and with severe cost burdens (more than 50%). While the cost burdening rate is high for Detroit households at 17%, no racial or ethnic groups have a disproportionate greater need. Similarly, 21% of households are severely cost burdened, but no one racial or ethnic group experiences a disproportionate greater need.

Housing cost burden is defined as spending 30% or more of household income on housing. Severely burdened can be defined as spending 50% or more of household income on housing. Based on these definitions, cost burdening is a serious problem for both owner and renter households in Detroit. Table 21 shows there are 46,580 households (17%) which spend between 30% and 50% of their income on housing, while 57,090 households (21%) spend greater than 50% of their income on housing. The discussion in this section describes the racial and ethnic groups which experience a disproportionate concentration of cost burdening than the jurisdiction as a whole.

The map below presents cost burdened households across Detroit. There is no clear pattern of cost burdening, rather cost burdened households exist across nearly all census tracts.

Figure 6. Housing Cost Burden



Source: HUD CPD Maps, 2025

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|---------|--------|--------|-------------------------------------|
| Jurisdiction as a whole | 154,750 | 46,580 | 57,090 | 12,035 |
| White | 21,880 | 4,435 | 5,365 | 1,190 |
| Black / African American | 114,670 | 38,720 | 47,525 | 9,445 |
| Asian | 2,625 | 420 | 570 | 410 |
| American Indian, Alaska Native | 595 | 55 | 300 | 39 |
| Pacific Islander | 24 | 4 | 14 | 0 |
| Hispanic | 10,115 | 2,385 | 2,315 | 695 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the jurisdiction as a whole. Table 21 presents the number of households without cost burdens (less than or equal to 30%), with cost burdens of (30-50%), with severe cost burdens (more than 50%), and households for which cost burden was not computed due to negative incomes. The information below presents an analysis and discussion of cost burdening issues as they relate to race.

- Cost burden of between 30 to 50% of income
 - In Detroit, 46,580 households, which accounts for 17% of all households, are cost burdened.
 - The largest household group was Black/African Americans which had 37,720 households categorized as cost burdened and accounted for about 18% of Black/African American households.
 - There were 420 Asian households considered cost burdened in Detroit which accounts for about 10% of all Asian households. There is a nearly 7% differential cost burdened Asian households and the jurisdiction.
 - Based on the HUD cost burden data, no racial or ethnic groups experienced a disproportionate greater need.
- Cost burden greater than 50% of income
 - In Detroit, 57,090 households or 21% of all households, are severely cost burdened.
 - Black/African American households were the largest severely cost-burdened group, with 47,525 households—about 23% of their total..
 - There were 570 Asian households considered severely cost burdened in Detroit which accounts for about 14% of all Asian households.
 - Based on the HUD data, no racial or ethnic groups experienced a disproportionate greater need.

High rates of severe cost burdening in Detroit reflect a mismatch between housing prices and household incomes. Contributing factors include limited employment, education opportunities, transportation access, and uneven neighborhood investment.

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

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

Based on the income by race data provided by the ACS 2016-2020, the racial and ethnic categories which have the greatest need are Black/African American and American Indian and Alaska Natives. When compared to the majority White population which has a median household income of \$41,123, the median income of Black/African American households (\$31,034) is about 76% of White households, and the median income of American Indian and Alaska Natives (\$30,831) is about 75% of White households.

Racial and ethnic groups such as Asian and Hispanic households have a slightly higher median income than the jurisdiction. Asian households have median household incomes of \$47,500 while Hispanic households have median incomes of \$36,367.

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

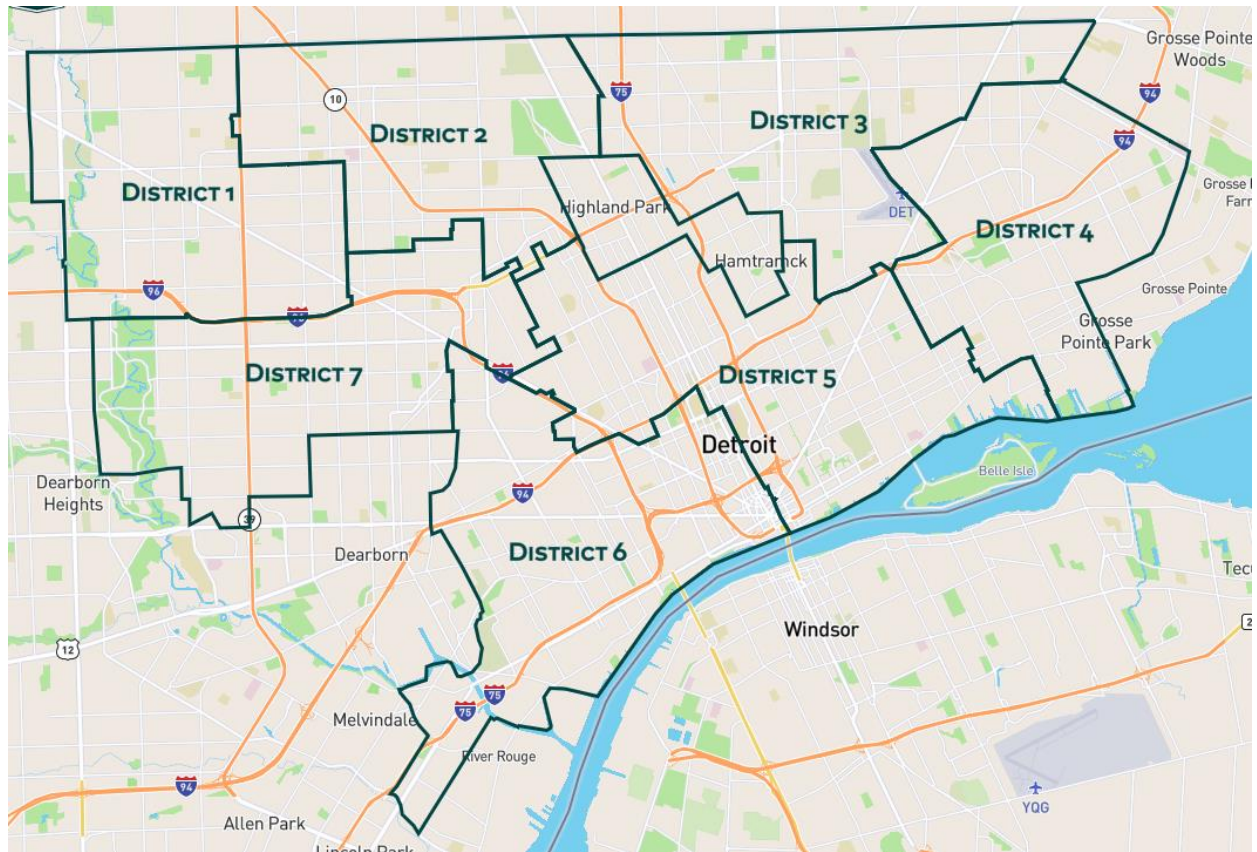
Education levels of Detroit residents show a disparity between the non-white minority population and the White population. This educational gap can mean the difference between economic opportunities, higher incomes, and improved housing conditions. Based on an analysis of the data, 36% of the White population ages 25 and above has a bachelor's degree compared to only 13% of the Black/African American population and 8% of the Hispanic population.

A positive correlation between income and education exists, i.e., those with higher levels of education have higher incomes and lower levels of poverty. In Detroit, for individuals with just a high school diploma the poverty rate is 31%, while those who hold a bachelor's degree or higher have a poverty rate of 10%. To further illustrate the correlation, the median income of a bachelor's degree holder is \$44,148, which is much higher than the median income of a resident with only a high school diploma at \$25,532.

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

The poverty rate for Detroit is about 31% and is roughly consistent across all racial and ethnic groups. This shows that many residents are struggling economically and are also in need of assistance. Geographically, Detroit has a large land area and lower levels of density, therefore the population is spread across many neighborhoods. Black/African Americans constitute over 76% of the population and live in all neighborhoods. The White population accounts for about 11% and is also spread throughout the city but has greater concentrations in the eastern part of the city, particularly in City Council Districts Three and Five. Hispanic/Latino residents comprise about 8% of the population and are generally concentrated in the southwest portion of the city which aligns with City Council District Six. Asian residents, who account for 1% of the population, are concentrated in City Council District Three. The Asian population is composed of a variety of groups including the Hmong, who began arriving in Detroit in the 1970's from Southeast Asia.

Figure 7. City Council District Map



Source: City of Detroit

NA-35 Public Housing – 91.205(b)

Introduction

In 1933 the City of Detroit established the Detroit Housing Commission (DHC) under the Michigan Housing Facilities Act. Throughout DHC's 87-year history their mission has been to provide safe, decent, and affordable housing for low- and moderate-income people. DHC is the largest owner of rental housing in the City of Detroit with nearly 4,000 units. The DHC also operates the Housing Choice Voucher Program (HCV), formerly known as Section 8, through its Assisted Housing Department. Households that are able to secure public housing or HCVs are predominately very low-income, and in many cases extremely low-income. Given the number of low-income households in Detroit, demand for affordable housing is strong while the current supply is insufficient. The DHC manages 3,388 public housing units across 43 properties within the city. As of early 2024, approximately 76% of these units were occupied, housing around 4,557 residents. The average household income among tenants is \$16,278, with most households earning less than 30% of the area median income. The average waiting time for public housing applicants is approximately 23 months per the DHC website.

Having a secure and safe place to live is the most immediate need of residents in public housing and/or those who have Housing Choice vouchers. Aside from a secure and safe home, is the need for employment opportunities which pay wages that enable households to move up and out of public housing. Additionally, access to educational resources can help individuals gain new skills, knowledge, and training to be competitive in the workforce. The city is actively working on improving the condition of public housing units in Detroit to ensure residents have a safe place to live.

The City provides about 5,550 housing vouchers to qualifying households. Of the total housing vouchers available, 448 housing vouchers were given to the elderly, while 1,488 vouchers were given to families with a disabled member, highlighting the fragility of the population. Residents of public housing, or households with vouchers are predominately low-income, and in many cases extremely low-income.

The lack of long-term and well-paying employment is an immediate need for public housing residents and voucher recipients because without access to better economic opportunities the status quo is likely to remain. In addition to economic opportunities, access to social and community-based services can help residents of public housing and those with vouchers. The elderly and disabled comprise a significant minority of public housing/ voucher recipients, and these populations required wrap-around services ensure their quality of life and dignity.

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 289 | 2,641 | 5,546 | 26 | 5,483 | 0 | 22 | 0 |

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

| | Program Type | | | | | | | | |
|---|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|--|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | |
| Average Annual Income | 0 | 6,103 | 9,744 | 11,943 | 12,102 | 11,887 | 0 | 12,764 | |
| Average length of stay | 0 | 3 | 5 | 6 | 4 | 6 | 0 | 9 | |
| Average Household size | 0 | 1 | 1 | 2 | 1 | 2 | 0 | 4 | |
| # Homeless at admission | 0 | 0 | 47 | 0 | 0 | 0 | 0 | 0 | |
| # of Elderly Program Participants (>62) | 0 | 22 | 803 | 448 | 26 | 420 | 0 | 0 | |
| # of Disabled Families | 0 | 70 | 716 | 1,488 | 0 | 1,478 | 0 | 9 | |

Consolidated
Plan

DETROIT

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| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| # of Families requesting accessibility features | 0 | 289 | 2,641 | 5,546 | 26 | 5,483 | 0 | 22 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 8 | 26 | 150 | 0 | 150 | 0 | 0 | 0 |
| Black/African American | 0 | 281 | 2,610 | 5,339 | 26 | 5,276 | 0 | 22 | 0 |
| Asian | 0 | 0 | 0 | 11 | 0 | 11 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 5 | 37 | 0 | 37 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 9 | 0 | 9 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Ethnicity | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|--------------|-------------|-----------|----------------|--------------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 2 | 12 | 27 | 0 | 27 | 0 | 0 | 0 |
| Not Hispanic | 0 | 287 | 2,629 | 5,519 | 26 | 5,456 | 0 | 22 | 0 |

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Based on the PIC data, there were a total of 5,546 housing vouchers being used by households in Detroit. Within the total housing voucher numbers: 448 housing vouchers for the elderly, and 1,488 vouchers are for disabled families. The request for accessibility features in housing units is universal throughout the entire public housing stock with all 5,546 families requesting such features. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency, including HUD. Generally, the need for unit accessibility is associated with wheelchair access. Modifications are also done to support hearing impairments and occasionally modifications to support visual impairments.

The DHC complies with the Americans with Disabilities Act (ADA) requirements in its housing stock and programs. As part of its capital improvement program and repositioning strategy, DHC is working to update all its units to comply with ADA and all other regulations.

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

Having a secure and safe place to live is the most immediate need of residents in public housing and/or those who have Housing Choice vouchers. Residents of public housing, or households with Housing Choice vouchers are predominately low-income, and in many cases extremely low-income. The lack of long-term and well-paying employment is an immediate need for this population group because without access to better economic opportunities the status quo is likely to remain. In addition to economic opportunities, access to social and community-based services can help residents of public housing and those with Housing Choice vouchers. The following is a list (not exhaustive) of some of the immediate needs of residents:

- Access to educational and credentialing programs to encourage skill development.
- Worker readiness, job training, job placement, and job retention services.
- Transportation for special needs population.
- Access to affordable daycare facilities.
- Wheelchair access throughout all buildings in the DHC inventory as well as privately-owned units participating in the HCV program.
- Financial literacy and planning services.
- Mobility counseling and housing search assistance for voucher holders.
- More affordable housing in safe neighborhoods also has employment opportunities and community amenities.

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

The needs of public housing residents and holders of HCV's are generally similar to the needs of the broader public in that most would like to live in housing which safe, modernized, and close to employment centers and transportation nodes. One key difference between the general population and households in public housing or those receiving HCV's is that households receiving housing assistance have lower incomes. Given the low incomes of this population group, support services in the form of job training, skill development, and childcare are needed to ensure that this group can thrive economically.

What makes existing housing assistance recipients different than the broader public is that ideally DHC residents and HCV holders should not have any housing quality or affordability problems. Public Housing residents are in subsidized housing units which are affordably priced based on income; additionally, these units are regularly inspected to ensure no physical issues exist. Low-income disabled residents may experience housing problems regarding universal design and accessibility, however, the DHC is working towards modernizing its housing inventory to make all units accessible.

In addition to rental housing, the DHC has developed a homeownership program where eligible public housing residents can achieve homeownership. Using its Housing choice Voucher (HCV) and Family Self Sufficiency Programs (FSS) jointly, families are offered a homeownership option during annual recertifications and home ownership information sessions.

Discussion

The DHC created a comprehensive Capital Improvement Plan which addresses the needs of properties based on the guidance received from the Physical Needs Assessment. The Plan was created and is executed in accordance with HUD guidance and regulations. DHC has effectively expended and administered the Capital Fund Program (CFP) to improve and preserve DHC properties. This resulted in substantial improvements of Public Housing Authority (PHAS) indicators and Real Estate Assessment Center (REAC) property inspections scores. The Detroit Housing Commission has used the projected CFP award amount of \$22,067,705 for 2023-2027 budget projections.

Key highlights from the Capital Improvement Plan include:

- Sheridan I & II Exterior Upgrades including new windows
- Riverbend Restoration
- Renovations to 18 Vacant Scattered Site Units
- Renovations to 18 Vacant Units at Sheridan
- Renovations to 6 Vacant Units at Riverbend
- Renovations to 14 Vacant Units at Sojourner Truth
- Renovations to 12 Vacant Units at State Fair
- Site Improvements at Smith Homes
- Smith Homes Exterior Upgrades including new windows
- Boiler Replacement at Greenbrook Manor
- Kitchen and Bathroom Renovations to Sojourner Truth
- Bathroom Renovations to Smith Homes
- Fire Alarm System Replacements at Woodbridge Senior Village Buildings 503 & 404
- Window Replacement at multiple Scattered Site Units
- Vacant unit renovations at multiple sites throughout the DHC portfolio
- Boiler and chiller upgrades, hot water tank replacements, furnace replacements, generator replacements, and security upgrades at multiple sites throughout the DHC portfolio.

The DHC Development Department is working to create a long-term development plan that is focused on acquisition of single-family and multi-family structures, completing the revitalization of Gardenvue Estates, the Villages at Parkside and developing vacant land at Smith Homes as funding is made available.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Detroit has been effective in preventing a rise in the number of unsheltered homeless people. Data shows a low incidence of unsheltered homelessness with about 18% of the recorded homeless population going unsheltered, and of those unsheltered homeless, most refuse to engage in accessing resources. Most of the homeless population found in Detroit are single adults, of which there are 873 individuals. The data also shows that 85% of all sheltered and unsheltered homeless individuals were Black/African Americans, which indicates Black/African Americans are overrepresented given that they constitute roughly 76% of the population of the city.

The Stewart B. McKinney Homeless Assistance Act defines the “homeless” or “homeless individual” or “homeless person” as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

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

The Department of Housing and Urban Development (HUD) uses a Point in Time (PIT) count, on the last Wednesday in January, to provide a snapshot of the number of people experiencing homelessness. Based on the PIT, Detroit saw a rise in the number of unsheltered homeless people between 2023 and 2024. Data shows the incident of unsheltered homelessness increased by 51% rising from 202 in 2023 to 305 in 2024. See below further details.

The 2023 PIT found:

- 1,280 individuals in emergency shelter/transitional housing/safe haven programs
- An unsheltered count was not conducted as it was not required by HUD

The 2024 PIT found:

- 1,420 individuals in emergency shelter/transitional housing/safe haven programs
- Of the total individuals, 197 were in a family unit with at least 1 child and 1 adult (205 households)
 - 174 households comprised of 631 persons resided in emergency shelters
 - 22 households comprised of 69 persons in transitional housing
- 305 individuals unsheltered, i.e., sleeping outside/in a vehicle of which:
 - 9 households comprised of 28 persons were part of a family unit with at least 1 child and 1 adult

The 2025 Unsheltered Count:

Detroit conducted an unsheltered count on the same PIT night in 2025. This was not an official PIT count as it was not required by HUD but something the City took on in order to see how our unsheltered number is comparing from year to year on this night.

- 215 individuals unsheltered

The city along with non-profits are targeting their resources to help alleviate the plight of the homeless population.

| Population | Estimate the # of persons experiencing homelessness on a given night | | # of persons becoming homeless each year | # of persons exiting homelessness each year | # of persons experiencing homelessness |
|--|--|-------------|--|---|--|
| | Sheltered | Unsheltered | | | |
| Persons in Households with Adult(s) and Child(ren) | 700 | 28 | 1,609 | 1,507 | 2,470 |
| Persons in Households with Only Children | 6 | 1 | 37 | 36 | 41 |
| Persons in Households with Only Adults | 712 | 276 | 2,468 | 2,308 | 3,334 |
| Chronically Homeless Individuals | 251 | 108 | 835 | 735 | 1,249 |
| Veterans | 110 | 7 | 265 | 268 | 386 |
| Unaccompanied Youth | 103 | 12 | 541 | 576 | 711 |
| Persons with HIV | 8 | 10 | 64 | 67 | 85 |

Data Source: PIT Count 2024, COC; : HMIS COC APR 2024 MI 501 - Housing Inventory Chart

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

Most of the homeless population found in Detroit are persons in households with only adults. Based on the PIT data, there were 988 individuals in such households. Another large group found in the city were households with children, there were a total of 728 persons in that family cohort of which 455 were children. Even though there are still large numbers of unsheltered homeless, 82% of all the homeless are sheltered.

Nature and Extent of Homelessness: (Optional)

| | | |
|-------------------|-------------------|-------------------------------|
| Race: | Sheltered: | Unsheltered (optional) |
| Ethnicity: | Sheltered: | Unsheltered (optional) |

| | | |
|----------------------------------|-------------------|-------------------------------|
| Race: | Sheltered: | Unsheltered (optional) |
| White | 78 | 29 |
| Black or African American | 1,239 | 256 |
| Asian | 4 | 0 |
| American Indian or Alaska Native | 73 | 1 |
| Pacific Islander | 2 | 1 |
| Multiple Races | 19 | 9 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Non-Hispanic/Non-Latino | 1,337 | 285 |
| Hispanic/Latino | 78 | 11 |

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

In Detroit during 2024, there were 728 households with at least one adult and one child in need of various forms of housing assistance. Of these households, 631 were in emergency shelters, 69 were in transitional shelters, and 28 households were unsheltered.

According to the CoC PIT data, there were 117 veteran households in need of emergency or transitional housing. The veteran households seeking assistance were almost exclusively male individuals, with one veteran household having children present. Many veterans need wrap around services; therefore, their housing needs to be centrally located for the veteran to access necessary services. The non-veteran families also find themselves in need of wraparound services, just for different reasons. Most of these households have financial stability issues that keep them on the cusp of homelessness even when they are re-housed through homeless assistance programs.

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

In Detroit, homelessness disproportionately affects Black residents compared to other racial and ethnic groups. According to the 2023 Point-in-Time (PIT) Count conducted by the Detroit Continuum of Care (CoC), Black or African American individuals constitute approximately 85% of the homeless population in the city. This is notably higher than their representation in the general population, which is about 77.2% based on the 2020 U.S. Census data.

White individuals make up about 9.5% of Detroit's overall population but represent a smaller percentage of those experiencing homelessness. Other racial and ethnic groups, including Hispanic or Latino individuals (8.0% of the general population), Asian individuals (1.6%), and Native American or Alaska Native individuals (0.7%), are also present in the homeless population but in smaller proportions.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Detroit has seen an increase in the number of unsheltered homeless people. Data from the CoC in 2019 showed a very low incident of unsheltered homeless with about 6% (98 individuals) of the recorded homeless population going unsheltered; whereas in 2024 17% of the homeless population was unsheltered which translates into 296 individuals. One possible explanation for this increase is the post-Covid-19 impact of higher housing costs and inflation. This may have resulted in more individuals being unable to afford housing.

The sheltered homeless population has declined significantly, as in 2019 there were 2,257 individuals in shelters compared to 1,420 individuals in shelters during 2024. This decrease is a result of individuals within the shelter system transitioning towards more permanent housing.

Discussion:

Data shows a low rate of unsheltered homeless with about 17% of the recorded homeless population going unsheltered. The city, along with non-profits, target their resources to help alleviate the plight of the homeless population. Services are available which help transition the homeless population towards long-term stability.

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

Introduction:

The special needs population in Detroit are a select grouping of individuals which include frail and non-frail elderly, persons with physical disabilities, persons with mental or behavioral disabilities, and persons with HIV/AIDS. The Census classifies disabilities in the following categories: those having a hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living situation. While there is some overlap between seniors and the disabled, many disabled individuals are not seniors and are in fact part of the working age population. Looking further at the disability household data, which was obtained via HUD CHAS 2016-2020, about 35% of households in Detroit have at least one member with a disability based on the Census definition. Another special needs population found in Detroit are those persons affected with HIV/AIDS. In Detroit there are 5,287 individuals in 2023 with HIV/AIDS. The disease touches every demographic, from the young to the elderly, Black, White, Hispanic, Native American, and Asian populations. The effect of the disease on individuals and families can be devastating due to health complications, social stigma, and disruptions to everyday life.

The special needs population requires both stability and dignity. The needs for these population groups include housing and wrap-around social services which can help support and integrate the population into the broader society and ensure everyone can live an active and full life. The sections below present information about these populations and their associated needs.

HOPWA

| Current HOPWA formula use: | |
|--|----------------------------------|
| Cumulative cases of AIDS reported | 1,575 |
| Area incidence of AIDS | .2% of population in Detroit |
| Rate per population | 214 per 100,000 |
| Number of new cases prior year (3 years of data) | 206 |
| Rate per population (3 years of data) | 214 per 100,000 |
| Current HIV surveillance data: | |
| Number of Persons living with HIC (PLWH) | 5,776 |
| Area Prevalence (PLWH per population) | .8% of the population in Detroit |
| Number of new HIV cases reported last year | 218 |

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

| Type of HOPWA Assistance | Estimates of Unmet Need |
|---|-------------------------|
| Tenant based rental assistance | 0 |
| Short-term Rent, Mortgage, and Utility | 0 |
| Facility Based Housing (Permanent, short-term, or transitional) | 0 |

Table 27 – HIV Housing Need

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet
Source:

Describe the characteristics of special needs populations in your community:

Some special needs populations found in Detroit include the elderly and those individuals with disabilities. For the purposes of this analysis seniors can be classified as individuals or households headed by those 65-years and older. According to data provided by the ACS, there are 65,626 senior households in Detroit. Additionally, seniors tend to live on fixed incomes and have higher healthcare costs which may limit the amount of money they could spend on housing. Many elderly and/or disabled individuals rely on SSI as a primary source of income which can limit their housing choice and ability to pay for other costs that may arise.

The Census classifies disabilities in the following categories: those having a hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living situation. While there is some overlap between seniors and the disabled, many disabled individuals are not seniors and are in fact part of the working age population. Looking further at the disability household data, which was obtained via HUD CHAS 2016-2020, about 37% of households in Detroit have at least one member with a disability based on the Census definition. Disability data from the Census shows that in Detroit:

- 20% or 127,504 individuals have some sort of disability.
- 9% or 11,111 children between the ages of 5 and 17 years old have a disability.
- 26% or 55,701 individuals between 35 and 64 years old have a disability.
- 43% or 41,179 individuals over the age of 65 have a disability.

The need for home accessibility and other services for people with disabilities in Detroit is critical given the large population. Improved survival rates and increased longevity among persons with disabilities combined with an aging population and the inaccessibility of older homes in lower income neighborhoods are indicators of a growing need for services provided by local organizations.

Another special needs population found in Detroit are those persons affected with HIV/AIDS. The disease touches every demographic, from the young to the elderly, Black, White, Hispanic, Native American, and Asian populations. In Detroit there are 5,614 individuals with HIV/AIDS. The effect of the disease on individuals and families can be devastating due to health complications, social stigma, and disruptions to everyday life.

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

For the special needs population some housing services include (but are not limited to):

- Dedicated elderly housing with universal design.
- Tenant based rental assistance or permanent supportive housing for individuals with disabilities but are living independently.
- Housing for the HIV/AIDS population.
 - Transitional housing for those wanting to move to independent living but need more structured housing to address barriers that may be preventing them from moving to independence.
 - Housing for people with multiple diagnoses needs greater accessibility, short term emergency housing and shelters designed to address immediate crises.

Supportive services for the special needs' population include (but are not limited to):

- Case Management
- Substance abuse treatment
- Mental health services
- Services to enable seniors to "age in place"
- In home caregivers
- Life skills
- Job skills/job training
- Employment opportunities
- Computer skills
- Literacy programs

The special needs population requires both stability and dignity. The needs for these population groups were determined by identifying the structural barriers which these populations face and examining solutions which address these barriers. Housing and wrap-around social services at pathways towards integrating the special needs population into broader society and ensuring that each individual can live a full and active life.

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

Michigan's Department of Health and Human Services HIV/AIDS surveillance data provides information on new diagnoses of HIV infection, persons living with an HIV infection, and deaths among persons with an HIV infection reported from physicians, hospitals, outpatient facilities and labs. A diagnosis of HIV infection refers to persons newly diagnosed and reported with an HIV infection in a particular year, regardless of the stage of disease at initial diagnosis. This includes persons newly diagnosed with HIV (not AIDS), persons previously diagnosed with HIV who are now newly diagnosed with AIDS, and persons concurrently diagnosed with HIV and AIDS at initial diagnosis.

In Detroit there are an estimated 5,614 individuals living with and diagnosed with HIV. The table below presents the breakdown of this data by sex. About 78% (4,366 individuals) of the HIV infected population are male, 22% (1,248 individuals) are female, and 3% (162 individuals) are transgender.

| | Estimated Prevalence | | Current Disease Status | | | |
|---|---|---------|------------------------|---------|--------|---------|
| | Living with Diagnosed HIV Infection in 2023 | | HIV (not AIDS) | | AIDS | |
| Sex at birth | Number | Percent | Number | Percent | Number | Percent |
| Males | 4,366 | 76% | 3,967 | 76% | 399 | 73% |
| Females | 1,248 | 22% | 1,123 | 21% | 125 | 23% |
| Transgender | 162 | 3% | 140 | 3% | 22 | 4% |
| Total | 5,776 | 100% | 5,230 | 100% | 546 | 100% |
| Source: Michigan Department of Health and Human Services, Annual HIV Prevalence Report, Persons living with HIV December 31, 2022 | | | | | | |

Of those living with HIV, the highest percentages are in residents over the age of 40. This demographic accounts for 62%, or 3,479 individuals, of persons living with the HIV infection in Detroit. That is not to say the focus should be on older residents. In fact, new documented cases of HIV were highest among residents under the age of 30. Interventions must continue to ensure education and safe practices are shared among all age cohorts in Detroit.

| | Estimated Prevalence | | Current Disease Status | | | |
|---|---|---------|------------------------|---------|--------|---------|
| | Living with Diagnosed HIV Infection in 2023 | | HIV (not AIDS) | | AIDS | |
| Age at end of year | Number | Percent | Number | Percent | Number | Percent |
| <14 | 5 | 0% | 5 | 0% | 0 | 0% |
| 15-19 | 22 | 0% | 22 | 0% | 0 | 0% |
| 20-29 | 600 | 11% | 563 | 11% | 37 | 7% |
| 30-39 | 1,508 | 27% | 1,383 | 27% | 125 | 24% |
| 40-49 | 1,033 | 18% | 919 | 18% | 114 | 22% |
| 50-59 | 1,218 | 22% | 1,098 | 22% | 120 | 23% |
| 60+ | 1,228 | 22% | 1,100 | 22% | 128 | 24% |
| Total | 5,614 | 100% | 5,090 | 100% | 524 | 100% |
| Source: Michigan Department of Health and Human Services, Annual HIV Prevalence Report, Persons living with HIV December 31, 2022 | | | | | | |

The racial group that is most impacted by the HIV infection are Black/African Americans. This demographic accounts for 85% of individuals living with the HIV infection in Detroit. The White population accounts for 7% of the total HIV infections. These rates closely mimic the racial and ethnic composition of the city.

| | Estimated Prevalence | | Current Disease Status | | | |
|----------------|---|---------|------------------------|---------|--------|---------|
| | Living with Diagnosed HIV Infection in 2023 | | HIV (not AIDS) | | AIDS | |
| Race/Ethnicity | Number | Percent | Number | Percent | Number | Percent |
| Black | 4,784 | 85% | 4,330 | 85% | 454 | 87% |
| Hispanic | 301 | 5% | 273 | 5% | 28 | 5% |
| White | 366 | 7% | 337 | 7% | 29 | 6% |
| Other | 163 | 3% | 150 | 3% | 13 | 2% |
| Total | 5,614 | 100% | 5,090 | 100% | 524 | 100% |

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Detroit's special needs population includes frail and non-frail elderly, individuals with physical, mental, or behavioral disabilities, and those with HIV/AIDS. According to HUD CHAS data from 2016-2020, about 37% of households in Detroit have at least one member with a disability. Disabilities are categorized by the Census as hearing or vision impairments, ambulatory limitations, cognitive limitations, and self-care or independent living situations. Additionally, there are 5,614 individuals living with HIV/AIDS in Detroit, affecting a diverse demographic. The impact of HIV/AIDS on individuals and families can be severe, leading to health complications, social stigma, and disruptions in daily life.

The special needs population in Detroit requires stability and dignity, which can be achieved through housing and comprehensive social services. Essential housing services include dedicated elderly housing with universal design, tenant-based rental assistance, and transitional housing for those with HIV/AIDS. Supportive services encompass case management, substance abuse treatment, mental health services, in-home caregivers, and job training programs. Addressing these needs helps integrate the special needs population into a broader society, ensuring they can lead full and active lives.

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

Describe the jurisdiction's need for Public Facilities:

The City of Detroit funds many different public service activities. It is in the interest of the City to make sure these services are provided in facilities that are up to code and ADA compliant. In order to be eligible for funding a group must be a non-profit organization that operates a public facility open to the public at least 35 hours a week. These facilities are typically:

- Neighborhood facilities
- Parks and recreation facilities
- Youth facilities
- Senior facilities

How were these needs determined?

Needs are assessed through the Department's annual CDBG Request for Proposals for Public Facility Rehabilitation and document analysis. Document analyses include the City Master Plan of Policies, Capital Agenda, Detroit Works Project, and Market Value Analysis to help guide community development needs and resource allocation.

Describe the jurisdiction's need for Public Improvements:

Large scale projects are usually identified and funded through the City's capital planning process, however a small percentage of CDBG funds are sometimes used on public improvements. HRD manages a commercial facade improvement program with CDBG funding as well as funding small scale infrastructure improvement projects such as new sidewalks and repaved streets and alleys. These types of new infrastructure projects are usually associated with new low-to-moderate-income housing developments but can also be in existing neighborhoods where there is an unmet need.

How were these needs determined?

Commercial facade improvements are assessed through the Department's annual CDBG request for Proposals for Commercial Facade Improvements and document analysis. Document analyses include City Plan of Master Policies, Capital Agenda, Detroit Works Project, and Market Value Analysis when determining how to fund other public improvement projects.

Describe the jurisdiction's need for Public Services:

Per the CDBG regulations at 24 CFR 570.201 (e)(1), the City is limited to allocating no more than 15% of each CDBG grant to public service activities. Assigning priorities for public service dollars is difficult since the need for these funds far exceeds the amount of available funding. Through its annual funding and RFP process, the Department receives and evaluates requests and makes funding available to projects providing the greatest benefit. The current CDBG public service priorities are listed below. CDBG funds are made available to provide partial support for these programs and help grantees leverage additional funding from other public and private funders. The Public Services meet the requirements of the introduction of a new service or expansion of an existing service.

Education:

- Literacy
- Enrichment/Readiness (Math & Science)
- Job Training

Senior Services:

- Transportation
- Health Services

Public Safety:

- Community/Neighborhood Based

Health Services:

- Health Services to Low/Moderate Income

Youth Recreation:

- Arts
- Sports

How were these needs determined?

The need for these services was determined through hearings, survey instruments, and agency and government consultations. City residents' opinions are gathered through hearings, e-mail, and survey instruments. Priorities are assigned based on these surveys, governmental consultations, and the HRD's Request for Proposals (RFP) process. CDBG funds are made available to community organizations to provide partial support for these priority services. These funds assist grantees in leveraging additional funding from other public and private funders.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Detroit's residents deserve decent, safe, and affordable housing which provides a sense of dignity and community. The housing market analysis uses information about housing problems, tenure, income levels, and household type to analyze the housing needs for the city. The analysis looks at various elements of housing needs, public housing, special needs housing, community development needs, and homelessness.

Based on the analysis, it is determined that housing needs in the City of Detroit are driven by the sheer number of low-income households with limited choices for necessities including housing. From the Needs Assessment, Detroit's median income sits at \$32,498 which indicates a low level of income for many Detroit residents. This is significant given incomes influence housing purchase and rental decisions and overall housing affordability. Additionally, between 2009 and 2020 there was a decline in population and an increase in households which has resulted in significant problems related to declining home values, suitable housing, vacant housing units, and blight. Since 2020, the population has slightly increased by 1% to 645,705 in 2024.

As it stands today, the most prevalent housing problem in Detroit is cost burdening, whereby households spend more than 30 percent of their income on housing costs. In Detroit, 38% of households are cost burdened. As households are forced to spend a higher percentage of their income on housing costs, disposable income for food, healthcare, education, childcare, and transportation becomes limited. In Detroit, there are 103,670 households currently experiencing some form of cost burdening. Aside from the cost of housing, there are issues with the housing stock as most units in Detroit are older and not up to date. About 53% of all units in the city were built before 1950. An older housing stock can create several challenges including a rise in housing with lead-based paint, greater maintenance needs, and homes that may not meet the needs of today's buyers. These issues can cause hardships for both owners and renters, and over time, lead to depressed values across neighborhoods.

Outside of the private market for housing, the city's public housing and federal voucher program help bridge some of the housing gaps in Detroit. The city has a housing portfolio of public housing consisting of 3,968 units and has access to 5,893 federal housing vouchers which can be used by recipients. The city also has programs designed to improve the quality of life for residents. Additionally, the city has programs and housing options for various population groups including seniors, the disabled, homeless, and for individuals with HIV/AIDS.

The data which informs the analysis comes from the Department of Housing and Urban Development (HUD) and the U.S. Census. Specific datasets used include the American Community Survey (ACS), Comprehensive Housing Affordability Strategy (CHAS), OntheMap, and local data from the City of Detroit.

Below is a summary of findings for each section in the Market Analysis. Greater details on the topic area can be found within the respective section.

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

Introduction

Detroit has a long history of development that has favored single-family homes over denser urban forms. The single-family home was a typology that became more common and accessible for the average person during the 1950's and 1960's just as the City of Detroit and the auto industry was expanding. This predisposition to single-family homes gives Detroit a more suburban character than many other older American cities, which tend to be denser and contain more multi-unit and mixed-use buildings. The data provided below, by the US Census, shows that 66% of Detroit's housing stock consists of 1-unit detached structures. About 9% of the housing stock consists of 2-4-unit structures and only 6% consists of 5-19 units. Larger apartment structures consisting of 20 or more units make up only 13% of housing units.

Based on the popularity of single-family homes, units with three or more bedrooms are the predominate housing type and account for about 59% of all units. Of owner households, about 77% have three or more bedrooms. While in renter households three-or-more bedroom units only account for 43% of the housing stock.

All residential properties by number of units

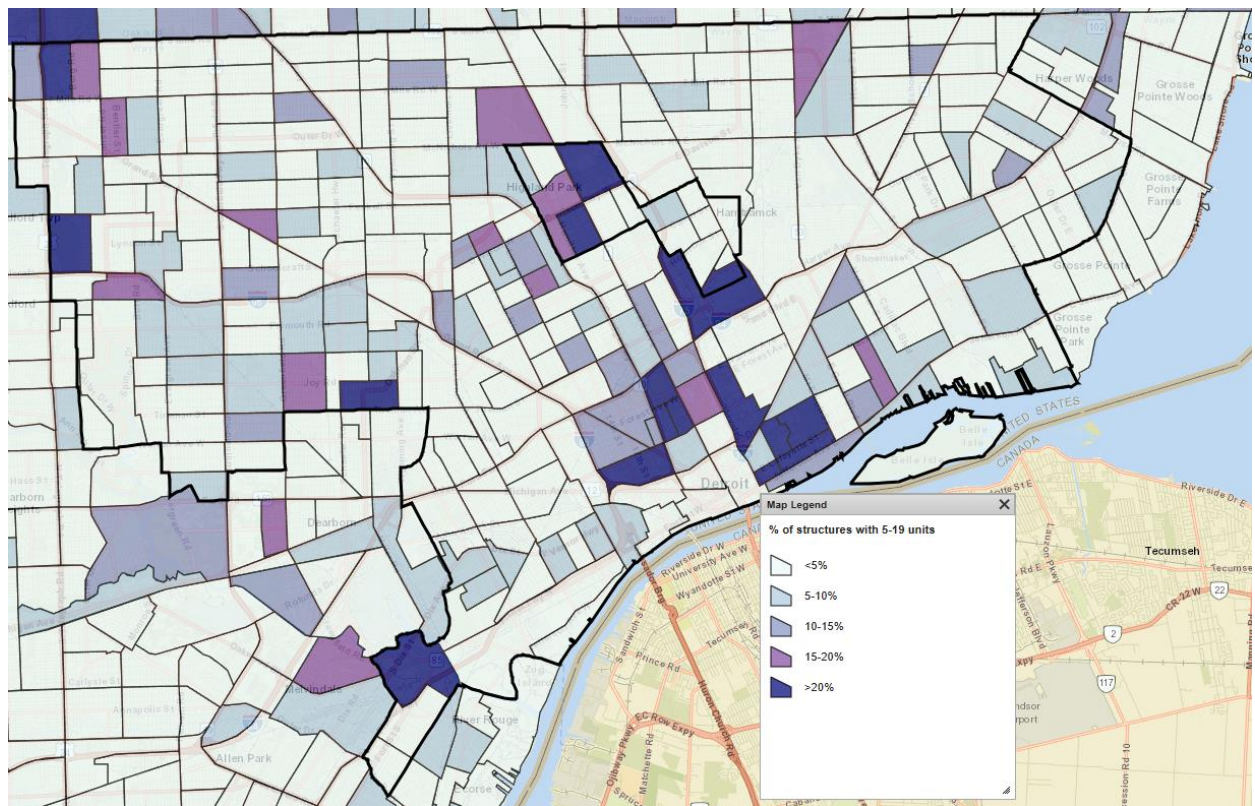
| Property Type | Number | % |
|----------------------------------|----------------|-------------|
| 1-unit detached structure | 234,695 | 66% |
| 1-unit, attached structure | 25,315 | 7% |
| 2-4 units | 30,555 | 9% |
| 5-19 units | 19,895 | 6% |
| 20 or more units | 46,305 | 13% |
| Mobile Home, boat, RV, van, etc. | 1,375 | 0% |
| Total | 358,140 | 100% |

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Figure 1 below presents the distribution and percentage of structures having between 5 and 19 residential units across Detroit's Census Tracts. These medium size structures make up about 6% of the total housing stock and are generally clustered along the periphery of Downtown and Midtown.

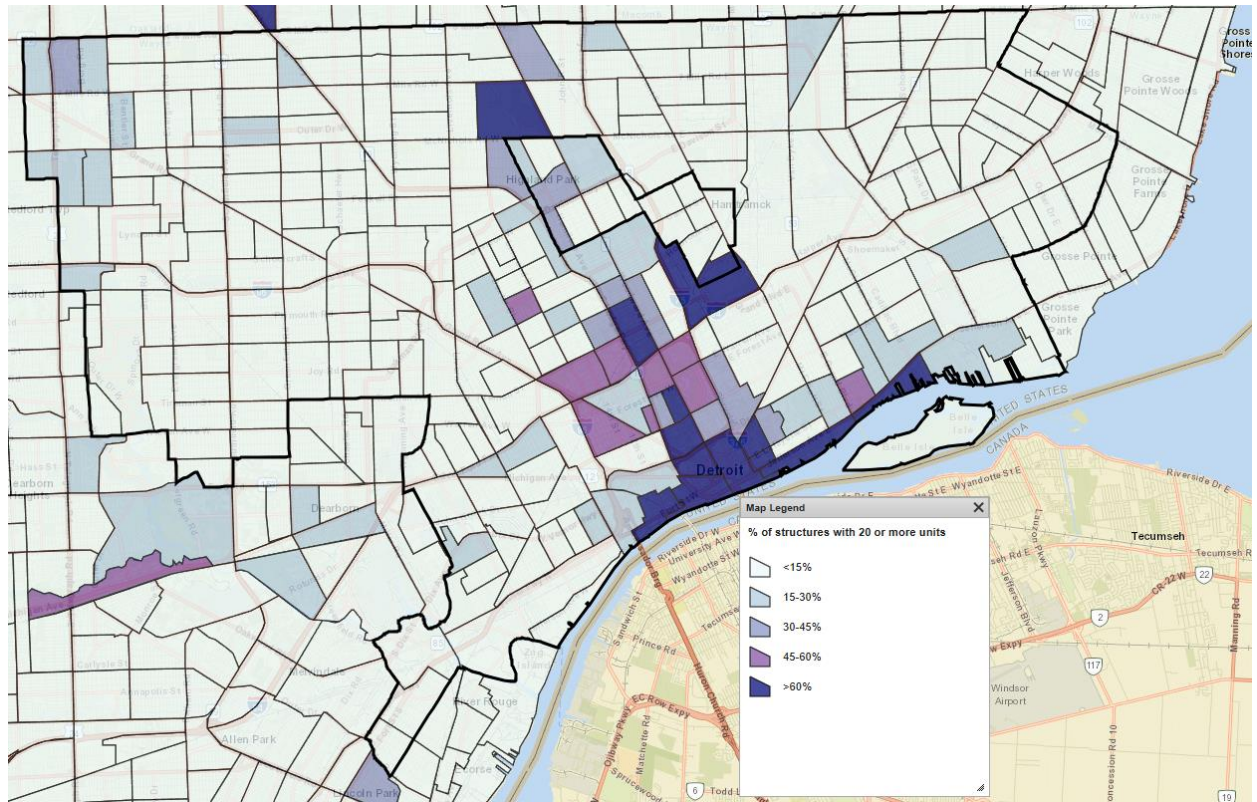
Figure 1. Percent of Structures with 5-19 Units



Source: HUD CPD Maps, 2025

Figure 2 presents the distribution and percentage of structures having 20 or greater residential units across Detroit's Census Tracts. These large size structures make up about 13% of the total housing stock and are generally clustered in the downtown core and surrounding areas. The greatest intensity can be found in Downtown and Midtown with some census tracts having over 60% of the structures having greater than 20 units.

Figure 2. Percent of Structures with 20 or More Units



Source: HUD CPD Maps, 2025

Unit Size by Tenure

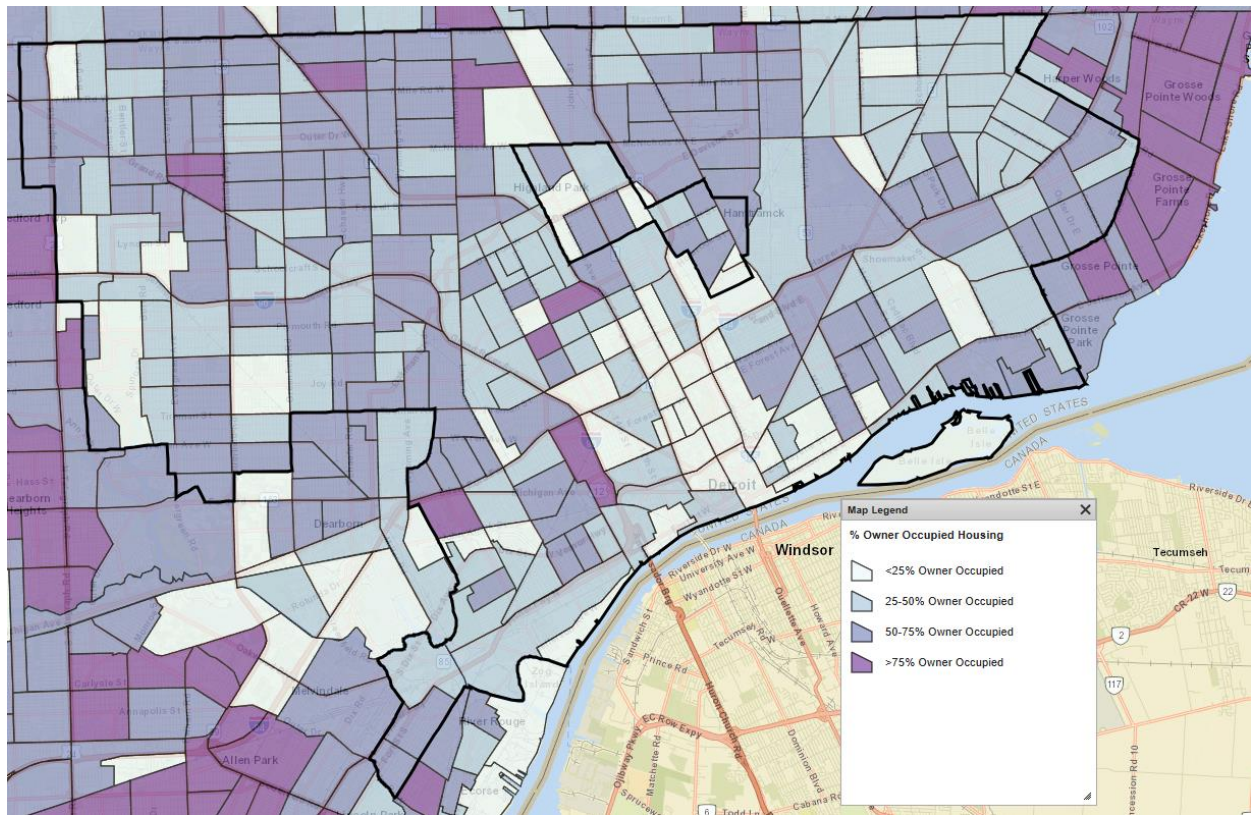
| | Owners | | Renters | |
|--------------------|----------------|-------------|----------------|-------------|
| | Number | % | Number | % |
| No bedroom | 320 | 0% | 6,565 | 5% |
| 1 bedroom | 2,445 | 2% | 34,195 | 24% |
| 2 bedrooms | 26,465 | 21% | 40,690 | 29% |
| 3 or more bedrooms | 99,515 | 77% | 60,255 | 43% |
| Total | 128,745 | 100% | 141,705 | 101% |

Table 29 – Unit Size by Tenure

Data Source: 2016-2020 ACS

The city is nearly split evenly between owner (48%) and renter (52%) households. Figure 3 below presents the distribution and percentage of owner-occupied housing across Detroit's Census Tracts. What is noticeable from the map is that concentrations of homeownership tend to take place outside the urban core, particularly along the northwest and northeast portions of the city. In these areas, homeownership tends to range between 50% and 75% of all households.

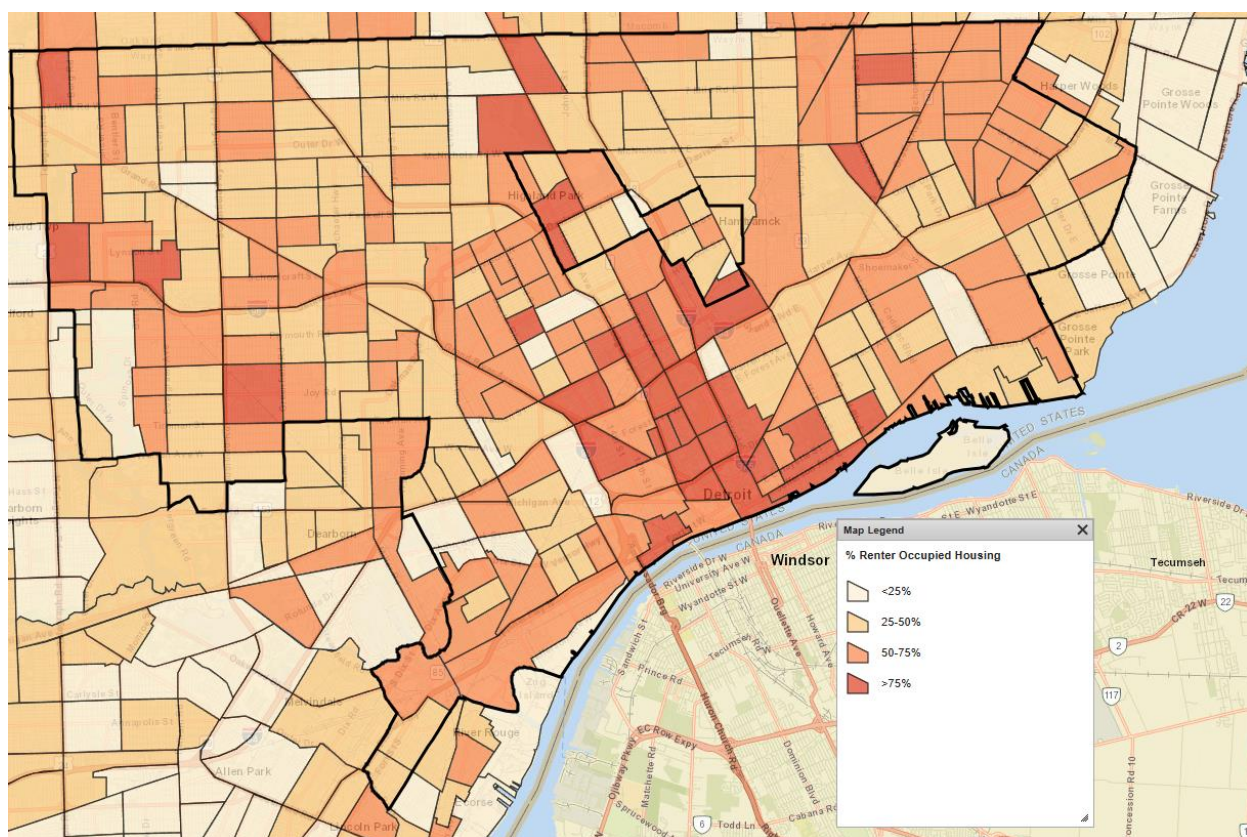
Figure 3. Percent of Owner-Occupied Housing



Source: HUD CPD Maps, 2025

Figure 4 below presents the distribution and percentage of renter-occupied housing across Detroit's Census Tracts. What is noticeable from the map is that concentrations of rental units are mostly within the urban core, with rental units accounting for more than 75% of the units. In recent years, neighborhoods such as downtown and midtown have experienced increases in rental units, particularly along Woodward Avenue.

Figure 4. Percent of Renter-Occupied Housing



Source: HUD CPD Maps, 2025

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

The City of Detroit is focused on two fronts: preserving the affordability and quality of the existing housing stock and producing new housing that is priced affordably to people across a range of incomes. Both approaches support the city's objective to provide residents with quality affordable housing and options accessible to public transit, employment hubs, and other essential services. The city has made significant commitments to affordable housing, including taking aggressive action to preserve affordable housing and requiring new multifamily housing developments receiving direct public financial support to include at least 20% of units affordable to households making up to 80% of Area Median Income (AMI) (with public financial support defined as investments of federal housing development funds or the sale of public land at below market value), whereas market rate developments are required to provide 15% of the units as affordable.¹

The City of Detroit also established the Affordable Housing Leverage Fund (AHLF) in 2020 and primarily finances affordable multi-family rental housing. The AHLF invests in housing that is affordable to households at or below 60% Area Median Income (with consideration of households up to 80% AMI for for-sale projects). As part of the AHLF initiative, the City of Detroit partnered with Local Initiatives Support Corporation (LISC) to create the Detroit Housing for the Future Fund (DHFF) which is a new fund comprised of private investment that will be invested into affordable housing development and preservation in Detroit. The DHFF is designed to deploy private grant and low interest loan capital to complement and leverage public investment through the City of Detroit and Michigan State Housing Development Authority as well as tax credits and other existing affordable housing finance tools.²

The Detroit Housing Commission (DHC) actively manages public housing and administers the voucher program. The DHC has a housing portfolio consisting of 3,968 Public Housing units and 5,893 Housing Choice Vouchers (HVC). They are actively looking to modernize their portfolio and utilize federal, state, and local grants to improve their housing stock. The DHC works with the lowest income households.

Through neighborhood planning, the City is also encouraging the strategic development of new or rehabilitated housing units for households at various income levels. These plans also focus on improving quality of life, neighborhood conditions, and housing affordability. After neighborhood planning is finished, the City takes a strategic approach to implementation, to ensure the vision of the community is realized over time. The neighborhoods where neighborhood plans are complete and the City is focused on implementation, include:

- Grand River Northwest
- Warrendale/Cody-Rouge
- Livernois/McNichols
- Russel Woods/Nardin Park
- Southwest/Vernor
- Delray

¹ <https://detroitmi.gov/document/inclusionary-housing-ordinance-0>

² <https://dhff.org/>

- Greater Corktown
- Rosa Parks/Clairmount
- Eastern Market
- East Riverfront
- Islandview/Greater Villages
- Campau/Banlatown
- Gratiot/7-Mile
- East Warren/Cadieux
- Jefferson Chalmers
- Greater Warren/Conner

Neighborhoods where planning is currently underway include:

- Brightmoor
- Grixdale
- Joe Louis Greenway (24 neighborhoods surrounding the greenway)

Across the neighborhood plans, goals, policies, and implementation strategies are established and then investments are targeted towards low- and moderate-income households. Example strategies from these plans include:

- Supporting new housing and economic development
- Improving connectivity and mobility experience
- Enhancing open space and the public realm
- Improving maintenance of vacant land and integrating green stormwater infrastructure.

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

Housing unit losses are expected as the city continues its programs to combat blight through demolition and code enforcement. Demolition is an essential city activity designed to arrest blight and stabilize neighborhoods. Housing units on the demolition list are typically those that are beyond repair. The Detroit Blight Removal Task Force in 2014 estimated that 40,077 structures (residential and commercial) met the task force definition of blight, and the city undertook a large-scale demolition program to address those structures by demolishing 13,487 units between 2014 and 2018.

Aside from demolition and blight removal, units with expiring low-income housing tax credits (LIHTC) also pose a risk to the city. Launched in 1986, the LIHTC program uses tax credits to encourage private developers to create affordable housing.³ Developers qualify for LIHTCs by agreeing to rent units to households with low incomes and to charge rents that are no more than a specified amount. Most tax credit developers choose the option under which the renters must have incomes below 60 percent of the area median income (AMI) and the rents must be no greater than 18 percent (30 percent of 60 percent) of AMI. From 1986 to 1989, federal law required developers to maintain these affordability provisions for at least 15 years. Beginning in 1990, however, new LIHTC properties were required to preserve

³ https://www.huduser.gov/portal/pdredge/pdr_edge_research_081712.html

affordability for 30 years. During the first 15 years, called the initial compliance period, owners must maintain affordability. The second 15 years are known as the extended use period, when owners can leave the LIHTC program through a relief process. Once the 15-year affordability period is over, LIHTC owners who seek and are granted regulatory relief from the program can convert their properties to market-rate units.

There have been 7,179 low-income housing units built under the LIHTC program in Detroit since the year 2010. Some of these units are potentially at risk of being converted to market rate units in the next five to ten years because of the changes in market conditions of certain locations and the expiration of tax credits. An example location is the Midtown neighborhood where significant public and private investment has taken place, which has resulted in rapid price and rent escalation. In this area there is a concentration of LIHTC projects near the Woodward Avenue corridor, between Mack and Warren Avenues. These low-income housing developments could potentially be at risk based on the surrounding market pressures.

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

Detroit's population crested in 1950 to about 1.8 million residents and has since decreased by more than 60 percent over the last 70 years. As residents left the city, the inventory of vacant housing units began to increase. Presently, there are about 87,699 vacant housing units in the city, which accounts for 24% of the entire housing stock. Detroit has enough housing units to serve its residents, but a problem lies in not having enough decent, safe, and affordable housing for residents.

The existing housing stock is old and many of the units need upgrades. Despite comparatively reasonable rents and sales prices, many Detroiters experience housing problems (substandard housing, overcrowding, and cost burdens). As noted in the Needs Assessment, about 38% of Detroiters experience some level of housing cost burden, with 21% of all households spending more than half their income on housing.

Describe the need for specific types of housing:

Based on the overall condition of the housing stock from the data provided by HUD and the Needs Assessment section of the Consolidated Plan, the following specific types of housing are needed in Detroit:

- Rental housing for singles, including the elderly and disabled.
- Permanent supportive housing for single individuals and families.
- Housing without one or more of the HUD classified housing problems.
- Affordable housing in safe neighborhoods for low- and moderate- income households.
- Lead free homes.
- Housing is located on public transportation routes and close to places of employment.

Housing affordability remains a serious challenge in Detroit. The combination of lower levels of education, job and skills training, and high unemployment rates among younger residents are reinforcing lower household incomes. From a market perspective, lower household incomes translate directly to a greater

need for diversity in the housing stock where units are offered at a variety of price points to match what households can afford.

Aside from affordable housing, the city needs investment in new housing to attract individuals who would live and work in Detroit. Major employers have begun locating downtown and are drawing upon regional talent. The city has an opportunity to capture their share of this demographic.

Discussion

Detroit faces significant housing challenges, with a large portion of its residents struggling to find safe, decent, and affordable homes. The city's median income is quite low, at \$32,498, and many households are cost-burdened, spending over 30% of their income on housing. This financial strain limits residents' disposable income for necessities like food, healthcare, and transportation. Additionally, Detroit's housing stock is aging, with over half of the city's units built before 1950, leading to issues like lead-based paint, maintenance problems, and depreciating property values. As a result, the city experiences widespread vacancy, blight, and a shortage of suitable housing options, especially in low-income communities.

To address these challenges, the City of Detroit has implemented several initiatives aimed at increasing affordable housing availability. The city manages a housing portfolio of public units and offers federal housing vouchers to support the lowest-income households. Additionally, programs like AHLF and the DHFF aim to finance affordable multi-family housing projects. The city has also targeted neighborhood-specific development plans in areas like Grand River Northwest and Warrendale/Cody-Rouge, where new housing and economic growth are prioritized to serve low- and moderate-income households. These efforts focus on both preserving existing affordable housing and developing new units that cater to a range of income levels.

Despite these efforts, the city faces ongoing risks, particularly the potential loss of affordable housing units. Many low-income units built under the LIHTC program are at risk of being converted to market-rate units as tax credits expire, especially in neighborhoods like Midtown where rising housing prices are a concern. The city needs a variety of housing types, including rental housing for seniors and individuals with disabilities, affordable housing near public transportation, and lead-free homes, to meet the needs of its diverse population.

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

Introduction

Detroit rental and homeownership costs are low compared to other U.S. cities. The current home value for Detroit is \$52,700 compared to the statewide home value of \$162,600. The median home value in Detroit increased by 25% between 2009 and 2020, but is still extremely low, as the median home price across the country is more than \$400,000. This is symptomatic of the housing and vacancy challenges that are impacting the city. The continued exodus of residents precipitates a further decline in home values as vacant homes and blight take hold in neighborhoods. The low home values are mostly found in older single-family structures which are the predominant type of housing. Conversely, the condominium market, while small, is experiencing rapid price escalations, particularly in prime locations such as Midtown where units are selling for as much as \$500,000. This shows that much of the private sector investment dollars are not flowing to traditional neighborhoods and population groups, but rather to more dense areas of Detroit with the amenities to attract more affluent residents.

Median rent in Detroit is currently about \$636 per month. This is significantly lower than the state median of \$892. Between 2009 and 2020, the median contract rent rose by 15% which coincides with national rent growth trends. Low-income households inevitably must cope with rising rents because landlords who own housing units that are both safe and affordable, which are generally in short supply, experience greater demand.

Cost of Housing

| | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 42,300 | 52,700 | 25% |
| Median Contract Rent | 555 | 636 | 15% |

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|----------------|---------------|
| Less than \$500 | 41,350 | 29.2% |
| \$500-999 | 88,030 | 62.1% |
| \$1,000-1,499 | 8,840 | 6.2% |
| \$1,500-1,999 | 2,480 | 1.8% |
| \$2,000 or more | 1,015 | 0.7% |
| Total | 141,715 | 100.0% |

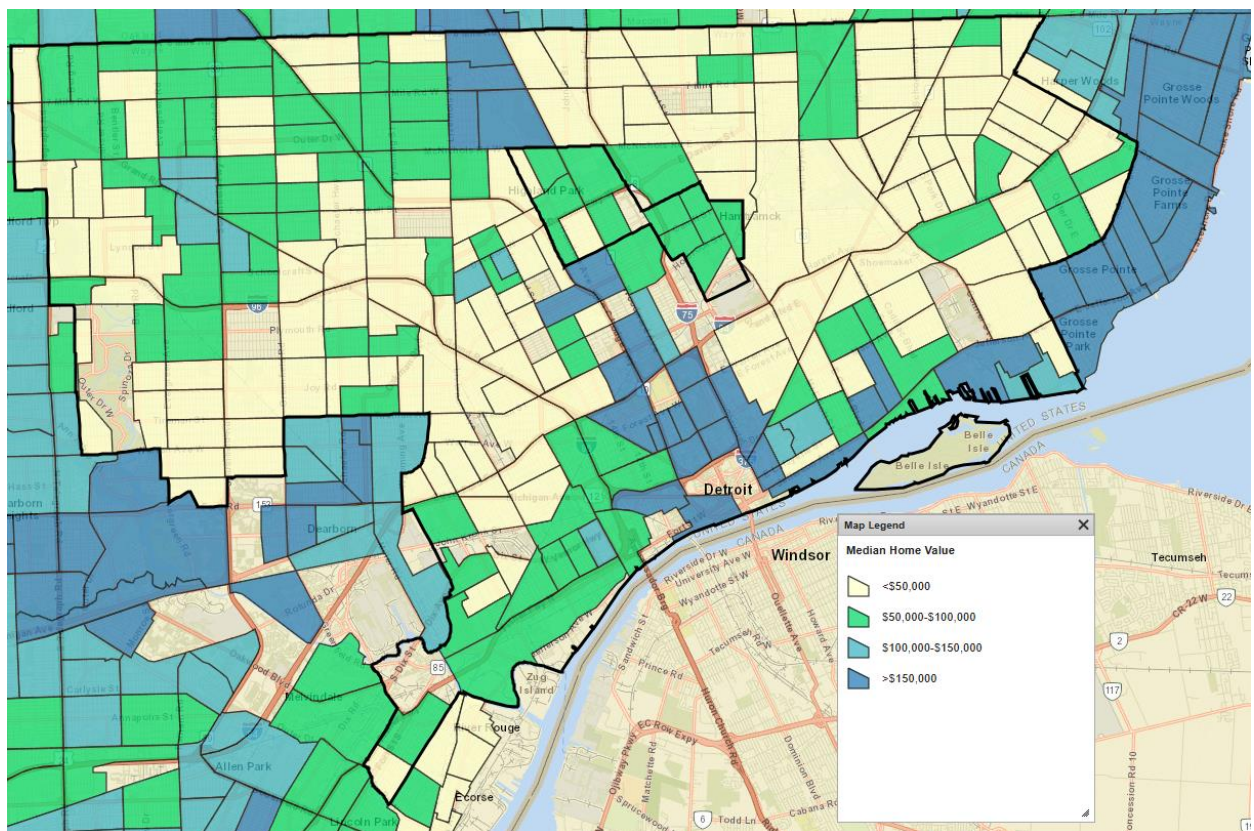
Table 31 - Rent Paid

Data Source: 2016-2020 ACS

Median Home Values and Rents

Median home values in Detroit are low. Figure 5 below presents the median home value across the city by census tract. What is immediately noticeable is that most of the homes in the city are valued at under \$100,000, with many concentrations of areas with homes valued below \$50,000. This indicates a weakness in the overall market even though between 2009 and 2020 median homes values increased by 25% from \$42,300 to \$52,700.

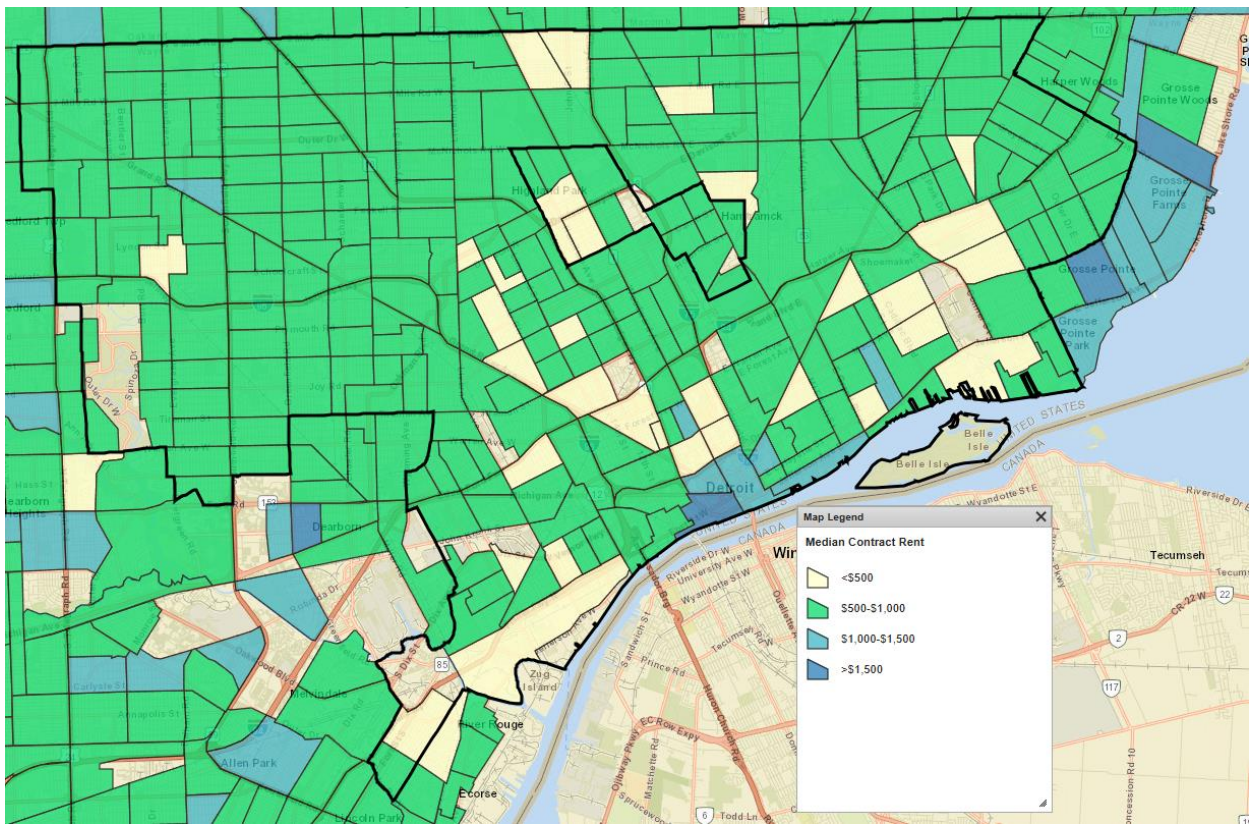
Figure 5. Median Home Value



Source: HUD CPD Maps, 2025

Median contract rent in Detroit is also low, currently \$636 per month. Figure 6 below presents the median rent across the city by census tract. What is noticeable is that across the city most rents are between \$500 and \$1,000 per month. In areas along the waterfront there are concentrations of rents greater than \$1,500 per month, which is where new development is taking place.

Figure 6. Median Contract Rent



Source: HUD CPD Maps, 2025

Housing Affordability

Housing Affordability

| Number of Units affordable to Households earning | Renter | Owner |
|--|----------------|----------------|
| 30% HAMFI | 21,050 | No Data |
| 50% HAMFI | 66,705 | 44,550 |
| 80% HAMFI | 112,260 | 73,255 |
| 100% HAMFI | No Data | 87,045 |
| Total | 200,015 | 204,850 |

Table 32 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

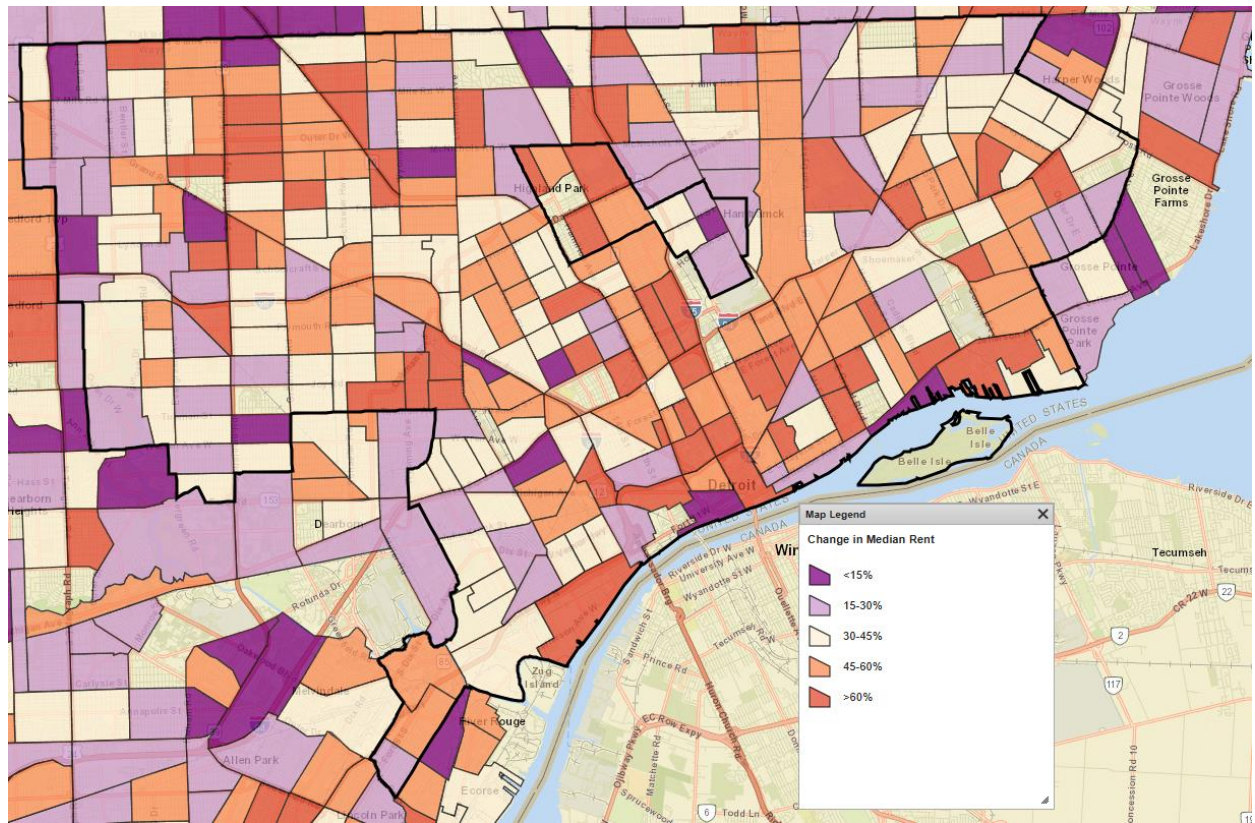
| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$845 | \$952 | \$1,213 | \$1,511 | \$1,629 |
| High HOME Rent | \$621 | \$753 | \$967 | \$1,261 | \$1,371 |
| Low HOME Rent | \$621 | \$716 | \$858 | \$992 | \$1,107 |

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Figure 7 presents the percent change in median rents across Detroit's Census Tracts. City-wide rents have risen 15% between 2009 and 2020, however, in some census tracts rents have risen at a much faster pace. This is true in the downtown and midtown area where in some case rents have risen by more than 60% as a result of investments taking place in those areas. In general, there is a strong demand for rental units across several neighborhoods in the city which translates into higher prices.

Figure 7. Percent Change in Median Rent



Source: HUD CPD Maps, 2025

Is there sufficient housing for households at all income levels?

While there are many housing units available in Detroit, there is a lack of decent, safe, and affordable housing. The housing needs assessment shows that low-income households tend to have the fewest housing choices, which translates into having a greater propensity of living in units with at least one identified HUD housing issue. The key issue in Detroit is housing cost burdening. About 38% of all households experience some form of cost burdening. A relationship exists between cost burdening and incomes, the lower the income the greater the propensity to experience cost burdening. In Detroit incomes are low, particularly for renter households. While in many cases, households below 30 percent of HAMFI qualify for public housing or vouchers, the waitlists for these programs are long and therefore households cannot rely on these programs with any level of certainty and must pay market rents for potentially substandard housing products.

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

Between 2009 and 2020, the median value of owner-occupied units increased by 25% translating into less affordable home prices today compared to ten years ago. Additionally, homes in Detroit have gotten older and need greater repair. In the case of owner occupied home repair, many residents are unable to access repair loans from banks because the value of some homes is lower than the level of debt (upside down). Also, appraised values in some neighborhoods are lower than new construction units which would require development cost subsidies. Over the longer term, this may result in a greater decline in value as homes will become less attractive and have an impact on the for-sale market as buyers may be less willing to invest in declining neighborhoods and lenders may be more cautious.

Some of the increase in owner-occupied housing values is likely due to the city's focus on removing blighted and vacant structures. The improvement in the neighborhoods helped stabilize and increase values. Blight has a profound impact on housing values for the remaining occupied units in a neighborhood, as the area may give off the perception of being unsafe or undesirable and therefore decrease price.

For renter households, median contract rents have risen 15%, creating affordability challenges for some of Detroit's most at-risk households. These price increases occurred over a period when median household income increased by 26%, however because of inflation due to the Covid-19 pandemic disposable income has remained low and makes renting difficult for many households.

Even though 30% of households pay less than \$500 a month in rent, which is far below the fair market rent for a one-bedroom unit of \$952, many households experience housing problems including cost burdening. As such, affordability can be tackled by creating pathways toward increasing incomes and unlocking resources for programs which make homes available to low- and moderate-income households. Efforts aimed at this goal should include:

- Education and job training.
- Economic development programs that assist in attracting higher wage jobs to Detroit and retention of existing jobs.
- Improved transportation access.

- Down Payment Assistance.
- Assistance for home repairs/rehabilitation and energy efficient upgrades.
- Deep rental subsidies for extremely low-income renters.
- Financial literacy training.
- Home maintenance training.

By increasing housing affordability and improving incomes, households will experience more financial stability, be able to invest in the long-term upkeep of their homes and stabilize neighborhoods that may still be feeling the aftereffects of the Covid-19 pandemic inflation.

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

The median contract rent for Detroit in 2020 was \$636 per month, which is less than all the HUD FMR monthly rents. For one-bedroom units, the HUD FMR rent was \$952 per month which is about 33% greater than the median rent. For two-bedroom units the fair market rent was \$1,213 per month, or 90% greater. Similarly, for three-bedroom units, the HUD FMR rent was \$1,511 per month and is about 238% greater than the median rent in Detroit.

Median contract rents in Detroit are a direct reflection of what households can afford to pay. The city has a very low median income compared to both Wayne County and the State. Additionally, due to the large blight and vacancy problem, rents tend to remain low particularly in already distressed areas. However, even with relatively cheaper rents, households still have difficulty affording housing. The high levels of vacancy and blight across the city also depress property values and provide essentially no incentive to property owners or developers to introduce a significant amount of new product to the market. Rental units priced toward the bottom of the market are likely in older structures that need repair or may have some of the housing issues that HUD regularly tracks.

The table below presents the Median Gross Rent by Bedroom for Detroit. While this information is not the same as contract rent (gross rent is the contract rent plus the estimated average monthly cost of utilities and heating fuels) what can be observed is that the FMR is still higher than the median gross rents found in Detroit. For two-bedroom units, the HUD FMR rent is \$1,213 while the median gross rent is \$1,039. This indicates that rents from a strict pricing standpoint are very low, and the HUD FMR is not actually capturing the market reality because it uses the Metro Area as part of its calculation.

| Detroit | Efficiency (no bedroom) | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 bedrooms |
|-------------------------------------|-------------------------|-----------|------------|------------|------------|
| Median Gross Rent | \$689 | \$779 | \$1,039 | \$1,192 | \$1,350 |
| Source: ACS 2016-2020, Table B25031 | | | | | |

Preserving naturally occurring affordable housing (NOAH) in Detroit may require a strategy of working with existing owners to improve the conditions of units, particularly those located within older structures where maintenance has been neglected over time. One of the issues is providing enough incentives to owners to invest capital in housing which may not yield significant cash flow. The city may be required to provide significant subsidies for rehabilitation projects.

Discussion

Detroit's housing market presents affordability challenges, especially for low-income residents. The median home value in Detroit remains extremely low at \$52,700, far below the state median of \$162,600 and the national median of over \$400,000. While home values increased by 25% from 2009 to 2020, they are still challenged by the city's population decline (though the population slightly increased in 2024) and overall prevalence of vacant homes. The majority of homes are older single-family units, which limits their appeal in the market, particularly for lower-income buyers. On the other hand, the condominium market, especially in areas like Midtown, is experiencing rapid price increases, reflecting the city's push to attract wealthier residents and private investments into more desirable, dense areas. Median rent in Detroit, at \$636 per month, remains significantly lower than the state median of \$892, but rising demand for affordable rental units, coupled with limited supply, exacerbates cost burdening, with many households struggling to secure safe, affordable housing.

Although Detroit offers many affordable housing units, particularly in terms of rent, the supply does not adequately meet the needs of all income levels. Around 38% of Detroit households experience some form of cost burdening, with the burden greater for low-income renters. While the city does provide some affordable housing options through public housing programs and rental vouchers, long waitlists and limited options often leave low-income households to rely on the private market, where substandard housing is prevalent. Despite these affordability issues, the increase in home values and rents over the last decade signals a shift, with neighborhoods like Midtown seeing rapid price hikes. This could lead to greater displacement risks for vulnerable populations. To tackle these challenges, strategies such as job training, economic development, and targeted subsidies for both renters and homeowners are essential to increase housing affordability and stabilize neighborhoods across Detroit.

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

Introduction

About 95% of Detroit's housing stock was built before 1980. Due to age, many of these homes are likely in need of some level of repair. The city has lost more than 60% of its population between 1950 and 2024, which resulted in large numbers of vacant and abandoned properties. The city actively monitors and assesses housing conditions to ensure public safety and compliance with rules and regulations. The city is focused on removing blight to make way for revitalization.

A consequence of the population loss is that new unit construction is more limited to downtown and midtown, and that the rehabilitation and renovation of structures has become more of the norm in areas outside the central core. Through investments in neighborhoods, communities can be strengthened and revitalized. Additionally, those neighborhoods that are on the cusp of seeing increased vacancy and lower property values can be bolstered via targeted investment in people, jobs, and housing.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Blight - Is a public nuisance; an attractive nuisance; a fire hazard or is otherwise dangerous; has had the utilities, plumbing, heating or sewerage disconnected, destroyed, removed, or rendered ineffective; a tax reverted property; owned or is under the control of a land bank; has been vacant for five consecutive years; and not maintained to code, has code violations posing a severe and immediate health or safety threat; open to the elements and trespassing.

Blight Indicators - Structures that did not meet the definition of blight yet had the following characteristics: were unoccupied and/or abandoned, or were publicly owned by local or state authorities, or owned by Government Sponsored Entities (such as Fannie Mae and Freddie Mae).

Standard Condition – Unit meets HUD Housing Quality Standard (HQS) and all state and local codes and is made lead safe.

Substandard Condition – Units that have not met the above standards but are both structurally and financially feasible to rehabilitate.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 34,280 | 27% | 71,630 | 51% |
| With two selected Conditions | 1,400 | 1% | 3,640 | 3% |
| With three selected Conditions | 175 | 0% | 220 | 0% |
| With four selected Conditions | 20 | 0% | 25 | 0% |
| No selected Conditions | 92,860 | 72% | 66,190 | 47% |
| Total | 128,735 | 100% | 141,705 | 101% |

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 2,815 | 2% | 8,280 | 6% |
| 1980-1999 | 3,435 | 3% | 12,675 | 9% |
| 1950-1979 | 46,275 | 36% | 54,255 | 38% |
| Before 1950 | 76,220 | 59% | 66,505 | 47% |
| Total | 128,745 | 100% | 141,715 | 100% |

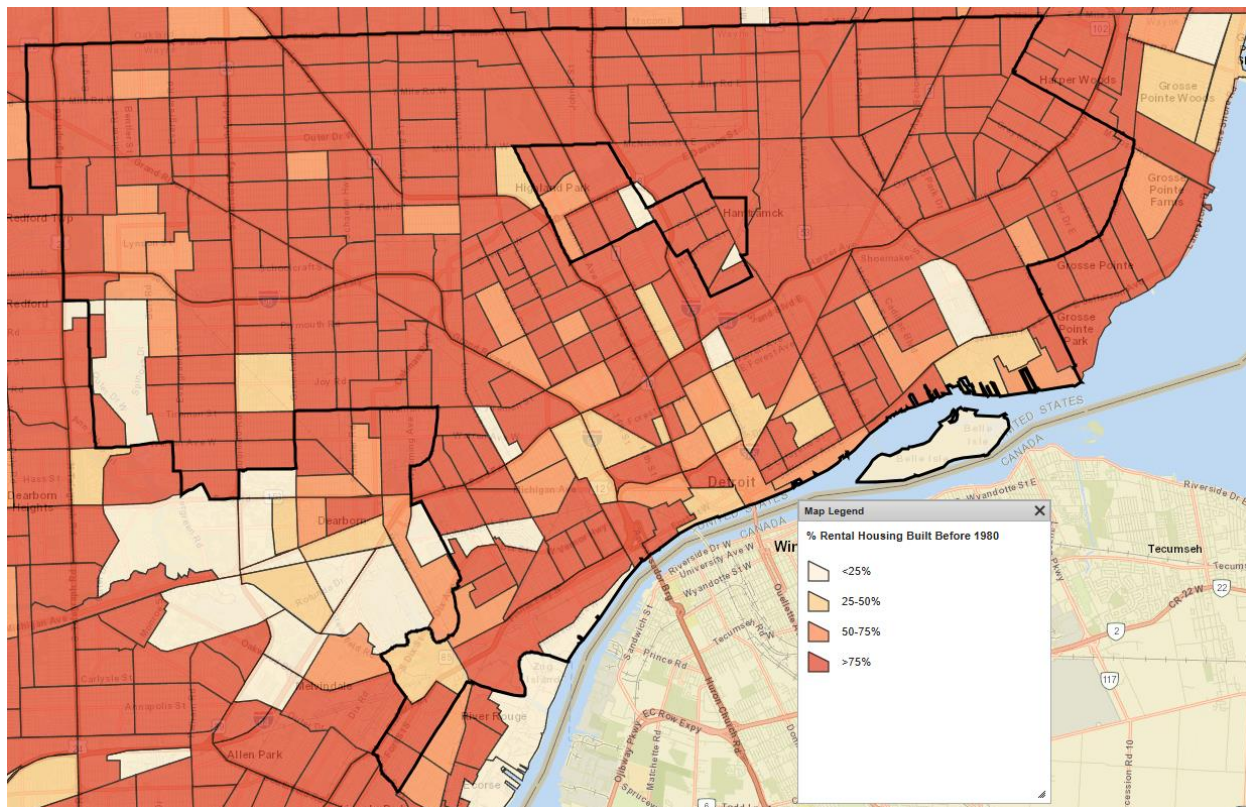
Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Age of Housing

Across Detroit, most rental units were built before 1980. Figure 8 presents the percentage of rental units across the city's census tracts. The City of Detroit experienced rapid growth between 1920 and 1960, after this period there has been an extended decline. The result of this is that most of the structures built within the city limits were built during the period of growth. Housing units built before 1980 have the potential for lead-based paint.

Figure 8. Percent of Rental Housing Built Before 1980



Source: HUD CPD Maps, 2025

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 122,495 | 95% | 120,760 | 85% |
| Housing Units build before 1980 with children present | 3,460 | 3% | 720 | 1% |

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

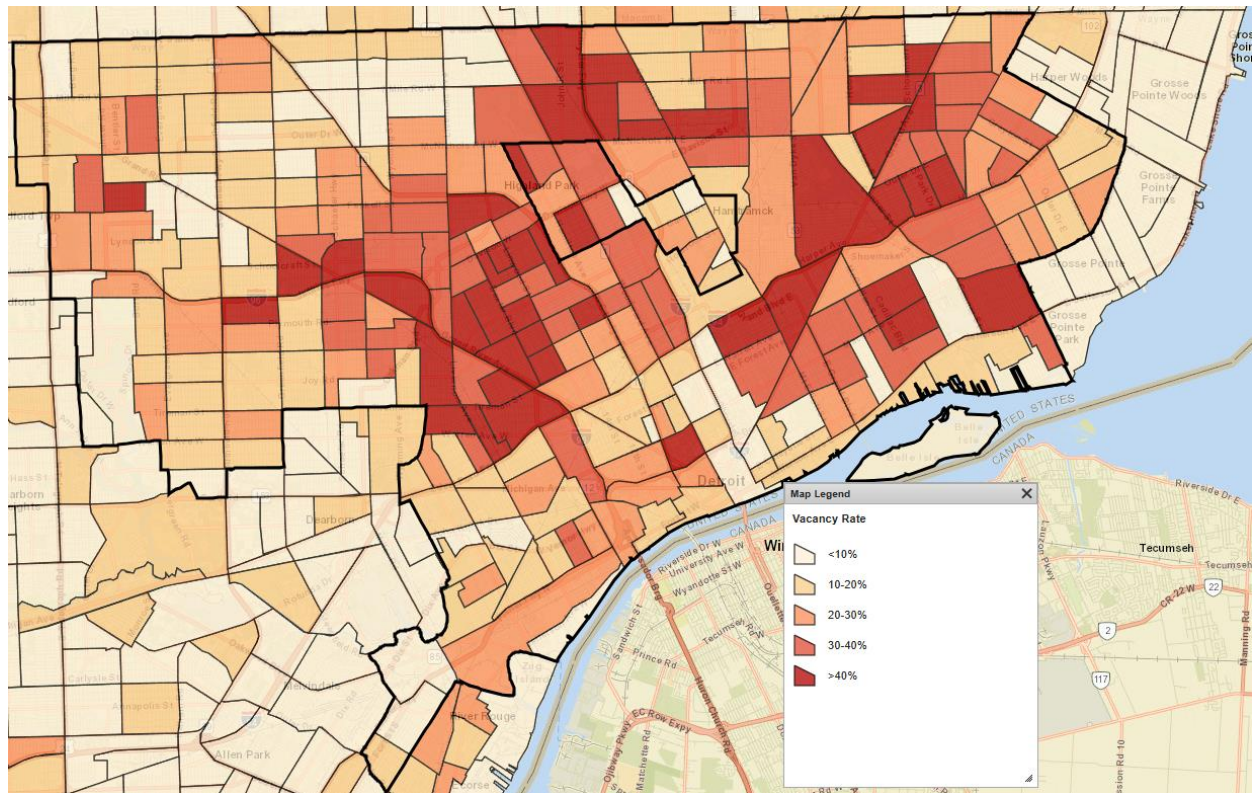
| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | | | |
| Abandoned Vacant Units | | | |
| REO Properties | | | |
| Abandoned REO Properties | | | |

Table 37 - Vacant Units

Vacancy Rates

Local housing conditions are a contributor to housing values and influences market forces. There are 87,699 vacant housing units in the city, which accounts for about 24% of the entire housing stock. Vacancy declined 20% between 2015 and 20120. Of the vacant units, 78% or 68,685 are classified as Vacant-Other which indicates these units may be in various states of disrepair, have title issues, or may have been abandoned. Between 2015 and 2020, the number of units categorized as Vacant-Other decreased by 9,816 units or 13% which indicates improvement in the city's program to demolish or rehabilitate vacant units. Figure 9 presents the vacancy rate by census tract.

Figure 9. Vacancy Rate



Source: HUD CPD Maps, 2025

Need for Owner and Rental Rehabilitation

Aside from vacant units there are many housing units currently inhabited which have housing problems. The categories of selected conditions defined by HUD are:

- Lacks complete plumbing facilities
- Lacks complete kitchen facilities
- More than one person per room
- Cost-burden is greater than 30%.

Of all the housing units found in the city, about 39%, or 105,910 units have one of the selected conditions. From the Needs Assessment, the predominate condition is cost burdening where households are spending greater than 30 percent of their income on housing.

Aside from units which are completely vacant, the need for rehabilitating occupied structures is also great for rental and owner-occupied units. The rehabilitation of units offers residents safety and security in their homes. Improvements such as upgraded electric, mechanical systems, windows, roofs, and lead paint abatement improve quality of life for residents. The city offers a variety of programs to address some of

the key rehabilitation issues. One such program is the Detroit 0% Home Repair Loan Program which offers zero percent interest loans from \$5,000 to \$25,000 to help Detroit homeowners invest in and repair their homes – promoting public health and safety, increasing property values, and helping residents secure and maintain homeowner’s insurance.

From the data there are 34,280 owner-occupied units and 71,630 renter-occupied units with one housing problem. The Needs Assessment showed most households in the 0 – 30% income bracket are living in conditions which cause them to have either a housing problem or a severe housing problem. The sales price points and monthly rents paid by households across the city may be an indicator that the current housing stock is older and not well-maintained. If housing values are not increasing, it may be more difficult to encourage homeowners and building owners to invest in their properties when they are unlikely to see a return on that investment. Residents with longer-term plans to stay in Detroit may be more likely to make that initial investment as they will have a longer period to pay it back, but residents with shorter time frames or older residents are less likely.

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

In total, about 243,255 housing units (90% of the housing stock in Detroit) were built before 1980 which can be an indicator for risk of Lead-Based Paint (LBP). Lead paint is an environmental hazard which can have particularly harmful effects on children in the home if not taken care of. Based on data provided by HUD there are 4,180 housing units (both renter and owner) which were built before 1980 and have children living in them who may be at risk of exposure. While difficult to determine the exact number of homes containing lead-based paint hazards, a new emphasis on cleanup and/or safe demolition of homes, and stricter landlord laws have spurred improvement in mitigating lead-based paint risks.

Discussion

Detroit's housing landscape, largely built before 1980, is showing its age and often requires significant repairs. Over the past 70 years, the city's population has dramatically decreased, leaving behind numerous vacant and abandoned properties. To combat this, Detroit diligently monitors housing conditions to ensure safety and compliance, with a strong focus on eliminating abandoned structures in every neighborhood.

With new construction being rare, the city has shifted its focus to rehabilitating and renovating existing homes. These efforts are vital for revitalizing neighborhoods and preventing further decline in property values. Strategic investments in communities can stabilize areas teetering on the edge of increased vacancy. Detroit hopes to ensure all rehabilitated homes meet HUD standards and are lead-safe, and free from dangerous conditions, which is essential for fostering a healthier and safer community.

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

Introduction

Having a secure and safe place to live is the most immediate need of residents in public housing and/or those who have Housing Choice Vouchers (HCV), formerly known as Section 8. Households that are lucky enough to secure public housing or HCV's are predominately very low-income, and in many cases extremely low-income. Given the size of the city and number of low-income households, demand for affordable and available housing in Detroit is high while there is not enough supply available.

With such a high level of demand, prioritization of housing assistance takes place to target family households with the greatest need. Effective July 1, 2018, the DHC began using local preferences for its public housing program.⁴ Categories of households which receive preference include:

- Families Displaced by Federally Declared Disaster
 - Applicants displaced by a federally declared disaster occurring after July 1, 2005.
- Disabled Families
 - Applicants with a disabled head of household, spouse, or sole member.
- Local Preference Related to Violence Against Women Act (VAWA)
 - Applicants that are victims of domestic violence, dating violence, sexual assault, or stalking
- Local Preference Related to Homeless Families
 - DHC will provide housing assistance to homeless families who are referred for assistance through formal agreements with partnering organizations.

The HCV program is a rental housing assistance solution that places housing choice in the hands of the individual or family. DHC pays a portion of the rent directly to a private landlord. Program participants pay the balance of the rent directly to the private landlord. Applicant families are selected from the waitlist and determined eligible. Currently the HCV waitlist is closed.⁵

⁴ http://www.dhcmi.org/uploads/page/DHC_Public_Housing_WL.pdf

⁵ <https://www.dhcmi.org/applicants>

Totals Number of Units

| | Program Type | | | | | | | | |
|--|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 264 | 3,968 | 5,893 | 0 | 5,893 | 0 | 724 | 0 |
| # of accessible units | | | | | | | | | |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 38 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

The DHC has a housing portfolio consisting of 3,968 Public Housing units and 5,893 HVC's. DHC also provides programs and opportunities designed to improve the total quality of life for residents, with the goal of achieving self-sufficiency. The HCV program includes tenant-based vouchers, project-based vouchers, and special purpose vouchers. The housing developments owned and operated by the DHC are located across the city and take a variety of forms, from low-rise developments to high-rise buildings. The developments tend to be older, and their physical conditions vary. DHC has a strategy to reposition, rehabilitate, and redevelop their portfolio in the coming years.

One of DHC's organizational goals is to also participate in the wholesale repositioning of its portfolio through Section 18, Rental Assistance Demonstration (RAD) or other programs to upgrade the physical plant, stabilize cash flow to operate the property, and provide rental assistance to those who need it. DHC will expand its Development Department to partner with its HOPE VI partners in the RAD process. The Development Department is currently working to create a long-term self-development plan that is focused on completing the revitalization of Gardenvue Estates, the Villages at Parkside and developing vacant land at Smith Homes as funding is made available. Staff are evaluating the possibility of initiating RAD contracts for developments within DHC's portfolio including the mixed finance projects.

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

There are 42 public housing developments in the DHC site listing. These developments have an average Real Estate Assessment Center (REAC) score of 80. The Public Housing Condition table below includes the name of the development and the HUD REAC data (inspection scores). There are six developments which have a score of less than 60 which brings the overall average down.

| Development Name | Inspection Score |
|-----------------------------------|------------------|
| Woodbridge IV | 99 |
| Woodbridge III | 98 |
| Gardenview Estates Phase III D | 96 |
| UNNAMED | 95 |
| Woodbridge - Senior Enhanced | 95 |
| Gardenview Estates II B | 94 |
| Cornerstone Phase VIIC | 93 |
| Gardenview Estates IIA | 93 |
| Riverbend Towers | 92 |
| Gardenview Estates Phase III C | 92 |
| SHERIDAN PLACE I | 92 |
| Gardenview Phase IV | 92 |
| JEFFRIES HOMES | 91 |
| Gardenview Estates III A | 91 |
| Gardenview Estates II C | 91 |
| Gardenview Estates | 91 |
| Emerald Springs 1A | 90 |
| WARREN WEST | 90 |
| Gardenview Estates III B | 89 |
| Greenbrook | 89 |
| Woodbridge Estates I | 87 |
| Woodbridge Estates II | 87 |
| Woodbridge V | 87 |
| Emerald Springs Phase II | 85 |
| Algonquin | 85 |
| SOJOURNER TRUTH | 84 |
| Cornerstone Estates 7A | 84 |
| Woodbridge Estates Phase X | 82 |
| PARKSIDE VILLAGE IV Rehab | 79 |
| Cornerstone Estates 7B | 79 |
| Gardenview Estates Rental Phase V | 76 |
| SMITH HOMES | 71 |
| SCATTERED SITES | 70 |
| BREWSTER-DOUGLAS | 70 |

| Development Name | Inspection Score |
|-------------------------------|------------------|
| Emerald Springs 1B | 63 |
| STATE FAIR APTS | 60 |
| HARRIET TUBMAN | 55 |
| SCATTERED SITES | 51 |
| SCATTERED SITES | 47 |
| DIGGS HOMES | 46 |
| Alexandrine Square Apartments | 37 |
| PARKSIDE VILLAGE II Rehab | 37 |
| Source: HUD, 2025 | |

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| | 80 |

Table 39 - Public Housing Condition

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

The DHC created a comprehensive Capital Improvement Plan which addresses the needs of properties based on the guidance received from the Physical Needs Assessment. The Plan was created and is executed in accordance with HUD guidance and regulations. DHC has effectively expanded and administered the Capital Fund Program (CFP) to improve and preserve DHC properties. This resulted in substantial improvements of Public Housing Authority (PHAS) indicators and Real Estate Assessment Center (REAC) property inspections scores. DHC will continue to develop and implement the Capital Improvement Plan to improve the quality of life for DHC's residents. The DHC has used the projected CFP award amount of \$39,586,102.00 for 2023-2027 budget projections. Key highlights of the Capital Improvement Plan include:

- Diggs Homes - \$6,025,275 for exterior upgrades, unit renovations, roof replacements, and furnace and water heater improvements.
- Smith Homes - \$5,550,081 for unit renovations, kitchen and bathroom renovations, window replacements, and site improvements.
- Sheridan Place 1 - \$3,436,851 for unit renovations and flooring.
- Warren West - \$3,082,234 for unit renovations, flooring, elevator upgrades, and kitchen and bathroom renovations.

The DHC Real Estate Development Department is working to create a long-term self-development plan that is focused on acquisition of single-family, multifamily structures and vacant land throughout the Detroit area, completing the revitalization of Gardenvue Estates, re-developing the obsolete Villages at Parkside, and developing vacant land at Smith Homes as funding is made available. The DHC is devising a portfolio-wide repositioning plan evaluating the possibility of initiating RAD contracts for developments within the DHC portfolio as well as the privately owned Mixed Finance Projects.

The completion of a self-development plan will allow DHC to partner with private/public entities and compete for financial assistance including but not limited to LIHTC, grants, traditional equity, New Market Tax Credits, private foundation grants and conventional financing. DHC will also put into place a strategic land acquisition plan to help preserve affordable housing within the City of Detroit. DHC's development staff is currently researching various funding sources to determine DHC's eligibility and possible new development endeavors.

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

The DHC is dedicated to enhancing the living environment for low- and moderate-income families residing in public housing through a comprehensive strategy that includes development, rehabilitation, and community partnerships. One of the key initiatives is the revitalization of Gardenview Estates, where DHC has sold land to KIPP Whole Child Center for the development of a public charter school, health center, early childhood learning center, and Boys and Girls Club. This project aims to create a well-rounded community with up to 200 low-income and affordable housing units, ensuring residents have access to essential services and educational opportunities within walking distance.

Another significant project is the redevelopment of the Villages at Parkside. DHC has partnered with Ginosko Development Company to transform the site into a mixed-income community serving seniors, families, and people with disabilities. The redevelopment includes building new housing units, relocating residents from obsolete units, and addressing structural issues such as sewer, flooding, and roofing problems. This initiative aims to improve housing quality and availability, providing a safer and more comfortable living environment for residents. Additionally, DHC is converting to RAD Section 8 Project-Based Vouchers (PBV) to access private capital for repairing and preserving affordable housing assets.

DHC is also focused on the acquisition and rehabilitation of small buildings through the Section 18 proceeds, aiming to infuse more low-income and affordable living spaces into the community. Projects like the acquisition and renovation of 2900 Tyler, a small Spanish Revival-style apartment building, contribute to the preservation of affordable housing in Detroit. Furthermore, DHC plans to dispose of scattered sites, including vacant lots and single-family homes, to redirect resources towards developing quality new units for low-income families. These efforts, combined with ongoing upgrades to boiler systems, elevators, and exterior improvements across multiple sites, demonstrate DHC's commitment to improving the living conditions and overall quality of life for public housing residents.

In addition to physical improvements, DHC promotes self-sufficiency and asset development through workforce development programs. The Resident Services Department has established job centers and launched initiatives like the Jobs Plus grant to support underemployed households. By providing case management, job development, and homeownership programs, DHC helps residents increase their earned income and achieve economic independence. This holistic approach ensures that low- and moderate-income families not only have access to safe and affordable housing but also the resources and opportunities needed to thrive in their communities.

Discussion:

DHC's goals and objectives are consistent with their core business of providing decent, safe, and affordable housing to low-moderate income families, regardless of race, color, religion, national origin, sex, familial status, and disability. The goals and objectives are consistent with HUD's vision of supporting mixed income communities.

Additionally, DHC is committed to preserving affordable housing through the acquisition and rehabilitation of small buildings and the strategic disposal of scattered sites. Efforts to upgrade infrastructure, such as boiler systems and elevators, further support this goal. DHC also promotes self-sufficiency and economic independence through workforce development programs, helping residents increase their earned income and achieve greater stability.

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

Introduction

This section presents information about homeless service providers and facilities found in Detroit. The organizations and services are part of the Homeless Action Network of Detroit (HAND) which is Detroit's Continuum of Care (CoC). This organization helps manage the local planning process for communities to provide a full range of prevention, emergency shelter, transitional housing, permanent supportive housing. Specific groups helped include homeless and chronically homeless individuals, veterans, families, and unaccompanied youth.

The definitions below provide greater detail regarding the types of housing provided for the homeless population:

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

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year-Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 436 | 0 | 389 | 1,194 | 0 |
| Households with Only Adults | 4 | 0 | 2 | 0 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 2,238 | 0 |
| Veterans | 27 | 10 | 217 | 737 | 0 |
| Unaccompanied Youth | 48 | 0 | 151 | 46 | 0 |

Table 40 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The following services are all provided by various homeless service providers in the Detroit CoC:

- Alcohol/drug abuse treatment
- Case management
- Childcare
- Education & employment
- HIV/AIDS-related services
- Life skills
- Mental health treatment
- Transportation assistance

The way these services are provided varies from provider to provider, and eligibility for these services is generally linked to the source providing the funding for the service. For providers that do not provide these services directly, referrals are made to other community providers that do provide such services.

The Detroit Health Department also provides services to homeless persons, especially those suffering from HIV/AIDS. The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and related support services for low-income persons living with HIV/AIDS and their families. This program helps to address discrimination, stigma, and other barriers to achieving stable living situations. HOPWA Detroit has one program which helps these households, the Tenant Based Rental Assistance Program is an income-based program in which HOPWA pays a portion of a household's rent with the remained being paid by the householder.

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

See the table below.

| Service Provider | Description | Population Served | | | |
|---|--|---|------------------------|-----------------------------|---------------------|
| | | Chronically Homeless Individuals & Families | Families with Children | Veterans and their Families | Unaccompanied Youth |
| Cass Community Social Services, Inc. | Cass provides emergency shelter, transitional and permanent supportive housing for all populations. Supportive services are available to hundreds of homeless persons and families each night. | X | X | X | X |
| Rescue Mission Genesis II | Serving 48 women and 14 children. Women in this program often are working on substance abuse aftercare issues, addressing legal issues, and attend school and training programs to give them a future. | | X | | |
| Detroit Rescue Mission Ministries (Oasis) | Abuse and Treatment Center, Emergency Shelter, Transitional Housing, & Permanent Housing. Men, many of whom are struggling with addiction, debt, and difficulty finding employment. Houses 25 men who are homeless veterans of the armed forces and 25 men with mental health or substance abuse disability. | X | | X | |
| Matrix Off the Streets - For Homeless Teens | Provides shelter and other services to homeless youth, or vulnerable teens. Provides voluntary crisis intervention and supports families and youth. | | | | X |
| Coffer Adult Foster Care Home | Adult Foster care home. | X | | | |
| Derrick's Adult Foster Care | Adult Foster care home. | X | | | |
| Covenant House Michigan | Emergency Shelter Teens only. | | | | X |
| DRMM Detroit Rescue Mission | Emergency Shelter Men Only. All Male Emergency Shelter & Transitional Housing. | X | | X | |

| | | | | | |
|---------------------------------------|---|---|--|--|--|
| NSO Tumaini Center | The Tumaini Center is a crisis support center for chronically homeless individuals. Established in 1975 and provides services to all who enter their doors including substance abuse treatment, mental health assessment and referral, case management, emergency food, and clothing storage. | X | | | |
| Detroit Rescue Mission | Emergency shelter. Founded in 1909, The Detroit Rescue Mission Ministries has embarked upon its 100th year of continued service providing food, shelter, and services to intervene upon homelessness and substance addiction throughout Detroit and its surrounding metropolitan communities. | X | | | |
| Coalition on Temporary Shelter (COTS) | Provides an array of services that enable people to achieve self-sufficiency and obtain quality affordable housing. COTS also exist to advocate for long-term solutions to the problems of homelessness. | X | | | |
| Mighty Voices of Hope Inc. | Mighty Voices of Hope is an organization that brings awareness of the homeless situation in the metro Detroit area. They currently feed and house local homeless men who used to live in vacant homes or on the street. | X | | | |
| Mariners Inn | The Transitional Housing (TH) Program is a supportive, semi-independent living experience available to men who have successfully completed the Mariners Inn Residential Treatment Program. The Transitional Housing Program offers living space and meals in a recovering community of sober | X | | | |
| Open Door Rescue Mission Ministries | Assistance for: homeless; addicted; mentally or emotionally challenged. | X | | | |

| | | | | | |
|---------------------------------------|---|---|---|---|---|
| Bethlehem House | Shelter for homeless workingwomen without children. Ages from 35-65. Must be employed and homeless. Counseling, money management and bible study. Drug and alcohol rehabilitation are not available. | X | | | |
| The Philip House Mission | Emergency shelter, transitional housing, independent / supportive housing, men and women facilities, job assistance, domestic training, substance abuse prevention, case management, application/intake process, and counseling. | X | X | | |
| Operation Get Down | Transitional Housing - Family | | X | | |
| New Path Homeless Shelter | Private rooms, shared rooms, fully furnished, kitchen, bath, and laundry. | X | | | |
| Skyline Outreach | Transition is an emergency transitional housing facility that allow homeless (domestic) women and their child to have a safe environment that can move a place of self-efficiency through varies programs. | | X | | |
| Transition 1.2.3. Inc. | Links people to homes for veterans, seniors, displaced seniors, HIV victims, and others. | X | | X | |
| Refuge International Inc. | Emergency Shelter Transitional Housing - Family | | X | | |
| Eastside Emergency Center | Shelter for homeless youth between the ages of 8 and 24. | | | | X |
| Genesis One Transitional Youth Center | Clean, Safe, Low-Cost Supportive Housing Residency with Great Oaks is meant to bridge the gap from homelessness to permanent housing. They assist individuals in becoming economically self-sufficient and stable by providing low barrier, emergency housing with a variety of support services. | | | | X |

| | | | | | |
|--|---|---|---|---|---|
| Alternatives for Girls | Mission is to help homeless and high-risk girls and young women avoid violence, teen pregnancy, and exploitation, and help them to explore and access the support, resources, and opportunities necessary to be safe, to grow strong and to make positive choices in their lives. | | | | X |
| Community Social Services Wayne County | To develop partnerships with like-minded organizations, inspiring action that results in rebuilding broken lives and restoring dignity. | X | | | |
| Covenant House | Covenant House Michigan (CHM) provides shelter and hope to young people ages 18-24 who are experiencing or at risk of homelessness. | | | | X |
| Detroit Central City Community Mental Health | The Supportive Housing Division is comprised of numerous programs servicing individuals with varying needs and/or circumstances including, military veterans, domestic abuse survivors, people with severe mental illness and co-occurring disorders (severe mental illness and substance abuse) and people with physical or health disabilities who may also have a substance abuse problem. | X | X | X | X |
| Detroit Rescue Mission Ministries | From homeless veterans to men seeking recovery from substance abuse, from women struggling to make ends-meet, to homeless women with children – DRMM offers both transitional and permanent housing to prevent any return to homelessness and addiction. | X | X | X | |
| Emmanuel House | Emmanuel House per Diem Transitional Housing program is designed to provide quality, affordable housing programs and | | | X | |

| | | | | | |
|--|---|---|---|---|---|
| | services to homeless veterans in the Metro Detroit area. | | | | |
| Freedom House | Freedom House Detroit is a temporary home for indigent survivors of persecution from around the world who are seeking asylum in the United States and Canada. | X | | | |
| Michigan Veterans Foundation | The Detroit Veterans Center is a transitional housing facility and resource center. The DVC provides the skills and confidence needed for homeless veterans to break the cycle of homelessness and return to independent living. | | | X | |
| Neighborhood Legal Services of Michigan (NLSM) | NLSM provides financial assistance, housing relocation and stabilization services to those who are determined to be eligible for prevention rapid re-housing. | X | | | |
| Neighborhood Service Organization (NSO) | NSO's empowering programs and services help older adults with mental illness; children, youth, and adults with developmental disabilities; homeless recovery services; housing development; community outreach for psychiatric emergencies; and volunteer opportunities for individuals, groups, and organizations. | X | X | | X |
| New Day Multi-Purpose Center | Shelter and warming center during cold-weather extremes. | X | | | |
| Positive Images | Provides a women specialty program, intensive substance abuse treatment, domicile, integrated services (substance abuse and mental health treatment combined), childcare, shelter, support services, referrals to ancillary services, and collaborates with existing community programs. | X | X | | |

| | | | | | |
|--|--|---|---|---|---|
| Ruth Ellis Center | Social services agency that serves the needs of runaway, homeless and at-risk lesbian, gay, bisexual, and transgender (LGBT) youth. | | | | X |
| Southwest Counseling Solutions | Provide a broad range of programs in the areas of human development, economic development, and community engagement. | X | X | X | |
| St. John's Community Center | Shelter and warming center during cold-weather extremes. | X | | | |
| The Salvation Army | Provides social assistance to various groups. | X | | | |
| Travelers Aid Society of Metro Detroit | Traveler's Aid of Metropolitan Detroit provides leading human services that sustain, attract, and inspire confidence and excellence in their clients, employees, and community partners. They support and nurture self-sufficiency among Detroit's most vulnerable by offering a hand-up not a hand-out. | X | | | |
| Volunteer of America (VOA) | Their services, from housing and employment support to mental health care, help veterans overcome the barriers that stand between them and long-term stability. Through prevention, rapid rehousing, interim housing, transitional housing, permanent housing, job training and compensated work programs, they make it possible for veterans to have a roof over their heads and the professional opportunities they deserve. | | | X | |
| YWCA | YWCA works every day to eliminate racism and empower women. Through advocacy and local programming, they create real change for women, families, and communities. | | X | | |

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

Introduction

The City of Detroit receives the Housing Opportunities for Persons with Aids (HOPWA) grant and administers it using the Detroit Health Department. Besides the HOPWA program Senior Citizens and persons with disabilities receive services from Detroit Agency on Aging (DAA) in the following communities: Detroit, Hamtramck, Harper Woods, Highland Park, and the City of Grosse Pointe. The mission of the agency is to educate, advocate and promote healthy aging. The agency promotes senior citizens making decisions on home and community services that will improve the overall quality of life.

HOPWA Assistance Baseline Table

| Type of HOWA Assistance | Number of Units Designated or Available for People with HIV/AIDS and their families |
|-------------------------|---|
| TBRA | 0 |
| PH in facilities | 0 |
| STRMU | 0 |
| ST or TH facilities | 0 |
| PH placement | 0 |

Table 41– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

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

Persons with HIV/AIDS and their families

As stated earlier, the HOPWA program is the only Federal program addressing the housing needs of persons living with HIV/AIDS and their families by:

- Increasing the availability of decent, safe, and affordable housing for low-income people living with HIV/AIDS
- Creating and supporting affordable housing for people living with HIV/AIDS by linking HOPWA with resources through community planning efforts
- Creating partnerships among states and local government and community-based organizations and other non-profit organizations to meet the housing and supportive service needs of persons living with HIV/AIDS.

Because clients are living longer with HIV/AIDS the housing approach must match this outcome. Housing delivery must go from immediate housing to prevent homelessness to stabilizing clients with permanent housing solutions.

Supportive housing needs may include:

- Moving costs
- Emergency housing
- Emergency cost (extermination, furniture, utility, transportation)
- Linkages with other agencies providing supportive services

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

Section 330.1209b of the State of Michigan Mental Health Code requires that "the community mental health services program shall produce in writing a plan for community placement and aftercare services..." Consequently, many mental health providers have either developed housing programs or work with housing providers to ensure that people are not discharged into a homeless situation. People exiting a mental health institution typically move into transitional living programs, AFC homes, or independent living. One of the barriers that make it difficult for people with disabilities to access housing is a lack of income. Therefore, the CoC and MI Dept. of Community Health have implemented the Supplemental Security Income/Social Security Disability Insurance (SSI/SSDI) Outreach, Access, and Recovery (SOAR) initiative. Providers have staff who are trained to help people gain the benefits for which they qualify in an expedited manner. The SOAR initiative has helped people with disabilities including mental health to access housing quickly.

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

HIV/AIDS

The Department of Health and Wellness oversees Detroit's HOPWA program which services homeless and non-homeless persons who meet income guidelines. Most are served through HOPWA's Tenant Based Rental Assistance (TBRA) program. While the emphasis is on the TBRA program the city's HOPWA program also funds a transitional housing program as well as services and linkages to other HIV/AIDS services.

Seniors

While the city's Senior Citizens Department has closed, HRD still provides some help for seniors. Every year HRD funds organizations through its CDBG allocation process to help seniors with their health and transportation needs. Senior citizens can apply for funding to fix their homes through the Home Repair program, and also the 0% Interest Home Loan Program. Subsidized housing as well as Section 8 Vouchers for rental housing are available for income qualified seniors. The city also facilitates the development and invests in senior affordable housing.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs

identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

HIV/AIDS

Under the rental assistance component of the HOPWA program, Detroit currently utilizes 190 rental subsidies. Additionally, there are 40 units of transitional, short-term housing available for individuals with HIV/AIDS. The total grant allocation for HOPWA-related activities in 2024 is \$3,593,290.⁶

Seniors

The City of Detroit addresses the special needs of senior citizens by providing a low-income public housing program. Senior citizens can apply to public housing at one of the six different locations throughout the City of Detroit and each public housing site also provides accommodations for persons with disabilities. Beyond the services that the city provides there are private profit and non-profit organizations offering senior living communities. For example, Presbyterian Villages of Michigan, a faith-based , non-profit organization offers nine senior living communities in Detroit.

In addition to housing, the city has many supportive services for seniors. Detroit Area Agency on Aging (DAAA) offers assistance in the following areas:

- Meals on Wheels
- Caregiving assistance
- Housing resources
- Transportation resources
- Support groups for family caregivers
- Utility payment assistance resources
- Services for seniors and people living with disabilities
- Help seniors experiencing elder abuse or neglect

⁶ <https://www.hudexchange.info/grantees/detroit-mi/>

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies can act either as barriers to affordable housing or can serve to promote it. Recognizing this and remaining cognizant of the negative effect public policies can have on housing affordability, the City of Detroit does not impose limitations such as growth controls, impact fees, exclusionary or large lot zoning requirements, or rent controls; all of which can present barriers to affordable housing. The city Planning Commission has recently undertaken a significant update to the city zoning ordinance, known as Zone Detroit, to seek ways to ensure zoning laws are flexible, inclusionary, and considerate of changing times and communities.⁷

With the combined effects of a significant population loss, the recent housing crisis, and a significant number of vacant and dilapidated properties; decent, safe, and affordable housing options have decreased for many Detroit residents. Because homeownership remains out of reach for a sizeable portion of the population, the demand for affordable rental housing within the city is great. At the same time, the amount of affordable rental housing is limited. Public housing, the source of Detroit's largest number of affordable rental units, only provides an estimated 9,900 units, including voucher units. Currently, the waiting list is closed due to excessive demand, so the need for affordable units is critical. To address the need for housing, in 2017 the city adopted an affordable housing ordinance requiring residential developers receiving certain subsidies or donated land from the city to offer 20 percent of their rental units to households at or below 80% AMI.

There are a number of other factors, some outside of the city's control, acting as barriers to affordable housing. Some of these include:

- Lack of financial resources to build affordable housing (i.e., lending institutions willing to invest in Detroit)
- Policies that promote urban sprawl
- Higher housing tax rates
- Higher insurance rates compared to nearby suburban areas
- Predatory lending practices
- Crime/perceived crime (deterrent to investing in Detroit)
- Decreased funding in CDBG/HOME and other federal funding sources
- Aging housing stock in Detroit requiring higher maintenance costs

⁷ <https://zonedetroit.com/>

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

Introduction

The tables in this section provide a baseline set of data on Detroit's workforce, economy, and human capital. One of the issues that arose from the analysis was that Detroit has many young working age residents who are unemployed and may be under-skilled for jobs in the city. The unemployment rate for 16-24-year-olds is 37%, which is troubling as this considers individuals who are active in the workforce and not in school. One of the identified problems is that nearly 20% of young workers did not finish high school and do not have a high school diploma or GED. Given the changing nature of employment in the city and across the United States, many young people are at risk of being left behind economically unless educational attainment levels improve and/or skills trainings are available to better prepare workers for jobs of the future.

Low levels of educational attainment translate directly into lower earning potential. Based on data provided by HUD, Detroit high school graduates earn only 58% of what bachelor's degree holders earn, while those with some college or associate degrees earn about 67% of bachelor's degree holders. The current changes to Detroit's existing industries such as automotive and manufacturing require workers to have higher levels of education, technical skills, and the ability to adapt to technological change. Investment in human capital is necessary to ensure everyone in Detroit has an opportunity to be gainfully employed.

The analysis presents a snapshot of Detroit's demographics and economics, and other sections of the Consolidated Plan provide greater detail regarding how these elements influence the concentration and distribution of lower-income households across the city.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 204 | 168 | 0 | 0 | 0 |
| Arts, Entertainment, Accommodations | 28,138 | 28,148 | 15 | 14 | -1 |
| Construction | 3,710 | 6,381 | 2 | 3 | 1 |
| Education and Health Care Services | 42,759 | 63,185 | 22 | 31 | 8 |
| Finance, Insurance, and Real Estate | 8,751 | 6,861 | 5 | 3 | -1 |
| Information | 2,636 | 3,599 | 1 | 2 | 0 |
| Manufacturing | 23,935 | 24,599 | 12 | 12 | -1 |
| Other Services | 6,507 | 8,121 | 3 | 4 | 1 |
| Professional, Scientific, Management Services | 15,885 | 26,150 | 8 | 13 | 4 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 18,812 | 12,878 | 10 | 6 | -4 |
| Transportation and Warehousing | 7,778 | 4,894 | 4 | 2 | -2 |
| Wholesale Trade | 5,227 | 6,602 | 3 | 3 | 0 |
| Total | 164,342 | 191,586 | -- | -- | -- |

Table 42 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

| | |
|--|---------|
| Total Population in the Civilian Labor Force | 286,675 |
| Civilian Employed Population 16 years and over | 243,925 |
| Unemployment Rate | 14.91 |
| Unemployment Rate for Ages 16-24 | 36.88 |
| Unemployment Rate for Ages 25-65 | 8.31 |

Table 43 - Labor Force

Data Source: 2016-2020 ACS

| Occupations by Sector | | Number of People |
|---|--|------------------|
| Management, business and financial | | 38,075 |
| Farming, fisheries, and forestry occupations | | 6,800 |
| Service | | 37,700 |
| Sales and office | | 50,135 |
| Construction, extraction, maintenance, and repair | | 13,970 |
| Production, transportation, and material moving | | 21,340 |

Table 44 – Occupations by Sector

Data Source: 2016-2020 ACS

The unemployment rate in Detroit is 15%, and Figure 10 presents the data across the city’s census tracts. What can be observed is that large sections of the city have unemployment rates of higher than 20%. High levels of unemployment correlate to a lack of local employment opportunities, skills mismatches, and a lack of education on the part of workers. High unemployment rates result in diminished purchasing power, and greater strain on the city’s social services.

Figure 10. Percent of Unemployed Population



Source: HUD CPD Maps, 2025

Travel Time

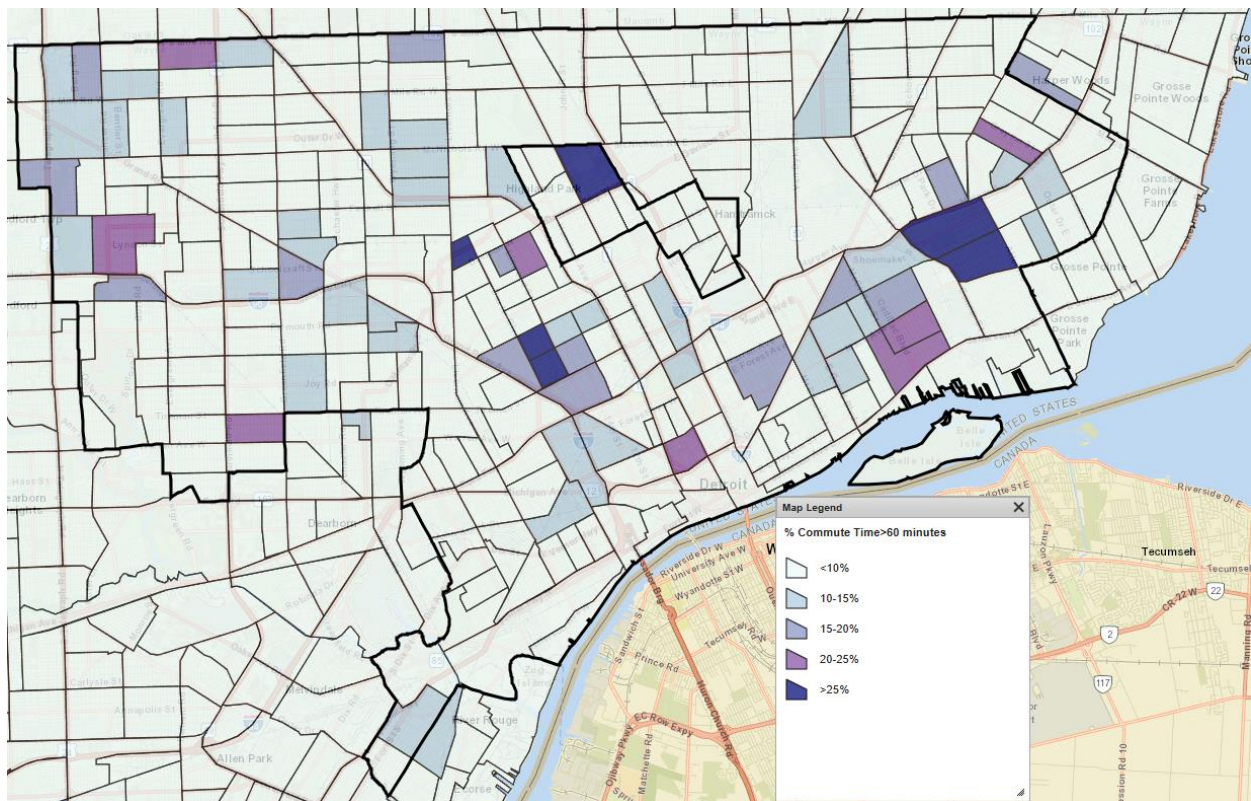
| Travel Time | Number | Percentage |
|--------------------|----------------|-------------|
| < 30 Minutes | 144,777 | 64% |
| 30-59 Minutes | 65,010 | 29% |
| 60 or More Minutes | 14,793 | 7% |
| Total | 224,580 | 100% |

Table 45 - Travel Time

Data Source: 2016-2020 ACS

In Detroit, about 64% of workers have commutes of less than 30 minutes. This finding makes sense because many of Detroit's surrounding communities are large employment centers. Communities such as Dearborn and Livonia have large manufacturing firms which have an employment catchment area covering Detroit. Figure 11 below presents commute data by census tract for Detroit. What can be observed is that people living outside the urban core of the city tend to have longer commute times. This potentially shows the mismatch in skills between workers and jobs found locally.

Figure 11. Percent Commute Time Less Than 60 Minutes



Source: HUD CPD Maps, 2025

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 20,205 | 5,550 | 33,200 |
| High school graduate (includes equivalency) | 58,250 | 10,285 | 42,880 |
| Some college or associate's degree | 76,245 | 9,905 | 31,540 |
| Bachelor's degree or higher | 43,130 | 2,835 | 9,750 |

Table 46 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 1,245 | 2,845 | 4,740 | 9,205 | 7,320 |
| 9th to 12th grade, no diploma | 12,135 | 11,225 | 9,830 | 21,105 | 12,975 |
| High school graduate, GED, or alternative | 25,630 | 33,245 | 25,885 | 52,315 | 29,550 |
| Some college, no degree | 22,720 | 30,255 | 19,915 | 41,565 | 20,925 |
| Associate's degree | 1,550 | 6,995 | 6,480 | 12,500 | 7,135 |
| Bachelor's degree | 4,220 | 13,565 | 7,780 | 13,850 | 8,030 |
| Graduate or professional degree | 445 | 6,035 | 4,425 | 10,080 | 7,785 |

Table 47 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|--|
| Less than high school graduate | 21,157 |
| High school graduate (includes equivalency) | 25,532 |
| Some college or associate's degree | 29,784 |
| Bachelor's degree | 44,148 |
| Graduate or professional degree | 54,966 |

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The major employment sectors of Detroit's economy are Educational and Health Care Services (26%); Arts, Entertainment, and Accommodation (17%); Manufacturing (15%); Professional, Scientific, Management Services (10%); and Retail Trade (11%). These five sectors employ about 79 percent of all the workers. Major employers by sector include:

- Health Care and Social Assistance
 - Henry Ford Health System
 - Detroit Medical Center
- Arts, Entertainment, and Accommodation
 - Illitch Holdings
- Manufacturing
 - General Motors
 - Fiat Chrysler Automobiles
- Professional, Scientific, Management Services
 - Rocket Mortgage
 - Microsoft
- Retail Trade
 - Meijer
 - Little Caesars

Detroit residents tend to live near their work with 64% of workers traveling less than 30 minutes to their place of work. Based on data from the U.S. Census, only 29% of Detroit residents live and work in the city. This shows that the city imports workers from surrounding communities and that these workers have the skills and training to be competitive in Detroit's labor market. A challenge is to develop the skills of Detroit residents so that they can work locally within the city.

Describe the workforce and infrastructure needs of the business community:

Detroit's business community seeks an educated, well-trained, technically skilled, and professional workforce which can help the city compete for companies and jobs in the Educational and Health Care

Services, Manufacturing, and Professional, Scientific, and Management Services sectors. Worker training is critical for younger residents that face a significant school drop-out rate and an unemployment rate of 37% for 16-24-year-olds. Specific workforce needs include:

- Training in technology, advanced manufacturing, skilled-trades, computer science, finance, advanced medical/healthcare skills, and customer service.
- Education credentials beyond a high school diploma, such as bachelor's and master's degrees.
- Basic proficiency in mathematics for positions in advanced manufacturing.
- Basic and advanced proficiency in computer technology.
- Soft skills such as leadership, teamwork, and communication skills.
- Employees being able to pass drug screenings for manufacturing jobs.

Transportation systems connect residents to each other as well as to employment, retail, and other service centers. The City of Detroit was built for the automobile, and many employment centers are located further away from where residents tend to live and are not connected to public transit. This results in difficulty for low-income residents who may not have access to a personal automobile. Detroit has two bus systems, the Detroit Department of Transportation (DDOT), serving Detroit proper, and the Suburban Mobility Authority for Regional Transportation (SMART) serving the surrounding suburbs. The routes of the bus systems are limited, and the lack of frequency make it difficult for low-skilled residents, who may not have access to a car, to get to jobs in the suburbs or in parts of the city which are not connected to public transit.

In addition to the bus service, the city also has limited rail service in both Downtown and Midtown. The Detroit People Mover (DPM) is a nearly three-mile automated people mover system which operates on a single track encircling downtown. The system was built in the 1980's and ridership has tended to remain quite low. More recently the QLINE streetcar, which is a light rail system, was built in May of 2017 and connects Downtown with Midtown. The route is about three miles long and follows Woodward Avenue where in recent years significant housing and commercial development have taken place.

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

The following projects will have an economic impact on the city over the next few years:

- Hudson's Site Development
 - This mixed-use development includes a 49-story skyscraper with luxury condominiums, a hotel, retail spaces, and a 12-story office building. The project aims to introduce over 1.5 million square feet of new retail, office, dining, hospitality, residential, and event amenities to downtown Detroit.⁸
- Renaissance Center Redevelopment
 - General Motors and Bedrock are planning a \$1.6 billion makeover of the Renaissance Center, converting it into a mix of hospitality and housing units. The redevelopment

⁸ <https://developmenttracker.detroitdetroit.com/projects/hudsons-site>

includes demolishing two of the five towers and transforming the waterfront destination with residential units, hotels, and public spaces.⁹

- Henry Ford Future of Health
 - A \$3 billion megaproject in New Center, including a Henry Ford hospital expansion, housing and retail from the Pistons, and research space for Michigan State. This development is expected to run through 2029 and aims to create a vibrant, walkable community with state-of-the-art healthcare and research facilities.¹⁰
- University of Michigan Center for Innovation (UMCI)
 - A \$250 million investment in the Ilitch's District Detroit area, designed to foster research, education, and entrepreneurship. The six-story building will house public-facing programs and multidisciplinary graduate research, with completion expected by spring 2027.¹¹
- ~~The Mid Project~~
 - ~~A \$377 million development in Midtown Detroit, featuring a 225-room boutique hotel, hundreds of multi-family residences, affordable housing, co-living units, and retail space. The project aims to create over 1,800 construction jobs and 400+ full-time equivalent positions.¹²~~
- Gordie Howe International Bridge
 - This 1.6-mile cable-stayed bridge will connect Detroit with Windsor, Ontario, facilitating international trade and travel. The bridge will feature six lanes, bike, and pedestrian paths, and is expected to be completed by 2025.¹³
- Motown Museum Expansion
 - A \$50 million project to create a 50,000 square foot complex with interactive exhibits, a new theater, recording studios, and expanded meeting and retail space. The expansion aims to enhance the cultural and historical significance of the Motown Museum.¹⁴
- Michigan Central Station
 - Ford Motor Company's \$740 million campus for mobility in Corktown, including office, retail, and residential spaces. The project is expected to bring 5,000 workers to Detroit and stimulate economic growth.¹⁵
- Fiat Chrysler Plant Investments
 - Fiat Chrysler Automobiles is investing \$2.5 billion to convert its Mack Avenue Engine Complex and retool the Jefferson North Assembly Plant, creating 5,000 new jobs in Detroit.¹⁶
- Detroit Center for Innovation
 - The University of Michigan's \$300 million campus focusing on high-tech research and education. The center aims to drive innovation and economic development in Detroit.¹⁷

⁹ <https://www.cbsnews.com/detroit/news/detroit-rencen-redevelopment-vote/>

¹⁰ <https://www.henryford.com/future-of-health>

¹¹ <https://detroit.umich.edu/umci/>

¹² <https://detroitmi.gov/departments/planning-and-development-department/community-benefits-ordinance/past-cbo-engagements/mid>

¹³ <https://gordiehoweinternationalbridge.com/>

¹⁴ <https://www.motownmuseum.org/expansion-opening-date-and-new-interior-renderings/>

¹⁵ <https://michigancentral.com/visit/>

¹⁶ <https://www.wxyz.com/fiat-chrysler-to-build-new-plant-in-detroit-invest-4-5-billion-in-existing-michigan-plants>

¹⁷ <https://detroit.umich.edu/umci/>

Based on the employment and investment being created by the private market, Detroit's workforce needs to be ready to seize the opportunities available. The city needs to invest in programs which assist individuals in gaining marketable skills to prepare them for the job market. The following could be done to increase the competitiveness of city residents:

- Investment in public education
 - Increase high school graduation rates
 - Increase the number of individuals attaining post-secondary training
- Creation of pathways programs from school to work.
 - Improve the development of basic skills both technical and non-technical
 - Improve computer skills of unemployed and under-employed residents
 - Provide mentorship to individuals looking for work
- Improvements and expansion of public transportation services
 - Enhanced bus service
 - Alternative mobility options
- Investment in worker housing
 - Creation of affordable housing close to employment nodes

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

The decline of manufacturing jobs has played a major role in Detroit's population decline from a peak of almost two million residents in the 1950's. The region's economic success depends on Detroit's ability to foster and create a qualified workforce which attracts employers. The predominant industries in the city include Health Care and Social Assistance; Arts and Entertainment; Manufacturing; and Professional and Technical Services. The city has programs available to help improve individual's capabilities around basic skills, technical training, and educational credentialing.

The importance of education cannot be understated, as workers with low levels of education will continue to be left behind by Detroit's increasingly competitive and changing job market. One such group are individuals without a high school diploma and is reflected in their ability to earn an income. The median earnings for this group are \$21,157 per year. Comparatively, as educational levels increase incomes tend to rise. Based on data provided by HUD, Detroit high school graduates earn only 58% of what bachelor's degree holders earn, while those with some college or associate degrees earn about 67% of bachelor's degree holders. Of the currently employed civilian population, only 15% have bachelor's degrees or greater. This shows that secondary education, which tends to be a minimum qualification for many corporate roles, is lacking. Of the civilian employed population, 18% have less than a high school degree or less. Without further training, the population will lack critical skills necessary to earn higher incomes in a changing economic environment, especially as greater levels of automation take place.

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

A free job training initiative launched in 2018 aims to help tens of thousands of local residents, particularly younger individuals, reenter the workforce within five years. The program focuses on high-demand sectors such as healthcare, information technology, manufacturing, construction and transportation, and retail, hospitality, and entertainment. It offers a range of services including job placement, career coaching, and skills training, serving thousands of job seekers and businesses annually. Local colleges and universities also play a key role in providing ongoing education and workforce development opportunities, while numerous nonprofit organizations offer specialized training programs.

Several community-based workforce development programs are designed to help individuals overcome barriers to employment and achieve long-term economic stability. These include adult literacy services to improve reading, math, and computer skills; financial coaching and benefits access through family support centers; and comprehensive job training models that combine education with hands-on experience. Programs also target specific populations, such as at-risk youth ages 18–24, offering pre-apprenticeship training and educational support. Many of these services are free for eligible participants and are tailored to meet the needs of underserved communities.

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

Yes.

The Comprehensive Economic Development Strategy (CEDS) is a regionally driven, strategy-based plan designed to guide economic growth and resilience. It serves as a foundational tool for communities to engage stakeholders, align public and private resources, and build capacity for long-term prosperity. CEDS integrates various regional planning efforts and is required for regions seeking designation as Economic Development Districts (EDDs) or eligibility for certain federal funding. The process emphasizes collaboration, strategic visioning, and measurable outcomes to support inclusive and sustainable economic development.

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

Some active neighborhood plans being created in the East Design Region include the Jefferson Chalmers Neighborhood Framework Plan, the Islandview Greater Villages Planning Strategy, and the Campau-Davison-Banglatown Plan. Regarding the Central Design Region, plans include Greektown, Greater Corktown, and Eastern Market. The goal of the plans is to achieve neighborhood stabilization and revitalization and support the growth of population and jobs. Some specific goals include housing rehabilitation, development of community assets and open space, and economic development. Each plan presents strategies and recommendations along with an implementation framework communities can adopt. These plans in concert with the Consolidated Plan can help Detroit pivot toward a brighter future.

Discussion

Over the past 40 years, Detroit has faced significant economic challenges due to globalization and the decline of manufacturing, particularly in the automotive industry. This has led to high unemployment rates and population migration. However, the city is working towards revitalizing its economy by attracting new businesses, investments, and talent, aiming to build a knowledge and service-based economy. Workforce challenges include a high unemployment rate among young residents and low educational attainment levels, which limit earning potential and job opportunities. To address these issues, Detroit needs to invest in education and skills training to prepare its residents for future jobs.

Detroit's business community requires a well-educated and technically skilled workforce to compete in key sectors such as Educational and Health Care Services, Manufacturing, and Professional, Scientific, and Management Services. Workforce needs include training in technology, advanced manufacturing, skilled trades, computer science, finance, advanced medical/healthcare skills, and customer service. Infrastructure improvements are also crucial for connecting residents to employment centers, including enhancing public transportation services and creating affordable housing close to employment nodes.

Several major economic development projects are underway in Detroit, including the Gordie Howe International Bridge, Motown Museum expansion, Michigan Central Station, and Fiat Chrysler Plant investments. These projects are expected to create job opportunities and stimulate economic growth. Neighborhood plans in the East and Central Design Regions focus on housing rehabilitation, development of community assets, and economic development. These plans, in coordination with the Consolidated Plan, aim to stabilize and revitalize neighborhoods, support population growth, and create job opportunities, helping Detroit pivot towards a brighter future.

MA-50 Needs and Market Analysis Discussion

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

The distribution of low- and moderate-income households aligns with areas challenged by different housing problems. According to the Needs Assessment low-income renters and owners have the greatest number of housing problems. The attached low/moderate income map shows census tracts with concentrations of low/moderate income people (census tracts with 51 percent or more low- and moderate-income people are concentrated areas). Low- and moderate-income concentrations comprise most census tracts in the City of Detroit.

Concentration - a close gathering or clustering of people or things.

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

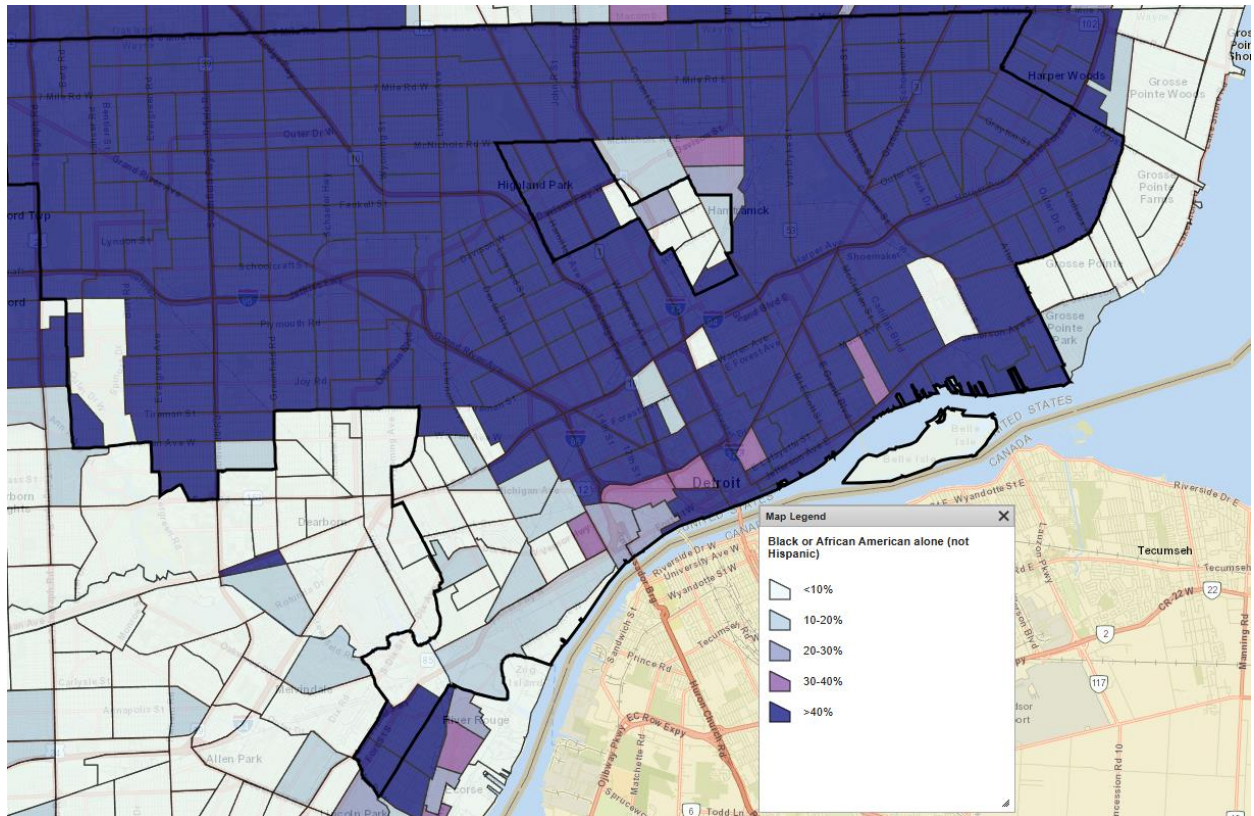
Minority Concentration - A close gathering or clustering of populations which are designated as minorities which historically are Non-White residents.

Low-income Concentration - A close gathering or clustering of populations which have incomes below 80% of the area median income.

The figures presented in this section illustrate the racial and ethnic concentrations found in the City of Detroit.

Black/African Americans comprise over 76% of Detroit's population and are located throughout the City of Detroit. Based data provided by HUD, almost the entirety of the city has a concentration Black/African American population of greater than 40%. The area where Black/African American are not concentrated is the southwest of the city, which is an area with a long-standing Hispanic population.

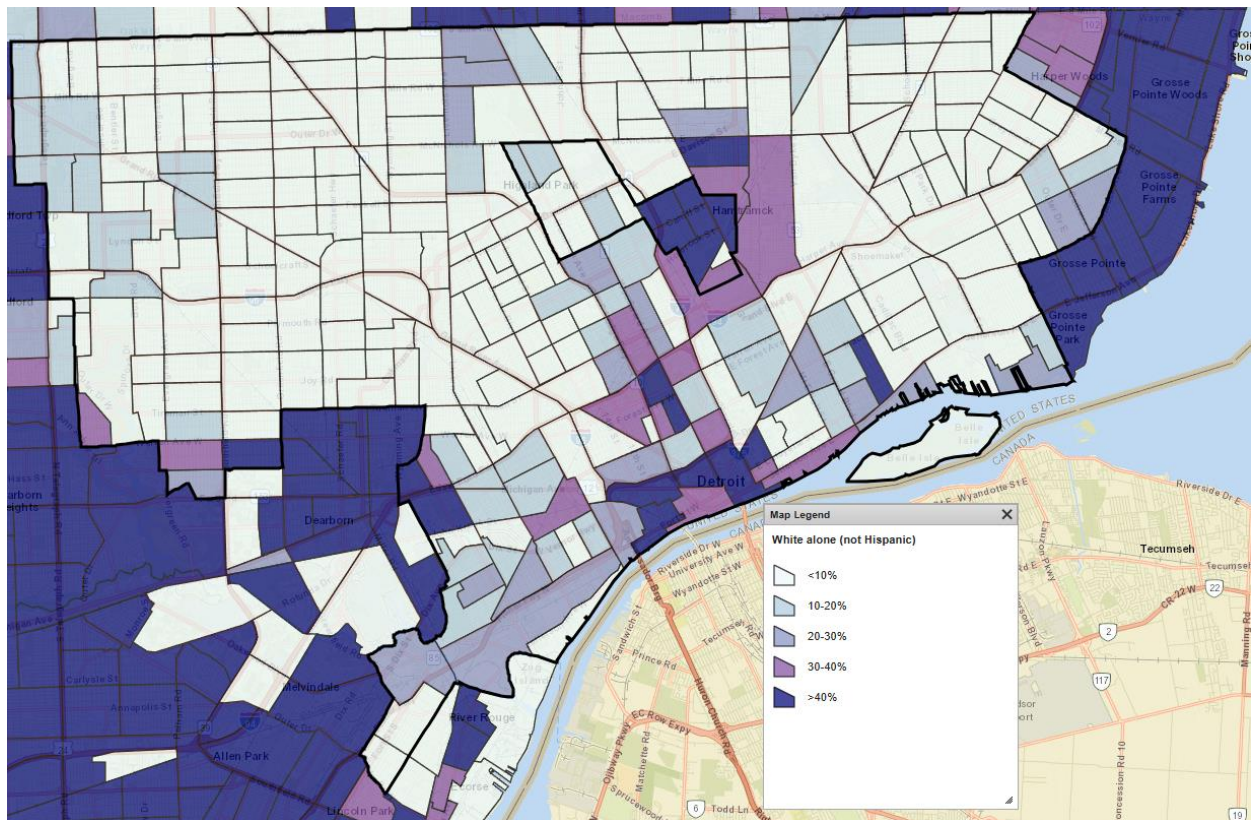
Figure 12. Percent Black or African American



Source: HUD CPD Maps, 2025

The concentration of the White population is generally found in Midtown, Downtown, and areas along the riverfront. These areas have seen the development of new housing and accompanying gentrification. In these areas, the White population tends to be greater than 30%. Additionally, the area near Hamtramck, a historically Polish community, also has a relatively high concentration of White population.

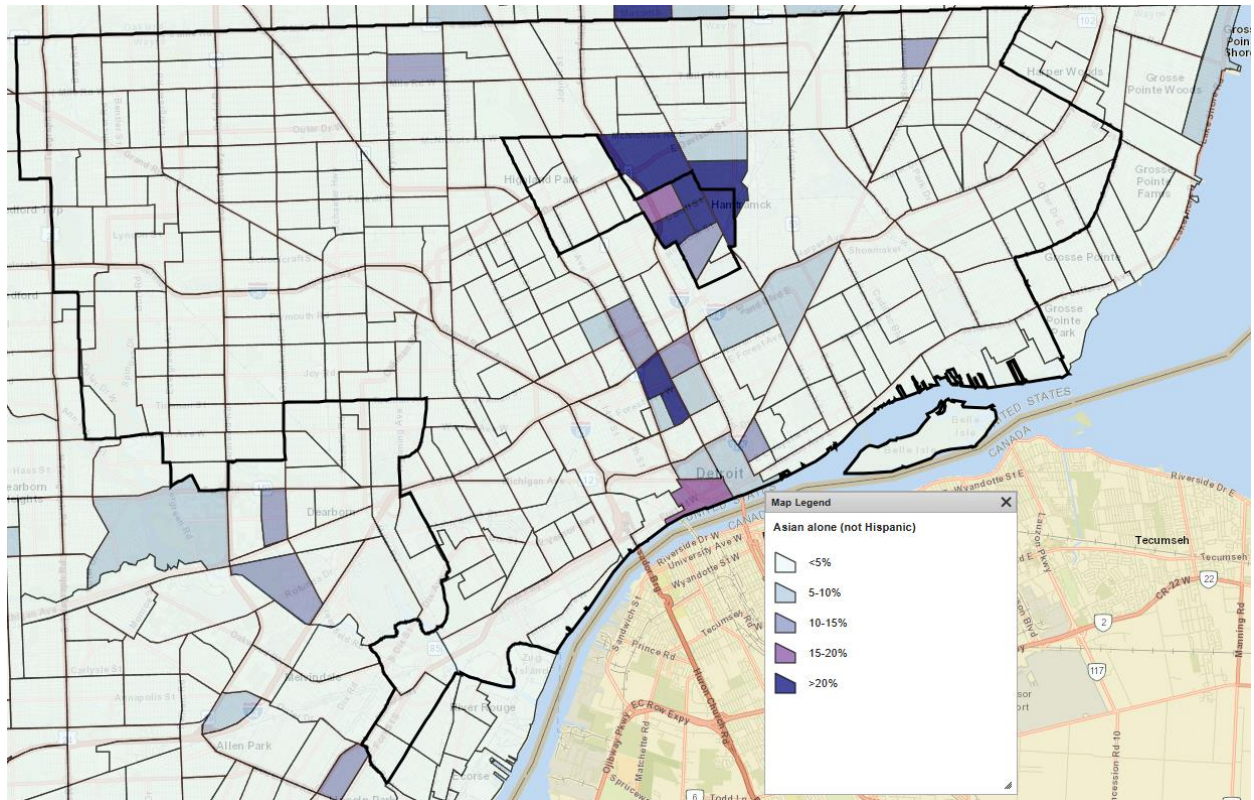
Figure 13. Percent White



Source: HUD CPD Maps, 2025

The Asian population in Detroit is generally found near Hamtramck, a historically Polish community, which in recent times has seen an increase in Arab and South Asian population. During the 1970's the Hmong population initially settled in the area and subsequent waves of immigration have resulted in an increased population. The concentration of Asians around Hamtramck is greater than 20% and in some individual census tracts is more than 50%.

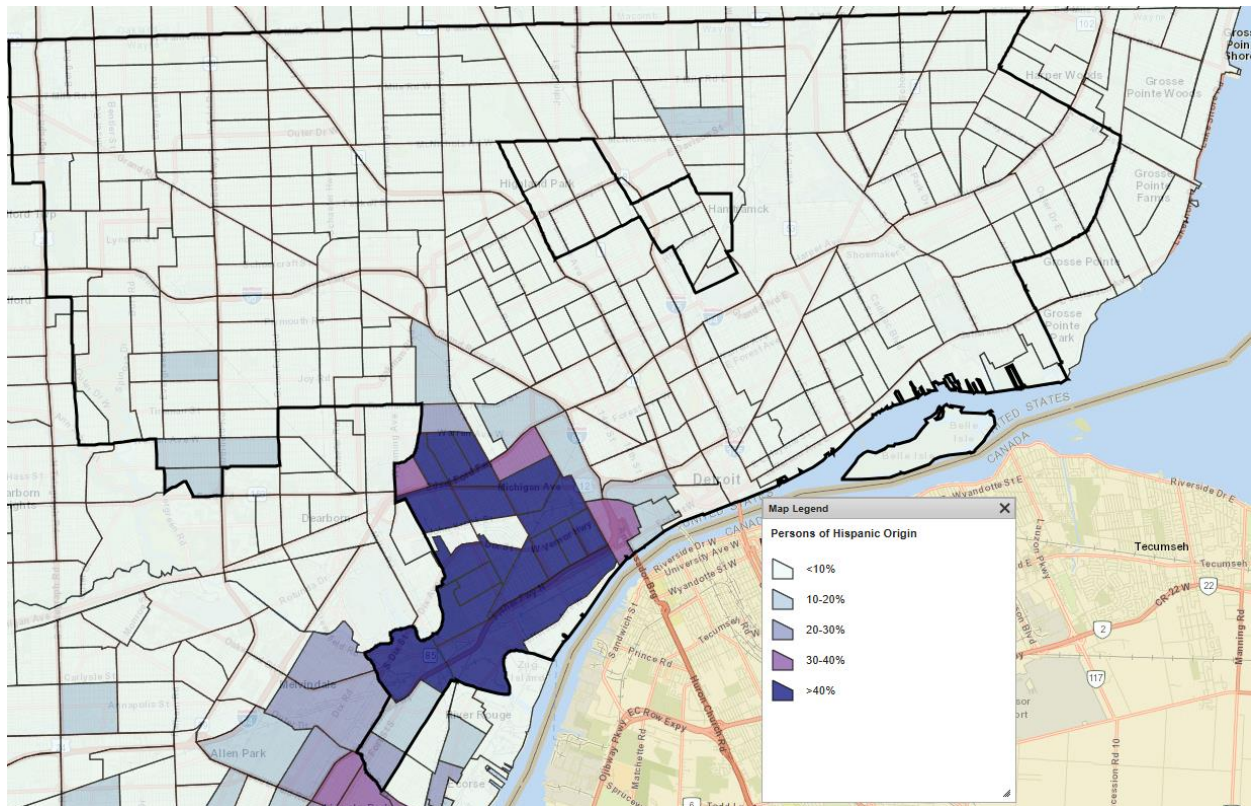
Figure 14. Percent Asian



Source: HUD CPD Maps, 2025

The Hispanic population in Detroit is generally found in the southwest corner of the city. The neighborhood, Mexicantown has the highest concentration in the city with more than 40% of the population being Hispanic. This is a historically Hispanic area, as Latino households have been settling here for nearly 100 years.

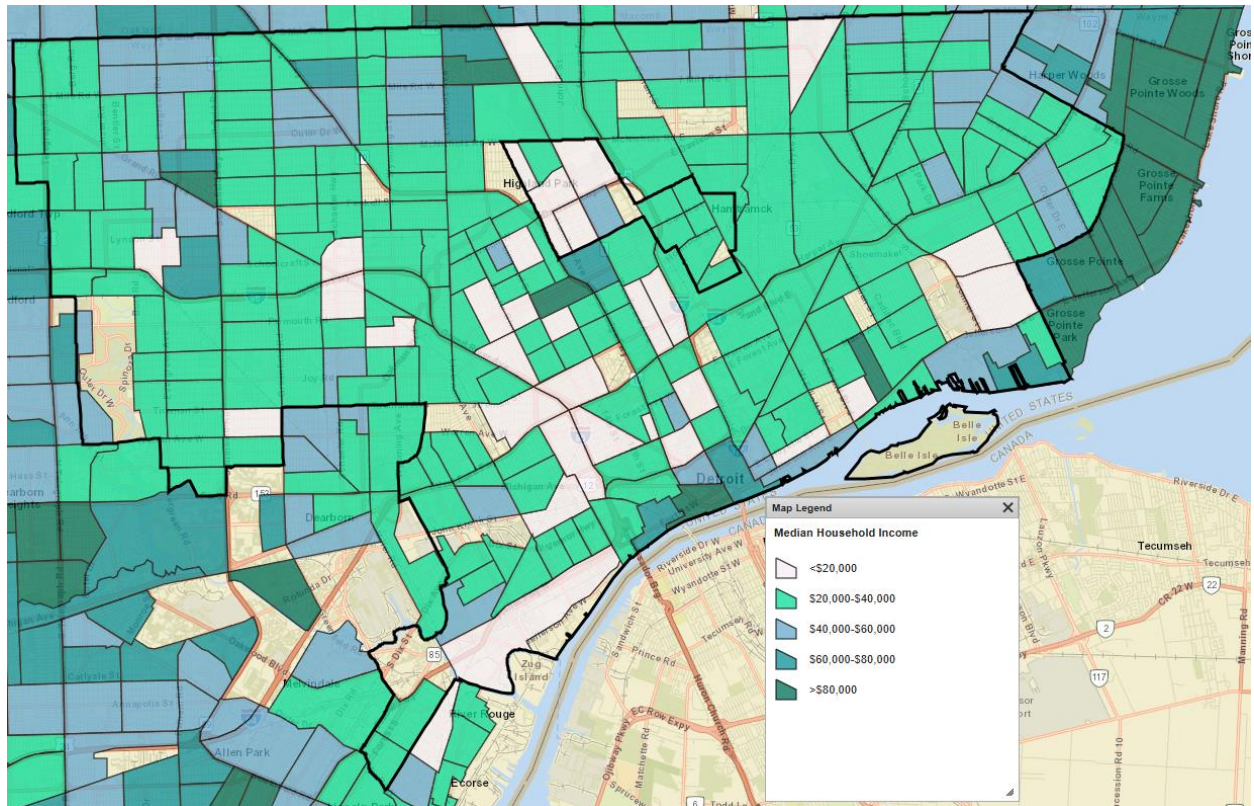
Figure 15. Percent Hispanic



Source: HUD CPD Maps, 2025

Figure 16 below presents households by income. What can be observed is the concentration of low-income households throughout the city, particularly in the urban core where many census tracts that have median incomes below \$20,000.

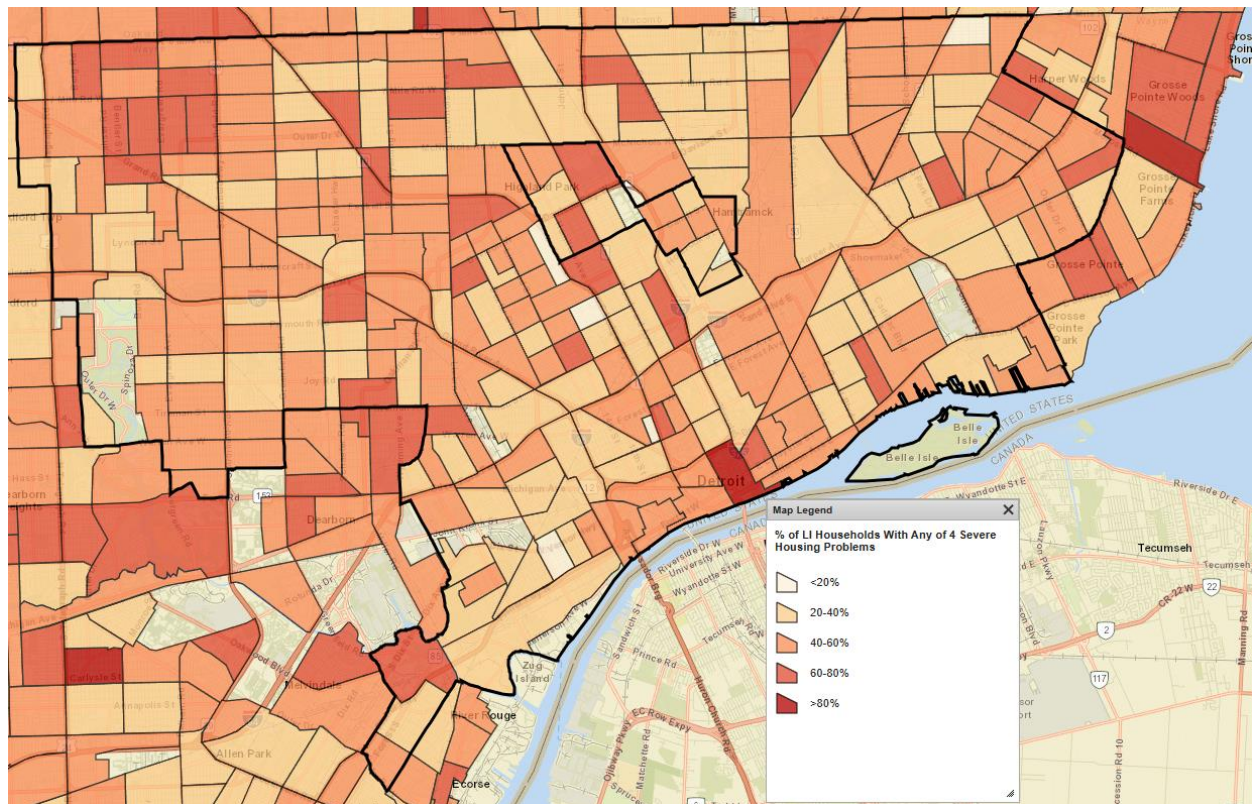
Figure 16. Median Household Income



Source: HUD CPD Maps, 2025

Figure 17 below shows the locations where low-income households with multiple housing problems are concentrated. What can be observed is that of the low-income households in the city, at least 20% have some sort of severe housing problem. In many census tracts the percentage rises to greater than 60% of low-income households with severe problems. And in a few cases, there are some concentrations greater than 80%, though the number of these cases is few. This illustrates the problems associated with housing and poverty in Detroit.

Figure 17. Percent of Low-Income Households with Housing Problems

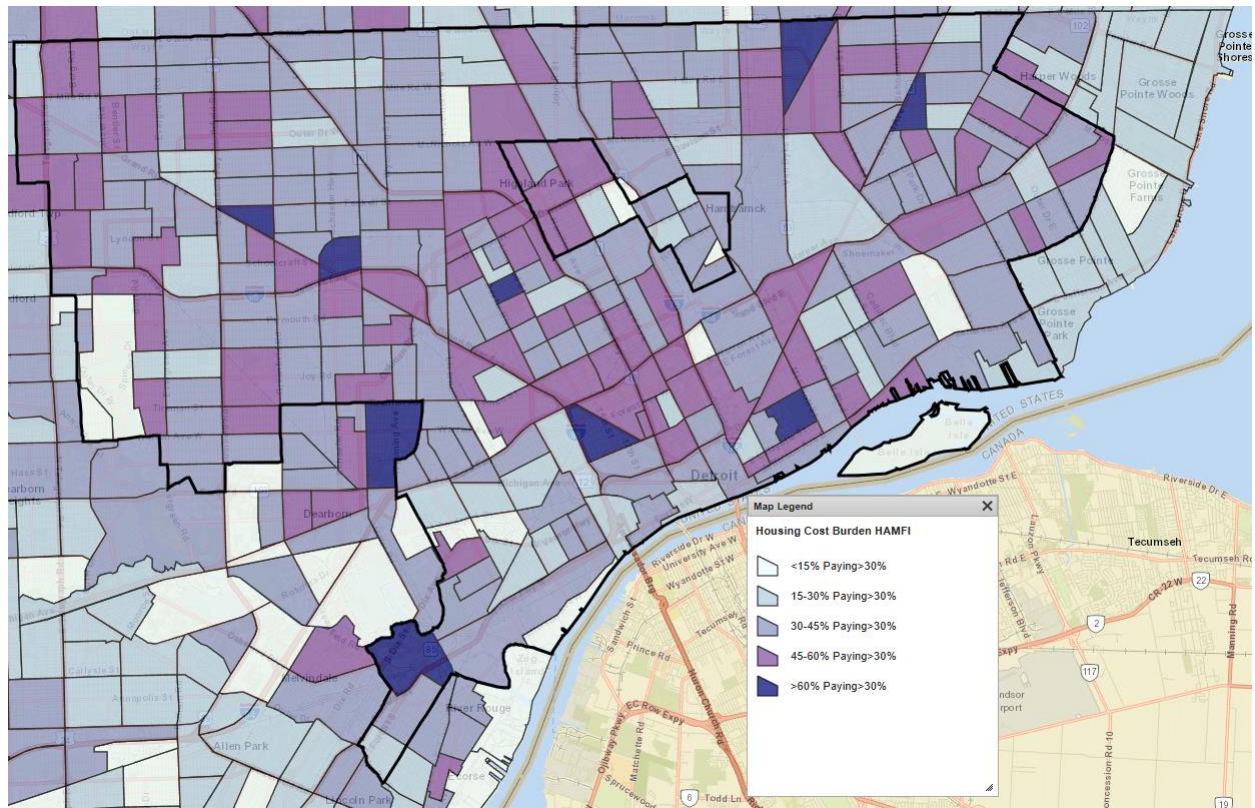


Source: HUD CPD Maps, 2025

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

The housing market across the city is dominated by generally low-income households with limited purchasing power. A key issue that was identified in the Needs Assessment was that about 38% of all households in Detroit are experiencing cost burdening which limits their housing choices. Additionally, the existing housing stock is older and, in many cases, needs significant upgrades. Figure 18 presents cost burdening across the city.

Figure 18. Percent Housing Cost Burdened



Source: HUD CPD Maps, 2025

Are there any community assets in these areas/neighborhoods?

Despite neighborhood changes, Detroit has continued to maintain or develop significant community assets within each district. Each district has strong community organizations, recreation centers, schools, and retail stores. Some of the District's assets are identified below:

- District 3:
 - City Airport
 - Gateway Market Place Shopping
 - Conant Gardens
 - Bel Air Movie Theater (City of Detroit's only neighborhood movie theater)
 - Joe Randazzo's (fresh fruit market)
- District 5:
 - Belle Isle
 - GM Center
 - Rocket Mortgage headquarters
 - Eastern Market (farmer's market and shops)
 - Hollywood Casino at Greektown

- Ford Field
- Comerica Park
- People Mover
- Indian Village Historic Homes
- College of Creative Studies
- Cass Corridor
- The Villages
- Midtown
- District 6
 - Mexican Town
 - Wayne State University
 - Detroit Institute of Arts (museums and Detroit Symphony Orchestra)
 - TechTown Detroit
 - Qline.

Are there other strategic opportunities in any of these areas?

The Detroit Planning and Development Department (PDD) is leading planning in neighborhoods across the city via its neighborhood frameworks approach.¹⁸ The approach is guided by PDD's mission: a healthy and beautiful Detroit, built on inclusionary growth, economic opportunity, and an atmosphere of trust. The PDD plans include the East Design Region, Central Design Region, and West Design Region. The East Design Region serves Council Districts 3 and 4, the Central Design region serves Council Districts 5 and 6, and the West Design Region serves Council Districts 1, 2, and 7. The goal of the plans are to achieve neighborhood stabilization and revitalization and support the growth of population and jobs.

The following is a list of current frameworks by regions:¹⁹

- East Design Region
 - Greater Warren/Conner Framework Plan
 - The Greater Warren/Conner Framework Plan is a comprehensive study of the east side neighborhoods.
 - Gratiot / 7 Mile Framework Plan
 - City leaders and residents came together to create a plan for the neighborhoods near Gratiot and 7 Mile in northeast Detroit.
 - East Warren / Cadieux Neighborhood Plan
 - The East Warren / Cadieux Neighborhood Framework Plan is a plan of action, backed by dedicated funding resources, to guide future growth and investment in the neighborhood.
 - Campau-Davison-Banglatown
 - Information about the Planning and Development Department's program to help craft a neighborhood development and implementation plan for the Campau/Davison/Banglatown neighborhood.
 - Jefferson Chalmers

¹⁸ <https://detroitmi.gov/departments/planning-and-development-department/neighborhood-frameworks>

¹⁹ <https://detroitmi.gov/departments/planning-and-development-department/neighborhood-frameworks>

- The Jefferson Chalmers Neighborhood Framework Plan is a plan of action, co-crafted by residents and the city, to guide future growth and investment in the neighborhood.
- Central Design Region
 - Delray
 - The City of Detroit along with ROSSETTI to develop a framework that lays the groundwork for sustainable solutions and ideas to improve the health and welfare of the Delray neighborhood while maintaining and building on the industries that have been the economic drive for the area and region.
 - Greater Corktown
 - The City of Detroit launched the Greater Corktown Planning Framework Study in spring 2019. The Planning Framework study is an initiative that engages residents in creating a plan that promotes inclusive growth of Detroit's oldest established neighborhood while preserving the community's unique character, cultural heritage, and integrity.
 - Eastern Market
 - The Eastern Market Framework covers a study area of approximately 1.1 square miles, incorporating the Eastern Market and the surrounding Greater Eastern Market residential neighborhood.
 - Rosa Parks and Clairmount
 - The Rosa Parks and Clairmount Neighborhood Framework Plan is in the implementation phase and includes a ½ square mile of the neighborhood within a 1 mile stretch of historic 12th street. It includes the Walker Williams Recreation Center and Virginia Park Community Plaza, Herman Kiefer Development, and the surrounding neighborhood.
 - Southwest Vernor
 - The City of Detroit has created a comprehensive neighborhood framework plan with strategies focused on policy, public space, streetscapes, small business support, and housing.
 - Islandview Greater Villages Planning Strategy
 - The Islandview/Greater Villages Neighborhood Plan evaluates core neighborhood components and identifies near-term and long-term recommendations that leverage the collective opportunities for landscape design, green stormwater infrastructure, streetscape and mobility interventions, housing and economic development, and zoning policy to support the growth and development.
 - East Riverfront
 - The Detroit Riverfront Conservancy will develop a visionary comprehensive neighborhood framework plan for the area structured around expanded parks and green open space, greenways, streetscapes, and development.
- West Design Region
 - Warrendale Cody Rouge
 - The Warrendale/Cody Rouge Neighborhood Plan is a child-centric plan of action, co-crafted by residents and the City of Detroit to guide future growth and investment in the neighborhood.
 - Russell Woods/Nardin Park
 - The framework plan highlights and protects the character of the neighborhood's future development.
 - Grand River - Northwest

- Neighborhood planning framework pairs a focus on commercial corridors with landscape design and green stormwater infrastructure in Northwest Detroit.
- Livernois - McNichols
 - The Fitzgerald Revitalization Project is an initiative led by the City of Detroit to stabilize and strengthen a neighborhood by transforming approximately 400 publicly owned vacant land and buildings into community assets. The vision is to transform a quarter square mile area by addressing every publicly owned vacant lot and house.

Neighborhoods where planning is currently underway include:

- Brightmoor Framework Plan
 - The Planning and Development Department is working to develop a comprehensive neighborhood framework plan that includes the identification of vacant public land landscape, parks, housing redevelopment, economic development, utilization of public vacant land, and Green Stormwater Infrastructure strategies for the Brightmoor Framework Area.
- Grixdale Farms Framework Plan
 - This project seeks to stabilize the Grixdale Farms Neighborhood by identifying opportunities for improvement of economic development, housing and vacant land strategies, open space, and the ability to move throughout the neighborhood safely and efficiently.
- Joe Louis Greenway (24 neighborhoods surrounding the greenway)
 - The Joe Louis Greenway is a 27.5-mile planned non-motorized trail and linear park in Detroit that is reclaiming vacant industrial spaces to improve access to nature, play, and recreation for all Detroiters

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

Broadband Requirements

On January 17, 2017, HUD published the Broadband requirements for all Consolidated Plans submitted after January 1, 2018. This rule amends HUD's Consolidated Plan regulations to require that local jurisdictions, such as the City of Detroit, consider the concept of broadband access as part of consolidated planning efforts. A critical component of the broadband analysis is to address the need for access for low and moderate-income residents in the communities they serve.

Specifically, the rule requires that states and localities submit a Consolidated Plan describe the broadband access in housing occupied by low- and moderate-income households. If low-income residents in the communities do not have such access, states and jurisdictions must consider providing broadband access to these residents in their decisions on how to invest HUD funds. HUD defines the term of "broadband" as high-speed, always-on connection to the Internet or also referred to as high-speed broadband or high-speed internet.

To comply with HUD's broadband requirements, the city has incorporated actions into the consolidated plan process:

- Included a description of broadband needs in the housing market analysis.
- Contacted public and private organizations, including broadband internet service providers, and organizations engaged in narrowing the digital divide.
- While not specifically connected to the Consolidated Planning process, the city recently hired, in 2019, its first full time Director of Digital Inclusion, whose mission is assisting the city in addressing digital inequities and expanding internet access for all residents.

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

Access and the Digital Divide

Access to computers that are connected to high-speed internet have become integral to how most Americans live their lives, receive information, and conduct business. As more and more information portals, service providers, and public resources transition to online platforms, digital inequities can surface with low-income households often left feeling the impact of the digital divide. Disparate access to computers and high-speed internet can correlate with the inequality of household income, race, ethnicity, and educational attainment. The lack of high-speed internet can also be detrimental to economic development efforts in low-income areas as it reduces capacity for residents to work from home, start home-based businesses, and develop entrepreneurial enterprises.

In 2013, the US Census Bureau added a question to their annual American Community Survey (ACS) which asked residents about their access to computers and the internet. This question has helped federal partners measure the development of broadband/internet networks nationwide through point in time data and trends over time. These data points can also help pinpoint locations where federal and local

partners may want to deploy resources to help bridge digital divides, particularly where they intersect with low-income areas.

Computer and Internet Use in the City of Detroit

| | 2020 | | 2021 | | 2022 | | 2023 | |
|--|----------|---------|----------|---------|----------|---------|----------|---------|
| | Estimate | % | Estimate | % | Estimate | % | Estimate | % |
| Total | 270,446 | 100.00% | 260,383 | 100.00% | 260,383 | 100.00% | 253,207 | 100.00% |
| Has a Computer: | 231,807 | 85.71% | 206,646 | 79.36% | 206,646 | 79.36% | 231,008 | 91.23% |
| With Dial-Up Internet Subscription Alone | 581 | 0.21% | 795 | 0.31% | 795 | 0.31% | 479 | 0.19% |
| With a Broadband Internet Subscription | 189,924 | 70.23% | 150,940 | 57.97% | 150,940 | 57.97% | 205,512 | 81.16% |
| Without an Internet Subscription | 41,302 | 15.27% | 54,911 | 21.09% | 54,911 | 21.09% | 25,017 | 9.88% |
| No Computer | 38,639 | 14.29% | 53,737 | 20.64% | 53,737 | 20.64% | 22,199 | 8.77% |

Source: American Community Survey, 2020-2023, U.S. Census Bureau. Table B28003

According to annual estimates through the ACS, from 2020-2023 the number of households in Detroit with broadband access increased by 8%. As of 2023, about 81% of all Detroit households had access to broadband internet and 91% had access to a computer. Households without an internet subscription dropped 39% over the same four-year period.

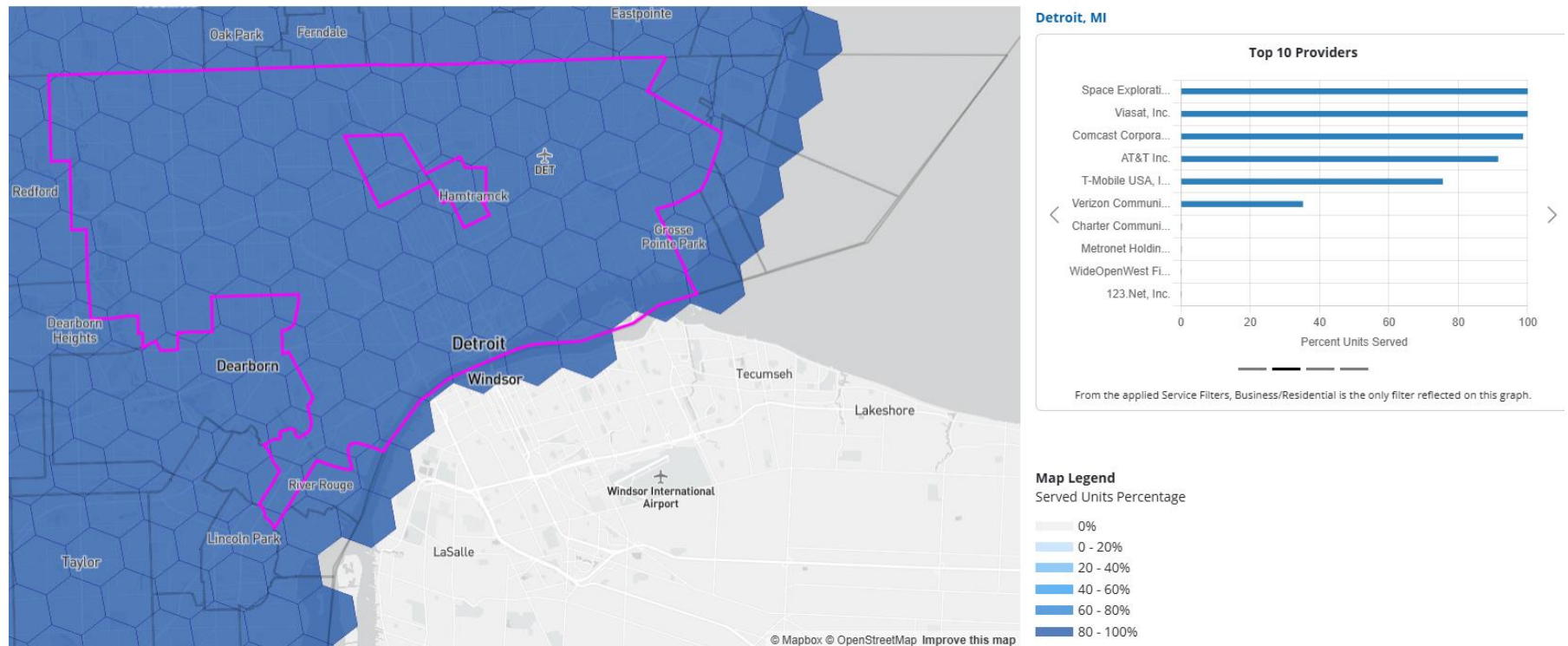
The Federal Communications Commission's (FCC) Broadband Deployment data from February 2025 shows that 100% of Detroit's population has access to at least three or more internet providers. Access to the internet is higher in Detroit than the number of current household subscriptions, suggesting some digital divide which could be attributed to cost, skills/knowledge gap, reluctance to adopt new technology, or need for a connection.

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

The city's residential fixed broadband internet access is served by many different companies, all of whom provide 100% coverage to the area. The main internet service providers include Space X, Viasat, Comcast's Xfinity, AT&T, T-Mobile, and Verizon. These companies compete amongst each other in the place and vary based on price and network speed.

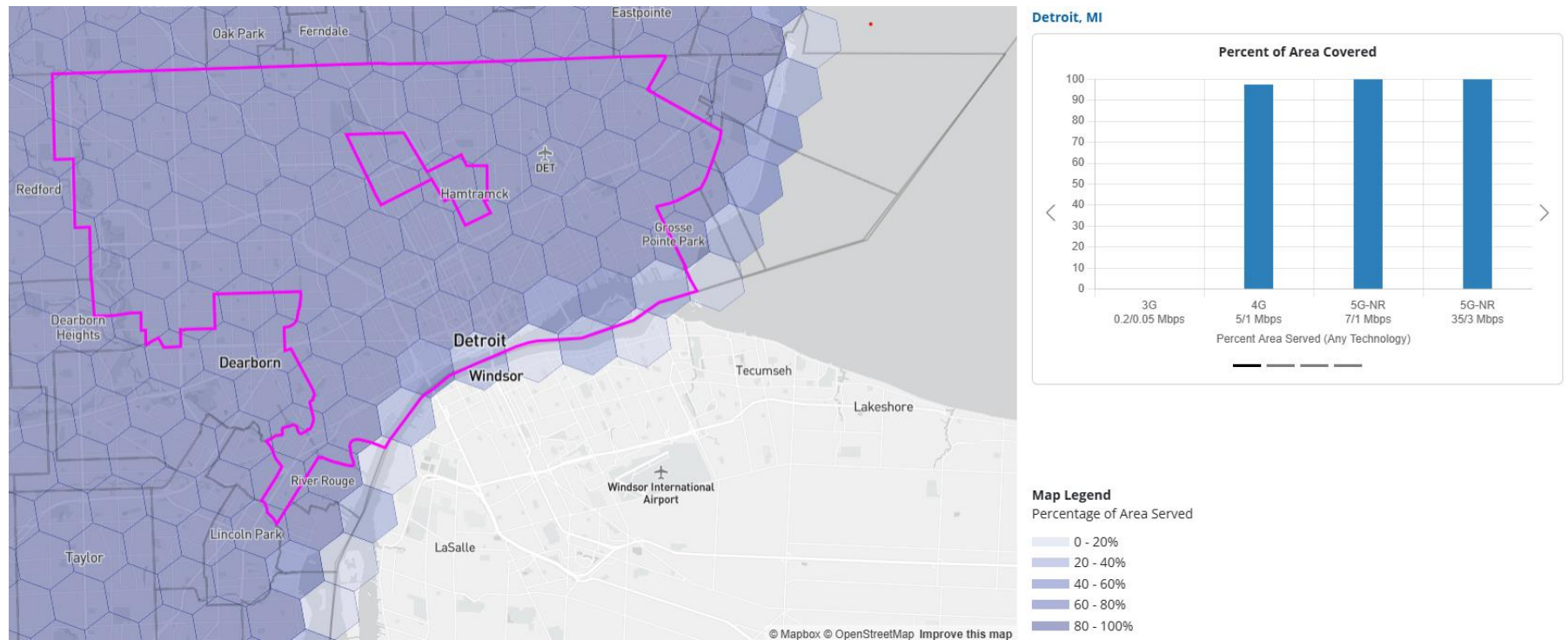
The city's mobile broadband internet access is also served by many different companies, all of whom provide 100% coverage to the area. The main internet service providers include Space X, Viasat, Comcast's Xfinity, AT&T, T-Mobile, and Verizon. These companies compete amongst each other in the place and vary based on price and network speed.

Figure 19. Fixed Broadband Map



Source: Federal Communications Commission, <https://broadbandmap.fcc.gov>

Figure 20. Mobile Broadband Map



Source: Federal Communications Commission, <https://broadbandmap.fcc.gov>

Although broadband coverage and service is available for nearly the entire city, many Detroit residents are not connected to broadband service either because of where they live or for financial reasons. To assist residents in meeting their needs for broadband access, some service providers have qualifying lower-cost broadband plans. For example, AT&T currently offers the “Access Program” which provides low-cost residential internet service to qualifying households that have at least one resident who participates in U.S. SNAP and resides at an address within AT&T’s service area.²⁰ This program provides 3-50 Mbps internet service speeds at a cost of \$30 per month.

Comcast’s Xfinity offers the Internet Essentials program which qualifying low-income households can access 75 Mbps service for \$14.95/month plus tax, or 100 Mbps service for \$29.95/month plus tax. Households can fill out an application online and must provide documentation to show they are in need. To qualify, a household must:

- Live in an area where Xfinity Internet service is available
- Qualify for programs like the National School Lunch Program, housing assistance, Medicaid, SNAP, and others
- Have not had Xfinity Internet within the last 90 days
- Have no outstanding debt to Comcast that is less than one year old

²⁰ <https://www.att.com/internet/access/>

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

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

Detroit is vulnerable to a variety of natural, technological, and human-related hazards. Periodic disasters result from floods, tornadoes, winter storms, severe thunderstorms, and other events, causing injuries and loss of life, disruption of services, economic impacts, and significant property damage. Such events often have negative impacts on the affected communities long after the recovery has been completed.

The impacts of flooding, extreme heat, and poor air quality are not felt equally across the city because some areas and populations are more vulnerable to these climate risks. In Detroit, residents are already experiencing increased flooding, extreme summer heat, and poor air quality because of climate change. As extreme weather events impact our lives, it is important to strengthen the overall resilience of the city and put vulnerable residents first. Resiliency means strengthening infrastructure and giving communities the resources to protect themselves against the harmful effects of climate change and recover when climate events occur.

The Detroit Climate proposed prioritizing vulnerable residents and adapting to change as a key strategy to increase resilience against natural hazards

- Reducing Risk of Flooding
- Protecting from Extreme Heat
- Improving Air Quality

The scale of housing challenges related to the disaster were exacerbated by the age of the housing stock in Detroit. More than 58% of the housing stock in Detroit was built prior to 1950 and 92% was built prior to 1980. Housing units of this age were generally not built with disaster/weather related resiliency design considerations. Further, the infrastructure built/installed at the time of housing construction has aged and is prone to failure when stressed by extreme weather events. As this housing stock faces high incidences of deferred maintenance, investments are needed to prevent new vacancies and reduce unsafe living conditions for residents.

The City of Detroit proposed CDBG- Disaster Recovery activities that will improve access to safe and healthy housing for low-to moderate (LMI) people who otherwise do not have access to the resources to prevent the impacts of disasters such as these. LMI Detroit residents can face unique challenges and have more difficulty responding to disaster events than the general population due to physical and financial capabilities, health concerns, and location and quality of their housing, among other factors.

The City of Detroit's Homeland Security & Emergency Management (DHSEM) coordinates with local, regional, state, federal, and private-sector agencies to protect the community from natural and human-made emergencies and disasters.

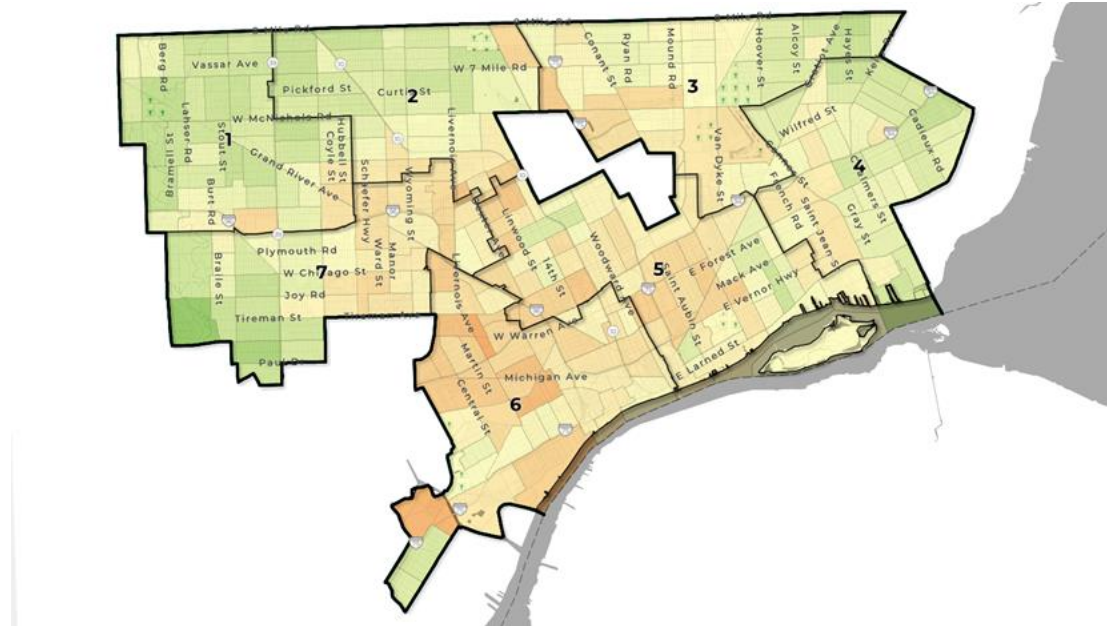
DHSEM focuses on the five mission areas – prevention, protection, mitigation, response, and recovery by preparing comprehensive emergency response plans. These include the Citywide Evacuation and Mass Sheltering Plan, Hazard Mitigation Plan, and Adverse Weather Response Team Plan.

DHSEM is also responsible for a wide range of critical emergency management activities.

The impact on Detroit's aging stormwater systems could lead to flooded basements and streets and sewage overflows into the Detroit River and Lake Erie.

In the map below, shows areas which are most vulnerable to climate change in Detroit. It uses a mixture of physical indicators such as temperature, housing stock, and flooding risk, along with social indicators like age, asthma rates, and neighborhood stability, to create an index of climate change vulnerability.

Detroit Climate Vulnerability Map



<https://experience.arcgis.com/experience/0f8f0c908d5d4db49ef5afc0235c0b88/page/Adaptive-Capacity>.

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

Generally, in the case of disruption stemming from a natural disaster such as a flood, residents most vulnerable are those that depend on hourly wage employment, including low-mod households, as they do not receive wages if they cannot work in the wake of a disaster. Low- and moderate- income households may also have more difficulty recovering from storm related housing damage and may require additional community resources and support, such as rehabilitation and home repair programs.

The City of Detroit released its Sustainability Action Agenda, through its Office of Sustainability, which includes 43 action items *“to address the city’s numerous sustainability issues and outlines ways to improve the health, environment, and resiliency of Detroit and its residents.”* The Sustainability Action Agenda is divided into four buckets. Click on the links below.

1. Healthy, thriving people
2. Affordable, quality homes
3. Clean, connected neighborhoods
4. Equitable, green city

[Detroit releases Sustainability Action Agenda to address city’s sustainability issues - Curbed Detroit](#)
[Detroit-Sustainability-Action-Agenda-Web.pdf \(detroitmi.gov\)](#)

“A major goal of the agenda is to reduce landfill waste. Through an additional \$1 million in funding, the city already plans on expanding its recycling program by adding multifamily and commercial properties, launching a recycling education campaign, and providing recycling options in public places like parks.

The Office of Sustainability is small. To help with implementation, it created a Sustainability Advisory Commission made up of representatives of relevant community groups and organizations, as well as an Interdepartmental Working Group of city officials.”

As Detroit grows, we must ensure that all residents can afford efficient, quality homes free of hazardous materials. We must work to minimize the involuntary displacement of longtime Detroiters, who have been central to our city’s growth, and to maintain affordable housing options throughout the city. We can bolster existing affordability strategies by reducing utility costs and eliminating exposure to toxic materials in homes. Detroit residents will not only have affordable housing options, but also quality ones. Increased housing investment and demand places pressure on our existing affordable housing stock, Housing is key to building healthy and stable residents and communities. particularly in resource rich neighborhoods. This sharply increases rents and property values, which is problematic for many Detroiters. The following strategies will be used to address the vulnerability of housing occupied by low- and moderate-income households:

- Reduce the total costs of housing, including increased utility efficiency & affordability - improve access to utility efficiency programs
- Implement and expand upon the Blue-Ribbon Panel’s water affordability recommendations
- Establish affordable housing preservation goals for building owners receiving city incentives
- Increase access to information on existing affordable housing

Strategic Plan

SP-05 Overview

City of Detroit 2025–2029 Consolidated Plan Strategic Overview

The City of Detroit’s 2025–2029 Consolidated Plan outlines a bold, data-driven vision to advance neighborhood revitalization, affordable housing, and economic opportunity, while addressing public health, homelessness, and infrastructure needs. Anchored by a five-year projection of \$223.4 million in HUD entitlement funds, the plan combines federal, local, and private resources to implement a coordinated strategy of **inclusive** community development.

Over the five-year period, the City of Detroit anticipates receiving approximately \$161.1 million in Community Development Block Grant (CDBG) funding, \$29.9 million from the HOME Investment Partnerships Program, \$14.3 million through the Emergency Solutions Grant (ESG) program, and \$17.7 million from the Housing Opportunities for Persons With AIDS (HOPWA) program. These resources will be directed to a range of eligible activities, including housing rehabilitation, homelessness prevention, job creation, public services, and infrastructure development. Supplementing these funds are major private-sector contributions, including the Strategic Neighborhood Fund and Detroit Housing for the Future Fund.

Geographically, the City will prioritize investments across three distinct areas: citywide initiatives (receiving 79% of funds), Neighborhood Revitalization Strategy Areas (18%), and designated Slum and Blight Areas (3%). Five NRSAs, renewed for the new plan cycle, were selected based on criteria such as income levels and neighborhood continuity. These areas serve as focal points for flexible use of CDBG funds, allowing Detroit to implement tailored strategies that stabilize housing stock, enhance property values, stimulate small business growth, and foster youth employment and family wealth-building.

The City’s strategic plan places homelessness prevention and intervention at the center of its efforts, in alignment with its partnership with the local Continuum of Care (CoC). Detroit’s Coordinated Assessment Model (CAM) has emerged as a robust system for intake and referral, connecting thousands of individuals annually to shelter and housing resources. Notable expansions include an increase in emergency shelter beds from 924 to 1,414, Detroit’s highest ever, alongside the launch of Immediate Shelter Drop-In Centers in late 2024. CAM integrates standardized assessments to route individuals and families to programs such as Rapid Rehousing (891 beds) and Permanent Supportive Housing (2,947 beds), ensuring equitable and timely access to housing.

The City has also expanded targeted homelessness services for veterans, families, and unaccompanied youth. Programs like HUD-VASH, SSVF, and ESG-funded Rapid Rehousing provide housing subsidies and supportive services. Additionally, coordination with the Department of Veterans Affairs and local youth shelters ensures that vulnerable populations have access to transitional and long-term housing options. Prevention efforts extend to individuals exiting institutions like foster care, hospitals, or prisons. Through coordinated discharge protocols and wraparound services—such as rental assistance, SOAR applications,

and mental health referrals—the City aims to reduce first-time homelessness and support long-term housing stability.

Public housing strategies under the Detroit Housing Commission (DHC) emphasize self-sufficiency, homeownership, and civic participation. The DHC facilitates resident engagement through its Resident Advisory Board and Resident Councils across public housing communities. Support programs help residents transition from renting to owning by offering financial literacy training, home maintenance education, and access to down payment assistance. Employment pathways are also central, with job training and placement services delivered through programs like Resident Opportunities and Self-Sufficiency (ROSS) and Family Self-Sufficiency (FSS).

Detroit continues to address environmental health risks through aggressive lead-based paint hazard remediation. In partnership with HUD’s Office of Lead Hazard Control and Healthy Homes, the City targets households with young children and pregnant women through federally funded programs and the 0% Interest Home Repair Loan Program. Four active HUD grants are expected to assist over 500 units during the plan period, complemented by local health department initiatives such as blood lead testing, home inspections, and case management. The Detroit Lead Reduction Task Force is actively working toward a 50% reduction in elevated blood lead levels by 2027, while recent citywide legislation has strengthened rental inspection enforcement to prioritize lead safety and housing quality.

The plan also identifies a broad array of strategic goals that respond directly to community needs, as identified through public surveys and stakeholder input. High-priority areas include homelessness reduction, housing rehabilitation, economic development, and infrastructure improvement. Public services—especially for seniors, youth, and persons with disabilities—are slated for expanded investment. Public input heavily emphasized the need for mental health services, homeless outreach, transportation, childcare, and fair housing education. Simultaneously, economic development initiatives will provide support for small businesses, job training, and commercial corridor enhancements.

Through a comprehensive, neighborhood-focused, and equity-driven approach, the 2025–2029 Consolidated Plan positions Detroit to strengthen its housing ecosystem, elevate public health, and create pathways to opportunity for its residents. Guided by public engagement and performance data, this plan represents the City’s commitment to ensuring that every neighborhood and every resident has a fair chance at long-term prosperity and stability.

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

Geographic Area

Table 49 - Geographic Priority Areas-Warren

| Target Area | Percentage of Funds |
|-----------------------|---------------------|
| Citywide | 85 |
| Slum and blight areas | 2 |
| NRAs | 13 |

General Allocation Priorities

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

The Consolidated Plan regulations require the City to describe the geographic areas of the city in which it will direct assistance during the ensuing program year. Although it is not mandatory to establish locally designated target areas where efforts will be concentrated, HUD strongly encourages grantees to do so. The City of Detroit identified Neighborhood Revitalization Strategy Areas (NRSAs) and Slum and Blight Areas (SBAs) to focus its investments. Also, public facilities and infrastructure activities meet the CDBG National Objectives through the use of an “area benefit” where at least 51% of the population served must be low to moderate-income individuals and households.

Neighborhood Revitalization Strategy Areas Renewal

The City is applying to HUD for the renewal of five areas as Neighborhood Strategy Areas (NRSAs) to focus its investment on neighborhoods that meet the NRSA criteria. The City received HUD approval of five NRSAs in 2014-2015 and renewed the areas with some variation in the 2020-2024 Consolidated Plan period. In both periods, the HRD successfully implemented the strategies, met its benchmarks, attracted significant investment in the areas, and benefited low-to-moderate income households through the NRSA strategies and activities.

For the proposed 2025-2029 NRSA application, the City’s HRD conducted a structured and inclusive consultation process to ensure that local needs and priorities shape the revitalization strategy. This process involves active engagement of residents, neighborhood groups, nonprofits, and businesses in shaping NRSA boundaries and priorities through tools such as surveys, public meetings, and focus groups, including targeted public and agency stakeholder surveys. A draft NRSA plan was then be made publicly available for review, allowing a formal comment period of 15 days, during which the City collected and considered feedback and made revisions, as needed. Finally, collaborative planning with housing agencies, service providers, and partners ensures the strategy aligns with wider community development goals.

The public consultation process helped identify housing and economic development opportunities and the leveraging public and private sector investment for the new NRSAs. The map below represents the new NRSAs which were determined by at least 70% of the population being low- and very low-income

households, over 60 percent primarily residential, and all areas within the NRSA are contiguous.

The NRSA Plan leverages Community Development Block Grant funds to boost market confidence in Detroit neighborhoods by stabilizing housing, raising home values, supporting small businesses, preparing youth for employment, and building family wealth. It offers greater flexibility in using CDBG funds, enabling the City to assist a wider range of residents and business owners who might not otherwise qualify. The strategy comprises several interrelated initiatives:

- Housing Rehabilitation – zero interest loan and elderly emergency grant programs
- Job Creation and Business Assistance through small business loans
- Job Training and Placement
- Youth Employment Summer Jobs Program– Public Services

Slum and Blight Designation

The issue of vacant or substandard homes contributes significantly to the broader problem of slum and blight. To address this, the City will continue using the slum and blight area designation as outlined in 24 CFR 570.208(b)(1). This designation supports activities aimed at preventing or eliminating slums or blight within designated areas. The City will maintain its blight reduction efforts both citywide and within the three designated slum and blight areas adjacent to the NRSA, as previously described.

Map #___ 2025 NRSA

2025 Neighborhood Revitalization Strategy Areas (NRSA)

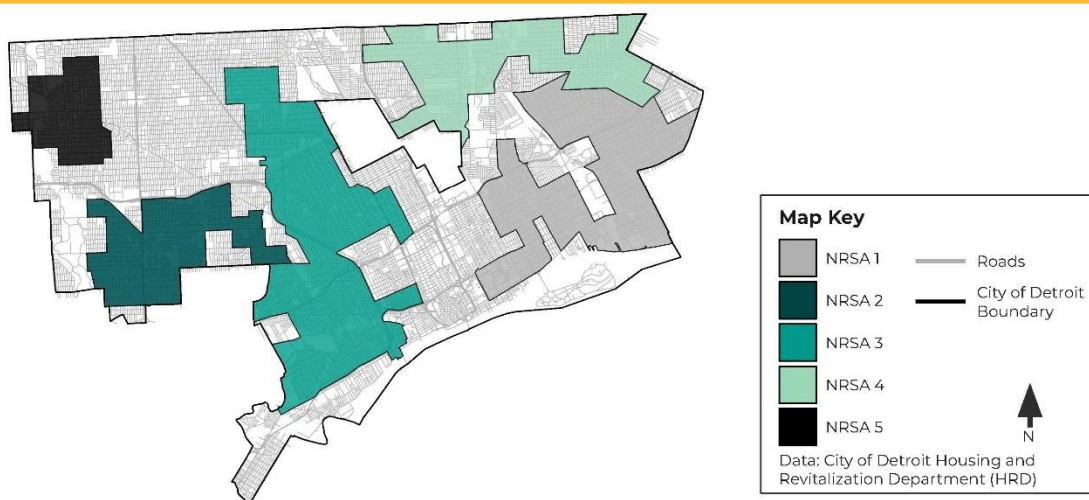


Table 50 - Geographic Priority Areas

| | | |
|----------|---|---|
| 1 | Target Area Name: | NRSA Areas |
| | Target Area Type: | Strategy area |
| | Other Target Area Description: | |
| | HUD Approval Date: | To be determined by HUD approval date |
| | % of Low/ Mod: | 70% of population is low- to moderate-income |
| | Identify the neighborhood boundaries for this target area. | <p>There are five new NRSA areas based on 2020 ACS data.</p> <p>NRSA 1: The boundaries are as far west as Saint Aubin Street, and spans encompasses areas to the east as far as Calvin Avenue. The southern boundary is Jefferson Avenue as well as the Detroit River, while the northern boundary is as far north as E. McNichols Road.</p> <p>NRSA 2: The boundaries are as far west as Trinity Street, as far south as Paul Street, as far east as Livernois Avenue, and as far north as Interstate 96.</p> <p>NRSA 3: The southern boundary is Interstate 75, the western boundary abuts the City of Detroit's boundary, the northern boundary is W 7 Mile Road, and the most eastern portion follows Woodward Avenue.</p> <p>NRSA 4: The boundaries are as far north as 8 Mile Road, as far west as Interstate 75, as far east as Interstate 94, and as far south as Brockton Street.</p> <p>NRSA 5: The southern boundary is Lyndon Street, the western boundary is the Detroit city line, the eastern boundary is Outer Dr. W, and the northern boundary is Pembroke Avenue</p> |
| | Include specific housing and commercial characteristics of this target area. | <p>NRSA 1</p> <p>NRSA 1 exhibits high levels of housing vacancy and aging residential structures, with 81% of its homes built before 1940. Only 46% of units are owner-occupied, below the citywide average. The area has the highest percentage of elderly residents (15%) and a significant share of households with incomes below \$15,000 annually. Commercially, it has 4% of its land designated as vacant commercial property and</p> |

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| | | <p>43% as vacant residential, the highest among all NRSA's. These conditions highlight the need for substantial investment in housing stabilization and neighborhood revitalization.</p> <p>NRSA 2</p> <p>Housing in NRSA 2 is moderately older, with 36% of homes built between 1940 and 1969 and 53% built before 1940. It has slightly higher than average homeownership at 50% and the largest youth population, with 29% under the age of 18. Economically, 19% of local employment is in healthcare, providing a comparative industry advantage. The area has 27% of land classified as vacant residential and 3% as vacant commercial, offering redevelopment opportunities with less vacancy pressure than NRSA 1.</p> <p>NRSA 3</p> <p>NRSA 3 is the most populous and ethnically diverse area, containing neighborhoods like Mexicantown with a 28% Hispanic/Latino population and a significant Asian community. Only 1% of homes were built after 2010, and 74% were built before 1940, indicating an aging housing stock. Homeownership is around 49%, close to the city average. Although the area has 34% vacant residential land and 4% vacant commercial land, it also has one of the lowest median home values and rents, which may offer affordability but signals disinvestment.</p> <p>NRSA 4</p> <p>NRSA 4 has the highest concentration of manufacturing employment (18%), and the second-highest percentage of homes built before 1940 (55%). It has relatively low homeownership at 46% and the smallest elderly population (10%). This NRSA exhibits better income metrics than others and has the lowest share of vacant residential land (22%). With its industrial base and lower vacancy, NRSA 4 stands out for economic potential, although aging housing still poses a challenge.</p> <p>NRSA 5</p> |
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| | | <p>NRSA 5 has the fewest residents and a relatively balanced housing tenure, with 53% owner-occupied housing, the highest among the NRSA's. Its housing stock includes 46% built before 1940 and 8% between 1970 and 1989, making it slightly newer than other areas. It has a low percentage of elderly residents and relatively strong educational attainment. Commercially, 33% of land is vacant residential and 3% is vacant commercial, suggesting moderate redevelopment pressure.</p> |
| | <p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p> | <p>HRD staff used a comprehensive citizen participation process that educated the resident about the target areas and the NRSA benefits and the community gave feedback on continuing to use the strategy. Over 1,100 persons participated in the process.</p> |
| | <p>Identify the needs in this target area.</p> | <p>NRSA 1</p> <p>NRSA 1 faces significant housing distress, with 81% of homes built before 1940 and a vacancy rate higher than the city average. The area has the highest elderly population among all NRSA's and the largest share of extremely low-income households. Educational attainment is low, with only 14% holding a bachelor's degree or higher. Median home values and rents are also below citywide averages. Vacant residential land comprises 43% of the area, the highest of any NRSA. These conditions highlight the need for targeted investment in housing rehabilitation, senior services, and economic development.</p> <p>NRSA 2</p> <p>NRSA 2 has the largest percentage of children under 18, indicating a strong need for youth services, education, and family support programs. It also faces income challenges, with over 40% of households earning below the poverty line. A significant share of the housing stock was built before 1940, and 27% of residential land is vacant. Healthcare represents a key local employment sector, providing opportunities for workforce development. Educational attainment is slightly below average, and improving access to quality schools and economic opportunities remains a priority.</p> |

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| | | <p>NRSA 3</p> <p>NRSA 3 is Detroit’s most populous and ethnically diverse NRSA, with significant Hispanic/Latino and Asian populations, particularly in areas like Mexicantown. It has the oldest housing stock, with 74% built before 1940, and the second-highest residential vacancy rate. Median home values and rents are among the lowest in the city, highlighting disinvestment. The area also reports the highest share of residents without a high school diploma. These indicators underscore the need for language-accessible services, affordable housing investments, and education-focused initiatives.</p> <p>NRSA 4</p> <p>NRSA 4 has the highest concentration of manufacturing jobs (18%) but also low homeownership (46%) and the lowest share of older adults. The housing stock is aging, with 93% built before 1970. It has the lowest residential vacancy rate (22%), suggesting a more stable housing market. Median household income is slightly higher than other NRSA, though still below citywide levels. There is strong potential for workforce development tied to its manufacturing base, but support is needed to preserve housing and improve educational outcomes.</p> <p>NRSA 5</p> <p>NRSA 5 is the smallest NRSA by population but has the highest rate of homeownership (53%) and a more balanced age distribution. About 33% of the land is classified as vacant residential, and the housing stock, while still old, includes a slightly higher share of newer structures. Educational attainment is relatively strong, with the highest share of residents holding some college education. Nonetheless, the area still faces challenges related to low income, vacant properties, and aging infrastructure. Investment is needed to support home repairs, infill development, and youth services.</p> |
| | What are the opportunities for improvement in this target area? | <p>NRSA 1</p> <p>NRSA 1 has strong potential for improvement through targeted housing rehabilitation and senior support services,</p> |

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| | | <p>given its large share of aging homes and elderly residents. Its high volume of vacant residential land creates opportunities for infill development, affordable housing construction, and strategic greening initiatives. Public-private partnerships could revitalize key corridors, and investments in education and workforce development could improve economic mobility.</p> <p>NRSA 2</p> <p>With its large youth population, NRSA 2 is well-positioned for investment in education, youth programming, and family services. The healthcare sector's strong presence offers a foundation for career pathway development. Vacant parcels present opportunities for new housing or mixed-use development. Enhancing school quality and leveraging neighborhood anchors could catalyze long-term growth.</p> <p>NRSA 3</p> <p>NRSA 3's cultural diversity and central location make it ideal for targeted economic development, culturally relevant services, and inclusive housing strategies. The presence of active community organizations and anchor institutions offers partnership opportunities for bilingual outreach, workforce training, and small business development. Revitalization efforts could focus on improving housing quality and promoting homeownership, especially among low-income families.</p> <p>NRSA 4</p> <p>NRSA 4's stable housing market and industrial base provide a strong platform for revitalization. Opportunities exist to expand homeownership through repair programs and down payment assistance. Workforce development efforts can align with local manufacturing employers. Additional investments in education and infrastructure could further support growth.</p> <p>NRSA 5</p> <p>With the highest homeownership rate and strong educational attainment, NRSA 5 can be strengthened through home repair and infill development programs. The</p> |
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| | | area's moderate vacancy provides room for targeted new housing without large-scale displacement. Enhanced youth services and small business support could leverage community stability and promote equitable growth. |
| | Are there barriers to improvement in this target area? | <p>NRSA 1</p> <p>Barriers to improvement in NRSA 1 include significant housing deterioration, limited financial capacity among residents, and a high volume of vacant land requiring large-scale investment. Low educational attainment and a large senior population further constrain workforce development efforts. These challenges make it difficult to attract private investment without coordinated public support.</p> <p>NRSA 2</p> <p>NRSA 2 faces barriers related to concentrated poverty, aging infrastructure, and underperforming schools. Although the area has a strong youth presence, limited access to quality education and job training hinders long-term advancement. Vacant properties and fragmented ownership present additional challenges for redevelopment.</p> <p>NRSA 3</p> <p>In NRSA 3, linguistic and cultural barriers can limit resident engagement and access to services. The area also suffers from deep disinvestment, with aging housing, low property values, and persistent poverty. Challenges in building trust and ensuring inclusive outreach may impede implementation unless culturally sensitive strategies are prioritized.</p> <p>NRSA 4</p> <p>Barriers in NRSA 4 include a limited supply of quality affordable housing and lower homeownership rates, despite its industrial base. Environmental concerns linked to past manufacturing uses may also complicate redevelopment. Workforce development must also address skill mismatches and accessibility for residents.</p> <p>NRSA 5</p> |

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| | | Though NRSA 5 is relatively stable, barriers include insufficient investment in infrastructure and persistent pockets of vacant land. The small population base may limit economies of scale for service delivery. Maintaining affordability while pursuing new development also poses a challenge for long-term equitable growth. |
| 2 | Area Name: | Slums and Blight Designation |
| | Area Type: | City approved Slum and Blight Areas |
| | Other Target Area Description: | City approved Slum and Blight Areas |
| | HUD Approval Date: | Not applicable. City designation based on State requirements |
| | % of Low/ Mod: | |
| | Revitalization Type: | Slum and blight removal and redevelopment of substandard structures |
| | Other Revitalization Description: | <p>There are three designated Slum and Blight Areas.</p> <ol style="list-style-type: none"> 1. Cody Rouge and Warrendale - Bounded roughly by Rouge Park to the West, Fullerton/I-96 to the North, Southfield Freeway to the east (includes east of Southfield freeway at Tireman), and the City boundaries to the South. 2. Delray - Generally bounded by I-75 to the North, Grand Blvd to the East, Jefferson to the South, and Rouge River to the West. 3. Conant-Davison - Bounded generally by Davison and McNichols to the North, Mount Elliot to the East, and the City boundary with Hamtramck/Highland Park to the South and West. |
| | Include specific housing and commercial characteristics of this target area. | <p>Cody Rouge and Warrendale</p> <p>As of 2025, Cody Rouge and Warrendale continue to face challenges related to property conditions. Despite a \$7.4 million investment through the Strategic Neighborhood Fund to revitalize commercial corridors and green spaces, a significant portion of properties remain in poor condition.</p> |

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| | | <p>Efforts are ongoing to address blight and improve housing stability.</p> <p>Delray</p> <p>Delray remains one of Detroit's most industrialized and depopulated neighborhoods. The area continues to struggle with high vacancy, deteriorated housing stock, and the effects of industrial encroachment and infrastructure development. These conditions pose ongoing challenges to residential revitalization and environmental health.</p> <p>Conant-Davison (Banglatown)</p> <p>Banglatown has seen positive community-driven investments, including gardens, art spaces, and home renovations. However, many properties remain in poor condition. Numerous vacant lots are owned by the Detroit Land Bank Authority, and while redevelopment efforts are underway, continued investment is needed to fully address the blight and stabilize the area.</p> |
| | <p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p> | <p>HRD staff used a comprehensive citizen participation process that educated the resident about the target areas and the NRSA benefits and the community gave feedback on continuing to use the strategy. Over 1,100 persons participated in the process.</p> |
| | <p>Identify the needs in this target area.</p> | <p>"Blighted Area" means a portion of a municipality, developed or undeveloped, improved or unimproved, with business or residential uses, marked by a demonstrated pattern of deterioration in physical, economic, or social conditions, and characterized by such conditions as functional or economic obsolescence of buildings or the area as a whole, physical deterioration of structures, substandard building or facility conditions, improper or inefficient division or arrangement of lots and ownerships and streets and other open spaces, inappropriate mixed character and uses of the structures, deterioration in the condition of public facilities or services, or any other similar characteristics which may include any buildings or improvements not in themselves obsolescent, and any real property, residential or nonresidential, whether improved or unimproved, the acquisition of which is considered necessary for the rehabilitation of the area. It is</p> |

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| | | expressly recognized that blight is observable at different stages of severity, and that moderate blight untreated creates a strong probability that severe blight will follow. Therefore, the conditions that constitute blight are to be broadly construed to permit a municipality to make an early identification of problems and to take early remedial action to correct a demonstrated pattern of deterioration and to prevent worsening of blight conditions. |
| | What are the opportunities for improvement in this target area? | The 0% interest home loan program and the senior home repair programs will be extended to the three designated Slum and Blight Areas. The rehabilitation of substandard housing can improve housing conditions and inspire neighbors to improve their property. |
| | Are there barriers to improvement in this target area? | Continued housing foreclosures and population loss can exacerbate a demonstrated pattern of deterioration and conditions. |
| 3 | Area Name: | City-Wide |
| | Area Type: | City-Wide |
| | Other Target Area Description: | City-Wide |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revitalization Type: | Not applicable |
| | Other Revitalization Description: | |
| | Identify the neighborhood boundaries for this target area. | City-wide projects can be established in any eligible area within the City of Detroit. |
| | Include specific housing and commercial characteristics of this target area. | Through citizen input, areas in need of intervention have been identified and assigned various levels of assistance according to area housing, blight, and service needs. |
| | How did your consultation and citizen participation process help you to identify | HRD staff used a comprehensive citizen participation process that educated the resident about the target areas and the NRSA benefits and the community gave feedback on |

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| | this neighborhood as a target area? | continuing to use the strategy. Over 1,100 persons participated in the process. |
| | Identify the needs in this target area. | Public Services, demolition, and other programs are done on a City-wide basis. |
| | What are the opportunities for improvement in this target area? | As strategic areas are identified by Detroit Future City and Investment Strategy initiatives HRD can assign more funding to target areas within the City. |
| | Are there barriers to improvement in this target area? | City-wide projects can be spread thin making it difficult to show impact. |

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

Priority Needs

Table 50 – Priority Needs Summary

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|---|------------------------------------|---|
| 1 | Priority Need Name | Rehabilitation of existing owner-occupied units |
| | Priority Level | High |
| | Population | Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Veterans |
| | Geographic Areas Affected | City-Wide HUD approved NRSAs City designated Slum and Blight Areas |
| | Associated Goals | Safe and affordable owner-occupied housing Expand supply of owner-occupied housing |
| | Description | The City will use CDBG funds in the form of zero interest loans for non-elderly households and grants for elderly households leveraged with private capital to keep residents in their homes. The City also uses CDBG funds to address related emergencies in houses receiving funding through the Lead abatement programs. |
| | Basis for Relative Priority | Rehabilitation of owner-occupied homes was prioritized based on resident and agency surveys and public meetings, where 73% of participants identified home repair as a top need. The community feedback was supported by demographic and housing data, which shows that 90% of the city's housing stock was built before 1980, and 39% of homes have at least one notable deficiency/repair need. Construction costs have outpaced home value gains, making repairs unaffordable for many homeowners. |
| 2 | Priority Need Name | Increase in affordable rental housing options |
| | Priority Level | High |

| | | |
|----------|------------------------------------|---|
| | Population | Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Public Housing Residents Individuals Elderly Frail Elderly |
| | Geographic Areas Affected | City-Wide |
| | Associated Goals | New construction or acquisition/rehab of affordable rental housing Help those with special needs (non-homeless) Reduce homeless citizens in the City of Detroit |
| | Description | Increase the availability of new, as well as the preservation of existing, single family and multi-family rental housing for low- to-moderate-income households. |
| | Basis for Relative Priority | Affordable rental housing is a top priority due to a shortage of low-cost options, a 15% rent increase since 2009 in some census tracts and higher in others, and a median income of \$32,498. With 57% of renters cost burdened (spending more than 30% of income on housing costs), affordability is especially limited for African American households, who earn 25% less than White households. The risk of losing affordable units to disrepair, market conversion, and limited subsidies adds to the challenge. Extremely low-income renter households are vulnerable to substandard housing issues. Survey results show 69% of respondents ranked rental housing as a high need. |
| 3 | Priority Need Name | Increased homeownership opportunities |
| | Priority Level | High |
| | Population | Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Public Housing Residents Individuals Veterans |
| | Geographic Areas Affected | City-Wide HUD approved NRSAs |

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| | Associated Goals | Expand supply of homebuyer housing – financial assistance Expand supply of homebuyer housing – HOME CHDO or CDBG CBDO |
| | Description | The City will use CDBG and HOME funds to create affordable homeownership opportunities for low- to moderate-income households. These will be in the form of down payment and closing costs assistance to purchase existing homes and development subsidies to develop single family houses through certified HOME Community Housing Development Organizations (CHDOs) or CDBG Community Based Development Organizations (CBDOs). |
| | Basis for Relative Priority | The homeownership rate in the city is 47% and the median income impacts affordability as homeowners are also cost-burdened. The data on high need priority of increased homeownership opportunities was supported by a 59% response rate on surveys and public meetings. |
| 4 | Priority Need Name | Expanding economic development opportunities |
| | Priority Level | Low |
| | Population | Extremely Low Income Low Income Moderate Income Middle Income Large Families, Families with Children Elderly Public housing residents Non-housing Community Development Other |
| | Geographic Areas Affected | City-Wide HUD approved NRSAs |
| | Associated Goals | Creation or retention of jobs for LMI individuals Assistance for small businesses and microenterprises |
| | Description | These programs support local businesses that create jobs and provide vital goods and services that strengthen the surrounding community. These programs also enhance the appearance and historical character of individual buildings in commercial districts. Direct financial assistance to small businesses. |
| | Basis for Relative Priority | Surveys and public meetings showed residents and stakeholders prioritized economic development, with 52% citing job creation and 51% supporting small business assistance. With a median income of \$31,000, job growth is key to reducing poverty and boosting neighborhood resilience. |

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| 5 | Priority Need Name | Increased employment training - Economic Development & Public Services |
| | Priority Level | High |
| | Population | Extremely Low Income Low Income Moderate Income Middle Income Large Families, Families with Children Elderly Public housing residents Non-housing Community Development Other |
| | Geographic Areas Affected | City-Wide HUD approved NRSAs |
| | Associated Goals | Creation or retention of jobs for LMI individuals Increased public services |
| | Description | The city will use public services funding to provide employment training for the increasing job market in the City's downtown and neighborhoods to build technical and soft skills to qualify for new jobs. |
| | Basis for Relative Priority | The prioritization of employment training was determined through residents and other stakeholder surveys, and data shows there is a need for skills to meet the workforce needs in the city. Surveys and public meetings showed residents and stakeholders prioritized economic development, with 51% supporting small business assistance |
| 6 | Priority Need Name | Increase Public Improvement & Infrastructure |
| | Priority Level | High |

| | | |
|---|------------------------------------|---|
| | Population | Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| | Geographic Areas Affected | City-Wide |
| | Associated Goals | Sustain Infrastructure and Public Improvements CDBG Declared Disaster Recovery Grant |
| | Description | Improvements to and the expansion of public facilities and infrastructure within the City of Detroit |
| | Basis for Relative Priority | Improvements to and expansion of public facilities and infrastructure were selected as High Need with Water/Sewer Improvements (73%), Streets and sidewalks (61%), from the online surveys. The City's Master Plan of Policies, Detroit Capital Agenda, and Detroit Future City Strategic Framework identify gaps in infrastructure and capital priorities. The city assessed needs and planned the use of CDBG-DR, ARPA, and Choice Neighborhood Planning grants. |
| 7 | Priority Need Name | Increased Community and Public Facilities |
| | Priority Level | High |

| | | |
|----------|------------------------------------|---|
| | Population | Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Frail Elderly |
| | Geographic Areas Affected | City-Wide |
| | Associated Goals | Improved public facilities |
| | Description | The city will provide CDBG funding to improve public facilities in neighborhoods where at least 51% of the population are low-to- moderate -income households |
| | Basis for Relative Priority | The prioritization of public facility improvements was determined through an online survey. Community youth centers, childcare centers, and community centers were ranked with an average of 54% of survey respondents scoring them as high need. The City's Master Plan of Policies, and Detroit Capital Agenda identified gaps in the improvement of public facilities. |
| 8 | Priority Need Name | Increased Public Services |
| | Priority Level | High |

| | | |
|---|------------------------------------|---|
| | Population | Extremely Low Income Low Moderate Income Middle Income Large Families, and Families with Children Public Housing Residents Individuals Families with Children Chronic Substance Abuse Veterans Elderly and Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| | Geographic Areas Affected | City-Wide HUD approved NRSAs |
| | Associated Goals | Public services to low-to -moderate-income households and individuals |
| | Description | A variety of public services including labor, supplies, and materials eligible under 24 CFR part 570.201 (e) will be provided to residents based on a new service or an increase in an existing service up to 15% of CDBG grant. NRSAs allow the city to exceed the 15% cap on public services. |
| | Basis for Relative Priority | Public input from meetings and surveys prioritized services like mental health (72%), homeless support (67%), fair housing (65%), health care (58%), transportation (57%), youth services, literacy, and childcare (54%). These priorities are backed by funding, demand, and related needs from increased housing activity, such as homebuyer counseling. Data also shows Detroit has 97,000 seniors, 43% with disabilities, underscoring the need for elderly services. |
| 9 | Priority Need Name | Demolition and Clearance |
| | Priority Level | Low |
| | Population | Extremely Low Income Low Income Moderate Large Families and Families with Children Elderly Public Housing Residents Individuals Families with Children |

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| | Geographic Areas Affected | City-Wide HUD approved NRSAs City designated Slum and Blight Areas |
| | Associated Goals | Blight removal and demolition |
| | Description | Demolition and clearing of existing housing structures within the City of Detroit |
| | Basis for Relative Priority | Despite 56% of survey respondents rating demolition of substandard structures as a high need, it was not prioritized for CDBG funding. Deferred demolition continues to hinder redevelopment due to blight, though other funding sources have supported these efforts. |
| 10 | Priority Need Name | Homeless Prevention |
| | Priority Level | High |
| | Population | Extremely Low Income Families and Families with Children Elderly At risk for homelessness Individuals Veterans Persons with disabilities |
| | Geographic Areas Affected | City-Wide |
| | Associated Goals | Reduce homeless citizens in City of Detroit |
| | Description | The City of Detroit will use CDBG and ESG funds towards meeting the needs of persons and households who are homeless or at risk of homelessness. |
| | Basis for Relative Priority | Homeless prevention was prioritized as a high need based on survey results showing strong support for prevention (65%) and emergency services (64%). The Detroit Continuum of Care confirmed the high priority. Agencies cited gaps in funding, transportation, and service awareness, highlighting the need for wraparound support like case management, mental health referrals, food, and crisis services. |
| 11 | Priority Need Name | Emergency Shelter |
| | Priority Level | High |

| | | |
|-----------|------------------------------------|---|
| | Population | Extremely Low Income Families & Families with Children Elderly Chronic Homelessness Individuals Veterans |
| | Geographic Areas Affected | City-Wide |
| | Associated Goals | Reduce homeless citizens in City of Detroit |
| | Description | The City of Detroit will use CDBG and ESG funds towards meeting the needs of persons and households for Emergency Shelter and Street Outreach to prevent homelessness.. |
| | Basis for Relative Priority | Emergency shelter (69%) and transitional housing (51%) were prioritized as a high need based on survey results showing strong support for both but less for the latter. The Detroit Continuum of Care confirmed the high priority. Agencies cited gaps in funding, transportation, and service awareness, highlighting the need for wraparound support and services especially for youth and domestic violence survivors. |
| 12 | Priority Need Name | Rapid Re-housing |
| | Priority Level | High |
| | Population | Extremely Low-Income Families and Families with Children Elderly Chronic Homelessness Individuals Veterans |
| | Geographic Areas Affected | City-Wide |
| | Associated Goals | Reduce homeless citizens in City of Detroit |
| | Description | The city will provide CDBG and ESG funding for Rapid Re-housing and related activities to ensure that residents are able to move <u>out of emergency shelter and into permanent housing</u> |
| | Basis for Relative Priority | Need to rapidly re-house households to decrease the amount of time spent homeless. The prioritization of Rapid Rehousing as a need was determined through citizen participation in an online survey. The Detroit Continuum of Care confirmed the priority of Rapid Rehousing. |
| | | |
| 13 | Priority Need Name | Street Outreach |

| | | |
|----|------------------------------------|---|
| | Priority Level | High |
| | Population | Extremely Low Income Families and Families with Children Elderly At risk for homelessness Individuals Veterans Persons with disabilities |
| | Geographic Areas Affected | City-Wide |
| | Associated Goals | Reduce homeless citizens in City of Detroit |
| | Description | The City will provide CDBG and ESG funds to conduct street outreach that focuses on directly engaging individuals and families experiencing homelessness, identifying their needs and connecting them to housing and support services. |
| | Basis for Relative Priority | Homeless prevention was prioritized as a high need based on survey results showing strong support for prevention (65%) and emergency services (64%). Since street outreach is a part of homeless prevention, it is considered a high priority for use of federal funding. |
| 14 | Priority Need Name | Permanent Supportive Housing |
| | Priority Level | High |
| | Population | Extremely Low Income Large Families Families and Families with Children Chronic Homelessness Individuals Veterans |
| | Geographic Areas Affected | City-Wide NRSA Areas |
| | Associated Goals | Reduce homeless citizens in City of Detroit New construction and acquisition of affordable rental housing with supportive services. |
| | Description | The city will provide CDBG funding for permanent supportive housing construction and related activities to ensure that households experiencing homelessness are able to end their homelessness by moving into permanent housing with the necessary supports to remain housed. |

| | | |
|--|------------------------------------|---|
| | Basis for Relative Priority | <p>Permanent housing (72%) was prioritized as a high need based on survey results. The Detroit Continuum of Care (CoC) continues to prioritize permanent housing solutions to reduce homelessness duration and recurrence. Agencies cited gaps in permanent housing especially for youth and domestic violence survivors.</p> |
|--|------------------------------------|---|

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

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|---|
| Tenant Based Rental Assistance (TBRA) | <p>The City of Detroit faces an urgent need to support individuals and families experiencing homelessness through flexible rental assistance options. The Market Analysis in the 2025–2029 Consolidated Plan reveals a persistent lack of affordable housing units available to the lowest-income residents, which continues to drive housing instability and homelessness. With long waitlists for Housing Choice Vouchers (Section 8) and limited shelter space, many individuals are left without viable housing options.</p> <p>Tenant-Based Rental Assistance (TBRA) for homeless persons provides a flexible, rapid response housing solution. Administered through programs like the Continuum of Care (CoC) and Emergency Solutions Grant (ESG), TBRA can quickly move households from shelters or the streets into safe, stable housing. It also allows for individualized wraparound services that support housing retention, such as case management and employment assistance. In a city with over 9,700 annual CAM contacts and chronic shortages of emergency and permanent supportive housing beds, TBRA is a necessary intervention to prevent prolonged homelessness and promote long-term stability.</p> <p>Many individuals and families experiencing homelessness in Detroit are at extreme risk of cost burden, with those transitioning from shelters or the streets often unable to afford even the most basic rental housing without assistance. According to HUD standards, a household paying more than 30% of its income on housing is considered cost-burdened; those paying more than 50% are severely cost-burdened. Among formerly homeless individuals attempting to re-enter the housing market, these thresholds are routinely exceeded due to minimal income and rising rents.</p> |

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|-------------------------------------|--|
| TBRA for Non-Homeless Special Needs | <p>The Market Analysis also identifies a significant demand for TBRA among non-homeless populations with special needs, including seniors, persons with disabilities, and individuals with chronic health conditions such as HIV/AIDS or mental illness. These groups often live on fixed incomes and face discrimination and barriers in the private rental market. Although they may not meet the HUD definition of homelessness, they are at high risk for housing instability and displacement.</p> <p>TBRA for non-homeless special needs households serves as a vital bridge to maintain housing stability and support independent living in the community. It ensures these residents can afford safe and accessible housing while continuing to receive health and supportive services. The analysis further highlights that the aging population and households with mobility challenges require adaptable and affordable units, which are in limited supply. TBRA allows these vulnerable residents to remain housed and avoid entering the homelessness system, reducing strain on emergency services, and promoting equity in housing access.</p> <p>In addition, survivors of domestic violence—often not immediately classified as homeless—benefit from TBRA that provides confidential and stable housing during periods of transition and recovery.</p> |
| | <p>Non-homeless special needs populations, such as seniors, persons with disabilities, and those with chronic health conditions, face a high prevalence of cost burden in Detroit. Many of these households subsist on fixed incomes, making them particularly vulnerable to housing instability. Data from recent housing assessments indicate that a large proportion of this group pays more than 30% — and often more than 50% — of their monthly income on rent and utilities, qualifying them as cost-burdened or severely cost-burdened under HUD definitions.</p> |

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|--------------------------------|---|
| New Unit Production | <p>The City of Detroit faces persistent challenges that justify the strategic use of funds for new unit production. A significant driver is the high rate of cost burden among renters—particularly extremely low-income households—over 80% of whom spend more than 50% of their income on housing. This severe affordability gap, combined with rising rents and stagnant incomes, underscores the urgent need for deeply affordable new housing options. Detroit’s housing stock is also among the oldest in the country, with many structures built before 1960. A large number of these homes are no longer viable for rehabilitation and have been removed from the rental market due to structural or environmental hazards. Although Detroit has a high rate of vacant properties, many are not habitable, which limits the available rental supply.</p> <p>Moreover, the city's efforts to revitalize targeted neighborhoods through strategic development make new unit construction an essential tool for both housing and economic development. Producing new affordable housing units in areas with market potential and existing infrastructure also helps to stabilize communities, attract investment, and provide housing options that align with demand across income levels.</p> |
| Rehabilitation | <p>Owner-occupied housing rehabilitation is equally critical in Detroit due to the widespread presence of low- to moderate-income homeowners living in aging or deteriorating housing stock. Many of these residents lack the resources for upkeep or major repairs, placing their homes—and often their generational wealth—at risk. Rehabilitation funds enable these homeowners to address critical repairs, eliminate health and safety hazards, and avoid displacement. These efforts are particularly important in neighborhoods where homeownership rates remain strong, but housing quality is in decline.</p> <p>Rehabilitation also supports the city’s broader goals of preserving naturally occurring affordable housing, reducing neighborhood blight, and improving energy efficiency. Many homes still pose environmental health risks, such as lead-based paint, and lack modern insulation or storm resilience. By investing in owner-occupied rehabilitation, Detroit can maintain the affordability of its existing housing, extend the life of older homes, and enhance community stability while improving quality of life for residents.</p> <p>The City will continue its Zero Percent Home Repair Loan Program but will assess it for any changes.</p> |

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|-------------------------------------|---|
| Acquisition, including preservation | <p>Detroit’s housing market includes a high percentage of aging housing stock, with over 80% built before 1980, much of which shows signs of deterioration. Combined with significant vacancy and disinvestment, these conditions highlight the need for preservation to maintain affordable housing and prevent further neighborhood decline.</p> <p>Acquiring and rehabilitating vacant units is often more cost-effective than new construction and helps retain the city’s architectural character. Preservation also ensures continued housing for cost-burdened renters—nearly 55% of whom spend over 30% of their income on housing—and supports anti-displacement and neighborhood stabilization goals.</p> <p>Targeted acquisition in high-vacancy areas can revitalize communities, expand affordable rental options, and align with Detroit’s broader goals for equitable redevelopment and long-term affordability.</p> |

Table 51 – Influence of Market Conditions

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

Introduction

The City of Detroit receives annual federal block grant funds from HUD as an entitlement participant in its Community Planning and Development programs. The anticipated expected federal resources to carry out projects and activities during the program year are from the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Person with Aids Program (HOPWA) and Emergency Solutions Grant (ESG) funds. The first-year funding for the Consolidated Plan is usually confirmed by HUD and used as a basis to estimate the available federal resources for the five-year period by multiplying the first-year allocation by five.

HUD informed the City of Detroit a letter dated May 14, 2025, of its FY 2025-2026 grant allocations of \$32,283,682 in CDBG funds, \$5,984,902.09 in HOME funds, \$2,879,131 in ESG funds, and \$3,542,718 in HOPWA funds. Based on the FY 2025-2026, the City anticipates receiving a total of 223,452,265.45 in HUD entitlement funds over the five-year planning period, including:

| Program | 1 Year Actual Award FY 2025-2026 | 5 Year Estimate FY 2025 - 2029 |
|---------|-------------------------------------|-----------------------------------|
| CDBG | \$ 32,283,682 | \$161,148,410 |
| HOME | \$5,984,902.09 | \$29,924,510.45 |
| ESG | \$2,879,131 | \$14,395,655 |
| HOPWA | \$3,542,718 | \$17,713,590 |
| Total | \$44,690,433 | \$223,452,165.45 |

The City adjusts goals, activities, and allocations in each Annual Action Plan to reflect actual funding. For FY 2025–2026, estimated program income is \$1.4m for CDBG and \$4.2m for HOME.

Leveraged and supplemental resources will also vary depending on project needs, financing structures, and market conditions throughout the Consolidated Plan period.

All entitlement grants and program income funds, as applicable, will be allocated to meet the housing, homeless, public service and community development needs and goals identified in the Consolidated Plan. The City of Detroit plans to use these resources for the following eligible activities:

Eligible CDBG activities include Property acquisition, owner-occupied home repair, affordable rental housing, downpayment, blight removal, neighborhood redevelopment, public service, homelessness prevention, public services, public facility rehabilitation and infrastructure, and staffing costs

Eligible HOME activities include New construction and acquisition/rehabilitation of multifamily and single

rental housing, new construction and acquisition/rehabilitation of homebuyer housing, homebuyer down payment and closing costs assistance, and tenant based rental assistance.

Eligible HOPWA activities include permanent and transitional housing, supportive services, and information/referral services

Eligible ESG activities include rapid re-housing, transitional housing, financial assistance, overnight shelter, rental assistance and outreach, permanent housing.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Con Plan \$ | Narrative Description |
|---------|-----------------|---|----------------------------------|--------------------|--------------------------|------------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services Historic Preservation | 32,283,682 | 0 | 1,400,000 | 33,683,682 | 129,134,728 | The CDBG funds will be used to benefit low-and-moderate income persons through various social and economic programs, assisting with housing needs and eliminating slums and blight in targeted areas. The funds will assist in restoring and restructuring distressed areas while improving population growth throughout the city. Also, funds may be designated to perform relocation activities |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Con Plan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|---------------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 5,984,902.09 | 0 | 4,200,000 | 10,184,902.09 | 23,939,608.36 | HOME funds will be used to provide affordable housing including multifamily, rental, new construction, rehabilitation, and homebuyer activities to families whose household income is at 80% of the Area Median Income or less. Assistance will be provided in the form of grants and/or loans to for-profit and non-profit developers as gap financing. HOME funds will be leveraged with private and public funding sources to support the development of single and multifamily units through Low Income Tax Credits, equity from Federal Historic Tax Credits, developer equity, and from other banks and lending programs. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Con Plan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOPWA | public - federal | Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA | 2,879,131 | 0 | | 2,879,131 | 11,516,524 | The HOPWA funds will be used to serve homeless and non-homeless persons who meet income guidelines and are infected/and or affected by HIV/AIDS through Tenant Based Rental Assistance (TBRA) and Community Residential Programs while providing information and supportive services. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Con Plan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 3,542,718 | 0 | | 3,542,718 | 14,170,872 | ESG funds will provide a 1 to 1 match with the CDBG Program. Funds will be used for Emergency Shelters, Warming Centers, Homeless Prevention, Rapid Re-Housing and Street Outreach with the primary goal of eliminating homelessness |

Table 52 - Anticipated Resources

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

Federal grant funding alone is insufficient to meet the housing and community development needs of Detroit's low- and moderate-income households. To address this gap, the City has actively pursued public and private partnerships to leverage federal funds with additional private, state, and local resources. This collaborative funding approach increases the scope and effectiveness of eligible activities, ensuring broader community benefit and greater return on investment.

Where required, the City will meet matching requirements through a combination of local funds and in-kind contributions. These may include general fund allocations, tax increment financing, donated land, waived fees, or staff time. The initiatives and funding sources outlined below demonstrate how these efforts support the City's housing and community development goals during the five-year Consolidated Plan period.

- **Historic Tax Credits**

The federal Historic Rehabilitation Tax Credit (HTC) offers a 20% credit for qualified expenses to restore historic buildings. Before the 2017 tax reform, a 10% credit was also available for pre-1936 non-historic buildings. These incentives promote private investment in preserving and reusing historic structures.

- **The Michigan Low-Income Housing Tax Credit Program (LIHTC)**

The Low-Income Housing Tax Credit (LIHTC) Program, created by the 1986 Tax Reform Act, supports the development and preservation of affordable rental housing. Administered by MSHDA, it offers investors annual tax credits over 10 years to attract private capital. The City funds projects that receive MSHDA-awarded LIHTCs, including HOME-assisted developments with 9% competitive or 4% non-competitive credits.

- **Detroit Housing for the Future Fund**

The Detroit Housing for the Future Fund is a joint initiative between the City of Detroit and the Local Initiatives Support Corporation (LISC) to support affordable housing development and preservation. Funded by corporate and philanthropic grants and loans, it offers locally tailored financing tools such as predevelopment grants, low-interest senior and subordinate loans, and preferred equity. The initial \$58 million will be fully deployed by 2025, and additional capital is being raised to extend the fund into 2026.

- **DEGC & EDC**

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 of Detroit. The professionals who work for DEGC act as staff to several public authorities, whose board members are typically appointed by the Mayor and approved by Detroit City Council, and each public authority has a distinct responsibility based upon state enabling legislation. 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.

- **Choice Neighborhoods Implementation & Planning Grants**

In May 2021, the City of Detroit was awarded a \$30 million Choice Neighborhoods Implementation (CNI) Grant to support a Transformation Plan focused on revitalizing target neighborhoods. In response to rising construction and financing costs, the City secured an additional \$5 million in 2023. By the end of the grant term in September 2028, the City will facilitate the development of new affordable and mixed-income housing and implement community improvements that support neighborhood revitalization.

The City has also expanded supportive services for residents in the target housing site, focusing on health, education, and economic self-sufficiency. Career coaching, resident engagement, and outcome evaluation efforts are underway to ensure residents benefit from the investments made through the grant.

Separately, in 2024, the City and Detroit Housing Commission (DHC) were awarded a \$500,000 Choice Neighborhoods Planning Grant to develop a comprehensive Transformation Plan for another public housing site and surrounding neighborhood. Additional funding has been leveraged to support planning, staffing, and community engagement activities. The final Transformation Plan, due by September 2026, will outline strategies for improving housing, increasing mixed-income options, enhancing neighborhood conditions, and connecting residents to services and opportunities.

- **Pathways to Removing Obstacles to Housing grant (PRO Housing)**

The City of Detroit was awarded a \$4.2 million Pathways to Removing Obstacles to Housing grant (PRO Housing) from HUD to advance policies and programs that accelerate the development and preservation of affordable housing. These funds will specifically be used to update the City's zoning code, develop a pre-permitted pattern home program, launch a small project rehabilitation program, and launch a pre-development program to support multifamily housing development in Detroit neighborhoods.

- **Section 108 Loan**

Aligned with its goal to create and preserve more affordable housing, the City has applied for \$75 million in Section 108 Loan Pool Authority to finance affordable housing projects. Eligible uses include acquisition, rehabilitation, and soft costs under CDBG and Section 108 guidelines. All loans will be secured with property or other collateral to avoid using CDBG funds for repayment.

How would Detroit's Section 108 program be designed?

- Loans are designed to work for affordable and mixed-income housing
- The City will only loan funds to projects that have the ability to repay the loans, to avoid relying on CDBG to repay HUD. This will be accomplished by:
 - Strong underwriting standards
 - Review by multiple internal/external stakeholders
 - Multiple layers of collateral
 - Shorter term loans (< 20 yr max)
- If approved, the loan pool would open in 2026
- Developers could apply for one of four low-interest loan products

SP-40 Institutional Delivery Structure – 91.215(k)

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

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|-------------------------|---|------------------------|
| Planning & Development Department (P&DD) | Dept and Agencies | Historic designation advisory, historic review clearances, planning studies, site plan review, city master plan, zoning district boundaries approvals, and development plans. | Jurisdiction |
| Detroit Building Authority (DBA) | Dept and Agencies | Demolition of residential and commercial building and elimination of blight within the 7 districts in Detroit. | Jurisdiction |
| Detroit Land Bank Authority (DLBA) | Dept and Agencies | Demolition of residential and commercial building and elimination of blight within the 7 districts in Detroit. | Jurisdiction |
| Department of Neighborhoods (DON) | Dept and Agencies | Help residents form block clubs and community associations; drive community engagement on neighborhood planning projects and other initiatives; resolve citizens' complaints; and educate residents on a broad range of City programs and policies. | Jurisdiction |
| Detroit Health Department | Dept and Agencies | Provide programs/services. Lead Prevention Program, Lead Safe Detroit, Lead Abatement Grant, Lead Education, Healthy Homes Detroit Program, The Housing Opportunities for Persons with AIDS (HOPWA) grant programs; and Tenant Based Rental Assistance (TBRA), Community Residential/Transitional, and Housing Supportive Services. | Jurisdiction |

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|--------------------------------|---|------------------------|
| Building Safety Engineering and Environmental Department (BSEED) | Dept and Agencies | Lead hazard inspection for a rental property; rental housing compliance | Jurisdiction |
| Detroit Department of Transportation (DDOT) | Dept and Agencies | Public transportation operator of city bus service in Detroit | Jurisdiction |
| Detroit Housing Commission (DHC). | Public Housing Authority (PHA) | Public Housing: The DHC manages the following program: Section 8 - Low-income public housing. | Jurisdiction |
| Wayne Metropolitan Community Action Agency (WMCAA) | Dept and Agency | Homeless Programs and services: WMCAA provide essential services, and community resources to low- and moderate-income individuals and families throughout all of Wayne County. The services include the following: Housing placement, moving, utility assistance, health care, weatherization, transportation, and food | Jurisdiction |
| Detroit Economic Growth Corp | Redevelopment Authority | The DEGC serves as the economic driver for development initiatives for the City. In addition to this, the DEGC's role through the Motor City Match program is to create jobs by giving technical assistance to entrepreneurs and assist with business expansion within the City. | Jurisdiction |
| Detroit Employment Solutions Corporation (DESC) | Dept and Agencies | DESC is one of the State's Michigan Works! Association and is the lead for the City's Detroit at Work, which provides job placement, training, and career advisement. | Jurisdiction |
| Local Initiatives Support Corporation (LISC) | Private Industry | Zero Percent Home Repair Loan (homeowners' rehab program) through a subrecipient agreement. We invest in affordable housing, growing businesses, safer streets, high-quality education, and programs that connect people with financial opportunity. | Jurisdiction |
| Homeless Action Network of Detroit (HAND) | Continuum of Care | Homelessness, Non-homeless special needs, Public Housing, Rental, public services | Jurisdiction |
| DAAA - Detroit Area of Aging Agency | Non-profit organizations | public services | Jurisdiction |

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---|--------------------------|-------------------------------|------------------------|
| Detroit Housing Coalition (DHC) | Non-profit organizations | public services, homelessness | Jurisdiction |
| Fair Housing Center of Metropolitan Detroit | Non-profit organizations | public services | Jurisdiction |

Table 53 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Detroit through its HRD operates its institutional structure and directs the strategy, development, and management of the City's housing policy and U.S. Department of Housing and Urban Development entitlement funding. The department's activities are implemented through six divisions:

- ***The Housing Underwriting Division's*** mission is to invest the City's federal and other housing resources to create new affordable single-family and multifamily projects and homelessness prevention strategy.
- ***The Community Development Underwriting Division's*** mission is to provide impact driven Community Development Block Grant (CDBG) funding to low – to – moderate income persons in order to help stabilize neighborhoods and sustain a healthy and safe environment for City of Detroit residents.
- ***The Public-Private Partnerships Division's*** mission is to leverage both public and private funds to strategically transform neighborhoods that have mixed-income and mixed-use developments.
- ***The Policy and Implementation Division's*** mission is to create development and policy initiatives. The initiatives are geared toward preserving and creating more affordable housing opportunities, as well stabilizing Detroit's housing market, and opportunities for Detroit immigrants.
- ***The Real Estate/Special Projects Division*** mission is to coordinate and manage surplus real estate sales, as well as provide the Director and other divisions with real estate, contract, and legal support.
- ***The Administration and Finance Division*** mission is to lead process in the department and ensure compliance with federal, state, county, local, and grantor regulations.

HRD also uses partnerships and collaborations to carry out its programs. Consolidated Plan programs are usually carried out directly by the grantee or through contracts with subrecipients, Community Based Development Organizations (CBDOs) or in the case of the HOME program Community Housing Development Organizations (CHDOs). There are 12 organizations that were certified Community Housing Development Organizations (CHDOs) at one point with varying levels of capacity. With the changes to the 2013 HOME Final Rule requiring development capacity and dedicated staffing as certification criteria, many CHDOs may no longer qualify. CHDOs are also required to be recertified each time they have a HOME funded project. HRD currently works with five certified CHDOs that have specific HOME-assisted projects.

The revitalization of the city is organized under the Mayor's Office. The Mayor's Office uses several departments and agencies to implement programs while streamlining processes formerly handled by several agencies throughout the City of Detroit. For example, Blight Control and Demolition is now coordinated between DBA, DLBA, and the DONs. Blight control and demolition moved from using multiple agencies and departments throughout the City of Detroit to three agencies with separate and distinct functions. The General Services Division oversees large-scale improvements and public facility maintenance. The mayor's office also handles coordination with other public and private entities to allocate and target scarce resources.

A partnership-based structure requires communication, information sharing, planning, and in many instances joint implementation and evaluation. These are all strengths in the partnership structure. The

partnership structure also uses the expertise of contractors, subrecipients and others with the specialized knowledge needed to carry out functions and projects. The process and environment are controlled through contracts with subrecipients, agreements with other City departments and entities as well as other governmental agencies.

The City has enhanced its institutional delivery system using strategic partnerships including several CDFIs such as Detroit LISC, Develop Detroit, financial institutions, and the philanthropic community. Through these organizations, the City has been able to leverage its federal grants with private sector resources to carry out its affordable housing and community development strategies. Examples of these partnerships are the Zero interest home repair loan program, and the Strategic Neighborhood Fund (SNF). The City has been able to leverage millions of dollars and provide flexible capital to developers of affordable housing.

In the 2025-26 fiscal year, HOME, CDBG, CDBG-CV, and HOME-ARP funds will be targeted to strategic areas in the City through a Notice of Funding Availability (NOFA) process. These funds will be prioritized to create or maintain affordability for projects in areas with lower vacancies, strong real estate markets and areas located near local employment districts or transit. New construction will be limited to areas where there is clear demand and long-term housing viability.

The Continuum of Care (CoC) local planning process supports the Detroit area homeless prevention, emergency shelter, transitional housing, permanent supportive housing, and supportive service needs. The City of Detroit continues to remain an active partner within the CoC and maintains a productive relationship with the Homeless Action Network of Detroit (HAND) which is the lead agency in the CoC. HAND helps to manage the local planning process for communities to provide a full range of prevention, emergency shelter, transitional housing, and permanent supportive housing. Specific groups helped include homeless and chronically homeless individuals, veterans, families, and unaccompanied youth.

The City of Detroit administers its Housing Opportunities for Persons with Aids (HOPWA) grant through the Detroit Health Department. Besides the HOPWA program, senior citizens and persons with disabilities receive services from Detroit Agency on Aging (DAA).

Public service activities such as youth and senior services, education, employment assistance, summer jobs, health recreation, and homeless prevention are carried out using non-profit organizations.

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

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|-----------------------------------|-----------------------------|------------------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | X |
| Mortgage Assistance | X | X | X |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | X | X |

| Street Outreach Services | | | |
|------------------------------------|---|---|---|
| Law Enforcement | | | |
| Mobile Clinics | X | X | X |
| Other Street Outreach Services | X | X | X |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | X | |
| Education | X | X | |
| Employment and Employment Training | X | X | |
| Healthcare | X | X | X |
| HIV/AIDS | X | X | X |
| Life Skills | X | X | X |
| Mental Health Counseling | X | X | X |
| Transportation | X | X | X |
| Other | | | |
| Other | | | |

Table - Homeless Prevention Services Summary

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

Homeless persons and persons with HIV access to services are generally unique to the service needed. For example, persons may access substance abuse treatment services by contacting the City of Detroit's Bureau of Substance Abuse directly. Additional services may be accessed by contacting the provider organization directly on a walk-in basis. The following services: childcare, transportation, life skills, case management, are typically a part of the overall "package" of services providers make available to people that come into their programs. If a person requires a service not offered by the provider they are working with, referrals are made to other providers in the community that can provide the service.

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

Within the Continuum of Care the majority of homeless organizations use HMIS to report data, but there are still organizations that do not use it; therefore, there may be an under-representation of the actual number of people who were homeless over the past year. Additionally, this number does not include those households that may be precariously housed and at-risk of homelessness.

The Continuum of Care has developed written performance standards and evaluation techniques for the use of ESG and other funds as well as a Performance and Evaluation Committee which oversees

implementation and a collaborative monitoring process for all recipients of homeless funding. HAND assists HRD with the CDBG and ESG Request for Proposals process to find high-capacity providers which is often challenging as well as ensuring that the allocation and use of funds meets the needs of persons with special needs and those experiencing homelessness.

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

The City of Detroit's strategy for overcoming gaps in the institutional structure involves the public sector (Federal, State, and Local government) as well as private businesses, community organizations and other public and private institutions. The primary strategy is the coordination of resources, partnership, and communication within these structures as well as between them.

The Administration, through HRD, presents a proposed CDBG budget for City Council review. Also, the City Planning Commission (CPC) staff, working with the Citizens Review Committee and the CPC develop recommendations for Council consideration. While HRD is tasked with planning and program implementation, the City Council makes the final funding decisions. In consultation with HUD, HRD works more closely with the CPC and the City Council to establish a more strategic and collaborative process for allocating limited resources in the budget cycle.

The City of Detroit has continued its relationship with the Detroit Economic Growth Corporation (DEGC) to reduce redundant function and increase collaboration for real estate and economic development activities. The City has also established various task forces (such as the Housing Task Force and the Detroit Lead Partnership) and local collaborative meetings between housing stakeholders, social service stakeholders and citizens to maintain communication and coordination. The Mayor's office has also established a faith-based liaison as a point of contact with the faith-based community.

The Administration has also evaluated elements of the HRD organizational chart to identify opportunities to enhance efficiency, improve effectiveness, and clarify responsibilities to strengthen accountability. For example, the City enhanced its Request For Proposal (RFP) system in Oracle to make it easier for community organizations to apply online. Additionally, beginning next year, we will implement the Neighborly software platform to support the RFP and Notice of Funding Availability (NOFA) processes, including intake, application submission, award management, performance tracking and reporting.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|----------|-----------------|--|---|---|
| 1 | Reduce homeless citizens in City of Detroit | 2025 | 2029 | Homeless | City-Wide | Increase in affordable rental housing option Homeless Prevention Rental Assistance Homeless Street Outreach Emergency Shelter and Transitional Housing Rapid Re-housing | CDBG: \$ <u>11,977,585</u> ESG: \$ <u>14,395,655</u> Coc: \$ <u>182,704,890</u> | Tenant-based rental assistance / Rapid Rehousing: <u>7,775</u> Households Assisted All "Extremely Low" income benefit Homeless Person Overnight Shelter: <u>20,040</u> Persons Assisted All "Extremely Low" income benefit Overnight/Emergency Shelter/Transitional Housing Beds added: <u>0</u> Beds All "Extremely Low" income benefit Homelessness Prevention: <u>370</u> Persons Assisted All "Extremely Low" income benefit Homeless Outreach: <u>8,230</u> Persons Assisted |
| | | | | | | | | |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-----------------|--|--|---|
| 2 | Rehabilitation of Existing Housing Units | 2025 | 2029 | Affordable Housing rehabilitation of existing housing units | City-Wide NRSA | Rental Assistance Production of new housing units Rehabilitation of existing units Acquisition Rehabilitation of Existing Units incl 0% loan and Sr. Home Repair programs and Lead Remediation Development of Permanent Supportive Housing | HOME: <u>\$29,924,510.45</u> CDBG: <u>\$18,350,350</u> CDBG: <u>\$19,785,950</u> CDBG: <u>\$7,500,000</u> | Rental units constructed: <u>425</u> Household Housing units <u>100%</u> low/mod Rental Units rehabilitated: <u>400</u> Household Housing Unit <u>20%</u> extremely low; <u>40%</u> low; <u>35%</u> low/mod; <u>5%</u> middle Acquisition of existing units: <u>TBD</u> Household Housing Units Permanent Supportive Housing units constructed: <u>75</u> Household Housing Units (see above income %) Homeowner Housing Rehabilitated: Household Housing <u>1,000</u> Units 55% extremely low; 30% low; 10% low/mod; 5% middle income Lead Remediation: <u>750</u> Household Housing Units <u>50%</u> of extremely low; <u>30%</u> of low; <u>20%</u> of low/mod; <u>0%</u> middle income |

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| 3 | Homeownership Program | 2025 | 2029 | Affordable Housing | City-Wide NRSA | Down Payment Assistance | CDBG: \$ <u>10,800,00</u> | Loans Provided: <u>325</u> 20% low; 75% low/mod; 5% middle income |
| 4 | Public Services Activities for Citizens of Detroit | 2025 | 2029 | Public Service Summer Youth Employment | City-Wide NRSA | Public Services Activities Job/Job Training | CDBG: \$ <u>12,235,175</u> CDBG: \$ <u>7,500,000</u> | Public Service activities: <u>844,065</u> Persons assisted <u>2,500</u> Youth assisted 20% low; 75% low/mod; 5% middle income |
| 5 | Econ Dev (Creation/Retainage of Jobs/Small Businesses) | 2025 | 2029 | Non-Housing Community Development | City-Wide NRSA Areas | Economic Development Jobs/Small Business | CDBG: \$ <u>0</u> | Businesses assisted: <u>TBD</u> Jobs created and/or retained |
| 6 | Sustain Infrastructure and Public Improvements | 2025 | 2029 | Non-Housing Community Development | City-Wide | Public Improvement & Infrastructure | CDBG: \$ <u>2,500,000</u> | Other: <u>10,000</u> residents of LMA served |
| 7 | Public Facilities and Improvements- Public facilities rehabilitation | 2025 | 2029 | Non-Housing Community Development | City-Wide | Public Facilities | CDBG: \$ <u>5,000,000</u> | Other: <u>14</u> Public Facilities <u>56,434</u> residents of LMA served <u>56,434</u> community benefit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|-----------------------------------|-----------------|--|----------------------------|--|
| 8 | Blight removal and demolition | 2025 | 2029 | Demolition | City-Wide | Demolition Clearing Acquisition of Existing Units | CDBG: <u>\$TBD</u> | Buildings Demolished: <u>TBD</u> Structures (includes schools, commercial and residential properties) |
| 9 | Section 108 Repayment | 2025 | 2029 | Non-Housing Community Development | City-Wide | Economic Development | CDBG: <u>\$TBD</u> | Businesses assisted: <u>TBD</u> Other |
| 10 | Help those with special needs (non-homeless) | 2025 | 2029 | Non-Homeless Special Needs | City-Wide | Public Services Rental assistance | HOPWA: <u>\$17,713,590</u> | HIV/AIDS Housing Operations <u>275</u> Tenant-based rental assistance: <u>1,200</u> Household Housing Units |
| 11 | Other: Relocation | 2025 | 2029 | Non-Housing Community Development | City-Wide | Relocation of displaced residents | CDBG: \$ <u>TBD</u> | Number of individuals or households <u>TBD</u> Persons or Households Assisted |
| 12 | Other: Residential Historic Preservation | 2025 | 2029 | Housing Rehabilitation | City-Wide | Rehabilitation of Existing Units | CDBG: \$0 | Number of individuals or households <u>TBD</u> Persons or Households Assisted |
| 13 | CDBG Planning and Administration | 2025 | 2029 | Affordable Housing | | CDBG Planning and Administration | CDBG: <u>\$32,283,680</u> | Other |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|--------------------|-----------------|---|---------------------|------------------------|
| 14 | CDBG Housing Rehabilitation Activity Delivery Cost | 2025 | 2029 | Affordable Housing | City-Wide | Rehabilitation of existing owner-occupied units | CDBG: \$ 27,863,240 | Other |

Table xx – Goals Summary

Goal Descriptions

| | | |
|----|------------------|--|
| 1 | Goal Name | Reduce homeless citizens in City of Detroit |
| | Goal Description | Homeless outreach, emergency shelter, transitional housing, and homeless prevention, and based rental assistance. |
| 2 | Goal Name | Rehabilitation of Existing Housing Units |
| | Goal Description | Affordable Housing units; rehabilitation of existing units, rental assistance, production of new units. Rehabilitation of existing units, rapid re-housing. Zero interest loan program, SEHR, Lead, permanent supportive housing |
| 3 | Goal Name | Homeownership Program |
| | Goal Description | Down Payment Assistance and increased homeownership opportunities |
| 4 | Goal Name | Public Services Activities for Citizens of Detroit |
| | Goal Description | Public services activities to benefit Citizens of City of Detroit including summer youth employment |
| 5 | Goal Name | Econ Dev (Creation of Jobs/Small Businesses) |
| | Goal Description | Small businesses help and retain and create jobs, provide goods and services to low-income neighborhoods. Small business assistance |
| 6 | Goal Name | Sustain Infrastructure and Public Improvements |
| | Goal Description | Public Improvement & Infrastructure such as infrastructure |
| 7 | Goal Name | Public Facilities and Improvements |
| | Goal Description | Public facilities rehabilitation to benefit the citizens of the City of Detroit. |
| 8 | Goal Name | Blight removal and demolition |
| | Goal Description | Blight removal within the City of Detroit. Demolition of abandoned and dangerous structures. Funding will focus on commercial structures and residential structures. |
| 9 | Goal Name | Section 108 Repayment |
| | Goal Description | Set-aside repayment guarantee for Section 108 loans on development projects |
| 10 | Goal Name | Help those with special needs (non-homeless) |
| | Goal Description | Help those with special needs through housing operations and tenant based rental assistance for persons with HIV/AIDS |
| 11 | Goal Name | Relocation |
| | Goal Description | Relocation of displaced residents |
| 12 | Goal Name | Residential Historic Preservation |
| | Goal Description | Rehabilitation of existing historical residential units |
| 13 | Goal Name | Provide interim assistance to address emergency conditions |
| | Goal Description | The City will provide funding for interim assistance to address emergency conditions that threaten public health and safety or to stop physical deterioration when immediate action is necessary |
| 14 | Goal Name | CDBG planning and administration of CDBG program activities |
| | Goal Description | Planning, implementation, monitoring, and reporting of CDBG funded activities |
| 15 | Goal Name | CDBG Housing Rehabilitation Activity Delivery |
| | Goal Description | Staff and other costs of delivering CDBG-funded rehab as a part of that cost |

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

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

Not applicable. The Detroit Housing Commission (DHC) is not currently under a Section 504 Voluntary Compliance Agreement, and therefore no additional accessible unit targets are mandated under such an agreement at this time.

Activities to Increase Resident Involvement in management and participation in homeownership

Resident Engagement and Advisory Structures

The Detroit Housing Commission (DHC) facilitates resident involvement in its decision-making processes. In compliance with Section 511 of the U.S. Housing Act and 24 CFR Part 903, DHC established a Resident Advisory Board (RAB) comprising representatives from all sixteen DHC-managed public housing communities. The RAB plays a pivotal role in helping the DHC with key activities, including:

- Annual and Five-Year Public Housing Agency (PHA) Plans
- Capital improvement strategies
- New development projects
- Policy revisions for Public Housing and Housing Choice Voucher programs

Additionally, Resident Councils are active in 11 of the 16 public housing communities, serving as grassroots platforms for community engagement, two-way communication, and information sharing between residents and DHC. These councils provide essential input into strategic planning and program modifications.

Homeownership Preparation and Support Programs

For those with an interest, DHC facilitates the transition of its residents from renting to homeownership. Through partnerships with HUD-certified nonprofit agencies, DHC offers a continuum of services, including:

- Credit repair and financial literacy education
- Basic home maintenance training
- Access to down payment and financial assistance programs

In addition to the above, the Housing Choice Voucher (HCV) Homeownership Program, allows eligible voucher holders to apply their vouchers toward mortgage payments instead of rent. To qualify, participants must meet DHC's income requirements, have at least one year of full-time employment,

possess a minimum of \$1,000 in savings, and be able to secure a mortgage through a conventional lender. For elderly and disabled residents, the employment requirement is waived. [DHCMI](#)

Employment as a Pathway to Homeownership

Recognizing the critical link between employment and self-sufficiency, DHC's Resident Services Department (RSD) plays a central role in enhancing economic mobility among residents. Through programs such as:

- Resident Opportunities and Self-Sufficiency (ROSS)
- Family Self-Sufficiency (FSS)
- Comprehensive Self-Sufficiency Program (CSSP)

The RSD connects public housing residents to job training, career development, and placement services with local employers. These initiatives equip residents with the skills and financial tools necessary to progress toward homeownership.

Strategic Goals for 2025–2029

Over the five-year term of the Consolidated Plan, DHC aims to:

- Expand its network of service providers to enhance resident services and economic advancement opportunities.
- Secure additional funding sources to support and grow resident programs.
- Increase participation in homeownership programs among eligible residents.
- Strengthen resident engagement through the continued support and development of Resident Councils and the Resident Advisory Board.

Through these concerted efforts, DHC demonstrates its commitment to empowering residents, promoting self-sufficiency, and facilitating pathways to homeownership.

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

No, the Detroit Housing Commission is **not designated as a troubled agency** under 24 CFR Part 902

Plan to remove the ‘troubled’ designation

N/A

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

Detroit continues to face a number of challenges that affect the availability and development of affordable housing. This section outlines the barriers to affordable housing identified in the City of Detroit's 2022 Master Plan which is being updated. The Housing Market Study of the Consolidated Plan also provided additional analysis. These challenges stem from a mix of financial constraints, physical infrastructure limitations, and regulatory complexities. Understanding these barriers helps the City design effective strategies to support housing that meets the needs of residents across different income levels.

One of the key barriers is the complex and fragmented financing structure required to build and maintain affordable housing. Projects often rely on a combination of public, private, and philanthropic resources, which increases administrative complexity and can slow development timelines. There are also insufficient private sector financial resources geared to affordable housing and decreased CDBG and HOME and other federal funding for housing.

Another challenge lies in the condition and availability of rental housing. Over the years, the supply has been affected by public housing demolition, aging infrastructure, and limited investment. Tenant-landlord disputes and limited voucher availability further exacerbate rental instability.

Land use and zoning present additional complications. In many neighborhoods, residential areas are situated near industrial zones, which leads to concerns about noise, pollution, and traffic. There are also policies that promote urban sprawl. Crime or perceived crime in some neighborhoods are a deterrent to investments in those areas.

Certain populations—such as seniors, individuals with disabilities, and those experiencing homelessness—often need housing that offers services or accommodations tailored to their situations.

Access to homeownership is another area where barriers exist. Historically, some lending practices have made it more difficult for lower-income households to purchase and maintain homes. Predatory lending practices also disproportionality impact low and very low income households.

Finally, in some areas, affordable housing is located far from important community resources such as public transportation, schools, healthcare, and parks. This lack of nearby amenities can undermine the long-term viability of housing. Higher home insurance rates in certain neighborhoods negatively impacts affordable housing.

Strategies to Remove or Ameliorate Barriers

1. Streamlined Financing & Developer Support

To address the fragmented and complex structure of affordable housing financing, the City works to simplify the financing process and provide targeted support to developers, including technical assistance and financial incentives.

2. Investment in Rental Housing

To respond to rental disinvestment, the City partners with landlords and housing agencies to rehabilitate existing properties and improve the quality and stability of rental housing for residents. CDBG and HOME funds are leveraged with state, county, and private sector funding to invest in rental housing.

3. Zoning Reform & Industrial Buffering

The City updates land use rules to minimize conflicts between housing and industrial activity, including designated routes for heavy vehicle traffic and buffer zones.

4. Supportive and Senior Housing Initiatives

The City of Detroit collaborates with organizations to provide more options and expand opportunities for transitional and long-term housing that includes services for seniors and others with specific needs.

5. Fair Lending and Homebuyer Assistance

The City encourages lending practices that give households a better chance to purchase a home and offers programs to support first-time homebuyers.

6. Coordinated Neighborhood Development

Housing efforts are planned alongside improvements to transportation, education, business, and public spaces to strengthen communities.

7. Use of Federal and Local Funds

The above efforts are supported through the strategic use of federal, state, and local funds—including CDBG, HOME, ESG, and HOPWA programs—which enable the City to invest in new housing construction, the rehabilitation of existing units, and services that help residents maintain stable housing. Together, these strategies aim to build stronger neighborhoods and provide more residents with the opportunity to live in safe, stable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

The Detroit Continuum of Care (CoC) utilizes the Coordinated Assessment Model (CAM) to streamline access to housing and services for individuals experiencing homelessness in Detroit, Hamtramck, and Highland Park. CAM assesses all clients seeking services with standardized assessment tools and ensures coordinated entry into shelter programs and prioritization of clients for housing and services on the basis of their assessment score. CAM serves as a centralized entry point, coordinating with service providers to assess and address housing needs. Individuals can access CAM through various means, including a dedicated call center and in-person visits to access points. In 2024, CAM recorded over 9,700 combined contacts, averaging 108 per day, demonstrating its critical role in connecting individuals to appropriate resources.

Households experiencing homelessness can either call the CAM call center or go to one of three in person access sites. Households experiencing homelessness can access in-person CAM services at the NOAH Project, 23 E. Adams, Detroit MI 48226 and Cass Community Social Services, 11850 Woodrow Wilson St. Veterans experiencing homelessness can go to the Detroit Veterans Administration, 4646 John R, Blue Tower, 7th Floor, Room A7175 Detroit, MI 48201. In addition to the in-person access points, households can call 1-866-313-2520 to be connected with CAM. This call center combines multiple funding sources in order to offer a plethora of housing related resources to the community in addition to CAM.

CAM uses standardized assessment tools, such as the Service Prioritization Decision Assistance Tool (SPDAT), to evaluate the needs of individuals and families, ensuring equitable and efficient referrals to suitable housing interventions. These assessments are conducted both in emergency shelters and through street outreach efforts, ensuring comprehensive coverage of both sheltered and unsheltered populations. Based on assessment results and availability of resources, individuals and families are referred to appropriate service providers within the CoC for interventions like Rapid Rehousing Assistance (RRH) or Permanent Supportive Housing Assistance (PSH).

Addressing the emergency and transitional housing needs of homeless persons

The City of Detroit, in collaboration with the Detroit Continuum of Care (CoC), has significantly expanded its emergency shelter services to better address the needs of individuals experiencing homelessness.

Emergency Shelters: The number of emergency shelter beds increased from 924 in the year 2023 to 1,202 in 2024. These beds, combined with drop-in centers and warming centers beds further detailed below, bring the total to over 1,400 beds, the highest capacity the city has ever had.

Drop-In Centers: In December 2024, two new Immediate Shelter drop-in centers opened, providing 110 beds that accept all unsheltered individuals without requiring prior assessment through the Coordinated Assessment Model (CAM). Cass Community Social Services and Detroit Rescue Mission Ministries operate these centers.

Seasonal Warming Centers: During colder months, the city activates additional warming centers to provide refuge for individuals experiencing homelessness. These centers offer overnight shelter, meals, showers, and housing assistance services. These beds come online in November and ramp down in March each year.

All these facilities are integrated into the CAM system, ensuring coordinated access and efficient utilization of available resources.

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

The Detroit Continuum of Care (CoC) continues to prioritize permanent housing solutions to reduce homelessness duration and recurrence.

Rapid Re-Housing (RRH): According to the 2024 Homeless Inventory Count (HIC) the CoC, including both CoC and ESG funded programs, provided 561 RRH beds in 2024, offering short- to medium-term rental assistance and supportive services to quickly transition individuals and families into permanent housing.

Permanent Supportive Housing (PSH): According to the 2024 Homeless Inventory Count (HIC) the CoC provided 3,115 PSH beds in 2024, offering long-term rental assistance with supportive services for individuals with disabilities and those experiencing chronic homelessness.

These programs are prioritized through Coordinated Assessment Model (CAM) assessments, ensuring that resources are allocated based on individual needs and vulnerabilities.

Veterans: The CoC collaborates with the Department of Veterans Affairs to provide targeted programs for veterans:

- **Supportive Services for Veteran Families (SSVF):** Offers both RRH and homelessness prevention assistance.
- **HUD-Veterans Affairs Supportive Housing (HUD-VASH):** Provides permanent housing subsidies and case management services.
- **Grant and Per Diem (GPD) Programs:** Offer transitional housing and supportive services to help veterans achieve residential stability.

Families with Children: The needs of families with children are addressed in the following ways:

- A portion of the emergency shelter and transitional housing beds in Detroit are specifically targeted to families with children.

- The Detroit CoC reallocated a CoC-funded Supportive Services Only (SSO) grant to a new Rapid Re-Housing program for families, providing \$880,000 in funding for 60 units of RRH for homeless families. The project began operations in calendar year 2015 and has been fully operational since.
- Emergency Solutions Grant (ESG) and Community Development Block Grant (CDBG) funding are also used to support RRH efforts in Detroit.
- Families with children are also served through the City's existing prevention assistance programs.

Unaccompanied Youth:

In July 2021, Detroit applied for a grant opportunity known as the Youth Homelessness Demonstration Program (YHDP). YHDP is a federal funding opportunity made available to communities through the Department of Housing and Urban Development (HUD). The ultimate goal of the YHDP is to reduce youth homelessness.

In 2022, a community planning process was carried out, culminating in the completion of Detroit's Coordinated Community Plan (CCP) to end youth homelessness. The CCP acts as a guiding and organizing document in the youth space. The hope is that the awarded communities will build momentum around youth work and then share that experience to help mobilize communities around the country towards the same end – already in Michigan, we have seen several other communities apply for YHDP and look to Detroit for guidance.

The population served by YHDP is youth experiencing homelessness up to age 24. In April of 2023, Detroit's Youth Homelessness Demonstration Program (YHDP) grant period began. The following project types were funded and launched: Permanent Supportive Housing (PSH), Joint Component Transitional Housing Rapid Rehousing (TH-RRH), Rapid Rehousing (RRH) portion of the joint component program, and Crisis Mental Health. This initial round of YHDP funding goes through March of 2025. Three organizations that best represented our collective vision and had extensive experience serving youth are now implementing these new projects. The recipients are Ruth Ellis Center, Permanent Supportive Housing (PSH); MCHS Family of Services and Detroit Phoenix Center, Joint Component Transitional Housing Rapid Rehousing (TH-RRH); and MCHS Family of Services, Crisis Mental Health.

Additionally, improvements have been made to the CAM system for young people, with the addition of YHDP-funded youth-specific navigation services. This team, led by f Community and Home Supports (CHS), has helped our community to better meet youth where they are and get them connected to appropriate and necessary services. They also facilitate Detroit's new Youth Case Conferencing space, where providers can share resources and consult on client cases in real-time. Through these efforts, we are confident that we are improving outcomes for young people in our community. Detroit looks forward to evaluating these new projects to get a more complete picture of the impact they are having.

With the YHDP-funded projects off the ground, Detroit has been able to shift focus to the CCP and system-level work to address youth homelessness in our community. This work is being led by the CoC's Committee on Youth Homelessness (CYH). Seated committee members include a representative from the City of Detroit and other stakeholders in the youth space from MDHHS, the education system, the juvenile justice system, the Youth Action Board, the CoC Board, youth service agencies, and more. The CYH is

working to make system improvements for youth and has begun exploring the possibility of Direct Cash Transfer programming through both private and public funding channels.

In addition to YHDP-funded projects discussed above, the following funded resources will be available to youth in Detroit:

- There will be at least one emergency shelter specifically for youth.
- There will be an organization that specifically provides drop-in services, counseling, and housing services to homeless youth who identify as LGBTQ.
- There will be two funded project-based Permanent Supportive Housing programs that are open to all but targeted to youth.

These efforts reflect the CoC's commitment to providing comprehensive support to diverse populations experiencing homelessness in Detroit. **Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs**

Preventing Homelessness in Detroit: A Coordinated Approach

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

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

With the assistance of funding from HUD's Office of Lead Hazard Control and Healthy Homes, as well as CDBG entitlement funding, Detroit LeadSafe provides lead-based paint hazard remediation to income eligible households with a child under the age of 6 or a pregnant woman. The City's 0% Interest Home Repair Loan Program (0%IHRLP) which is administered by the Detroit Local Initiatives Support Corporation (LISC) also includes federal CDBG and private loan capital that addresses lead-based paint hazards in homes where projects meet the requirements.

The target population for lead hazard reduction services is households with children under the age of six (6) years or where a pregnant woman resides. The eligible properties are single family structures and rental properties. The grant will also identify and address, if possible, other existing health and safety issues through the Healthy Homes Supplemental funding. CDBG funds provide the necessary matching funds for HUD LHR grants, as well as address non-lead emergency repairs. The City expects to complete a total of 500 housing units through a combination of abatement and interim controls over the next five years in all its programs.

The Detroit Health Department (DHD) administers the Childhood Lead Poisoning Prevention Program (CLPPP). The program seeks to eliminate childhood lead poisoning by increasing awareness regarding the hazards and sources of lead, identifying, and caring for children from birth through six years of age and pregnant persons who have elevated blood lead levels and identifying and eliminating sources of lead exposure. To program provides:

- Case management, including home visits from Community Lead Advocates and Nurse Case Managers
- Lead testing to children under six years of age and pregnant persons
- Referrals to community and health care partners as well as referrals for lead abatement and inspection
- Education to health care providers, community groups and families

The Detroit Lead Reduction Task Force (Lead Task Force) aims to reduce toxic lead exposure among Detroiters, particularly children, by working collaboratively across city departments and with community partners. Specifically, the Task Force aims to achieve the following goals by 2027:

- Reduce annual cases of EBLLs by 50%, and
- Increase testing rate for EBLLs to 50% of children

To achieve its goals, the Lead Task Force has adopted the following strategies:

- 1) Increasing testing for EBLLs for children across Detroit

- 2) Increase outreach efforts to educate families about lead poisoning prevention
- 3) Improve housing and infrastructure quality through increased inspections and repairs
- 4) Strengthen data practices to target outreach and resources most effectively
- 5) Coordinate temporary or permanent housing for children with EBLLs
- 6) Coordinate public funding and pursue philanthropic support

Since 2018, Detroit Water and Sewerage Department (DWSD) has replaced 13,812 lead service lines, with 2,114 of those being replaced from January to April 2025. In May 2023, DWSD started a neighborhood-by-neighborhood approach to replace lead service lines. Neighborhoods are prioritized based on density of housing built prior to 1945, significant number of children and seniors in the area and likely high number of low-income households based on Census tracts.

HRD has received several lead-based paint hazard reduction grants over the last several years and currently has four active grants. Through HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH), HRD has a FY19/High Impact Neighborhood LHR grant for \$9.7M that will end in May 2025 with close-out in August 2025. It is anticipated that more than 275 units will be assisted with those funds. HRD was awarded a FY22 LHR grant for \$5.65M to assist 150 households over 4 years and a FY24 LHR grant to assist 172 households over 4 years. In addition to the three active HUD LHR grants, HRD has received between \$1.2M and \$1.5M annually from the Michigan Department of Health and Human Services (MDHHS) and its Medicaid Child Health Insurance Plan (CHIP) program. CHIP assists between 20 and 30 units each year.

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

According to data from MDHHS, in 2022 there were 55,050 children in the City of Detroit, 13,456 were evaluated for lead, or 24.4% of children. Of those evaluated, 1,261 had elevated blood lead levels. Thirty percent of the City's housing stock was built prior to 1939, compared to the State at 13.8%. Ninety percent of the City's housing stock was built prior to 1980, and older homes pose a significant risk of lead exposure to Detroit children. According to 2022 data, 49.3% of children in Detroit 0-17 are in poverty, compared to 18.2% in the State. The percentage of babies born with low birth weight is 6.2% in Detroit and 3.1% Statewide. In addition, 2020 data show a crude rate of emergency department visits for asthma per 10,000 people to be 58.3 for Detroit and 29.1 in the State. This data points to a high need for both lead hazard reduction funding and healthy homes/emergency repair dollars to improve health outcomes in the City.

The actions listed above are all specifically designed to reduce elevated blood lead levels in the City and improve overall health outcomes for Detroiters. The Detroit Lead Reduction Task Force is tracking the EBLLs and testing rates to make sure that EBLL reduction is not due to lower testing/reporting rates.

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

In October 2024, Detroit City Council passed a major overhaul to rental inspections and oversight. The new system will streamline inspections to focus on the most serious safety issues, make it easy for landlords offering safe housing to comply and make sure that landlords offering unsafe housing – or

unwilling to comply – to get real penalties. The goal is to make it easy and inexpensive for landlords offering good quality housing to receive a certificate of compliance.

In October 2023, the Michigan Department of Health and Human Services (MDHHS) updated the requirements for lead testing in children, requiring physicians to test or order tests for all children at 12 and 24 months of age and at other intervals based on exposure risk.

HRD participates in the Michigan Alliance for Lead Safe Homes (MIALSH), a coalition of health professionals, environmental experts, contractors, and advocates, which aims to end lead-poisoning through policy change. HRD also participates in the Detroit Lead Partnership whose mission is to facilitate coordination, advocate for and monitor the progress of efforts to prevent and eliminate lead poisoning and other environmental health problems Detroit children face.

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

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

Detroit's anti-poverty strategy focuses on moving residents out of poverty through access to affordable housing, increased levels of education, better access to transportation, increased job opportunities, and higher wage earnings for low- and moderate-income (LMI) residents.

Many individuals and families at the poverty level face a significant housing cost burden in the Detroit area. A cost burden occurs whenever 30 percent or more of income is spent on housing. The most recent data lists the median family income in the Detroit-Warren-Livonia HUD Metro FMR Area at \$94,700 as of July 2023, meaning an affordable rent would be about \$2,367. The current Fair Market Rent (FMR) rate for a 2-bedroom unit in Wayne County is \$977, which is within the affordable range. However, there remains a critical need for additional affordable units to accommodate all income levels.

While the Detroit Housing Commission (DHC) provides approximately 4,000 public housing units and administers Section 8 vouchers, there remains a need for other housing resources to address this gap. The City of Detroit utilizes Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) funds to prevent homelessness and assist those who are already homeless with shelter and supportive services. HOME Investment Partnerships Program (HOME) and CDBG funds are also used to construct affordable rental housing, assist with down payments to make homes affordable, and rehabilitate homes for low- and moderate-income persons in Detroit.

While the need for CDBG public services funding greatly exceeds Detroit's annual CDBG allotment, funding for educational, employment, and transportation programs remains a top priority for the City. The City regularly allocates its full 15% allotment of CDBG funds for public service activities throughout Detroit. These services include education and job training services and services for seniors, including better access to transportation. The City also allocates a portion of its **general** funds to economic development projects aimed at creating or retaining businesses to provide increased employment opportunities for area residents.

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

As a HUD entitlement grantee, Detroit enforces federal regulations that seek to generate economic opportunity and sustainable wages, such as Davis-Bacon wage requirements, Minority and Women-owned business requirements, and Section 3 of the National Affordable Housing Act. The Section 3 program requires that certain recipients of HUD financial assistance provide job training, employment, and contracting opportunities for local LMI residents in projects in their neighborhoods. Proper implementation and enforcement of these regulations provide increased opportunity and higher wages to HUD-assisted residents, thereby increasing their chances of moving out of poverty.

Detroit uses a combination of its CDBG, HOME, ESG, and Housing Opportunities for Persons With AIDS (HOPWA) funding, along with funding from the State of Michigan and local public and private sector funding, to provide a variety of affordable housing programs. CDBG funding is used to rehabilitate existing

homes, while HOME is used to construct new housing or rehabilitate properties to develop affordable rental units. ESG is used to prevent homelessness and assist those who are already homeless with shelter and supportive services. HOPWA addresses housing problems faced by those struggling with an HIV/AIDS diagnosis.

Detroit also uses its available CDBG public service dollars to fund activities and programs designed to move people out of poverty through increased educational and employment opportunities and better access to transportation.

Detroit is actively working to update its Master Plan of Policies, which serves as a roadmap for the city's future development. The updated plan aims to address current challenges and set forth policies and actions needed to achieve a shared vision for the city's future. The Master Plan Update process is anticipated to conclude in late 2025. Click on the following link for more information: [Master Plan of Policies | City of Detroit](#)

Furthermore, the City of Detroit's Housing and Revitalization Department (HRD) has implemented the **Inclusionary** Housing Ordinance, which requires annual reporting on **inclusionary** housing transactions and investments made through the Detroit Affordable Housing Development & Preservation Fund. This ordinance is part of the city's broader strategy to ensure that housing and neighborhoods are high quality, affordable, and accessible to all Detroiters.

In addition to these efforts, the City of Detroit has developed a 5-Year Strategic System Improvement Plan to prevent and end homelessness. This plan, established in collaboration with the Homeless Action Network of Detroit (HAND) and the Detroit Continuum of Care (CoC), outlines shared goals, priorities, and actions to address homelessness in the city. **More information on the October 2023 Interim Findings Report can be found on the City of Detroit's website: [BPA_DETInterimFindingsReport_FINAL.pdf](#)**

These initiatives, combined with the city's commitment to fiscal responsibility and economic development, reflect Detroit's comprehensive approach to reducing poverty and improving the quality of life for its residents.

SP-80 Monitoring – 91.230

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

Introduction

The Housing & Revitalization Department (HRD) is the responsible agency for ensuring compliance with all regulatory and statutory requirements relative to Community Planning and Development awards for the City of Detroit. Subrecipient agreements, service level agreements, or contracts are executed with partner agencies to facilitate activities. The agreements detail assigned responsibilities and performance measures to establish accountability standards. A monitoring strategy is used to assess Subrecipient performance and program effectiveness. Prior to entering into a subrecipient agreement, HRD and ODG perform a risk analysis to assess potential financial and performance risks. In the event that risks are identified the City has the ability to add grant conditions to subrecipient agreements. Risk analyses target attention to program activities and participants that represent the greatest risk and susceptibility to fraud, waste, and abuse. . Once the level of risk is determined for each Subrecipient, the appropriate monitoring strategy is implemented to achieve the following objectives:

Internal Monitoring

The Housing & Revitalization Department (HRD) is the responsible agency for ensuring compliance with all regulatory and statutory requirements relative to Community Planning and Development awards for the City of Detroit. Subrecipient agreements, service level agreements, or contracts are executed with partner agencies to facilitate activities. The agreements detail assigned responsibilities and performance measures to establish accountability standards. A monitoring strategy is used to assess Subrecipient performance and program effectiveness. Prior to entering into a subrecipient agreement, HRD and ODG perform a risk analysis to assess potential financial and performance risks. In the event that risks are identified the City has the ability to add grant conditions to subrecipient agreements. Risk analyses target attention to program activities and participants that represent the greatest risk and susceptibility to fraud, waste, and abuse. . Once the level of risk is determined for each Subrecipient, the appropriate monitoring strategy is implemented to achieve the following objectives:

1. To determine if a subrecipient is carrying out the agreed upon scope.
2. To determine if a Subrecipient is carrying out its activities in a timely manner, in accordance with the schedule included in the Agreement.
3. To determine if a Subrecipient is charging eligible costs to the project.
4. To determine if a Subrecipient is conducting its activities with adequate control over program and financial performance, and in a way that minimizes opportunities for waste, mismanagement, fraud, and abuse.

5. To assess if the Subrecipient has a continuing capacity to carry out the approved project, as well as future grants for which it may apply.
6. To identify potential problem areas and to assist the Subrecipient in complying with applicable laws and regulations.
7. To assist Subrecipient's in resolving compliance problems through discussion, negotiation, and the provision of technical assistance and training.
8. To provide adequate follow-up measures to ensure that performance and compliance deficiencies are corrected by Subrecipient's and not repeated.
9. To ensure that required records are maintained to demonstrate compliance with applicable regulations.

HRD's monitoring plan involves a collaborative approach of programmatic and financial monitoring. HRD's program staff is responsible for monitoring the programmatic efforts of our Subrecipient's and service partners. Each project is assigned a dedicated program manager to complete an initial assessment of each contract award and facilitate programmatic monitoring of all Subrecipient activities as defined in the executed agreement. The City of Detroit's Office of Chief Financial Officer (OCFO), Office of Development and Grants (ODG), is assigned to conduct financial monitoring of covered activities. As the project advances, each organization is further evaluated for performance and effectiveness. This information is considered when determining future awards, as well. Below are more specific monitoring processes for HRD programs and activities.

Emergency Solutions Grant (ESG)

The Housing & Revitalization Department (HRD) is the City of Detroit department responsible for ensuring compliance with all regulatory and statutory requirements relative to ESG and CDBG Homeless Public Service funding. Therefore, it is incumbent upon the HRD staff to ensure Emergency Solutions Grant funds or those specifically delineated as match are spent on time and in compliance with all regulatory, statutory, and mandates outlined in the subrecipient agreements. HRD staff also ensure adherence to the Continuum of Care's written standards and City of Detroit Policies and

Programmatic monitoring is an essential part of ensuring the effectiveness of programs funded to meet the basic needs of those at risk of or experiencing homelessness and ensuring the policies and procedures outlined by the City of Detroit are being adhered to. HRD developed the following policy and procedures to ensure that subrecipient monitoring is an effective ongoing process:

The risk assessment tool is a comprehensive tool that reviews the past programmatic and financial performance of subrecipients. Completed risk assessments target attention to program activities and participants that represent the greatest risk of poor programmatic performance and/or susceptibility to fraud, waste, and mismanagement. Once the level of risk is determined for each subrecipient, the

appropriate monitoring level is determined. The risk assessment is shared with financial auditing staff in the Office of the Controller, and their monitoring documents are integrated into the risk assessment score. To ensure compliance, all subrecipients will receive annual risk assessments prior to any program expenditure. In addition, programs scoring for “high” risk will have annual programmatic site monitoring. Those who receive “medium” will receive, at minimum, quarterly desk audits and a bi “low” score will, at minimum, receive a bi-annual site visit and an annual site visit.

The City of Detroit may elect, at any time, to complete chart reviews to assess the quality of services offered to program participants or address regulatory concerns. The City of Detroit will issue a formal finding letter within 60 days following any desk or site monitoring. Any areas of concern will require a corrective action plan from the subrecipient. Failure to submit an acceptable plan of correction within the timeline outlined in the finding letter can result in additional action ranging from placing a hold on reimbursement requests to reallocation of funds awarded to the organization. These decisions will be made in concert with the Office of the Controller’s monitoring staff and will be based on the seriousness of the original findings and the responsiveness of the subrecipient.

Programmatic monitoring for homeless service organizations encompasses the following:

Review of Policies and Procedures that outline client service provision

- File review of randomly selected client files, including review and comparison of information provided in the HMIS record with paper files
- For site-based projects, a physical inspection of the facility
- Staff Interviews

Housing Opportunities For Persons With HIV/AIDS (HOPWA)

The City of Detroit’s Housing and Revitalization Department (HRD) is responsible for administering, monitoring and overall compliance of the HOPWA program, which is funded by formula grants from HUD. The Detroit Health Department (DHD) is responsible for the implementation of the grant, selecting project sponsors and contractors to assist in the administration of the program. Monitoring of those providers are the responsibility of DHD, with HRD oversight. Staff complete and monitor all leases of HOPWA assisted units to ensure compliance and conforms to the Housing Quality Standards (HQS) procedures for properties funded through HOPWA. Recertification occurs once per year on client’s anniversary date, with staff monitoring households 3 times per year based on individualized housing plans.

Community Development Block Grant (CDBG)

The City of Detroit’s Housing and Revitalization Department (HRD) is responsible for administering and ensuring compliance with all regulatory and statutory requirements for Community Development Block Grant (CDBG) funds. The City supports nonprofit and neighborhood service organizations through construction and non-construction grants with CDBG dollars. The Neighborhood Opportunity Fund (NOF)

provides grants for public service activities under the scope of five priority areas – health, public safety, education, seniors, and recreation—that improve the quality of life for low-income residents. The Public Facility Rehabilitation program offers construction-based grants to nonprofit organizations delivering public service activities, enabling them to rehabilitate the facilities where services are provided.

Programmatic monitoring is an essential part of ensuring the effectiveness of programs funded to ensure the policies and procedures outlined by the City of Detroit are being adhered to. HRD developed the following policy and procedures to ensure that subrecipient monitoring is an effective ongoing process:

Neighborhood Opportunity Fund Scheduled Program Monitoring: If a subrecipient is identified through a Risk Assessment for an on-site or remote program monitoring, a monitoring date is established with the subrecipient. A formal letter is sent to the organization at least two (2) weeks prior to the scheduled visit (where possible), confirming the meeting date, purpose, as well as advising of specific documents, processes, and areas subject to review. During this visit, staff will verify that the programs outlined in the contract scope are being carried out as described in the agreement, as well as review documentation, conduct interviews with staff, and complete site inspections. The HRD staff conducting the program monitoring shall inform the Subrecipient of any program findings and/or concerns within thirty (30) days after the conclusion of the monitoring visit.

Unscheduled/Scheduled Program Site Visit(s): **Unscheduled Site Visit:** Staff performing an unscheduled site visit shall consult the Subrecipient's agreement to confirm the location and operating hours of the program. During this visit, staff will verify that the programs outlined in the Subrecipient scope are being carried out as described in the Subrecipient agreement. Program staff will review client and staff sign in sheets and confirm the program is operating within the Subrecipient's scope and budget. During any declared health emergency, pandemic or stay home/stay safe orders issued by the County, State, City or Federal Government all unscheduled site visits will be deferred until the orders are lifted. **Scheduled Site Visit:** Staff performing a scheduled site visit shall arrange a mutual date and time, by formal communication (letter or email), with the Subrecipient at their program location. An entrance letter shall be sent by the project manager at least two weeks prior to the site visit outlining the documents and issues, and areas that will be reviewed. This visit will be scheduled during the normal operating hours of the Subrecipient to ensure the program is conducted during the hours as outlined in their proposal/scope of services. During any declared health emergency, pandemic or stay home/stay safe orders issued by the County, State, City or Federal Government all scheduled visits will be conducted in accordance with those orders taking all health care precautions.

Desk Monitoring: Desk Monitoring is performed on each contract award to ensure the standards and requirements are met according to the Subrecipient agreement, department policy, and regulatory requirements. Assigned HRD program managers complete a Desk Monitoring Review Checklist that includes reviews of support and reimbursement documentation, as well as Subrecipient's scope of work outlined in the Subrecipient agreement. Feedback regarding Subrecipient operations are communicated through deficiency letters and other documentation, as needed. During any declared health emergency,

pandemic or stay home/stay safe orders issued by the County, State, City or Federal Government the primary monitoring of Subrecipients shall be a desk monitoring.

Public Facility Rehabilitation (PFR) Program:

The PFR grant allows subrecipients to rehabilitate physical structures in which public service activities take place and bring locations up to local, state, and federal codes. After an award is granted, the HRD staff administers the award as follows:

1. Monitoring is performed to ensure procurement is completed per federal procurement regulations.
2. HRD staff, including the HRD Construction team, review each payment request to ensure construction work has been completed per the approved project plan. Draw requests include the following documentation:
 - Partial and conditional lien waivers, sworn statements, AIA forms signed by the architect and general contractor, invoices, and any additional source documentation that accompanies the payment request package.
3. Prior to beginning construction, a five-year lien is placed on the property to notify the City of any ownership or indebtedness changes to the property that could potentially impact the federal use of real property requirement.
4. Project closeout procedures include the submission of final unconditional lien waivers, sworn statements, beneficiary data, confirmation of compliance with all City regulations, and before and after pictures.
5. During the five-year lien period, annual desktop monitoring is completed by HRD staff to ensure ongoing subrecipient services are consistent with a CDBG national objective and eligible activity.

HOME Investment Partnerships Program (HOME)

The City of Detroit Housing and Revitalization Department's Asset Management Team oversees the monitoring of all projects currently in their HOME Investment Partnership Program compliance period. Subrecipient agreements are not typically used for HOME funds, instead, HRD utilizes Development and Loan Agreements. The Asset Management Team has approved and implemented policies and procedures that include monitoring and reviewing the HOME portfolio on an annual basis. This includes support from third party contractors with HOME subject matter expertise on eligibility and income verification, loan servicing, and compliance inspections. The Contractor conducts the verification of the household incomes by collecting proof of income from a sample size of the households from each property management company that manages a HOME-assisted project. The Contractor informs the City of Detroit's Asset Management Team if each HOME-assisted project is leasing all units at the rental rates required per the regulations as stated in 24 CFR 92 and that each unit is occupied by an income-eligible household.

HRD's Construction Management Team schedules and performs on-site inspections of rental housing projects that are in their HOME compliance period. The Construction Management Team makes sure the HOME-assisted projects meet all National Standards for the Physical Inspection of Real Estate (NSPIRE). During these on-site inspections, the member of the City's Construction Management Team that is conducting the inspection follows all health and safety requirements as approved by the City of Detroit's Health Department; this includes following safety protocols designed to prevent the spread of COVID-19. The Construction Management Team and the Asset Management Team both review the NSPIRE reports and notify owners of compliance or non-compliance. The Construction Management Team and Asset Management Team continue to communicate with the property managers and property owners until their HOME-assisted projects meet all compliance requirements for each compliance year.

The Asset Management Team conducts regular monitoring of the loans funded through the HOME Investment Partnership Program. The goal of the City of Detroit's Asset Management Team is to complete a comprehensive review of each HOME Loan on an annual basis. Monitoring includes the identification and review of each multi-family or scattered-site real estate project secured as collateral for each HOME Loan. Performance of the subject property (used to secure the HOME Loan) is measured upon review of audited or unaudited financials, payment history, certified rent rolls, and photographs of the subject property.

The majority of the City of Detroit's HOME Loans are secured by a Mortgage on the land and all improvements fixed to the land. Additionally, HOME Loans are typically secured by an Assignment of Leases and Rents on the property and a uniform commercial code filing on all personal property associated with the project and owned by the HOME Loan borrowing entity. The land and all improvements fixed to the land are also typically encumbered with an Affordable Housing Restriction. The terms of an existing HOME Loan can be modified upon agreement between the City of Detroit and the current HOME Loan borrower. A comprehensive write-up is completed by the Asset Manager for each modification. That same Asset Manager will work on that specific loan until the modification is closed.

Financial Monitoring

The Office of Development and Grants (ODG)-Compliance Division is obligated by 2 CFR 200 Subpart D, to conduct financial monitoring of all Subrecipients receiving pass-through grant funding. The primary purpose is to ensure Subrecipients use funds for authorized purposes and are in compliance with the terms of their subaward, and federal, state and local regulations. Financial monitoring also serves to identify potential issues, and deficiencies to ensure that corrective action is taken.

The Financial Monitoring process consists of the following key phases: Risk Assessment, Monitoring and Corrective Action Management. The Risk Assessment determines whether the Subrecipient will receive desk or on-site monitoring. During both reviews, a request is made for specific current documentation which includes but is not limited to: Financial Statements and as applicable Single Audit; Certificates of Insurance; Accounting policies and procedures, including internal controls; Organizational documents;

Payroll items; Bank Reconciliations and if applicable, Program Income, Indirect Costs and Davis-Bacon information.

The monitoring process verifies that organizations expending more than \$750,000 (\$1M threshold effective for fiscal years that begin on or after October 1, 2024) in federal funds have undergone a Single Audit and have satisfied federal clearinghouse filing requirements. The Single Audit serves as an additional monitoring tool used to evaluate the fiscal accountability of Subrecipients and is required to be submitted. If the Single Audit is not applicable the Subrecipient must ensure that Audited Financial Statements and/or IRS FORM 990 are submitted and reviewed.

Through the key phases of Financial Monitoring, the audit staff evaluates risks, ensures regulatory and contractual compliance and evaluates risks for the potential of fraud, waste, mismanagement, and/or abuse. The audit staff also works with Subrecipients to provide guidance in correcting deficiencies identified through discussion and/or technical assistance. If unreconcilable issues are identified the monitoring process provides for escalation measures.

NRSA Monitoring

The City plans to submit a renewal application for its Neighborhood Revitalization Strategy Area (NRSA) designation. The City must identify and document the results expected to be achieved by the NRSA strategy as well as leverage from non-federal sources received and used to support the NRSA. In compliance with NRSA requirements in HUD Notice CPD-16-16 issued September 2016, HRD staff will take the following steps:

First, measurable, and specific NRSA goals and objectives will be established to reach desired outcomes and track progress. Second, each Annual Action Plan shall identify the activities the City will fund to carry out the NRSA strategy and the targeted achievements expected for the program year. Third, HRD staff will enter at least semi-annually, activity data correctly into IDIS which will be reported in the PR84 report: the “CDBG Strategy Area, CDFI, and Local Target Area Report.” Fourth, report actual outputs and outcomes and a narrative update on the NRSA progress in the CAPER including:

- continuing stakeholder involvement
- activities addressing identified housing and economic opportunities
- progress on achieving identified outcomes through reported accomplishments
- documentation that leveraged resources received and used for their intended purposes

HRD will provide training and reporting tools for the non-profit agencies and City department personnel involved in implementing the NRSA strategies.

Action Plan

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

The anticipated expected federal resources to carry out activities and projects during the program year are from the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Person with Aids Program (HOPWA). This coming fiscal year, the HOME Program Income is estimated at \$4.2m that will be available in the 2025-26 fiscal year, due to repayments anticipated as part of preservation transactions. Also, in addition, the city is expected to receive approximately \$1.4m from loan proceeds through the 0% Interest Home Repair Loan Program. These funds are used to pay back the private lender for their loan capital investment. The 2025-26 Fiscal Year awards are shown below:

| Program | 2024 Award |
|---------|-----------------|
| CDBG | \$32,283,682 |
| HOME | \$ 5,984,902.09 |
| ESG | \$2,879,131 |
| HOPWA | \$ 3,542,718 |
| Total | \$44,690,433.09 |

Based on the above allocations, the City of Detroit is expected to receive a total of \$44,690,433.09 from all HUD entitlement grant sources for the Action Plan. All funds have been allocated to meet the housing, homeless, public service and community development needs and goals identified in the Consolidated Plan. The City of Detroit plans to use these resources for the following eligible activities:

Eligible CDBG activities include: Property Acquisition, Blight Removal and Demolition, Community Development, Economic Development, Public Service, Homeless Public Services, Public Facilities and Improvement, Owner-occupied Home Repair, Homebuyer Assistance, Rehabilitation of rental housing, Relocation, Street Improvements, Flood Drainage Improvements, Privately Owned Utilities, Construction of Housing, Parks and Recreational Facilities and Administrative and Planning

Eligible HOME projects include: New Construction and Acquisition/Rehabilitation of multi-family and single-family rental housing, new construction and acquisition/rehabilitation of homebuyer housing.

Eligible HOPWA activities include: Permanent and transitional housing, supportive services, and

information/referral services

Eligible ESG activities include: Rapid Re-housing, Transitional Housing, Financial Assistance, Overnight Shelter, Rental Assistance and Outreach, permanent housing

Expected Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Con Plan | Narrative Description |
|---------|------------------|---|----------------------------------|-----------------------|-----------------------------|--------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services Historic Preservation | 32,283,682 | 0 | 1,400,000 | 33,683,682 | 129,134,728 | The CDBG funds will be used to benefit low-and-moderate income persons through various social and economic programs, assisting with housing needs and eliminating slums and blight in targeted areas. The funds will assist in restoring and restructuring distressed areas while improving population growth throughout the city. Also, funds may be designated to perform relocation activities |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Con Plan | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|---------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 5,984,902.09 | 0 | 4,200,000 | 10,184,902.09 | 23,939,608.36 | HOME funds will be used to provide affordable housing including multifamily, rental, new construction, rehabilitation, and homebuyer activities to families whose household income is at 80% of the Area Median Income or less. Assistance will be provided in the form of grants and/or loans to for-profit and non-profit developers as gap financing. HOME funds will be leveraged with private and public funding sources to support the development of single and multifamily units through Low Income Tax Credits, equity from Federal Historic Tax Credits, developer equity, and from other banks and lending programs. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Con Plan | Narrative Description |
|---------|------------------|---|----------------------------------|-----------------------|-----------------------------|--------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOPWA | public - federal | Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA | 2,879,131 | 0 | | 2,879,131 | 11,516,524 | The HOPWA funds will be used to serve homeless and non-homeless persons who meet income guidelines and are infected/and or affected by HIV/AIDS through Tenant Based Rental Assistance (TBRA) and Community Residential Programs while providing information and supportive services. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Con Plan | Narrative Description |
|---------|------------------|--|----------------------------------|-----------------------|-----------------------------|--------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 3,542,718 | 0 | | 3,542,718 | 14,170,872 | The HOPWA funds will be used to serve homeless and non-homeless persons who meet income guidelines and are infected/and or affected by HIV/AIDS through Tenant Based Rental Assistance (TBRA) and Community Residential Programs while providing information and supportive services. |

Table - Expected Resources

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

Federal grant funding alone is insufficient to meet the housing and community development needs of Detroit's low- and moderate-income households. To address this gap, the City has actively pursued public and private partnerships to leverage federal funds with additional private, state, and local resources. This collaborative funding approach increases the scope and effectiveness of eligible activities, ensuring broader community benefit and greater return on investment.

Where required, the City will meet matching requirements through a combination of local funds and in-kind contributions. These may include general fund allocations, tax increment financing, donated land, waived fees, or staff time. The initiatives and funding sources outlined below demonstrate how these efforts support the City's housing and community development goals during the five-year Consolidated Plan period.

- **Historic Tax Credits**

The federal Historic Rehabilitation Tax Credit (HTC) offers a 20% credit for qualified expenses to restore historic buildings. Before the 2017 tax reform, a 10% credit was also available for pre-1936 non-historic buildings. These incentives promote private investment in preserving and reusing historic structures.

- **The Michigan Low-Income Housing Tax Credit Program (LIHTC)**

The Low-Income Housing Tax Credit (LIHTC) Program, created by the 1986 Tax Reform Act, supports the development and preservation of affordable rental housing. Administered by MSHDA, it offers investors annual tax credits over 10 years to attract private capital. The City funds projects that receive MSHDA-awarded LIHTCs, including HOME-assisted developments with 9% competitive or 4% non-competitive credits.

- **Detroit Housing for the Future Fund**

The Detroit Housing for the Future Fund is a joint initiative between the City of Detroit and the Local Initiatives Support Corporation (LISC) to support affordable housing development and preservation. Funded by corporate and philanthropic grants and loans, it offers locally tailored financing tools such as predevelopment grants, low-interest senior and subordinate loans, and preferred equity. The initial \$58 million will be fully deployed by 2025, and additional capital is being raised to extend the fund into 2026.

- **Section 108**

The City plans to apply for \$75 million in Section 108 Loan Pool Authority to finance affordable housing projects. Eligible uses include acquisition, rehabilitation, and soft costs under CDBG and Section 108 guidelines. All loans will be secured with property or other collateral to avoid using CDBG funds for repayment. As of June 2025, the City has submitted a draft application to HUD and is preparing the final submission for July 1.

- **DEGC & EDC**

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 of Detroit. The professionals who work for DEGC act as

staff to several public authorities, whose board members are typically appointed by the Mayor and approved by Detroit City Council, and each public authority has a distinct responsibility based upon state enabling legislation. 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.

- **Choice Neighborhoods Implementation & Planning Grants**

In May 2021, the City of Detroit was awarded a \$30 million Choice Neighborhoods Implementation (CNI) Grant to support a Transformation Plan focused on revitalizing target neighborhoods. In response to rising construction and financing costs, the City secured an additional \$5 million in 2023. By the end of the grant term in September 2028, the City will facilitate the development of new affordable and mixed-income housing and implement community improvements that support neighborhood revitalization.

The City has also expanded supportive services for residents in the target housing site, focusing on health, education, and economic self-sufficiency. Career coaching, resident engagement, and outcome evaluation efforts are underway to ensure residents benefit from the investments made through the grant.

Separately, in 2024, the City and Detroit Housing Commission (DHC) were awarded a \$500,000 Choice Neighborhoods Planning Grant to develop a comprehensive Transformation Plan for another public housing site and surrounding neighborhood. Additional funding has been leveraged to support planning, staffing, and community engagement activities. The final Transformation Plan, due by September 2026, will outline strategies for improving housing, increasing mixed-income options, enhancing neighborhood conditions, and connecting residents to services and opportunities.

- **Pathways to Removing Obstacles to Housing grant (PRO Housing)**

The City of Detroit was awarded a \$4.2 million Pathways to Removing Obstacles to Housing grant (PRO Housing) from HUD to advance policies and programs that accelerate the development and preservation of affordable housing. These funds will specifically be used to update the City's zoning code, develop a pre-permitted pattern home program, launch a small project rehabilitation program, and launch a pre-development program to support multifamily housing development in Detroit neighborhoods.

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|----------|-----------------|--|--|--|
| 1 | Reduce homeless citizens in City of Detroit | 2025 | 2026 | Homeless | City-Wide | Increase in affordable rental housing option Homeless Prevention Rental Assistance Homeless Street Outreach Emergency Shelter and Transitional Housing Rapid Re-housing | CDBG: <u>\$2,395,517</u> ESG: <u>\$2,879,131</u> Coc: <u>\$ 36,540,978</u> | Tenant-based rental assistance / Rapid Rehousing: <u>1,555</u> Households Assisted All "Extremely Low" income benefit Homeless Person Overnight Shelter: <u>4,008</u> Persons Assisted All "Extremely Low" income benefit Overnight/Emergency Shelter/Transitional Housing Beds added: <u>0</u> Beds All "Extremely Low" income benefit Homelessness Prevention: <u>74</u> Persons Assisted All "Extremely Low" income benefit Homeless Outreach: <u>1,646</u> Persons Assisted |
| | | | | | | | | |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-----------------|--|---|---|
| 2 | Rehabilitation of Existing Housing Units | 2025 | 2026 | Affordable Housing rehabilitation of existing housing units | City-Wide NRSA | Rental Assistance Production of new housing units Rehabilitation of existing units Acquisition Rehabilitation of Existing Units incl 0% loan and Sr. Home Repair programs and Lead Remediation Development of Permanent Supportive Housing | HOME: <u>\$5,984,902.09</u> CDBG: <u>\$3,670,070</u> CDBG: <u>\$3,957,190</u> CDBG: <u>\$1,500,000</u> | Rental units constructed: <u>85</u> Household Housing units <u>100%</u> low/mod Rental Units rehabilitated: <u>80</u> Household Housing Unit <u>20%</u> extremely low; <u>40%</u> low; <u>35%</u> low/mod; <u>5%</u> middle Acquisition of existing units: <u>TBD</u> Household Housing Units Permanent Supportive Housing units constructed: <u>15</u> Household Housing Units (see above income %) Homeowner Housing Rehabilitated: Household Housing <u>200</u> Units 55% extremely low; 30% low; 10% low/mod; 5% middle income Lead Remediation: <u>150</u> Household Housing Units <u>50%</u> of extremely low; <u>30%</u> of low; <u>20%</u> of low/mod; <u>0%</u> middle income |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-------------------------|--|--|--|
| 3 | Homeownership Program | 2025 | 2026 | Affordable Housing | City-Wide NRSA | Down Payment Assistance | CDBG: <u>\$2,160,000</u> | Loans Provided: <u>325</u> 20% low; 75% low/mod; 5% middle income |
| 4 | Public Services Activities for Citizens of Detroit | 2025 | 2026 | Public Service Summer Youth Employment | City-Wide NRSA | Public Services Activities Job/Job Training | CDBG: \$2,447,035 CDBG: <u>\$ 1,500,000</u> | Public Service activities: <u>168,813</u> Persons assisted <u>500</u> Youth assisted 20% low; 75% low/mod; 5% middle income |
| 5 | Econ Dev (Creation/Retainage of Jobs/Small Businesses) | 2025 | 2026 | Non-Housing Community Development | City-Wide NRSA Areas | Economic Development Jobs/Small Business | CDBG: \$ <u>___0__</u> | Businesses assisted: <u>TBD</u> Jobs created and/or retained |
| 6 | Sustain Infrastructure and Public Improvements | 2025 | 2026 | Non-Housing Community Development | City-Wide | Public Improvement & Infrastructure | CDBG: <u>\$___500,000__</u> | Other: <u>10,000</u> residents of LMA served |
| 7 | Public Facilities and Improvements- Public facilities rehabilitation | 2025 | 2026 | Non-Housing Community Development | City-Wide | Public Facilities | CDBG: <u>\$_1,000,000_</u> | Other: <u>14</u> Public Facilities <u>56,434</u> residents of LMA served <u>56,434</u> community benefit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|-----------------------------------|-----------------|--|---------------------------|---|
| 8 | Blight removal and demolition | 2025 | 2026 | Demolition | City-Wide | Demolition Clearing Acquisition of Existing Units | CDBG: <u>\$TBD</u> | Buildings Demolished: <u>TBD</u> Structures (includes schools, commercial and residential properties) |
| 9 | Section 108 Repayment | 2025 | 2026 | Non-Housing Community Development | City-Wide | Economic Development | CDBG: <u>\$TBD</u> | Businesses assisted: <u>TBD</u> Other |
| 10 | Help those with special needs (non-homeless) | 2025 | 2026 | Non-Homeless Special Needs | City-Wide | Public Services Rental assistance | HOPWA: <u>\$3,542,718</u> | HIV/AIDS Housing Operations <u>55</u> Tenant-based rental assistance: <u>240</u> Household Housing Units |
| 11 | Other: Relocation | 2025 | 2026 | Non-Housing Community Development | City-Wide | Relocation of displaced residents | CDBG: \$ <u>TBD</u> | Number of individuals or households <u>TBD</u> Persons or Households Assisted |
| 12 | Other: Residential Historic Preservation | 2025 | 2026 | Housing Rehabilitation | City-Wide | Rehabilitation of Existing Units | CDBG: \$0 | Number of individuals or households <u>TBD</u> Persons or Households Assisted |
| 13 | CDBG Planning and Administration | 2025 | 2026 | Affordable Housing | | CDBG Planning and Administration | CDBG: <u>\$6,456,736</u> | Other |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|--------------------|-----------------|---|--------------------------|------------------------|
| 14 | CDBG Housing Rehabilitation Activity Delivery Cost | 2025 | 2026 | Affordable Housing | City-Wide | Rehabilitation of existing owner-occupied units | CDBG: <u>\$5,572,648</u> | Other |

Goal Descriptions

| | | |
|----------|-------------------------|--|
| 1 | Goal Name | Reduce homeless citizens in City of Detroit |
| | Goal Description | <p>Tenant-based rental assistance / Rapid Rehousing: 1,555 Households Assisted All “Extremely Low” income benefit</p> <p>Homeless Person Overnight Shelter: 4,008 Persons Assisted All “Extremely Low” income benefit</p> <p>Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds All “Extremely Low” income benefit</p> <p>Homelessness Prevention: 74 Persons Assisted All “Extremely Low” income benefit</p> <p>Homeless Outreach: 1,646 Persons Assisted</p> |
| 2 | Goal Name | Rehabilitation of Existing Affordable Housing |
| | Goal Description | <p>Rental units constructed: 85 Household Housing units 100% low/mod</p> <p>Rental Units rehabilitated: 80 Household Housing Unit 20% extremely low; 40% low; 35% low/mod; 5% middle</p> <p>Acquisition of existing units: <u>TBD</u> Household Housing Units</p> <p>Permanent Supportive Housing units constructed: <u>15</u> Household Housing Units (see above income %)</p> <p>Homeowner Housing Rehabilitated: Household Housing <u>200</u> Units 55% extremely low; 30% low; 10% low/mod; 5% middle income</p> <p>Lead Remediation: 150 Household Housing Units 50% of extremely low; 30% of low; 20% of low/mod; 0% middle income</p> |
| 3 | Goal Name | Homeownership Program |

| | | |
|----------|-------------------------|--|
| | Goal Description | Homeownership Down Payment Assistance Loans Provided: 325 20% low; 75% low/mod; 5% middle income |
| 4 | Goal Name | Public Services Activities for Citizens of Detroit |
| | Goal Description | Public services activities to benefit Citizens of City of Detroit Public Service activities: 168,813 Persons assisted 20% low; 75% low/mod; 5% middle income 500 Youth assisted 20% low; 75% low/mod; 5% middle income |
| 5 | Goal Name | Econ Dev (Creation of Jobs/Small Businesses) |
| | Goal Description | Small businesses help and retain/creation of jobs and provide necessary goods and services to low-income neighborhoods Business Assisted: TBD Jobs created and/or retained |
| 6 | Goal Name | Sustain Infrastructure and Public Improvements |
| | Goal Description | Public Improvement & Infrastructure Other: 10,000 residents of LMA served Area Benefit: Low/Moderate Income |
| 7 | Goal Name | Public Facilities and Improvements |
| | Goal Description | Public facilities and improvements for citizens of the City of Detroit. Other: 14 Public Facilities 56,434 residents of LMA served 56,434 community benefit |
| 8 | Goal Name | Blight removal and demolition |
| | Goal Description | Blight removal within the City of Detroit. Demolition of abandoned and dangerous structures including commercial and residential structures. Buildings Demolished: TBD Structures (includes schools, commercial and residential properties) |
| 9 | Goal Name | Section 108 Repayment |
| | Goal Description | Repayment of Section 108 loans on development Projects Other: Rehabilitation of Units |

| | | |
|----|------------------|---|
| 10 | Goal Name | Help those with special needs (non-homeless) |
| | Goal Description | <p>Help those with special needs</p> <p>HIV/AIDS Housing Operations_55</p> <p>Tenant-based rental assistance: 240 Household Housing Units</p> |
| 11 | Goal Name | Address relocation of displaced residents |
| | Goal Description | <p>Relocation of displaced residents</p> <p>Number of individuals or households</p> <p>TBD Persons or Households Assisted</p> |
| 12 | Goal Name | Residential Historic Preservation |
| | Goal Description | <p>Rehabilitation of Existing Units</p> <p>TBD Persons or Households Assisted</p> |
| 13 | Goal Name | CDBG Planning and Administration |
| | Goal Description | Planning and Administration for staff costs related to the implementation of CDBG activities |
| 14 | Goal Name | CDBG Housing Rehabilitation Activity Delivery Cost |
| | Goal Description | CDBG Housing Rehabilitation Activity Delivery Cost for staff costs related to Housing rehabilitation activities |
| | | |
| | | |

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

Affordable housing services are provided to extremely low-income, low-income, and moderate-income families living in the City of Detroit, with priority given to strategic areas and other Investment Strategy initiatives (see Annual Goals and Objective chart above for percentages). These initiatives draw on market information and physical conditions analysis embedded to help guide investment of limited resources and identify areas with the greatest potential for sustainability and reinvestment.

AP-35 Projects – 91.220(d)

Introduction

The activities described in the 2025 Action Plan, reflect the City’s highest priorities and goals. Housing Development, including Single-Family Home Rehabilitation, Public Facility Rehabilitation, Public Services and Non-Housing Special Needs are critical community needs that will be addressed by investing HUD funds wisely and strategically. The plan is a culmination of data analysis, prioritization of resources, collaboration between the Mayor and City Council, and partnerships with community groups and other stakeholders to revitalize Detroit neighborhoods.

Over seventy percent of HUD funds are targeted in geographic locations that aligns with other investments, taking advantage of community assets and advancing the restoration of distressed communities. It is a strategy born of necessity. In Detroit, the demand for services far exceeds available funding levels, and almost all Census tracts in Detroit are over 51 percent low to moderate income. Accordingly, the Action Plan and Public Housing Assistance used geographic targeting to be more strategic in making investments that will benefit low- and moderate-income people throughout the city. For Fiscal Year 2025-26, the projects are listed below:

Projects

| # | Project Name |
|----|--|
| 1 | ADMINISTRATION AND PLANNING (ADM/PLN) |
| 2 | HOUSING REHABILITATION HOME REPAIR (HR) HOUSING COUNSELING & LEAD REMEDIATION |
| 3 | HOUSING PRE-DEVELOPMENT COSTS (AFFORDABLE HOUSING) AND DIRECT HOMEOWNER ASSISTANCE |
| 4 | PUBLIC FACILITY REHABILITATION AND PUBLIC IMPROVEMENT (PFR) |
| 5 | PARK IMPROVEMENTS AND NEIGHBORHOOD FACILITIES (PRK/NEIGH) |
| 6 | PUBLIC SERVICE (PS) |
| 7 | HOMELESS PUBLIC SERVICE (HPS) |
| 8 | SECTION 108 LOANS (REPAY) |
| 9 | CONSTRUCTION OF HOUSING |
| 10 | RELOCATION |
| 11 | CLEANUP OF CONTAMINATED SITES |
| 12 | HOME Assisted Housing (HOME) (2025) |

| # | Project Name |
|----|--------------------------------------|
| 13 | ESG25 Detroit (2025) |
| 14 | HOPWA 2025 City of Detroit MIH25F001 |
| 15 | CDBG HOUSING ACTIVITY DELIVERY |
| | |

Table - Project Information

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

Analysis of consultations, plans, studies, and surveys were used to establish priorities. These priorities were also based on projects submitted during the City's CDBG proposal process, department recommendations, on-going and new development activities in the City, as well as priorities developed and considered during the review process. In addition, other Consolidated Plan programs (HOME, ESG and HOPWA) prioritized investment based on a combination of needs, development activities, and the ability to carry out projects. For fiscal year 2025-26, priorities are listed below:

*** Housing Rehabilitation**

- 0% interest Home Repair loan program
- Home Repair
- Housing Counseling
- Lead Hazard Reduction Programs

***Public Service**

- Education
- Seniors
- Health
- Public Safety
- Recreation

*** Homeless Public Service**

- Street Outreach
- Emergency Shelter Services
- Rapid Re-housing

- Homelessness Prevention
- * Public Facility Rehabilitation
- * Economic Development
- * Section 108
- * Administration/Planning
- * Residential Historic Preservation
- * Homeownership Assistance
- * Relocation
- * Cleanup of Contaminated Sites

(A complete list of the City's priorities is indicated in 2025-29 Consolidated Plan, SP-25 Priority Needs)

As discussed in the 2025-2029 Consolidated Plan, lack of resources is a primary obstacle to meeting underserved needs in the City of Detroit. The City has used federal grants to address the obstacle of decreasing resources and will continue seeking grant funds to meet underserved needs. The City has also committed its grant funds to areas with active, effective community organizations and community development corporations in the belief that local community efforts will increase the effectiveness of City activities in improving neighborhoods.

In addition, there were other challenges addressing underserved needs due to vacant and abandoned structures, and the increased costs of providing services to the city's residents.

AP-38 Project Summary

Project Summary Information

| | | |
|---|--|---|
| 1 | Project Name | ADMINISTRATION AND PLANNING (ADM/PLN) |
| | Target Area | City-Wide |
| | Goals Supported | CDBG Planning and Administration |
| | Needs Addressed | Rehabilitation of existing owner-occupied units Increase in affordable rental housing options Increased homeownership opportunities Expand economic development opportunities Increased employment training - public services Increase Public Improvement & Infrastructure Increased Community and Public Facilities Increased Public Services Homeless Prevention Emergency Shelter and Transitional Housing Rapid Re-housing Permanent Housing |
| | Funding | CDBG: \$ 6,456,736.00 |
| | Description | Planning and Administration for staff costs related to the implementation of CDBG activities |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | N/A |
| | Planned Activities | N/A |
| 2 | Project Name | HOUSING REHABILITATION HOME REPAIR (HR) HOUSING COUNSELING & LEAD REMEDIATION |
| | Target Area | City-Wide NRSA Areas Slums and Blight Designation |
| | Goals Supported | Rehabilitation of Existing Affordable Housing |

| | | |
|----------|--|---|
| | Needs Addressed | Rehabilitation of existing owner-occupied units |
| | Funding | CDBG: \$5,581,676 + \$1,400,000(P.I.) totaling \$6,981,676 |
| | Description | Zero interest loans to eligible low- and moderate-income homeowners including service delivery staff cost for housing rehabilitation that will be leveraged with other sources of funds to create greater impact and leveraging. It includes emergency home repair grants for seniors, housing counseling and lead remediation. May also include Acquisition Rehabilitation. The amount includes P.I. from 0% interest loan in the amt of \$1,400,000 that will be invested back into the program |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 530 low and low-moderate families |
| | Location Description | City Wide, NRSA and Slums and Blighted |
| | Planned Activities | see above |
| 3 | Project Name | HOUSING PRE-DEVELOPMENT COSTS (AFFORDABLE HOUSING) AND DIRECT HOMEOWNER ASSISTANCE |
| | Target Area | City-Wide |
| | Goals Supported | Rehabilitation of Existing Affordable Housing Homeownership Program CDBG Housing Rehabilitation Activity Delivery Cost Construction of Housing Clean up of Contaminated Sites |
| | Needs Addressed | Rehabilitation of existing owner-occupied units Increase in affordable rental housing options Increased homeownership opportunities |
| | Funding | CDBG: \$ 7,669,171.00 |
| | Description | Pre-development cost for the rehabilitation and new construction of publicly/private owned properties for Detroit low and moderate income residents, including affordable housing direct homeownership assistance |
| | Target Date | 6/30/2026 |

| | | |
|----------|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | 325 Low and moderate families |
| | Location Description | City-wide |
| | Planned Activities | see above |
| 4 | Project Name | PUBLIC FACILITY REHABILITATION AND PUBLIC IMPROVEMENT (PFR) |
| | Target Area | City-Wide |
| | Goals Supported | Increase in Public Facilities and Improvements Residential Historic Preservation |
| | Needs Addressed | Increase Public Improvement & Infrastructure |
| | Funding | CDBG: \$1,000,000 |
| | Description | Public Facility Rehabilitation of Public Facilities buildings that operates Public Service activities and adding capacity for homeless shelter facilities. Also, includes Public Improvements to sustain infrastructure |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | City-wide |
| | Planned Activities | see above |
| 5 | Project Name | PARK IMPROVEMENTS AND NEIGHBORHOOD FACILITIES (PRK/NEIGH) |
| | Target Area | City-Wide |
| | Goals Supported | Sustain Infrastructure and Public Improvements Increase in Public Facilities and Improvements |
| | Needs Addressed | Increase Public Improvement & Infrastructure |
| | Funding | CDBG: \$500,000 |
| | Description | Public Improvements to rehabilitate parks, tree canopy, open space and to build greenways |

| | | |
|----------|--|--|
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 10,000 |
| | Location Description | TBD |
| | Planned Activities | see above |
| 6 | Project Name | PUBLIC SERVICE (PS) |
| | Target Area | City-Wide NRSA Areas |
| | Goals Supported | Public Services Activities for Citizens of Detroit |
| | Needs Addressed | Increased employment training - public services Increased Public Services |
| | Funding | CDBG: \$3,947,035 |
| | Description | Public Service activities including NRSA Summer Youth Employment and Training |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 169,313 individuals |
| | Location Description | City-wide and NRSA |
| | Planned Activities | see above |
| 7 | Project Name | HOMELESS PUBLIC SERVICE (HPS) |
| | Target Area | City-Wide |
| | Goals Supported | Reduce homeless citizens in City of Detroit Provide interim assistance to address emergency |
| | Needs Addressed | Homeless Prevention Emergency Shelter and Transitional Housing Rapid Re-housing Permanent Housing |

| | | |
|----------|--|--|
| | Funding | CDBG: \$2,395,517 ESG: \$2,879,131 Continuum of Care: \$36,540,978 |
| | Description | Public Service programs for the homeless |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 7,283 low and extremely low families |
| | Location Description | City-Wide |
| | Planned Activities | see above |
| 8 | Project Name | SECTION 108 REPAYMENT |
| | Target Area | City-Wide |
| | Goals Supported | Section 108 Repayment |
| | Needs Addressed | Expand economic development opportunities |
| | Funding | CDBG: \$0 |
| | Description | Repayment of Section 108 Loans |
| | Target Date | TBD |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | city-wide |
| | Planned Activities | see above |
| 9 | Project Name | CONSTRUCTION OF HOUSING |
| | Target Area | City-Wide |
| | Goals Supported | Construction of housing |

| | | |
|----|--|--|
| | Needs Addressed | Increase in affordable rental housing options Increased homeownership opportunities |
| | Funding | CDBG: \$0 |
| | Description | Construction of Housing affordable housing units |
| | Target Date | N/A |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | N/A |
| | Planned Activities | see description |
| 10 | Project Name | RELOCATION |
| | Target Area | City-Wide |
| | Goals Supported | Address relocation of displaced residents |
| | Needs Addressed | Homeless Prevention |
| | Funding | CDBG: \$0 |
| | Description | Address relocation of displaced residents |
| | Target Date | N/A |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | CITY-WIDE |
| | Planned Activities | see description above |
| 11 | Project Name | CLEANUP OF CONTAMINATED SITES |
| | Target Area | City-Wide |
| | Goals Supported | Blight removal and demolition Cleanup of Contaminated Sites |
| | Needs Addressed | Rehabilitation of existing owner-occupied units Increase in affordable rental housing options |
| | Funding | CDBG: \$0 |

| | | |
|----|--|---|
| | Description | Cleanup of contaminated sites for rehabilitation projects |
| | Target Date | N/A |
| | Estimate the number and type of families that will benefit from the proposed activities | TBD |
| | Location Description | City-Wide |
| | Planned Activities | see above |
| 12 | Project Name | HOME Assisted Housing (HOME) (2025) |
| | Target Area | City-Wide |
| | Goals Supported | Rehabilitation of Existing Affordable Housing |
| | Needs Addressed | Rehabilitation of existing owner-occupied units Increase in affordable rental housing options Increased homeownership opportunities |
| | Funding | CDBG: \$5,984,902.09 |
| | Description | Affordable housing rehabilitation including rental units constructed. The amount includes estimated Home Program Income for FY 2025-26 \$4,200,000. |
| | Target Date | N/A |
| | Estimate the number and type of families that will benefit from the proposed activities | TBD |
| | Location Description | City-Wide |
| | Planned Activities | see above description |
| 13 | Project Name | ESG25-Detroit (2025) |
| | Target Area | City-Wide |
| | Goals Supported | Reduce homeless citizens in the City of Detroit |
| | Needs Addressed | Homeless Prevention Emergency Shelter and Transitional Housing Rapid Re-housing Permanent Housing |
| | Funding | CDBG: \$2,879,131 |

| | | |
|----|--|--|
| | Description | ESG Activities includes Administration, Emergency Shelter, Outreach, Rapid Re-housing, Homeless Prevention and Data Collection. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | TBD |
| | Location Description | City-Wide |
| | Planned Activities | see above |
| 14 | Project Name | HOPWA 2025 City of Detroit MIH25F001 |
| | Target Area | City-Wide |
| | Goals Supported | Assist special needs (non-homeless) populations |
| | Needs Addressed | Homeless Prevention |
| | Funding | CDBG: \$3,542,718 |
| | Description | HOPWA administration and short-term emergency/transitional housing including rental assistance, supportive/informational services for clients who may or may not be medically fragile but who have and HIV/AIDS diagnosis. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 295 |
| | Location Description | City-Wide |
| | Planned Activities | see above |
| 15 | Project Name | CDBG HOUSING ACTIVITY DELIVERY |
| | Target Area | City-Wide NRSA Areas Slums and Blight Designation |
| | Goals Supported | Rehabilitation of Existing Affordable Housing CDBG Housing Rehabilitation Activity Delivery Cost |
| | Needs Addressed | Rehabilitation of existing owner-occupied units Increase in affordable rental housing options |

| | | |
|--|--|--|
| | Funding | \$5,572,648 |
| | Description | CDBG housing rehabilitation activity delivery staffing costs |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | City-Wide |
| | Planned Activities | see above description |

Affordable Housing

AP-50 Geographic Distribution – 91.220(f)

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

The City of Detroit received approval from HUD for the renewal of five areas as Neighborhood Revitalization Strategy Areas (NRSAs) to focus its investment on neighborhoods that meet the NRSA criteria. The NRSA Plan is designed to use Community Development Block Grant funds in new ways. The plan includes strategies 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 following is a description of the five NRSAs within the City of Detroit:

NRSA 1:

The boundaries are as far west as Saint Aubin Street, and spans encompasses areas to the east as far as Calvin Avenue. The southern boundary is Jefferson Avenue as well as the Detroit River, while the northern boundary is as far north as E. McNichols Road. NRSA 1 exhibits high levels of housing vacancy and aging residential structures, with 81% of its homes built before 1940. Only 46% of units are owner-occupied, below the citywide average. The area has the highest percentage of elderly residents (15%) and a significant share of households with incomes below \$15,000 annually. Commercially, it has 4% of its land designated as vacant commercial property and 43% as vacant residential, the highest among all NRSAs. These conditions highlight the need for substantial investment in housing stabilization and neighborhood revitalization.

NRSA 2:

The boundaries are as far west as Trinity Street, as far south as Paul Street, as far east as Livernois Avenue, and as far north as Interstate 96. Housing in NRSA 2 is moderately older, with 36% of homes built between 1940 and 1969 and 53% built before 1940. It is slightly higher than average homeownership at 50% and the largest youth population, with 29% under the age of 18. Economically, 19% of local employment is in healthcare, providing a comparative industry advantage. The area has 27% of land classified as vacant residential and 3% as vacant commercial, offering redevelopment opportunities with less vacancy pressure than NRSA 1.

NRSA 3:

The southern boundary is Interstate 75, the western boundary abuts the City of Detroit's boundary, the northern boundary is W 7 Mile Road, and the most eastern portion follows Woodward Avenue. NRSA 3 is the most populous and ethnically diverse area, containing neighborhoods like Mexicantown with a 28%

Hispanic/Latino population and a significant Asian community. Only 1% of homes were built after 2010, and 74% were built before 1940, indicating an aging housing stock. Homeownership is around 49%, close to the city average. Although the area has 34% vacant residential land and 4% vacant commercial land, it also has one of the lowest median home values and rents, which may offer affordability but signals disinvestment.

NRSA 4:

The boundaries are as far north as 8 Mile Road, as far west as Interstate 75, as far east as Interstate 94, and as far south as Brockton Street. NRSA 4 has the highest concentration of manufacturing employment (18%), and the second-highest percentage of homes built before 1940 (55%). It has relatively low homeownership at 46% and the smallest elderly population (10%). This NRSA exhibits better income metrics than others and has the lowest share of vacant residential land (22%). With its industrial base and lower vacancy, NRSA 4 stands out for economic potential, although aging housing still poses a challenge.

NRSA 5:

The southern boundary is Lyndon Street, the western boundary is the Detroit city line, the eastern boundary is Outer Dr. W, and the northern boundary is Pembroke Avenue. NRSA 5 is the smallest NRSA by population but has the highest rate of homeownership (53%) and a more balanced age distribution. About 33% of the land is classified as vacant residential, and the housing stock, while still old, includes a slightly higher share of newer structures. Educational attainment is relatively strong, with the highest share of residents holding some college education. Nonetheless, the area still faces challenges related to low income, vacant properties, and aging infrastructure. Investment is needed to support home repairs, infill development, and youth services.

Slum and Blight Designation

The issue of vacant or substandard homes contributes significantly to the broader problem of slum and blight. To address this, the City will continue using the slum and blight area designation as outlined in 24 CFR 570.208(b)(1). This designation supports activities aimed at preventing or eliminating slums or blight within designated areas. The City will maintain its blight reduction efforts both citywide and within the three designated slum and blight areas adjacent to the NRSAs, as previously described.

There are three (3) slum and blighted areas that meets HUD criteria.

Area 1:

Cody Rouge and Warrendale - Bounded roughly by Rouge Park to the West, Fullerton/I-96 to the North, Southfield Freeway to the east (includes east of Southfield freeway at Tireman), and the City boundaries to the South.

Area 2:

Delray - Generally bounded by I-75 to the North, Grand Blvd to the East, Jefferson to the South, and Rouge River to the West.

Area 3:

Conant-Davison - Bounded generally by Davison and McNichols to the North, Mount Elliot to the East, and the City boundary with Hamtramck/Highland Park to the South and West.

Geographic Distribution :

| Target Area | Percentage of Funds |
|-----------------------|---------------------|
| City-Wide | 85 |
| NRSA's | 13 |
| Slum and Blight Areas | 2 |

Table - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Most Detroit's targeted investments will benefit low- and moderate-income people or low- and moderate-income areas. City-wide targeting considers that 83 percent of the City's block groups have 51 percent or more low- and moderate-income residents. Renewal of the NRSA's are complete. Benefits include:

- Job Creation/Retention and as Low/Moderate Income Area Benefit: Job creation/retention and training 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 part of a single structure for the purposes of applying the low-and moderate- income national objective criteria. If 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)).

Major NRSA projects include the following:

- Youth Employment: This year the City will invest CDBG funds totaling \$1.5 million for Summer Jobs training program for Detroit youth. 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. Funds will be leveraged with a corporate match.
- Zero Interest Loan Program: Grant funds of 1 million will be leveraged with other sources of funds to create greater impact & leveraging. In addition to loan funds available City-wide, CDBG funds is available for housing rehabilitation loans in NRSA's
- Motor City Match/Restore program is vital to Detroit small businesses with funds over 1.5 million (funded from the City’s general fund). The program assists businesses with technical assistance, improving facade exteriors/landscaping. It is increased economic opportunities with job growth within the city and NRSA's

The City of Detroit launched Investment Strategy Initiatives designed to revitalize declining areas within the City. Three areas meet the CDBG slum and blight “area basis” description. These areas met the following requirements:

1. The definition of a slum, blighted, deteriorating or deteriorated area under state or local law or ordinance. The area met one or both conditions of "a" or "b" below:

a) At least 25% of the properties in the area experience one or more of the following conditions: physical deterioration of buildings or improvements; abandonment of properties; chronic high occupancy turnover rates or chronic high vacancy rates in commercial/industrial buildings; significant declines in property values or abnormally low property values relative to other areas in the community; known or suspected environmental contamination, b) The public improvements in the area are in a general state of deterioration.

Discussion

Target area activities will primarily benefit low/moderate income citizens or areas within the city where at least 51 percent or more Detroit residents are low/moderate income. This year at least 82 percent of investments will benefit low- and moderate-income citizens or low- and moderate-income areas within the City (exceeding the minimum threshold for the primary objective [1]).

Geographic allocations will be targeted using a plan based on the Detroit Future Cities strategic plan, NRSA plan, and Slum and Blight designations. 83 percent of Detroit block groups have 51 percent or more low/moderate income residents. Accordingly, resources available in this Action Plan, DHC, Detroit Housing for the Future Fund (DHFF), and Strategic Neighborhood Fund (SNF) were geographically targeted to benefit as many low- and moderate-income residents as possible. HOME projects also target low- and moderate-income residents and targets specific geographic areas according to the HOME Notice of Funding Availability (NOFA). The HOME NOFA is scheduled for completion later this year.

City-wide activities provide services to the entire City, overlapping NRSA and Slum and Blight areas. City-wide allocations include CDBG and ESG organizations providing shelter, outreach, and services for the homeless and those at risk for homelessness. In addition, many housing programs such as HOPWA and CDBG (housing rehabilitation activities) are available city-wide. See Maps (in the Appendices) for NRSA and Slum & Blight areas.

AP-55 Affordable Housing – 91.220(g)

Introduction

Providing decent, safe, and affordable housing is a critical step to revitalizing many of Detroit's neighborhoods. It is also an important anti-poverty strategy. The City is committed to ensuring that existing housing is in good condition and new housing is built in areas targeted for growth, and that a path to housing is available for individuals and families who are homeless or at risk of homelessness or are low to moderate income. By doing so, the City can help keep at-risk populations from becoming homeless and prevent housing costs from becoming an overwhelming burden to low- and moderate-income households.

The City uses a combination of Community Development Block Grant (CDBG), Community Development Block Grant CARES Act (CDBG-CV), *Community Development Block Grant Disaster Recovery* (CDBG-DR), HOME Investment Partnership Program (HOME), HOME Investment Partnerships American Rescue Plan Program (HOME-ARP), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funds to assist the most vulnerable populations in our community including homeless and low/moderate income housing needs. CDBG, CDBG-CV, HOME-ARP and ESG funds help prevent homelessness and assist those that are already homeless with shelter and supportive services. HOPWA funding addresses affordable housing needs faced by those struggling with an HIV/AIDS diagnosis. HOME, CDBG, CDBG-CV, CDBG-DR and 108 Loan funds are used to build rental housing, help with down payments and rehabilitate homes for low- and moderate-income persons/families in Detroit. HOME funds will be used primarily for Rental Housing projects. Additionally, the City received in FY20, a \$30M Choice Neighborhoods Implementation grant to support a neighborhood transformation plan in the Greater Corktown, as well as a supplemental \$5M grant to address increased costs. The majority of this grant will go towards the development of affordable and mixed income housing in this target area.

HRD funds the 0% Interest Home Repair Loan Program with CDBG funds, providing loans up to \$25,000 to assist Detroit homeowners with home repairs, these funds leverage private investment that provides 50% of the loan capital on each project. HRD also funds the Senior Emergency Home Repair Program with CDBG. This program serves low income seniors who own and occupy their home with emergency repair needs such as roofs, furnaces and hot water heaters. In addition, the City of Detroit provides matching funds from CDBG for multiple Lead Hazard Reduction Programs serving low-to-moderate income households with children under the age of 6. CDBG is also used to provide emergency type repairs on the properties receiving lead hazard reduction services in order to protect the investment made to make the homes lead safe.

In 2018, the City began receiving between \$1.2 and \$1.5 million annually from the Michigan Department of Health and Human Services (MDHHS) through the Medicaid Children's Health Insurance Program (CHIP). The goal of the program is to serve between 20 and 30 units annually with lead-based paint hazard reduction in sixteen of the City's zip codes.

In January 2020, the City of Detroit was awarded \$9.7 million from HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH) High Impact Neighborhood Grant to target 4 contiguous census tracts in Southwest Detroit (48209 zip code), this program has since expanded to 3 zip codes in Southwest Detroit (48209, 48210 and 48217). The goal is to eliminate lead-based paint hazards in single family and multi-family units, both owner- and tenant-occupied. The City has completed 266 units to date and expects to assist a total of 277 units prior to grant close-out in August 2025.

The City was awarded a Healthy Home Production (HHP) grant from the OLHCHH in April 2022 for \$2M. The funding is primarily used to address lead hazards in the homes of eligible 0% Interest Home Repair Loan Program participants or to address deferral reasons for otherwise eligible weatherization clients. To date, 89 of the 125 unit goal have been completed, remaining units will be completed prior to grant close-out in January 2026.

The City received \$5.65M from OLHCHH in December 2022 to address lead hazards and healthy homes hazards in 150 units across 16 target zip codes. To date 40 units have been completed, with an additional 85 units approved and, in the pipeline, to be completed.

A FY24 Lead Hazard Reduction grant was awarded to Detroit, with a Period of Performance beginning March 1, 2025 and going through March 1, 2029. The goal of the grant is to assist 172 units across 16 target zip codes with the highest rate of elevated blood lead levels. Staff are working on start-up activities including environmental review, budget set-up, drafting policies and procedures, workplan and benchmarks therefore no units have been completed to date.

In FY 2025-2026 the City will use a clear and consistent application process to evaluate and select housing rehabilitation and new construction projects to meet the established goals for affordable housing development and preservation established in the forthcoming Affordable Housing Strategy. HRD will continue to utilize the Targeted Multifamily Housing Areas Map to assist in making 2025-2026 Affordable Housing NOFA investment decisions. The City will seek to leverage HOME, HOME-ARP, CDBG, CDBG-CV, CDBG-DR and other local funds with other funding sources such as Low-Income Housing Tax Credits, Historic Tax Credits, grants and federal and state affordable housing financing programs and support projects that will create and enhance stable communities where other services are provided.

Goals for investing in rehabilitated and newly constructed housing in 2025-2026 include:

Promoting and supporting sustainable, safe, and healthy homes and neighborhoods in the City of Detroit through housing rehabilitation and lead hazard control services

Reducing distressed housing conditions and supporting blight reduction in neighborhoods

Making informed, geographically targeted investment decisions to maximize leverage within developments and neighborhoods.

The preservation of existing multifamily affordable housing, the creation of new multifamily affordable housing for extremely low-income, very low-income, low-income and moderate income households and the renovation of homes for purchase by low-income and moderate income households.

Other long-term plans are underway to select the most appropriate grant subrecipients for target area work. Matching subrecipient strengths with priority rehabilitation and strategic goals may soon increase housing output.

| One Year Goals for the Number of Households to be Supported | |
|---|-------|
| Homeless | 960 |
| Non-Homeless | 755 |
| Special-Needs | 240 |
| Total | 1,955 |

Table - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|-------|
| Rental Assistance | 950 |
| The Production of New Units | 555 |
| Rehab of Existing Units | 445 |
| Acquisition of Existing Units | 5 |
| Total | 1,955 |

Table - One Year Goals for Affordable Housing by Support Type

Discussion

1. HOME, CDBG, CDBG-CV, and HOME-ARP: In the 2025-26 fiscal year, HOME, CDBG, CDBG-CV, and HOME-ARP funds will be targeted to strategic areas in the City through a Notice of Funding Availability (NOFA) process. These funds will be prioritized to create or maintain affordability for projects in areas with lower vacancies, strong real estate markets and areas located near local employment districts or transit. New construction will be limited to areas where there is clear demand and long-term housing viability. Under the Housing Rehabilitation and Development Program HRD expects to complete the rehabilitation of 95 units and the construction of another 520 rental units for low-income, very low-income, extremely low-income, and moderate income households. HRD also expects 5 existing units will be acquired by low-income households. The completed projects will include funding from other sources such as Low-

Income Housing Tax Credits, Historic Tax Credits, private equity, grants and local, federal and state affordable housing financing programs to accomplish over 14 times the amount of development activity for each dollar of support provided by the Housing Rehabilitation and Development Program. Also, HRD expects the rehabilitation of an additional 540 units and construction of another 1060 rental units for low-income, very low-income, extremely low-income, and moderate income households will be in process during the 2025-26 fiscal year. These projects will also leverage the other funding sources indicated above to accomplish approximately 10 times the amount of development activity for each dollar of funds invested in supporting the projects.

Community Housing Development Organization (CHDO)

As per the 24 CFR Part 92.300, at least 15 percent of the city's HOME allocation will be reserved for investment only in housing to be owned, developed, or sponsored by a special type of nonprofit called a Community Housing Development Organization (CHDO). A CHDO is a private nonprofit, community-based organization that has staff with the capacity to develop affordable housing for the community it serves. In order to qualify for designation as a CHDO, the organization must meet certain requirements pertaining to their legal status, organizational structure, and capacity and experience.

In order to count towards the 15 percent set-aside, a CHDO must act as the owner, developer, or sponsor of a project that is an eligible set-aside activity. These eligible set-aside activities include: the acquisition and/or rehabilitation of rental housing; new construction of rental housing; acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; and direct financial assistance to purchasers of HOME-assisted housing that has been developed with HOME funds by the CHDO.

Technical items from our HOME policy document that could be added if required:

When the City provides set-aside funds to a property ownership entity that includes a Community Housing Development Organization with a controlling interest in the general partnership, the written agreement specifies that the CHDO must own the property during development and for a period at least equal to the period of affordability as required per 24 CFR 92.504(c)(3)(x).

When the City is providing set-aside funds to a property ownership entity that includes a Community Housing Development Organization with a controlling interest in the general partnership, the written agreement specifies that the CHDO, or an experienced project manager hired by the CHDO, must oversee all aspects of the development process in accordance with 24 CFR 92.300.

When the CHDO is a "sponsor" and the limited partnership or limited liability company agreement permits removal of the CHDO as general partner or sole managing member of the organization, the written agreement specifies that the CHDO may only be removed as general partner or sole managing member for cause and must be replaced with another CHDO in accordance with 24 CFR 92.300(a)(4)(i).

When the owner, developer or sponsor is a Community Housing Development Organization (CHDO) and is receiving CHDO operating assistance in accordance with 24 CFR 92.208, the agreement includes 24 CFR 92.504(c)(3)(x) and 24 CFR 92.504(c)(6).

When applicable, a provision that the CHDO is expected to receive CHDO set-aside funds for a specific project within 24 months of the date of receiving CHDO operating funds.

When applicable, the terms and conditions upon which the expectation for receiving CHDO set-aside funds is based.

When the owner, developer or sponsor is a Community Housing Development Organization (CHDO) and is receiving project-specific technical assistance and site control loans in accordance with 24 CFR 92.301(a), the agreement should specify as required per 24 CFR 92.504(c)(3)(x) and 24 CFR 92.504(c)(7).

If the owner, developer, or sponsor is a Community Housing Development Organization (CHDO) and is receiving project-specific seed money loans in accordance with 24 CFR 92.301(b) the agreement should specify as required per 24 CFR 92.504(c)(3)(x) and 24 CFR 92.504(c)(7).

2. CDBG Rehabilitation: HRD's 2025-2026 Housing Rehabilitation Program will focus on the following:

- Eliminating lead-based paint hazards
- Repairing deteriorated building components affecting occupant's health and safety

Detroit is making progress against a deteriorating housing stock by repairing homes in both "NRSA" and "Slum and Blight" designated areas. In **2025-26**, the City of Detroit's Senior Emergency Home Repair Program will end and a new program focusing on critical home repairs will be rolled out in its place. The new program will assist seniors, but also other residents in the City that are at or below 50% AMI and meet eligibility requirements. In addition to using CDBG funds, the City will leverage private capital investment to increase home repair dollars to residents of the City of Detroit through the 0% Interest Home Repair Loan Program which will end in December 2025. The following details how each program will serve low- and moderate-income homeowners:

- Senior Emergency Home Repair Grant (SEHR) – The program is being replaced with a TBD critical home repair program that is in the design phase. The CDBG funds will be used for emergency repairs in households that are at or below 50% AMI and meet the eligibility requirements. The funds will be used on 6 categories of repairs that affect the immediate health and safety of occupants. An estimated 200 homeowners will be assisted with an approximate expenditure of \$15,000 per home.

0% Interest Home Repair Loan Program (0%IHRLP) - These privately leveraged CDBG funds provide 0% interest home repair loans, to low- and moderate-income homeowners. In addition, those areas designated NRSA areas and Slum and Blight areas will allow residents who are above 80% of AMI to participate in the program. An estimated 30 homes will be assisted with an average CDBG expenditures of \$12,500, with a match of leveraged

private capital, per home. The program will end in December 2025 and HRD is in the early stages of determining what a future program may look like.

3. CDBG Direct Homeownership Assistance Program: Under this pilot program, 54 low-to-moderate income persons in four neighborhoods will be helped with down payment and closing costs assistance, also rehabilitation of 25 units of low- and moderate-income rental units.

4. Lead Hazard Reduction (LHR) Program Grant: HRD has multiple active LHR grants, with a total award of \$14.7M. The programs are at different stages of implementation, however across the three programs HRD anticipates assisting 120 units with lead hazard reduction over the next year. CDBG funds are used to match the two HUD OLHCHH grants as well as provide emergency repairs as needed to ensure the long-term integrity of the lead repairs.

5. Healthy Homes Production (HHP) Grant: HRD was awarded \$2M to address healthy homes hazards, including lead hazard reduction, in most cases these funds will be used in conjunction with the 0%IHLRP and to address weatherization deferral reasons in partnership with the local Community Action Agency. HRD anticipates assisting 25 units over the next year to reach the 125 unit goal through the life of the grant.

AP-60 Public Housing – 91.220(h)

Introduction

The basic need of public housing residents is for decent, safe, affordable housing. DHCs mission is to effectively and efficiently develop, manage, and preserve quality affordable housing. To meet this need, the Detroit Housing Commission (DHC) does the following:

- DHC manages a portfolio that includes Low Income Public Housing (LIPH), mixed-finance developments, Project Based Vouchers (PBV) and Tenant Based Vouchers (TBV).
 - DHC owns and operates 16 family and elderly public housing developments totaling approximately 3,400 units.
 - Administers over 6,000 Housing Choice Vouchers under the Rental Assistance Housing Program.
- Ensures that the resident experience and sustainability at the forefront of its operations and plans.
- Encourages homeownership and self-sufficiency through several different programs, including Jobs Plus, Family Self-Sufficiency and Youth Build.
- Develop opportunities and avenues to provide decent, safe, affordable housing.

1. Actions planned during the next year to address the needs of public housing residents

The DHC is implementing a multi-year plan to address the needs of public housing comprehensively. DHC will continue to execute its multi-pronged plan which includes but is not limited to the following:

Increase Affordable Housing Units. DHC will utilize multiple tools, regulations and relationships to increase the number of available affordable housing units. DHC will continue to fine tune and optimize the currently underway Comprehensive Portfolio Upgrade Plan (CPUP). The CPUP was developed based on the guidance received from Physical Needs Assessments (PNAs), real estate consultancy, HUD guidance, and input from DHC staff and residents. DHC shall under RAD, Section 18, and other repositioning programs, if applicable, consider all of DHC's portfolio including Mixed Finance Developments for financial repositioning. DHC plan to increase affordable housing includes, but is not limited to the following:

- 1.1.1. **The Faircloth Amendment.** DHC will identify sources of financing to leverage its ability to increase its housing inventory and the total Annual Contributions Contract (ACC) units by reclaiming units through The Faircloth Amendment.
- 1.1.2. **Project Based Voucher (PBV) Partnerships.** DHC has and will continue to form partnerships with developers to provide PBV rental assistance to further affordable housing in the City of Detroit.
- 1.1.3. **New Development and Redevelopments.** DHC will continue to reposition its assets under the RAD program. This includes the development of new properties and the redevelopment of existing properties. DHC has begun the first phase of the redevelopment of The Villages of Parkside (160 units) and the development of Gardenview200 (up to 200 units).

- 1.1.4. **Self-development.** DHC will seek self-development as well as new development opportunities to assist with affordable housing initiatives.
- 1.2. **Deconcentration of Poverty.** Continue to use its ability to project base vouchers and Small Area Fair Market Rents to deconcentrate poverty.
- 1.3. **Unit Modernization.** DHC will continue to actively pursue the modernization/rehabilitation of existing public housing units.
- 1.4. **Maintain Compliance with ADA Regulations.** DHC will maintain an emphasis on ADA compliance, ensure a minimum of 2% vision and hearing sensory units and 5% ADA (Sec. 504) units per AMP for both current and future developments.
- 1.5. **Safe and Secure Environments.** DHC will continue to improve security across its entire portfolio through the installation of cameras and the potential further enrollment of additional developments into the Green Light Program.
- 1.6. **Leverage CFP Fund to Improve and Preserve DHC Properties.** DHC will continue to expend and administer CFP funds received to improve and preserve DHC properties. DHC has been and will continue to re-negotiate existing contracts and negotiate new contracts to expediate capital improvement while ensuring high quality deliverables. Although DHC continues to implement a Capital Improvement Plan to improve the quality of life for DHC's residents, it is clear that DHC's annual appropriation of operating subsidy and capital grant funds cannot be relied upon to make significant improvements in the public housing portfolio.
- 1.7. **Foster Development Partnerships.** DHC will continue to explore opportunities to collaborate with governmental agencies, non-profit community organizations, and developers to further the acquisition, development and preservation of affordable housing in the City of Detroit.
- 1.7.1. **Choice Neighborhood Grants.** DHC in conjunction with the City of Detroit, was awarded a Choice Neighborhood Initiative Planning grant at the Forest Park-Diggs Developments. DHC and its partners are employing this opportunity to secure a Choice Neighborhood Grant and improve the Forest Park-Diggs Development and its surrounding neighborhood.
- 1.7.2. **Digital Equity.** Rocket Community Fund and the City of Detroit in partnership with DHC will continue to implement the pilot initiative of broadband expansion and digital equity initiative that would expand DHC residents' internet access through technology education and hardware donations as a tool for poverty eradication at Diggs Development.
- 1.8. **Facilitate Home Ownership.** The DHC will assist residents to become homeowners via the training program and vouchers.
- 1.9. **Workforce Development and Training.** DHC, through its HUD-awarded grants, will continue to expand workforce development and job training efforts (see section 2. Below).
- 1.10. **Promote Self-Sufficiency.** DHC, with HUD national staff, has opened and will be expanding the Envision Center to promote family self-sufficiency through educational and economic development.

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

2.1. Increasing Public Housing Residents Involvement in Management

DHC encourages public housing resident to become more involved in management via four main avenues: Resident Councils, Resident Advisory Board, Resident Advocates, and Operational Programs.

Resident Councils – The RSD, in partnership with the League of Women Voters, facilitated the organization of resident councils at each of its developments. This initiative resulted in the election of seven Resident Councils. These councils have drafted their by-laws and are conducting meeting for residents to review and vote on the by-laws. The RSD continues to facilitate the organization of resident councils in the remainder of the DHC developments.

Resident Advisory Board - In compliance with Section 511 of the United States Housing Act and regulations in 24 CFR part 903, the DHC has an established RAB that is an integral part of the PHA Annual Plan process. The DHC's RAB membership is comprised of resident members of all communities that are assisted by the PHA. The role of the RAB is to assist the PHA in developing the PHA Plan and in making any significant amendment or modification to the Plan which includes, but is not limited to, Capital Improvement plans, Development plans, and policy or process changes to both the Low-Income Public Housing and Housing Choice Voucher programs.

Additionally, DHC encourages the public and all its residents to provide feedback on the PHA Annual Plan and the 5-Year Plan during a 45-day comment period and a public hearing. The public hearing is recorded and made available on the DHC website. DHC has created an email address where residents and the general public can email recommendations, questions and comments about the PHA Plan.

Resident Advocates - Resident Advocates are residents who assist the RSD to promote information sharing and provide the PHA and its residents with a forum to communicate, collaborate and participate in the DHC's operations and ongoing programming at each property.

Operational Programs – The DHC Resident Services Department (RSD) has year-round empowerment activities that help residents develop the skills that will tool them to become their own advocates. They encourage resident's self-advocacy and community participation.

2.2. Home Ownership

The DHC has partnered with several HUD certified non-profit organizations to assist in the preparation of residents to become Homeowners. These programs and services include, but are not limited to, credit counseling, basic home maintenance, financial assistance and education. The program used to be exclusive for Housing Choice Voucher holders, but it has been expanded to include LIPH residents.

3. PHA is designated as troubled, describe the way financial assistance will be provided or other assistance

The Detroit Housing Commission is designated as a standard performer in Housing Choice Voucher program, troubled in the public housing program. The public housing designation is tied directly to lowered rent collections, vacancies and late annual recertifications – all as a result of the pandemic. DHC has significantly

reduced both its public housing program and Housing Choice Voucher delinquent recertifications. As of the end of March 2025, HCV has a recertification rate over 97% and the LIPH rate is over 91%. DHC has also onboarded additional staff to assist with key tasks in the Housing Choice Voucher program. Furthermore, DHC has implemented a hybrid management system to leverage the assistance of an RFP sourced vendor with right sizing the mentioned issues. The relationship has resulted in reduced unit preparation times and increased on-time recertifications. DHC continues to move toward the goal of achieving better than standard performer status through concrete efforts in streamlining and improving its business systems, customer service delivery, performance and accountability measures.

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

Introduction

The City of Detroit addresses the needs of its most vulnerable citizens by working with local partners to fund and/or implement CDBG, ESG, CDBG-CV, and other activities to prevent homelessness, provide shelter, and supportive services. Homelessness funding is also used to support the Coordinated Access Model (CAM) and the Homeless Management Information System (HMIS). The CAM system is Detroit's implementation of coordinated entry system, used to assess those experiencing homelessness and match them to resources. HMIS is the database which allows the CoC lead agency, the Homeless Action Network of Detroit, to track program and system performance.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Detroit is an active participant in an annual unsheltered Point in Time Count to assess progress toward ending homelessness. An unsheltered count was conducted in 2024. Point in Time data for the 2024 PIT can be found [here](#). Although HUD only requires a count of unsheltered residents experiencing homelessness every other year, Mayor Duggen has mandated that the activity be carried out annually. On January 29, 2025, the Detroit's Unsheltered Homelessness Census was conducted with 101 individuals counted that night and 114 individuals counted the next day. The 2025 count census was 215. Specific to the unsheltered populations, the provider network is focused on:

- Ensuring the safety of residents who are unsheltered during dangerous weather conditions through the funding of street outreach and seasonal warming centers.
- Coordinating access to permanent housing for those unsheltered as a high priority population.
- Connecting each unsheltered chronically homeless individual with a Housing Navigator to ensure individuals move as quickly as possible into permanent housing.
- Utilizing ARPA funding to expand street outreach hours to ensure as close to 24-7 coverage as possible.
- Coordinating with the Detroit Police Department when they encounter an unsheltered household to connect them with street outreach services

During the 2025-2026 year, Detroit will continue to implement the coordinated assessment process that has been in place since early 2014. This coordinated assessment process reaches out to and assesses persons experiencing homelessness and is required per the HEARTH Act. Locally, this system is referred to as the Coordinated Assessment Model (CAM). The intent of CAM is to provide a streamlined process by which people who are homeless or at-risk of homelessness are assessed for the most appropriate intervention to meet their needs, and to be able to access those resources.

Through the CAM, households experiencing homelessness, who are either residing in shelters or are unsheltered, receive an assessment using our community's common assessment tool--the Service Prioritization Decision Assistance Tool (SPDAT). The SPDAT assigns a numeric value to help determine what type of intervention a household is best suited for: either that the person will be able to end their homelessness on their own; shorter-term assistance such as Rapid Re-Housing (RRH); or longer-term, more intensive assistance such as Permanent Supportive Housing (PSH). These assessments are completed at CAM access points or through the phone line. Once the assessment has been made, the household will be referred to a service provider to provide the assistance.

The City of Detroit increased coordination among outreach providers that are both federally and private funded. This level of collaboration begun in 2020 because of COVID-19 and has allowed outreach efforts to provide a more streamlined response to assist both the clients and the providers. In addition, the creation of a chronic by-name list has ensured outreach providers are focused on completing assessments on persons who are unsheltered. These street outreach teams canvass the streets and known locations where unsheltered persons reside. In addition to outreach and engagement, these teams "navigate" the unsheltered to supportive housing by helping them compile the necessary documents to qualify for and be matched to supportive housing.

An essential role of CAM is the referral of households to emergency shelter, Rapid Re-Housing (RRH), and Permanent Supportive Housing (PSH). In 2024, most emergency shelter and permanent supportive housing (PSH) referrals were for single adults. While single adults made up 71% of referrals to shelter, they comprised 73% of referrals to PSH. This is largely because PSH is prioritized for chronically homeless households, and single adults are more likely to be chronically homeless than other population types.

Addressing the emergency shelter and transitional housing needs of homeless persons

Addressing emergency shelter needs

In 2025-2026 Detroit will address the emergency housing needs of homeless persons in the following ways:

- Improving services to those in shelter. The City of Detroit published its Emergency Shelter Community Standards to create uniformed services and guidelines for clients.
- Utilize ARPA funding to allow for a limited number of shelters to operate during the daytime hours while providing increased case management as well as increase the number of shelter beds in the community.
- During the winter additional seasonal emergency shelter programs, referred to as warming centers, open to provide shelter space for persons during the cold weather months. It is estimated there will be three Warming Centers operating during the winter of 2025-2026.
- The City of Detroit will continue to support a highly successful shelter diversion program. This program, coordinated through the shelter access points, identifies persons seeking emergency shelter who could be diverted to an alternative housing setting with mediation support. In 2024, a total of **2,584 households were diverted including:**
 - 49% of total Single Adults

- 40% of adult families presenting
- 7% unaccompanied youth
- 4% parenting youth
- The City will continue placing greater emphasis on housing outcomes for shelter providers through a performance-based NOFA process which integrates performance metrics into scoring.
- Incorporate additional data metrics into future NOFAs

Addressing transitional housing needs

The Continuum of Care has reduced its inventory of transitional housing through strategic reallocations. In 2025-2026, the focus will be providing high quality transitional housing for individuals and families who express a desire to live in these settings and keeping side doors closed to entry to ensure referrals come through the coordinated entry system. The number of referrals (116 households) was similar in 2024; unaccompanied youth are the main population (36% of all referrals).

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

Chronically Homeless Individuals and Families - Permanent Supportive Housing (PSH) provides a permanent rental subsidy and wrap-around services for persons who have significant barriers to housing. The Detroit CoC currently has focused its recent efforts around ensuring that supportive housing is going to the households who need it most, through the creation of a by-name list of those experiencing chronic homelessness and the preferencing of those who are unsheltered, chronically homeless and have a high level of vulnerability as determined by the Full SPDAT for available units of supportive housing.

Veterans and Their Families – To end Veteran homelessness, in Detroit, the Detroit CoC participates in Community Solution’s Built for Zero campaign. The campaign works with communities across the world to reach functional zero. Function zero means the number of Veterans experiencing homelessness at any time does not exceed the number of Veterans Detroit is able to house each month. The Veteran Leadership Committee, a Detroit CoC committee, has targeted its efforts to try to reach functional zero by December 2025. The Detroit CoC uses a by-name list process in order to track Veteran inflow, outflow, and stages in the housing process. Through this process the Detroit CoC has successfully reduced the number of Veterans experiencing homelessness by 14.74% in 2024. In addition, 264 Veterans moved into permanent housing continue to monitor our progress through regular leadership team meetings and by name list meetings. As of March 2024, there were 133 Veterans experiencing homelessness in Detroit. In working on Veteran homelessness, we deploy the following tools to address Veteran needs:

- Supportive Services for Veteran Families (SSVF): SSVF provides both RRH and prevention assistance for veterans (both single veterans and families with Veteran head of households). RRH provides short- to medium-term rental assistance and services to quickly move people from a homeless situation back into housing. Prevention assistance helps persons at-risk of homelessness by using funds to pay

rental or utility arrearages, or security deposits and limited rental assistance going forward for persons who need to move to a new housing unit. There are currently three SSVF programs operating in Detroit.

- HUD-VASH: HUD-VASH is a permanent supportive housing program funded by both HUD and the Veterans Administration (VA). Veterans receive a voucher for housing that is partnered with case management to ensure a successful transition from homelessness to housed.
- Grant Per Diem Transitional Housing (GPDTH): GPDTH beds provide transitional housing assistance to veterans experiencing homelessness, the majority of whom are single males. The intent of the GPDTH programs is to move these individuals into permanent housing. There are 80 GPDTH beds in the City of Detroit.

Families with Children - The needs of families with children will be addressed by:

- A portion of the emergency shelter beds in Detroit will be specifically targeted to families with children
- Families with children will be eligible for ESG-funded RRH and prevention programs
- Linking families to Housing Choice Vouchers provided by Detroit Housing Commission or the Michigan State Housing Development Authority

Unaccompanied Youth - In July 2021, Detroit applied for a grant opportunity known as the Youth Homelessness Demonstration Program (YHDP). YHDP is a federal funding opportunity made available to communities through the Department of Housing and Urban Development (HUD). The ultimate goal of the YHDP is to reduce youth homelessness.

In 2022, a community planning process was carried out, culminating in the completion of Detroit's Coordinated Community Plan (CCP) to end youth homelessness. The CCP acts as a guiding and organizing document in the youth space. The hope is that the awarded communities will build momentum around youth work and then share that experience to help mobilize communities around the country towards the same end – already in Michigan, we have seen several other communities apply for YHDP and look to Detroit for guidance.

The population served by YHDP is youth experiencing homelessness up to age 24. In April of 2023, Detroit's Youth Homelessness Demonstration Program (YHDP) grant period began. The following project types were funded and launched: Permanent Supportive Housing (PSH), Joint Component Transitional Housing Rapid Rehousing (TH-RRH), Rapid Rehousing (RRH) portion of the joint component program, and Crisis Mental Health. This initial round of YHDP funding goes through March of 2025. Three organizations that best represented our collective vision and had extensive experience serving youth are now implementing these new projects. The recipients are Ruth Ellis Center, Permanent Supportive Housing (PSH); MCHS Family of Services and Detroit Phoenix Center, Joint Component Transitional Housing Rapid Rehousing (TH-RRH); and MCHS Family of Services, Crisis Mental Health.

Additionally, improvements have been made to our Coordinated Entry system for youth, with the addition of YHDP-funded youth-specific navigation services. This team, working out of Community and Home Supports (CHS), has helped our community to better meet youth where they are and get them connected to appropriate and necessary services. They also facilitate Detroit's new Youth Case Conferencing space, where providers can share resources and consult on client cases in real-time. Through these efforts, we are confident that we are improving outcomes for youth in our community. Detroit looks forward to evaluating these new projects to get a more complete picture of the impact they are having.

With the YHDP-funded projects off the ground, Detroit has been able to shift focus to the CCP and system-level work to address youth homelessness in our community. This work is being led by the CoC's Committee on Youth Homelessness (CYH). Seated committee members include a representative from the City of Detroit and other stakeholders in the youth space from MDHHS, the education system, the juvenile justice system, the Youth Action Board, the CoC Board, youth service agencies, and more. The CYH is working to make system improvements for youth and have begun exploring the possibility of Direct Cash Transfer programming through both private and public funding channels.

In addition to YHDP-funded projects discussed above, the following funded resources will be available to youth in Detroit:

- There will be at least two emergency shelters that are specifically for youth.
- There will be one transitional housing program specifically targeted to youth that can also serve pregnant/parenting teens.
- There will be an organization that specifically provide drop-in services, counseling, and housing services to homeless youth who identify as LGBTQ.
- There will be two funded project-based Permanent Supportive Housing programs that are open to all but targeted to youth.

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

Providing Financial Assistance - One key strategy for the 2025-2026 year will be to provide short-term leasing assistance and utility and/or rental arrears payments. Detroit will do this by using Emergency Solutions Grant (ESG) funds via RRH.

Preventing discharges into homelessness: Within the Detroit CoC, there are State mandated policies that prevent a person from being discharged from one of these institutions of care into homelessness:

- Foster care
- Mental health care
- Correctional facilities

Additionally, providers within the CoC actively coordinate with these systems to help ensure that persons who have resided in each of them for longer than 90 days are not discharged into homelessness. For households that need affordable housing resources in order to avoid entry into homelessness, resources are provided by homelessness prevention providers, through State Emergency Relief provided by MI Department of Health and Human Services (MDHHS), as well as the safety net social service agencies that provide housing as support services to different subpopulations.

Providing supportive services: Through other federal programs such as the American Rescue Plan, persons who are at-risk of homelessness will be able to access an array of supportive services to help stabilize a person experiencing a housing crisis, including mediation of landlord/tenant disputes, other legal assistance, and case management.

Expanding affordable housing opportunities and Landlord Engagement: Detroit works to increase the availability of rental subsidies for low-income individuals and families and expand the use of Housing Choice Vouchers for those at risk of homelessness. When these opportunities are unavailable case managers often attempt to negotiate with landlords to make rents affordable. In 2022, the City of Detroit's Housing and Revitalization Department launched a website called Detroit Home Connect Detroit, a new City service that centralizes available rental units based and can be tailored based on the household's affordability and needs. Households can understand eligibility for rental units by exploring options based on family size, age, and income. This work stemmed from previous landlord engagement initiatives with the ultimate goal of creating a standard landlord engagement and housing program that can significantly increase our landlord pool.

Increased coordination with the local workforce investment board: The City of Detroit is working to help connect programs such as homelessness prevention to provide "warm handoffs" for individuals seeking employment. The homeless system is increasing the level of collaboration through a formal partnership with Detroit at Work that includes a referral process connecting households experiencing homelessness with Detroit at Work at the time of entry into emergency shelter. This immediate referral allows families to quickly connect with employment services as it is often a critical component to ending a household's homelessness.

Discussion

For 2024-2025 year, CDBG funds totaling approximately \$2.5M will support the following homeless activities:

- Street Outreach
- Emergency Shelter Services (Shelter and Essential Services)
- Rapid Re-housing (Financial Assistance/Short Term Case Management, Housing Navigation, Housing Search and Placement & Housing Relocation Stabilization Services)
- Warming Centers
- Coordinated Entry

CDBG homeless funds are also used to meet the 2025-2026 ESG match. ESG regulations require a 100 percent match for every dollar received from HUD. During 2025-2026, CDBG funds will match approximately 90 percent of the 2024 ESG award. The remaining 10 percent match will be met by community organizations

receiving ESG funding. Community organizations traditionally meet the match through in-kind contributions and other award commitments. The match is documented in their contracts.

AP-70 HOPWA Goals – 91.220 (I)(3)

| One-year goals for the number of households to be provided housing using HOPWA for: | |
|--|-----|
| Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family | 0 |
| Tenant-based rental assistance | 240 |
| Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds | 0 |
| Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds | 0 |
| Short Term Rental, Mortgage, and Utility Assistance | 25 |
| Permanent Housing Placement Activities | 30 |
| Total | 295 |

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

Introduction:

The City of Detroit is committed to increasing affordable housing opportunities for low- and moderate income households. The City makes efforts to remove policy and market barriers to the development and preservation of affordable housing and to implement policies and programs to proactively encourage affordable housing. Key barriers to affordable housing in Detroit include tax policies, access to capital for affordable housing, and making land available for the development of affordable housing.

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

To ameliorate barriers to affordable housing, the City of Detroit is taking the following actions:

Tax Abatement Streamlining—Due to high tax rates within the City of Detroit, tax abatements including the Payment in Lieu of Taxes (PILOT) are necessary tools to make affordable and mixed income housing feasible. The process for securing tax abatements has been difficult for developers to navigate, so the City of Detroit is developing a tax abatement portal that will launch in 2025 to bring efficiency and transparency to the process.

Access to Capital—The City has collaborated with philanthropic investors and the Local Initiative Support Corporation to develop a private affordable housing loan and equity investment tool to complement and augment public investment in affordable housing. This tool was launched in fall the 2020 and has grown to \$58 million in fund capacity. Additional private funds are currently being sought to recapitalize this fund to continue providing predevelopment funds and low interest loans to affordable housing developers.

Technical Assistance for Preservation—The City has brought on staff to provide assistance to affordable housing owners and to facilitate access to technical assistance to affordable housing owners to assist in the navigation of public funding, private preservation tools, and incentives.

Inclusionary Housing Ordinance—The City continues to administer an inclusionary housing ordinance that requires affordable housing agreements to be executed in conjunction with certain public land sales, tax abatements, or public financing. The ordinance also creates the Affordable Housing Development and Preservation Fund to transfer 40% of public commercial land sale proceeds to affordable housing activities.

Access to Land in Prime Locations for Affordable Housing—The City utilizes several mechanisms to prioritize affordable housing in prime locations. The City is working with philanthropic and nonprofit partners to make significant public and private investments into comprehensive neighborhood and commercial corridor plans. As part of the site selection for catalytic development projects, the City is identifying sites that are conducive to affordable housing and prioritizing development proposals that include affordable units. The City also releases RFPs for publicly owned land and has prioritized parcels that would be competitive in the State of Michigan's Low Income Housing Tax Credit application process.

Streamlining Approval Processes for Affordable Housing—The City is pursuing process changes to reduce time and administrative costs of affordable housing approvals. The first major initiative was to launch a new fast-track affordable housing property tax abatement to eliminate legislative approvals of affordable housing tax reductions when certain affordable housing criteria are met.

Discussion: The City of Detroit consistently engages with affordable housing developers to identify needs and opportunities to improve the process of bringing affordable housing to market. The City of Detroit Housing and Revitalization Department has a Public Private Partnerships division that assists developers navigate city processes from site selection through construction completion including the navigation of permitting, public financing, incentives, site plan review

AP-85 Other Actions – 91.220(k)

Introduction:

A variety of collaborations, programs and initiatives that encourage job growth and provide services to those in need take place within the City of Detroit. Detroit has been hit hard in past with the Coronavirus pandemic multiple Floods since 2021 and other challenges experienced by older industrial cities. As such, demand for services, programs, and activities supported by federal funds have increased significantly thus the need for coordination, leveraging funds, collaborating on projects, and strategically targeting funds is imperative.

The City of Detroit is focused on addressing obstacles to meet underserved needs by leveraging our funding with other government funding streams and private resources. The City of Detroit will continue to work with our federal, state, and local partners to develop new housing options for poverty level families through such programs as the Affordable Housing Leverage Fund or the Low-Income Housing Tax Credits (LIHTC). In addition, the City will continue to pursue opportunities presented on the federal level and will work with the Michigan State Housing Development Authority to fund LIHTC projects in target areas. The City of Detroit will continue to focus efforts on addressing the needs of households who are experiencing housing insecurity, whether they be homeowners or renters, through a variety of innovative programs.

Home-ARP: The American Rescue Plan (ARP) will provide approximately \$26.5 million and additional \$39K through the HOME Investment Partnerships Program to the City of Detroit. The funding will be used to make targeted, strategic investments in housing and other assistance for people experiencing homelessness. This funding was approved by HUD in late 2022. The City will use HOME-ARP to assist with the development of permanent supportive housing, creation of a non-congregate shelter, supportive services, and non-profit assistance to carry out HOME-ARP activities. As of May 2025, two PSH projects have been constructed using HOME-ARP funding. Benjamin O Davis Veteran Village and The Residences at St. Matthew. Both PSH projects are set to open later in 2025 and will consist of a combined 51 units of PSH.

ARPA Homelessness Prevention: Funding awarded to the City of Detroit through the American Rescue Plan Act (ARPA) supports two strategic initiatives. The first initiative, Prevention, targets households staying with friends or family, often referred to as “doubled up”, who need to leave their housing because it is either overcrowded or unstable. Prevention activities include limited case management which focuses on identifying a new housing unit while connecting clients to mainstream resources and client level financial assistance for security deposits and rental assistance. This funding is leveraged with federal Emergency Solutions Grant (ESG) Prevention program funding that can serve households doubled-up or facing eviction. The ARPA program ramped down in 2024, however prevention services are still supported under ESG funding.

ARPA Homelessness Diversion: The second initiative, Diversion, targets households that are in immediate

need of emergency shelter and contacts the front door of the homeless system, referred to as the Coordinated Assessment Model (CAM). Diversion activities include engagement and financial assistance. Engagement focuses on planning and problem solving to assist clients with either staying in their current unit or moving in with other family or friends (assistance could be monetary or in the form of mediation). The Diversion program may also assist clients with finding a new unit and first month's rent/security deposit.

ARPA Street Outreach: As a component of the larger Detroit Mental Health Co-Response Partnership, ARPA funding has been dedicated to providing individuals with wrap-around services through the deployment of Street Outreach teams. Services provided by these teams include but are not limited to: basic needs assistance (provision of basic needs items such as hygiene products, snacks, water and blankets), housing navigation assistance (connection to Coordinated Entry through CAM and other applicable resource navigation), connection to mental health services, assistance with obtaining vital documents, and transportation assistance to emergency shelter.

Due to COVID-19, Emergency Rental Assistance Program (ERAP) was made available through the U.S Department of Treasury to the State of Michigan through the Homeless Action Network of Detroit and directly to the City of Detroit. Emergency rental assistance was available to landlords and their renters who had been financially impacted by the pandemic. This grant provided another level of assistance for households that do not qualify for ESG prevention funds. The total award was approximately \$305 million dollars for program administration, case management and direct financial assistance for rent, utility and internet support. Between March 15, 2021-March 30, 2024, the ERA program approved just over 33,600 applications for a total of \$273.3 million dollars in direct rent and utility assistance.

In situations where renters were losing their home due to nonpayment of taxes, the Right of Refusal program, which was launched in 2018 in pilot form, could be used. Using funds raised by public-private partnership, the City acquires tax foreclosed homes through the City's right of first refusal from Wayne County. These homes are occupied by renters whose landlords failed to pay their property taxes, victims of property scams, those with solvable probate issues, and owners who would have qualified for property tax reductions. Then, the City passed these homes to a nonprofit partner (United Community Housing Coalition) at no additional cost, and UCHC worked with the individual renters and homeowners, allowing them to acquire the property with monthly payments set at an affordable rate. Funds collected will be held by UCHC for use in future purchases. Since the program's inception, 1,157 households have participated in Make it Home.

Lastly, the City is working to establish clear guidelines in all circumstance to address potential displacement in properties where affordability requirements are expiring, or when formerly naturally occurring affordable housing (NOAH) properties are sold and renovated, resulting in rental increases. The City has already supported efforts to help tenants facing displacement but intends to expand these efforts in the coming

year. We believe the diverse activities described above will help the City sustain healthy neighborhoods for all Detroit residents.

Housing Services

At the end of September 2022, no protections remained in place through state or federal interventions to assist renters still dealing with financial and health challenges related to housing emergencies. The City of Detroit aims to establish a program to prevent Detroiters from experiencing homelessness that were previously being served by Covid-19 resources. As part of the 7-point, 203 million dollar affordable housing plan, the American Rescue Plan (ARP) will provide approximately \$20 million to the new Detroit Housing Services Office (DHS) in the Housing & Revitalization Department. The Detroit Housing Services Office is structured to meet a range of housing relocation needs faced by residents and tenants through an internal continuum of services – as a participant’s housing needs change, so does the type of services available to them within the program.

A hotline will offer assistance for those looking to avoid housing displacement, emergency response for those facing immediate homelessness, and connections to additional housing resources. Residents eligible for case management services will receive 1:1 case management and housing navigation support to gain permanent housing. The target goal is to place 2,000 residents in permanent housing at the conclusion of ARP funding.

Actions planned to foster and maintain affordable housing

The City of Detroit plans the following actions to foster and maintain affordable housing and advance the City’s 2025-2030 goals of developing 3,000 units and preserving 10,000 units of affordable housing: (1) Direct investments to affordable housing development and preservation, including deployment of federal and local affordable housing subsidies through a bi-annual Notice of Funding Availability process; (2) Remove process barriers and risks to affordable housing production by streamlining administrative and legislative approvals and facilitating access to public land; and (3) Provide technical assistance and other supports to affordable housing developers to navigate the development process and build capacity, including emerging local developers and non-profit developers.

Actions planned to reduce lead-based paint hazards

The 2019 American Community Survey (ACS), reports that approximately 89% of Detroit's occupied housing units were built before 1978, with 29% built before 1940. Given the age of the City of Detroit's housing stock, there is significant concern of lead-based paint hazards in residential units. The City of Detroit, through its Housing & Revitalization Department (HRD), is committed to seeking funding for reducing lead hazards and providing prevention information and educational awareness on the various learning disabilities and other significant health issues among children living in affected homes.

Through HUD’s Office of Lead Hazard Control and Healthy Homes (OLHCHH), funds are competitively awarded to help units of local government make homes lead safe. These funds are used in conjunction with CDBG home repair dollars to identify and remediate lead-based paint hazards in privately owned rental or owner-occupied housing. In addition, these OLHCHH grants will also identify and address, where feasible, other health and safety issues by performing a Healthy Homes Assessment.

HRD has multiple active LHR grants, with a total award of \$16.65M. The programs are at different stages of implementation, however across the three programs HRD anticipates assisting 150 units with lead hazard

reduction over the next year. CDBG funds are used to match the two HUD OLHCHH grants as well as provide emergency repairs as needed to ensure the long-term integrity of the lead repairs.

HRD was awarded \$2M to address healthy homes hazards, including lead hazard reduction, in the majority of cases these funds will be used in conjunction with the 0%IRHP. HRD anticipates assisting 75 units over the next year and 125 units throughout the life of the grant.

Actions planned to reduce the number of poverty-level families

Housing, education, transportation, and job opportunities are all important aspects of Detroit's anti-poverty strategy. Housing: See Affordable Housing section AP 55 for details on HRD's efforts to reduce the number of poverty level families by making decent, safe, and affordable housing available for those in need. For households experiencing homelessness, 1,062 referrals were made in 2024 to either Rapid Re-Housing (440) or Permanent Supportive Housing (622) according to the Homeless Action Network of Detroit. These programs provide subsidized rental assistance along with case management to assist households with increasing their self-sufficiency and increasing their income.

Education:

Educational attainment is one key to bringing individuals out of poverty. According to the winter 2015, Michigan Economic and Workforce Indicators and Insights, "The effects of increased levels of education attainment are evident when looking at the labor force participation and unemployment rates for the population 25 and over. There is a clear negative relationship between educational attainment and the jobless rate. It is also apparent that additional education enhances workforce participation." The Detroit Public Schools Community District approved a Community Education Commission, which will grade public schools and provide information to parents to help improve the district's overall performance. While there is still much work to do, teacher vacancies in the district have been reduced by more than half, and salaries have increased by more than \$5,000 annually. In addition, the Detroit Promise Scholarship program offers Detroit High School graduates a tuition-free path to trade, two-year and four-year credentials at 26 Michigan colleges/universities. CDBG funding for educational programs continues to be a city priority. For FY 2025-26, CDBG Neighborhood Opportunity Fund will support approximately \$1.1 million in funding educational programs.

Transportation:

Transportation is the key to all Detroiters being able to access employment opportunities. Over the last four years, DDOT has invested in new buses and routes, and improved operations. Transportation priorities include: Increasing economic opportunity and reducing poverty by delivering a high-quality transit service and providing more ways for people to access every neighborhood in Detroit; Improving public safety by reducing traffic injuries and fatalities and making everyone feel safe walking, biking, and taking transit to their destination; Introducing the new DDOT Bus Tracker where individuals can track their bus via text message or by going to myddotbus.com on an internet browser; Strengthening city functionality by bringing our infrastructure and operations into a state of good repair and having the right systems in place to deliver on our promises. The DDOT will make reasonable accommodations for individuals with disabilities to fully use

the transit services.

Employment:

A significant cause of poverty is the lack of employment opportunities for residents. Detroit at Work is a program that was launched in February 2017. This program is a collaboration with the Detroit Employment Solutions Corporation (DESC), who is the appointed workforce development agency for the City. DESC is a nonprofit agency dedicated to training and opportunities to match Detroiters to jobs. Detroit at Work is a single point of entry to jobs and training opportunities within the City of Detroit. Some highlights of recent workforce initiatives include: Grow Detroit's Young Talent (GDYT), a program that provides youth (ages 14-24) with both soft and hard skills and then matches them with over 200 employers to provide on-the job training between July and September.

Actions planned to develop institutional structure

The City of Detroit has developed its institutional structure by establishing partnerships with City departments and agencies, public housing, private institutions, non-profit organizations and continuum of care providers. When implementing the plan and to carry-help the objectives in the Consolidated Plan and Annual Action Plan, the City will continue to coordinate and collaborate with its partners. Included in the partnership structure are the expertise of contractors, service providers and others with the specialized knowledge needed to carry out programs and projects. The Consolidated Plan programs are usually accomplished through (carry out) the Housing and Revitalization Department, contracts with subrecipients, Community Based Development Organizations (CBDO), HOME program developers, Community Housing Development Organizations (CHDOs) and other City departments. Our entity partners, entity type and roles are described: City Departments and Agencies: Planning & Development Department (P&DD) is responsible for Historic designation advisory, historic review clearances, planning studies, site plan review, city master plan, zoning district boundaries approvals, and development plans; Detroit Building Authority (DBA) is responsible for managing large scale capital construction projects and space planning of city-owned facilities, and a portfolio of commercial real estate properties; Detroit Land Bank Authority is responsible for returning the city's blighted and vacant properties to productive use by utilizing a variety of sales programs to make homeownership and land purchases accessible to Detroiters; Department of Neighborhoods is responsible for helping residents form block clubs and community associations; drive community engagement on neighborhood planning projects and other initiatives; resolve citizens' complaints; and educate residents on a broad range of City programs and policies; Detroit Health Department is responsible for providing programs/services, through The Housing Opportunities for Persons with AIDS (HOPWA) grant programs; and Tenant Based Rental Assistance (TBRA) and Housing Supportive Services; Building Safety Engineering and Environmental Department (BSEED) is responsible for lead hazard inspection for a rental property; rental housing compliance; Detroit Department of Transportation (DDOT) is responsible for public transportation operator of city bus service in Detroit; and Wayne Metropolitan Community Action Agency (WMCAA) is responsible for homeless programs and services: WMCAA provides essential services, and community resources to low and moderate income individuals and families throughout all of Wayne County. The services include the following: Housing placement, moving, utility assistance, health care, weatherization,

transportation and food. Public Housing Authority (PHA): Detroit Housing Commission (DHC) is responsible for public housing. The DHC manages the following program: Section 8 Low-income public housing. Redevelopment Authority: Detroit Economic Growth Corp is responsible for economic development. Private Industry: Local Initiatives Support Corporation (LISC) is responsible for the Zero Percent Home Repair Loan (homeowners program). In addition, to investing in affordable housing, growing businesses, safer streets, high-quality education and programs that connect people with financial opportunity. Continuum of Care: Homeless Action Network of Detroit (HAND) is responsible for homelessness, non-homeless special needs, public housing, rental and public services. Non-profit organizations: Fair Housing Center of Metropolitan Detroit is responsible for housing discrimination public services; Detroit Area of Aging Agency (DAAA) is responsible for senior public services and homelessness; Detroit Housing Coalition is responsible for foreclosure prevention public services and homelessness.

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

The Detroit Housing Commission (DHC) will continue in its efforts to create more affordable housing opportunities in the City of Detroit.

The City of Detroit also supports DHC's efforts to create a more robust array of supportive and social services to its residents in both the public housing and Housing Choice Voucher programs. Through MOUs and other joint initiatives DHC and the City of Detroit have and will continue to address the housing needs of Detroiters.

The City of Detroit and DHC will utilize its partnership as follows:

1. Utilize the EnVision Center as a hub for both public and private partners to provide resources for the benefit of individuals and families, residing in federally assisted housing, interested in achieving economic independence through better educational opportunities and employment training. The EnVision center will continue to be a hub for economic empowerment, character leadership, educational advancement, and health & wellness.
2. Expand the current DHC referral network by negotiating new relationships while maintaining current relationships. DHC collaborates with over 100 community partners that connect residents to a multitude of service providers that address many of its residents' needs.
3. Continue to partner with the City of Detroit to secure financial resources to increase and improve the quality of affordable housing, for example Choice Neighborhood Grants.
4. Maintain current Memoranda of Understanding (MOUs) with the City of Detroit that provide homeless families and families with children that have tested positive for elevated lead blood levels with housing in its Low-Income Public Housing Program and/or vouchers.
5. The City of Detroit will continue to incorporate DHC in its community improvement initiatives like the Greater Warren / Conner Framework Neighborhood initiative.
6. Utilize HUD grant and private partnership to expand its programs like Resident Opportunities Self-Sufficiency (ROSS), Family Self-Sufficiency (FSS), and Jobs Plus. For example, YouthBuild participants are modernizing DHC apartment while learning construction skills provided by one of the private

partners.

7. Protect foster care youth against homelessness through an MOU with the Michigan state Housing and Development Agency (MSHDA), to provide housing for youth aging out of foster care or under family unification requirements.
8. DHC will partner with landlords to utilize Small Area Fair Market Rents to house residents in neighborhoods that better suite their family needs.
9. DHC will increase the capacity of the social services division through vista volunteers.
10. DHC will expand the Family Self-Sufficiency Program and employment/training opportunities under Section 3. DHC is partnering with Poverty Solutions, Inc. (University of Michigan) to explore ways to incent residents/voucher holders to get into and remain in the world of work.

Discussion:

Pursuant to its authority under the Fair Housing Act, HUD has long directed program participants to undertake an assessment of fair housing issues. As the Department works to foster effective fair housing planning, goal setting, strategies, and actions, it recognizes that the people who are most familiar with fair housing issues in cities, counties, and states are the people who live there and deal with these issues on a daily basis.

The City of Detroit will continue to combat issues with impediments to Fair Housing from the assessment by efforts from the Civil Rights, Inclusion and Opportunity Department's (CRIO) complaint procedures. CRIO will assist in meeting the City of Detroit statutory obligation to affirmatively further the purposes and policies of the Fair Housing Act. In addition, the CDBG will continue to fund several other non-profit groups for the purposes of fair housing.

Program Specific Requirements

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

Introduction:

HRD will continue to do its best to strategically invest funding from the four federally funded programs. CDBG funds will be used to benefit low-and-moderate income persons through various social and economic opportunities, and housing homeownership assistance programs. HOME funds will be used to provide affordable housing including new construction of multi-family rental units. HOPWA program funds will be used to serve homeless and non-homeless persons residents infected and/or affected by HIV/AIDS through Tenant based Rental Assistance (TBRA) while providing information and supportive services. Finally, ESG funds will be used for emergency shelters, warming centers, homeless prevention, rapid re-housing and street outreach.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

| | |
|---|-----|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. | 81% |

Specify the year(s) covered that include this Annual Action Plan. 1 year - 2025

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

The City investments of HOME funds will only take the forms listed in Section 92.205.

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

The City of Detroit will not use any new proceeds from the HOME Investment Partnership Program for homebuyer assistance, new construction of owner-occupied single-family homes, or rehab of owner-occupied single-family homes. The City of Detroit will use proceeds from the Community Development Block Grant for homebuyer assistance. Proceeds from the HOME Investment Partnership Program will continue to be used for the construction and rehab of rental housing in the City of Detroit and will continue to follow the requirements as stated in 24 CFR 92.

In Detroit, there are several existing rental developments comprised of single-family scatter-site units that were originally assisted with HOME proceeds along with Low Income Housing Tax Credits (LIHTC). Several of these developments are past their 15-year LIHTC initial compliance period and are now eligible (through the LIHTC program) for units to be converted from rental to homeownership. For HOME-assisted developments that are eligible for homebuyer conversion, the original owner of the rental development may submit a Homebuyer Plan for review and approval by the City. The Homebuyer plan must align with the resale requirements per 24 CFR 92.254(a)(5)(i) and as detailed below. If approved, the City may amend the original development & loan agreement and related documents to allow for sales to existing tenants as individual homebuyers. This will give the current low-income household, who initially occupied the home as a rental unit, the opportunity to be a homeowner.

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

The Homebuyer Plan must meet the following requirements:

- Resident option: Residents have the option of purchasing the home they live in, but they can also continue to rent. They may not be compelled to buy the home, nor may they be compelled to leave if they cannot afford to buy.
- Low-income qualification: Homebuyers must qualify as a low-income family (per 24 CFR 92) and the

home must be the principal residence of the qualifying family throughout the period of affordability, as stated in 24 CFR 92.254(a)(3). Prior to issuing approval to close, the City will confirm that each buyer can afford to purchase their home and qualifies for financing as needed based on the structure of the sale.

- **Affordable housing restriction:** Homes sold to low-income homebuyers will continue to be encumbered by an affordable housing restriction throughout the original period of affordability, as defined in 24 CFR 92.255. This affordable housing restriction will be signed by the homebuyer and recorded with the Wayne County Register of Deeds and will comply with the Resale Requirements as defined in 24 CFR 92.254(a)(5)(i). The period of affordability will be equal to the remaining period of affordability if the homes were to remain as rental, per 24 CFR 92.255
- **Initial Purchase price:** The purchase price for original homebuyers (the first buyers to purchase from the rental development) will be affordable to a reasonable range of low-income homebuyers, meaning the maximum purchase price will be the lesser of: (1) the appraised value of the home or a similar home within the same original rental development, conducted within 6 months of purchase; (2) 95% of the median purchase price for Wayne County according to HUD's published HOME homeownership value limits; or (3) a purchase price set through a Homebuyer Plan submitted to and approved by the City by the original owner of the rental housing development. This purchase price must be based on analysis demonstrating that at least 50% of the residents of the original rental development at time of amendment have sufficient income to support monthly housing payments. This plan must account for estimated insurance, property taxes and utilities. This means their monthly housing payments, which must be calculated to include mortgage, estimated insurance, property taxes and utilities that homebuyers are expected to pay, should not exceed 30% of the household's gross monthly income.
 - o For example, if the median household income in a development is \$24,000, this places an upper limit of monthly housing costs for homebuyers would be \$600/month. If estimated insurance, taxes and utilities total \$270/month, the seller would have to demonstrate that mortgage products are available to residents that would limit monthly payments to \$330, and that home prices would not exceed the supportable mortgage plus any down payment assistance made available.
- **Subsequent sales price:** Homebuyers may elect to transfer the homes to another household that is qualified as low-income during the period of affordability. During the period of affordability, the maximum purchase price for subsequent buyers will be the greater of: (1) the purchase price for the original low-income homebuyer or (2) a purchase price set affordably for a low-income household at 80% of AMI for their household size based on the following assumptions:
 - o 30% of monthly gross income for housing costs and 70% of housing costs for mortgage payments
 - o 5% down payment
 - o 30-year fixed FHA interest rates at time of sale.

Following the expiration of the period of affordability, the sale price will be unrestricted. This policy ensures that original low-income homebuyers looking to sell to a subsequent buyer have the opportunity to receive a fair return on investment, defined as receiving no less than what they paid for the home plus any capital improvements, both during and following the period of affordability.

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

The City of Detroit may use HOME funds to refinance existing debt secured by multifamily housing if the following conditions are met:

1. The refinancing is part of a rehabilitation of the property that includes a minimum rehabilitation of \$5,000 per unit and the refinancing is part of a recapitalization of the project.
2. The owner can demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met and the project is financially feasible for the length of the affordability period; and it is feasible the project will be able to serve the targeted population for the length of the affordability period.
3. The owner must demonstrate the new investment of HOME funds is being made to preserve the current affordability of units, create additional affordable units, or both.
4. The owner must enter into an affordability agreement for a period that is equal to or greater than the term of the HOME loan but not less than 15 years, recorded as a covenant running with the land that either preserves affordability, or creates new affordable units.
5. The property must be in the City of Detroit.
6. HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including the CDBG program.

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Not Applicable.

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Not Applicable.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Not Applicable.

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

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

Written standard for providing ESG were formalized and approved by the CoC board in 2016. The written

standards were updated due to system changes. These updates were completed and published in 2018 and will continue to be updated by the CoC Performance Evaluation Committee and approved by the CoC board. (See attached policies and procedure manual for ESG).

To align with best practices and the homeless response system's commitment to data informed decision-making, the City moved to performance-based contracts starting in the 2019-20 contract year. Program outcomes are used to make funding decisions to ensure high quality services are delivered to those most in need. Hence, outcomes on established performance measures will impact funding allocations. The City worked with agencies to implement this plan beginning in 2019.

The following illustrates the methodology used for establishing performance benchmarks.

- Evaluating Benchmark Progress and Goals NOFA-
 - The City of Detroit regularly evaluates performance toward meeting expected benchmark goals.
 - Progress towards achieving benchmarks is reviewed and scored as part of the NOFA process.
- Review of Baseline Performance-
 - Examination and assessment of Detroit's CoC current performance is reviewed to understand success and evaluate effectiveness.
- Develop Goals and Performance Benchmarks-
 - Based on baselines, benchmarks are developed with the goal to drive improved program performance.
 - The goals are designed to help improve performance outcomes.

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

The Detroit Continuum of Care (CoC) had created a coordinated assessment system that assesses all clients seeking services with a standardized assessment tool (the VI-SPDAT) and ensures coordinated entry into shelter programs and prioritization of clients for housing and services on the basis of their assessment score. The Coordinated Entry System, or CAM, as it is known locally, utilizes a hybrid model. Households experiencing homelessness can either call the CAM call center or go to one of three in person access site.

The Homeless Action Network of Detroit was selected to serve as the CAM Lead Agency as well as provide the back-office, data focused, functions of CAM. Wayne Metro Community Action Agency was selected by the Detroit CoC to provide resident-facing CAM services to households, including operating the call center and in person access points. Community and Home continued to provide navigation services to households in emergency shelters. These three agencies provide unique but interdependent services that make up Detroit's CAM system.

As of May 2025, households experiencing homelessness can access in-person CAM services at the NOAH Project, 23 E. Adams, Detroit MI 48226 and Cass Community Social Services, 11850 Woodrow Wilson St.

Veterans experiencing homelessness can go to the Detroit Veterans Administration, 4646 John R, Red Tower, 2nd Floor, Detroit, MI 48201. Outside of the in-person access points, households can call 1-866-313-2520 to be connected with CAM. This call center is combined with other funding in order to offer a plethora of housing related resources to the community in addition to CAM.

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

The City of Detroit uses a NOFA process each year to select the best qualified non-profit organizations to implement ESG activities. Since 2019-2020, the City of Detroit combined the NOFA and contracting process for ESG and CDBG which streamlined the process for both city staff and subrecipients. The 2025-2026 Homelessness Solutions NOFA, for ESG funding, was released on January 21, 2025, and closed on February 24, 2025. The applications were scored by a review team and an average of the scores are calculated to produce the final score for each application. Funding recommendations are made to Detroit City Council, who votes to approve the recommendations.

The City continues to use its CDBG funds as part of a match for the annual ESG allocation. Organizations are required to provide proof of any required match at the time of grant award and close-out. Matching sources may include cash contributions expended for allowable costs, and non-cash contributions including, but not limited to, the value of any real property, equipment, goods, or services provided that the costs would have been allowable.

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

The City of Detroit adheres to homeless participation requirements at 24 CFR 576.405(a). The City of Detroit has required that all sub grantee organizations appoint one homeless or formerly homeless individual to its board of directors to be considered for ESG funding. Our purpose is to ensure the voices of those who have experienced homelessness are integrated into the service work of these agencies. Proof of this appointment is required to be included as an attachment with NOFA submissions. In addition, the Detroit Continuum of Care has a Detroit Advisor's Group that is comprised of individuals with lived experience. This group reviews and provides feedback on system changes, including access to ESG funded programs.

5. Describe performance standards for evaluating ESG.

ESG performance is evaluated from both a programmatic and financial perspective. Organizations are assessed for risk prior to grant award, and financial and programmatic monitoring is integrated into the work of the contract managers. We ensure the performance of organizations both through the utilization of HMIS data and the qualitative information obtained through file review. The City of Detroit has finalized ESG Policies and Procedures, which further detail performance expectations to increase accountability. During the 2025-26 NOFA, the City defined performance measures, established baselines, and benchmarks for organizations to meet during the coming year. This work has continued in future funding applications.

Performance measures are used during the NOFA process to evaluate an organization's ability to carry out ESG programs.

Housing Opportunities for Persons with Aids (HOPWA)

Identify the method of selecting project sponsors and describe the one-year goals for HOPWA funded projects

1. Selection of Contractors

The City of Detroit is the grantee for the HOPWA Program and as such provides all grant administrative functions. The City of Detroit Health Department (DHD), which administers the program, follows the City's procurement policy from the Office of Contracting and Procurement. While DHD is the program operator, there is still a need for a contractor that can write issue rental assistance and other recurring costs on a reimbursement basis. This contractor is not a Project Sponsor and therefore, makes no decisions about program design or eligibility. A summary of the procurement process for selecting such contractors are as follows:

A Request for Proposal (RFP) application is issued for potential contractors based on the contract cycle. The RFP is open and available to the community, including grassroots, faith-based and all other community organizations for proposal bids. All RFP's are advertised on the City and community websites, local and minority newspapers such as the Detroit News/Free Press and discussed at coalition and committee meetings. The evaluation and scoring for the proposals are based on the City's procurement policies and procedures.

Contractors are reviewed and evaluated on their performance. This evaluation may impact their ability to qualify for future RFPs.

2. Goals for HOPWA funded projects

HOPWA's goals are based on community need and prior year activities.

GOAL: "To connect HIV positive Detroit and Wayne County residence with Tenant Based Rental Assistance (TBRA), Housing Information and Referral Services, Short-Term Rent Mortgage and Utility Assistance, Permanent Housing Placement (Security Deposits), and Supportive Services.

3. Tenant Based Rental Assistance (TBRA)

HOPWA's one-year goal under TBRA is to assist 240 eligible individuals and their beneficiaries with Housing assistance which includes subsidized rental payments, case management services, and linkages to supportive services.

4. Supportive Services

Supportive services, characterized as a key activity to help persons with HIV/AIDS achieve housing stability and as such are an interconnected component of the HOPWA program. HOPWA rental assistance is not intended to provide “stand alone” rental subsidy but comes with the requirement that an appropriate level of supportive services, designed to meet the program’s objectives of maintaining housing stability, avoiding homelessness, and assuring access to care and support are included.

Clients enrolled in HOPWA have individualized Case Plans that include an assessment of their housing needs as well as the supportive services for them to become and remain stable in housing. This plan is updated regularly during quarterly visits with the client’s assigned Housing Coordinator.

5. Short-Term Rent, Mortgage and Utility (STRMU)

As STRMU is a “need-based” program; applicants must submit evidence that they do not have the resources to meet rent, mortgage or utility payments and, in the absence of this assistance, would be at risk of homelessness. The amount of assistance is determined by client’s household income and monthly household expenses and HUD’s recommended 30% of income toward living costs. HOPWA's goal under STRMU is to assist 25 eligible households with STRMU assistance. This assistance will operate on a fiscal year (FY) round, July 1-June 30. Clients cannot receive assistance more than 147 days/21 weeks, within the registered FY Year.

6. Permanent Housing Placement

HOPWA's Goal is to assist 30 unduplicated clients with Permanent Housing Placement activities: Security Deposit, 1st Month's Rent, Last Month's Rent, application fees, credit check expenses, and one-time utility connection fees.

7. Housing Information and Referral

Housing Information services is a key HOPWA activity which includes, but not limited to, counseling, information, and referral services to assist enrolled clients to locate, and maintain housing. The program expects to serve 292 people with this activity.

APPENDIX:

**FY 2025-26
ACTION PLAN
BUDGET**

2025-26 HUD Annual Action Plan Budgeted Activities

| Program Name | Activity | National Objective | Matrix Code | Sponsor Name (Activity Name) | Recommended Amount | Project Description | Site Address | Start Date | Completion Date | Objective | Outcome | Specific Objectives | Accomplishment Type | Proposed Accomplishment | Outcome Indicators | Priority Need | City wide | NRSA | Slum Blight | City Districts |
|--------------|----------|--------------------|-------------|--|--------------------|---|-------------------------------------|------------|-----------------|----------------|----------------|--------------------------------------|---------------------|-------------------------|---------------------------------|-------------------------|-----------|------|-------------|----------------|
| CDBG | AD/PLN | N/A | 21A | Administration (Direct) | 3,151,231.00 | Administration - Direct Staff costs related to HUD community development and program management. | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2024 | 6/30/2025 | N/A | N/A | N/A | Other | N/A | N/A | Planning/Administration | N/A | N/A | N/A | N/A |
| CDBG | AD/PLN | N/A | 21A | Development & Investments - PFR/PI Team | 393,497.00 | Direct Staffing Costs related to Development & Investments PFR/PI | 3 Woodward CAYMC, Detroit, MI 48226 | 7/1/2024 | 6/30/2025 | NA | N/A | N/A | Other | N/A | N/A | Planning/Administration | N/A | N/A | N/A | N/A |
| CDBG | AD/PLN | N/A | 20 | Eight Mile Blvd | 25,000.00 | Planning activities with other local governments bordering the City of Detroit along Eight Mile Boulevard. | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2024 | 6/30/2025 | N/A | N/A | N/A | Other | N/A | N/A | Planning/Administration | N/A | N/A | N/A | N/A |
| CDBG | AD/PLN | N/A | 21A | Neighborhood & Housing Svcs - Homeless Supportive Housing (Direct) | 936,714.00 | Direct - Staffing Costs related to CDBG/NOF and Homeless initiatives | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2024 | 6/30/2025 | NA | N/A | N/A | Other | N/A | N/A | Planning/Administration | N/A | N/A | N/A | N/A |
| CDBG | AD/PLN | N/A | 21A | Neighborhood & Housing Svcs - NOF & CDBG Initiatives (Direct) | 1,036,195.00 | Direct Staffing Costs related to NOF & CDBG Initiatives | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2024 | 6/30/2025 | NA | N/A | N/A | Other | N/A | N/A | Planning/Administration | N/A | N/A | N/A | N/A |
| CDBG | AD/PLN | N/A | 21A | Programmatic Operations - Policy Implementation Staffing | 776,332.00 | Direct Staffing costs for Policy and Implementation Division | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2024 | 6/30/2025 | NA | N/A | N/A | Other | N/A | N/A | Planning/Administration | N/A | N/A | N/A | N/A |
| CDBG | AD/PLN | N/A | 21A | Programmatic Operations - Special Projects | 137,767.00 | Direct Staffing Costs related to Special Projects | 3 Woodward CAYMC, Detroit, MI 48226 | 7/1/2024 | 6/30/2025 | NA | N/A | N/A | Other | N/A | N/A | Planning/Administration | N/A | N/A | N/A | N/A |
| | | | | | 6,456,736.00 | Subtotal AD/PLN | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| CDBG | HR | LMH | 14H | Single Family Housing Activity (Direct) | 3,733,547.00 | Direct staffing Cost related to single-family Housing including Lead | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2024 | 6/30/2025 | Decent Housing | Availability/A | Improve the quality of owner housing | Other | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| CDBG | HR | LMH | 14I | CDBG Lead Remediation (Lead Grant Match) | 1,500,000.00 | CDBG Lead remediation (also matches the Lead grant). | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2024 | 6/30/2025 | Decent Housing | Availability/A | Improve the quality of owner housing | Housing Units | 60 | Homeowner Housing Rehabilitated | Owner Occupied Housing | ALL | ALL | ALL | ALL |
| CDBG | HR | LMH | 14A | Conventional Home Repair (Sr) | 2,957,190.00 | Emergency Home repair for low/moderate income homeowners incl Low-income tax credit home repair. City-wide. | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2025 | 6/30/2026 | Decent Housing | Availability/A | Improve the quality of owner housing | Housing Units | 60 | Homeowner Housing Rehabilitated | Owner Occupied Housing | ALL | ALL | ALL | ALL |

[illegible]

[illegible]

2025-26 HUD Annual Action Plan Budgeted Activities

| Program Name | Activity | National Objective | Matrix Code | Sponsor Name (Activity Name) | Recommended Amount | Project Description | Site Address | Start Date | Completion Date | Objective | Outcome | Specific Objectives | Accomplishment Type | Proposed Accomplishment | Outcome Indicators | Priority Need | City wide | NRSA | Slum Blight | City Districts |
|--------------|----------|--------------------|-------------|---|--------------------|--|---|------------|-----------------|------------------------------|-----------------------------|---------------------------------------|---------------------|-------------------------|--|-----------------|-----------|------|-------------|----------------|
| CDBG | PS | LMC | 05Z | Accounting Aid Society | 73,939.00 | Accounting Aid Society provides free tax preparation and counseling assistance to Low/Mod income Detroit households; provides education in financial management. Applicant will provide tax service estimated at 11,000 units annually. | 3031 W. Grand Blvd., New Center One Detroit, MI 48202 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 11000 | Public service activities other than low/moderate income housing benefit | Public Services | X | ALL | ALL | 5 |
| CDBG | PS | LMC | 05M | Avalon Healing Center | 68,719.00 | Provides prescription medication to individuals 18 years or older in the City of Detroit who have low to moderate incomes and do not have the financial resources or insurance to pay retail prices for their medicines. 1,525 clients will be served with an estimate of 5,100 prescriptions dispensed. | 601 Bagley Street Detroit, MI 48226 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 1525 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | 6 |
| CDBG | PS | LMC | 05M | Big Brothers Big Sisters of Southeast Michigan | 65,351.00 | Big Brothers Big Sisters of Southeast Michigan (BBBSSEM) requests funding to expand its one-to-one mentoring services to low-income youth in Detroit. BBBSSEM will match youth between the ages of 7 and 18 with caring, committed, and competent adult mentors who will help them build resilience, develop essential life skills, and achieve their full potential. Will serve 500 participants | 2470 Collingwood Street Suite 218 Detroit MI 48206 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 500 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | 5 |
| | PS | LMC | 05D | Central Detroit Christian | 65,351.00 | Transform K-8 students to reach their highest potential, focusing on the needs of the whole child through positive relationships with caring adults and peers, including addressing reading and math proficiency and social emotional learning. Will serve 300 students. | 1550 Taylor St. Detroit, MI 48206 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 300 | Public service activities other than low/moderate income housing benefit | Public Services | X | ALL | ALL | 5 |
| CDBG | PS | LMC | 05D | Clark Park Coalition | 68,719.00 | Provide year-round sports, arts, and educational programming for vulnerable youth in Southwest Detroit, including a mobile library, a Lego Club, a community garden, college campus visits, computer access, homework help, and community services. The program will serve 2100 youth annually. | 1130 Clark Street Detroit MI 48208 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 2100 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | 2, 3 | 2 | 6 |
| CDBG | PS | LMC | 05D | Detroit African Youth Development Organization | 65,351.00 | DAYDO will support expanded learning opportunities through tutoring and mentorship with emphasis on leadership, community engagement, literacy, science, mathematics, and sports. their individual and group mentoring programs promote positive youth development. Children and youth are matched with mentors who's insights, skills, and experiences best align with the mentee's needs. Will serve over 1500 participants. | 7752 West Vernor Hwy. Suite 101 Detroit MI 48209 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 1500 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | 1 |
| CDBG | PS | LMC | 05D | Detroit Area Pre-College Engineering Program (DAPCEP) | 68,719.00 | DAPCEP Program provides nationally recognized enrichment programs in science technology, engineering, and mathematics (STEM) to Pre-K to 12th grade students. Program plans to enroll 1,690 students | 2111 Woodward Ste 506 Detroit, MI 48201 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 1690 | Public service activities other than low/moderate income housing benefit | Public Services | X | ALL | ALL | 5 |
| CDBG | PS | LMC | 05D | Detroit Horse Power | 68,719.00 | Detroit Horse Power seeks to deepen and broaden young people's leadership capacities, learning skills, and compassion for themselves and others via afterschool programming that centers on horsemanship, social-emotional learning and Perseverance, Empathy, Responsible risk-taking, Confidence, and Self-control (PERCS) . DHP enrolls 6th through 12th graders in afterschool, year-round programming. Applicant plans to serve 50 students annually. | 8425 W. McNichols Rd. Detroit, MI 48221 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 50 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | N/A | N/A | 2 |

2025-26 HUD Annual Action Plan Budgeted Activities

| Program Name | Activity | National Objective | Matrix Code | Sponsor Name (Activity Name) | Recommended Amount | Project Description | Site Address | Start Date | Completion Date | Objective | Outcome | Specific Objectives | Accomplishment Type | Proposed Accomplishment | Outcome Indicators | Priority Need | City wide | NRSA | Slum Blight | City Districts |
|--------------|----------|--------------------|-------------|---|--------------------|--|---|------------|-----------------|------------------------------|-----------------------------|---------------------------------------|---------------------|-------------------------|--|-----------------|-----------|-------|-------------|----------------|
| CDBG | PS | LMC | 05G | First Step | 65,351.00 | To provide shelter and support to domestic violence survivors in the city of Detroit at the new shelter to be located in the Samaritan Center. The service includes, trauma-informed crisis intervention services, safety planning, and criminal and civil justice advocacy to survivors of domestic violence residing in the shelter. Staff will also provide critical support in navigating other community resources including connections to McKenny-Vento within DPS to insure a safe and fluid transition from shelter to long-term housing stability. They will serve 200 clients | 44567 Pinetree Drive Plymouth, MI 48170 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 200 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | N/A |
| CDBG | PS | LMC | O5W | Forgotten Harvest | 68,571.00 | Will host 2-4 distributions each month, resulting in 36-72 additional distributions in 2026 that reach an expected total of 129,600-259,200 Detroit residents. Coupled with the 50,000-150,000 pounds of fresh meat and these drive-thru food distributions will have an even more meaningful impact in the lives Detroit residents struggling with food security. | 15000 W. Eight Mile Road Oak Park MI, 48237 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 259200 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | N/A |
| CDBG | PS | LMC | 05G | Gay Elders of Metro Detroit dba MiGEN | 74,644.00 | Caregiver Education, Training & Support and Kinship Support Services that will reach 170 LGBTQ+ Detroiters, caregivers (informal and formal), and their families over the 2026 Program Year. Caregiver Education & Training programs include access to MiGEN's caregiver training modules, which are available online and in person. These curriculum-based modules emphasize how to provide support to LBGTQ+ seniors while also examining and maintaining caregiver health and emotional resilience. | 290 W. Nine Mile Ferndale, MI 48220 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 170 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | N/A |
| CDBG | PS | LMC | 05D | Give Merit | 65,351.00 | Give Merit through its FATE program, a cohort based college readiness and leadership experience for high school students residing in the City of Detroit. Will serve 164 students | 10100 Grand River Ave. Detroit, MI 48204 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 164 | Public service activities other than low/moderate income housing benefit | Public Services | X | ALL | ALL | 7 |
| CDBG | PS | LMC | 05H | (The) Greening of Detroit | 73,939.00 | Greening job training program works to provide new opportunities for low-income Detroiters to receive training that allows them to enter the green jobs marketplace. Applicant plans to serve 100 people annually. | 13000 W. McNichols Rd, Ddtroit MI 48235 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 100 | Public service activities other than low/moderate income housing benefit | Public Services | X | N/A | N/A | 2 |
| CDBG | PS | LMC | 05H | International Institute of Metropolitan Detroit | 73,971.00 | Adult Education/Workforce Development program, the Economic Advancement, Literacy and Training Program. The program will prepare low-income Detroiters with the basic literacy, workforce preparation and training needed to advance economic mobility and eliminate prolonged barriers to self-sufficiency. IIMD expects to serve 1,380 annually in its IELCE program. | 111 East Kirby Detroit, MI 48202 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 1380 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | 2,3,5 | 2 | 5 |
| CDBG | PS | LMC | 05I | Jefferson East Business Association | 65,719.00 | Develop disaster preparedness strategies, help residents develop personal disaster preparedness plans, Provide CERT training to residents and business owners and provide private security patrols. They will also engage domestic violence survivors in partnerships with the 5th and 7th precincts. They will serve 35 people monthly and 400 unduplicated annually. | 300 River Place Drive, Suite 5250 Detroit MI, 48207 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 400 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | 1 | N/A | 5 |
| CDBG | PS | LMC | 05A | Luella Hannan Memorial | 70,719.00 | Support to assist the Zena Baum Senior Center with program activities to fund nutrition, legal, transportation and elder abuse casework. Will provide 1250 units of service | 4750 Woodward Detroit MI 48201 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 1250 | Public service activities other than low/moderate income housing benefit | Public Services | X | ALL | ALL | 5 |

2025-26 HUD Annual Action Plan Budgeted Activities

| Program Name | Activity | National Objective | Matrix Code | Sponsor Name (Activity Name) | Recommended Amount | Project Description | Site Address | Start Date | Completion Date | Objective | Outcome | Specific Objectives | Accomplishment Type | Proposed Accomplishment | Outcome Indicators | Priority Need | City wide | NRSA | Slum Blight | City Districts |
|--------------|----------|--------------------|-------------|---|--------------------|---|---|------------|-----------------|------------------------------|-----------------------------|---|---------------------|-------------------------|--|-----------------|-----------|------|-------------|----------------|
| CDBG | PS | LMC | 05Z | Math Corps | 65,351.00 | foundational skills and advanced topics, such as algebra, fractals, and mathematical problem-solving. In addition to math, the camp integrates leadership development, career and college exploration, and social-emotional learning (SEL). All activities are held in university buildings, further exposing students to a college | 261 East Maple Rd Birmingham MI 48009 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 400 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | N/A |
| CDBG | PS | LMC | 05Z | Mercy Education Project | 75,012.00 | Mercy Education Project' Girls' Afterschool Programming (GAP) supports student learning and skill development four nights a week, three hours a day of afterschool programming during the school year. MEP's programming provides engaging, one-to-one tutoring in literacy/reading and math, hands on science activities, mentoring, technology, health and wellness, college and career readiness, social emotional learning, leadership, team building, communication skills, problem solving, and other life skills. Will Serve 90 students | 1450 Howard St Detroit MI 48216 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 90 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | N/A | N/A | 6 |
| CDBG | PS | LMC | 05D | Mosaic Youth Theatre | 68,719.00 | The Mosaic Arts, Leadership and Pathways program and Creative Youth Dev. Program provides year-round arts education/life-skills training, performance experience and travel opportunities for youth. Mosaic will serve 500 youth annually. | 2251 Antietam Detroit MI 48207 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | | People | 500 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | 5 |
| CDBG | PS | LMC | 05M | My Community Dental Center (MCDC) | 70,719.00 | Provides free dental services, including surgery, fillings, full and partial dentures to low/mod residents, free prescriptions to low income patients in need of continuous medications. Applicant plans to serve 3,840 unduplicated dental procedures will be preformed on clients. | 5555 Conner St. Detroit, MI 48213 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 3840 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | N/A | N/A | 5 |
| CDBG | PS | LMC | 05C | Neighborhood Legal Services (Wayne County) | 68,719.00 | To provide comprehensive case management services, including legal representation and appropriate referrals to victims of human trafficking. Will serve 10 people monthly and 120 unduplicated people served annually. | 7310 Woodward Ave. , Suite 301 Detroit MI 48202 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 120 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | N/A | N/A | 5 |
| | PS | LMC | 05A | Northend Village Nonprofit | 65,351.00 | Northend Village Adult Activity Center, provides activities for seniors such as social activities, nutrition/ daily nutritious meals. Will serve 420 people annually. | 8904 Woodward Detroit, MI 48202 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 420 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | 5 |
| CDBG | PS | LMC | 05M | Project Healthy Community | 70,719.00 | Family Wellness Program is to improve the health of Detroit residents through improved health literacy, health behaviors, nutrition, and exercise. The program seeks to strengthen the relationship between participants and their primary care providers. FWP plans to serve 200 unduplicated Detroit residents. | 18100 Meyer Dr. Detroit, MI 48235 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improved Services for low/mod persons | People | 200 | Public service activities other than low/moderate income housing benefit | Public Services | X | N/A | N/A | 2 |
| CDBG | PS | LMC | 05Z | Siena Literacy Center | 75,012.00 | Basic Adult Education and Literacy services and support to adults so they can successfully pursue personal goals, which include entering advanced/secondary education or workforce training, developing consumer skills, obtain driver's license, and developing skills to navigate life and society. The program will serve 360 persons annually. | 16888 Trinity Detroit MI 48219 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 360 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | N/A | N/A | 1 |
| CDBG | PS | LMC | 05D | Southwest Detroit Business Association (SDBA) | 65,719.00 | The Center of Music & Performing Arts – Southwest (COMPÁS) is requesting funds to enhance its programming that provides accessible music, dance, and performing arts education to youth in Southwest Detroit. COMPÁS will serve 300 unduplicated youth in Southwest Detroit throughout the year. | 7752 West Vernor Hwy. Suite 101 Detroit MI 48209 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 300 | Public service activities other than low/moderate income housing benefit | Public Services | X | N/A | N/A | 6 |

2025-26 HUD Annual Action Plan Budgeted Activities

| Program Name | Activity | National Objective | Matrix Code | Sponsor Name (Activity Name) | Recommended Amount | Project Description | Site Address | Start Date | Completion Date | Objective | Outcome | Specific Objectives | Accomplishment Type | Proposed Accomplishment | Outcome Indicators | Priority Need | City wide | NRSA | Slum Blight | City Districts |
|--------------|----------|--------------------|-------------|--|--------------------|---|---|------------|-----------------|------------------------------|-----------------------------|---|---------------------|-------------------------|--|-----------------|-----------|------|-------------|----------------|
| CDBG | PS | LMC | 05A | Southwest Detroit Immigrant and Refugee Center | 65,351.00 | Southwest Detroit Immigrant and Refugee Center (SWIRC) will expand its legal services and guidance, free of charge, for estate planning for senior citizens in the City of Detroit. "Property Preservation Services for Detroit Seniors" will help Detroit families initiate and complete the legal processes necessary to keep generational wealth in their families. It will formally staff and expand the work that SWIRC has performed to date. Will serve 120 Seniors. | 17375 Harper Ave, Suite 24124 Detroit MI, 48224 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 120 | Public service activities other than low/moderate income housing benefit | Public Services | X | N/A | N/A | 4 |
| CDBG | PS | LMC | 05Z | Sowing Economic Empowerment (SEED) | 75,012.00 | The SEED Extended Learning Program (SELP) is a comprehensive afterschool and summer program designed to cater to the unique needs of grades K-5 in low to moderate-income BIPOC communities. Classroom activities use a variety of teaching models, including cooperative learning, role playing, and group discussions. | 6201 River Rd. ste #200 Riverdale, MD 20737 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 265 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | N/A |
| CDBG | PS | LMC | 05A | St. Patrick Senior Center | 71,795.00 | Provides nonemergency medical and basic needs transportation, operates a senior on-site medical clinic, enhanced senior fitness and an on-site full meal. Health care benefit navigators, and classes in disease prevention and healthy living. Provide 50,885 units of service to 7,800 clients. | 58 Parsons Street Detroit MI 48201 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 7800 | Public service activities other than low/moderate income housing benefit | Public Services | X | N/A | N/A | 6 |
| CDBG | PS | LMC | 05Z | St. Vincent & Sarah Fisher Center | 73,939.00 | St. Vincent and Sarah Fisher Center offers preparation for successful completion of the GED exam and assist residents to become economically self sufficient / Offered to adults 18 years and older/ 1,200-potential students. | 14061 Lappin Detroit, MI 48205 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 1200 | Public service activities other than low/moderate income housing benefit | Public Services | X | N/A | N/A | 1 |
| CDBG | PS | LMC | 05Z | Teach Empower Achieve (TEA) | 70,010.00 | Teach Empower Achieve's (TEA) Skills for Success program is a holistic workforce development initiative tailored to women facing housing instability. A central feature of the program is the Learn-to-Earn model, which allows participants to earn income while developing job skills, providing immediate financial relief while building toward long-term career growth. Participants also receive vital support services, including transportation and childcare assistance, ensuring external barriers do not hinder their progress. Will serve 60 participants annually. | 1331 Holder St. Suite Detroit, MI 48202 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 60 | Public service activities other than low/moderate income housing benefit | Public Services | X | N/A | N/A | 7 |
| CDBG | PS | LMC | 05D | Teen Hype Youth Development | 75,012.00 | Teen HYPE's Peer Education Program is a comprehensive program designed to foster youth mobility by equipping participants with the skills to navigate, lead, and succeed across various settings and systems. Will serve 70 Youth | 1938 Franklin St, Suite 109 Detroit, MI 48207 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 70 | Public service activities other than low/moderate income housing benefit | Public Services | X | N/A | N/A | 5 |
| CDBG | PS | LMC | 05Z | The Youth Connection | 68,719.00 | Train youth 14-24 for careers and develop "home-grown" heroes. Provide quality youth programming in environ-mental conservation, outdoor recreation, community service projects and on the job training. The Youth Connection will work with youth year round and have them create obtainable life and career plans by developing specific goals for each participant after being exposed to a diversity of career opportunities. The program will serve 42 persons monthly and 504 unduplicated person served annually. | 300 River Place Drive, Suite 1400 Detroit MI, 48207 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 504 | Public service activities other than low/moderate income housing benefit | Public Services | X | | | 5 |

2025-26 HUD Annual Action Plan Budgeted Activities

| Program Name | Activity | National Objective | Matrix Code | Sponsor Name (Activity Name) | Recommended Amount | Project Description | Site Address | Start Date | Completion Date | Objective | Outcome | Specific Objectives | Accomplishment Type | Proposed Accomplishment | Outcome Indicators | Priority Need | City wide | NRSA | Slum Blight | City Districts |
|--------------|----------|--------------------|-------------|---|--------------------|--|--|------------|-----------------|------------------------------|-----------------------------|---|---------------------|-------------------------|--|--|-----------|------|-------------|----------------|
| CDBG | PS | LMA | 05L | Urban Neighborhood Initiative | 75,012.00 | UNI program supports out-of-school education for youth ages 5-14/after school and summer enrichment programs/ workforce development/ STEAM, and reading. The after-school portion of the program will also provide homework assistance and academic support to approximately 310 youth. | 8300 Longworth Detroit MI 48209 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 310 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | 3 | N/A | 6 |
| CDBG | PS | LMC | 05D | Wellspring | 75,012.00 | Wellspring's Academic & Youth Development program uses the Kumon math & reading/language arts curriculum and supplements it with such components as college prep, community service, leadership development & adventure experiences. The program is provide to youth ages 6-18. The program plans to serve 450 unduplicated youth will be served annually. | 16742 Lamphere Detroit MI 48219 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 450 | Public service activities other than low/moderate income housing benefit | Public Services | N/A | 5 | N/A | 1 |
| CDBG | PS | LMC | 05M | World Medical Relief | 68,719.00 | Provides prescription medication to individuals 18 years or older in the City of Detroit who have low to moderate incomes and do not have the financial resources or insurance to pay retail prices for their medicines. 1,525 clients will be served with an estimate of 5,100 prescriptions dispensed. | 21725 Melrose Southfield MI 48075 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | Improve the services for low/mod income persons | People | 1525 | Public service activities other than low/moderate income housing benefit | Public Services | X | ALL | ALL | N/A |
| | | | | | 2,447,035.00 | Total PS Excluding NRSA Summer Jobs | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| CDBG | PSHL | LMC | 03T | Cass Community Social Services Family Shelter (ES) | 180,050.00 | (ES) Provides emergency shelter for families | 2015 Webb St, Detroit MI 48206 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 140 | Homeless Persons Overnight shelter | Emergency shelter and transitional housing | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | Cass Community Social Services Rotating Shelter (ES Wm Ctr) | 120,000.00 | (ES) Seasonal warming center for single men | 11850 Woodrow Wilson, Detroit MI 48206 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 100 | Homeless Persons Overnight shelter | Emergency shelter and transitional housing | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | Cass Community Social Services Warming Center (ES Wm Ctr) | 187,616.55 | (ES) Seasonal warming center for families | 1534 Webb, Detroit MI 48206 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 100 | Homeless Persons Overnight shelter | Emergency shelter and transitional housing | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | Cass Community Social Services (SO) | 350,000.00 | (ES) Provides emergency shelter for families | 1534 Webb, Detroit MI 48206 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 100 | Public service | Outreach | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | Central United Methodist Church- NOAH Project (SO) | 350,000.00 | (SO) Outreach program for unsheltered households | 23 East Adams Detroit MI 48226 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 1000 | Public service | Outreach | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | Coalition on Temporary Shelter (COTS) (ES) | 180,050.00 | (ES) Provides emergency shelter for families | 26 Peterboro Detroit MI 48201 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 100 | Homeless Persons Overnight shelter | Emergency shelter and transitional housing | ALL | No | Yes | ALL |

2025-26 HUD Annual Action Plan Budgeted Activities

| Program Name | Activity | National Objective | Matrix Code | Sponsor Name (Activity Name) | Recommended Amount | Project Description | Site Address | Start Date | Completion Date | Objective | Outcome | Specific Objectives | Accomplishment Type | Proposed Accomplishment | Outcome Indicators | Priority Need | City wide | NRSA | Slum Blight | City Districts |
|--------------|----------|--------------------|-------------|--|--------------------|---|---|------------|-----------------|------------------------------|-----------------------------|--------------------------|---------------------|-------------------------|------------------------------------|--|-----------|------|-------------|----------------|
| CDBG | PSHL | LMC | 03T | Community & Home Supports (SO) | 223,810.00 | (SO) Outreach program for unsheltered households | 220 Bagley Ste 600, Detroit MI 48226 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 100 | Public service | Outreach | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | Covenant House Michigan (ES) | 78,000.00 | (ES) Provides emergency shelter for single youth ages 18-24 | 2959 MLK Blvd. Detroit MI 48208 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 50 | Homeless Persons Overnight shelter | Emergency shelter and transitional housing | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | Michigan Veterans Foundation (ES) | 132,790.45 | (ES) Provides emergency shelter for homeless male veterans. | 4626 Grand River Ave, Detroit, MI 48208 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 75 | Homeless Persons Overnight shelter | Emergency shelter and transitional housing | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | Neighborhood Service Organization (ES) | 180,050.00 | (ES) Provides emergency shelter for single adults | 3426 Mack Ave, Detroit MI 48207 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 100 | Homeless Persons Overnight shelter | Emergency shelter and transitional housing | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | Neighborhood Service Organization (SO) | 233,100.00 | (SO) Outreach program for unsheltered households | 882 Oakman Blvd Detroit, MI 48238 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 100 | Public service | Outreach | ALL | No | Yes | ALL |
| CDBG | PSHL | LMC | 03T | The Salvation Army (ES) | 180,050.00 | (ES) Provides emergency shelter for families | 3737 Lawton St, Detroit MI 48208 | 7/1/2025 | 6/30/2026 | Suitable Living Environm ent | Availability/A ccessibility | End Chronic Homelessness | People | 100 | Public service | Outreach | ALL | No | Yes | ALL |
| | | | | Total PSHL | 2,395,517.00 | | | | | | | | | | | | | | | |
| | | | | Total PS & PSHL | 4,842,552.00 | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| | | | | Grand Total CDBG | 32,283,682.00 | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| ESG | ESG | N/A | N/A | Emergency Solutions Administration | 215,935.00 | ESG Administration Staffing Costs | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2025 | 6/30/2026 | N/A | N/A | N/A | Other | N/A | N/A | Homeless/HIV/AIDS | X | ALL | ALL | ALL |
| ESG | ESG | N/A | N/A | Emergency Solutions Grant Projects | 2,663,196.00 | ESG Projects | 2 Woodward CAYMC, Detroit, MI 48226 | 7/1/2025 | 6/30/2026 | N/A | N/A | N/A | Other | N/A | N/A | Homeless/HIV/AIDS | X | ALL | ALL | ALL |

[illegible]

CDBG BUDGET FY 25-26

| Fund | Appr | Cost Center Num | Object | Program/Activity Name | CITY COUNCIL REC FY 26 | Proposed Additional Funding | Diff |
|-------------------|-------|-----------------------|---------|--|---------------------------|-----------------------------------|-----------|
| CDBG | | | | | | | |
| | | | | | | | |
| CDBG EXPENDITURES | | | | | | | |
| | | | | | | | |
| | | | | ADMINISTRATION & PLANNING | | | |
| 2001 | 20234 | 365701 | Various | HRD - Office of Administration Staffing | 3,089,367 | 3,151,231 | 61,864 |
| 2001 | 13170 | 365706 | Various | Neighborhood & Hsg Svcs - Homeless Supportive Hsg Staffing | 936,714 | 936,714 | 0 |
| 2001 | 13170 | 365707 | Various | Neighborhood & Hsg Svcs - NOF & CDBG Initiatives Staffing | 1,036,195 | 1,036,195 | 0 |
| 2001 | 21217 | 365707 | Various | Development & Investments - PFR/PI Team Staffing | 393,497 | 393,497 | 0 |
| 2001 | 21218 | 365707 | Various | Programmatic Operations - Special Projects Staffing | 137,767 | 137,767 | 0 |
| 2001 | 21218 | 361111 | Various | Programmatic Operations - Policy Team Staffing | 756,332 | 776,332 | 20,000 |
| 2001 | 5797 | 360600 | 626500 | Eight Mile Blvd | 25,000 | 25,000 | 0 |
| | | | | HRD ADMIN & PLAN SUB-TOTAL | 6,374,872 | 6,456,736 | 81,864 |
| | | | | | | | |
| | | | | ADMIN AND PLANNING TOTAL | 6,374,872 | 6,456,736 | |
| | | | | | | | |
| | | | | | | | |
| | | | | HOME REPAIR | | | |
| 2001 | 20636 | 365110 | Various | Single Family Housing Activities - Staffing | 3,713,547 | 3,733,547 | 20,000 |
| 2001 | 10409 | 362742 | 651159 | CDBG Match - LEAD Grant | 1,500,000 | 1,500,000 | 0 |
| 2001 | 20153 | 364113 | 651164 | Conventional Home Repair | 2,957,190 | 2,957,190 | 0 |
| 2001 | 13609 | 364067 | 651159 | 0% Interest Home Repair Program | 1,000,000 | 1,000,000 | 0 |
| 2001 | | 364067 | 651159 | Rehab single unit residential (LIHTC) | 0 | 324,486 | 324,486 |
| 2001 | 21503 | 361111 | | Counseling Services | 800,000 | 800,000 | 0 |
| | | | | HOME REPAIR TOTAL | 9,970,737 | 10,315,223 | 344,486 |
| | | | | | | | |
| | | | | HOUSING DEVELOPMENT | | | |
| 2001 | 20238 | 365705 | Various | Development & Investments - CDBG Multi Family Staffing | 1,819,101 | 1,839,101 | 20,000 |
| 2001 | 20541 | 361111 | 651164 | Pre-Development - Affordable Housing | 1,500,000 | 3,670,070 | 2,170,070 |
| 2001 | 20931 | 361111 | 651158 | Down Payment Assistance (Incl Home Ownership) program | 2,000,000 | 2,000,000 | 0 |
| 2001 | | 361111 | 651168 | Homeownership Program (LIHTC) | 0 | 160,000 | 160,000 |
| | | | | DEVELOPMENT TOTAL | 5,319,101 | 7,669,171 | 2,350,070 |
| | | | | | | | |
| 2001 | 11496 | 364040 | 651161 | PUBLIC FACILITY REHAB (Bucket) | 500,000 | 500,000 | 0 |
| 2001 | 11496 | 364040 | 651161 | Cass Shelter (11025 Woodrow Wilson) | 0 | 250,000 | 250,000 |
| 2001 | 11496 | 364040 | 651161 | Cass Shelter (12025 Woodrow Wilson) | 0 | 250,000 | 250,000 |
| | | | | PUBLIC FACILITY REHAB TOTAL | 500,000 | 1,000,000 | 500,000 |
| | | | | | | | |
| | | | | PUBLIC SERVICE | | | |
| | | | | | | | |
| 2001 | 12168 | 364050 | 651147 | Homeless Public Services - Unassigned Projects | 2,395,517 | | |
| | | | | | | | |
| | | | | | | | |
| 2001 | 13837 | 365007 | 651147 | Summer Jobs Program (NRSA) | 1,500,000 | 1,500,000 | 0 |
| | | | | TOTAL PUBLIC SERVICE NRSA | 1,500,000 | 1,500,000 | 0 |
| | | | | | | | |
| 2001 | 12945 | 362009 | 651147 | Public Service - Unassigned Projects | 2,395,517 | 2,395,517 | |
| | | | | | | | |
| | | | | EMERGENCY SHELTER | | | |
| 2001 | 11838 | 366310 | 651147 | Cass Community Social Services Family Shelter | 180,050.00 | | |
| 2001 | 11785 | 366010 | 651147 | Coalition on Temporary Shelter (COTS) | 180,050.00 | | |
| 2001 | 11786 | 366015 | 651147 | Covenant House Michigan | 78,000.00 | | |
| 2001 | 11800 | 366085 | 651147 | Michigan Veterans Foundation | 132,790.45 | | |
| 2001 | 11801 | 366090 | 651147 | Neighborhood Service Organization | 180,050.00 | | |
| 2001 | 13644 | 364101 | 651147 | The Salvation Army | 180,050.00 | | |
| | | | | EMERGENCY SHELTER SUB-TOTAL | 930,990.45 | | |
| | | | | | | | |
| | | | | WARMING CENTERS | | | |
| 2001 | 11838 | 366310 | 651147 | Cass Community Social Services Rotating Shelter (Wm Ctr) | 120,000.00 | | |
| 2001 | 11838 | 366310 | 651147 | Cass Community Social Services Warming Center (Wm Ctr) | 187,616.55 | | |
| | | | | WARMING CENTER SUB-TOTAL | 307,616.55 | | |
| | | | | | | | |
| | | | | STREET OUTREACH | | | |
| 2001 | 11838 | 366310 | 651147 | Cass Community Social Services | 350,000.00 | | |
| 2001 | 11896 | 366920 | 651147 | Central United Methodist Church- NOAH Project | 350,000.00 | | |
| 2001 | 20340 | 364129 | 651147 | Community & Home Supports | 223,810.00 | | |
| 2001 | 11801 | 366090 | 651147 | Neighborhood Service Organization | 233,100.00 | | |
| | | | | STREET OUTREACH SUB-TOTAL | 1,156,910.00 | | |
| | | | | | | | |
| | | | | TOTAL HOMELESS PUBLIC SERVICE | 2,395,517.00 | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | EDUCATION | | | |

| <div> <div>HRD INTERNAL BUDGET TRACKER</div> <div>FY 24-25</div> </div> | | | | | | | |
|---|-------|-----------------|--------|--|------------------------|-----------------------------|-------------|
| Fund | Appr | Cost Center Num | Object | Program/Activity Name | CITY COUNCIL REC FY 26 | Proposed Additional Funding | Diff |
| 2001 | 7523 | 360901 | 651147 | Accounting Aid Society | 70,719 | 73,939 | 3,220 |
| 2001 | 12414 | 367151 | 651147 | Central Detroit Christian | 65,351 | 65,351 | 0 |
| 2001 | 4139 | 360238 | 651147 | DAPCEP | 68,719 | 68,719 | 0 |
| 2001 | 21252 | 361111 | 651147 | Give Merit | 65,351 | 65,351 | 0 |
| 2001 | 11167 | 363124 | 651147 | Greening of Detroit | 70,719 | 73,939 | 3,220 |
| 2001 | 6709 | 360772 | 651147 | International Institute of Metropolitan Detroit | 70,751 | 73,971 | 3,220 |
| 2001 | 21392 | 361111 | 651147 | Math Corp | 65,351 | 65,351 | 0 |
| 2001 | 11554 | 361741 | 651147 | Mercy Education | 70,719 | 75,012 | 4,293 |
| 2001 | 20156 | 364116 | 651147 | Sienna Literacy | 70,719 | 75,012 | 4,293 |
| 2001 | 13840 | 363231 | 651147 | Sowing Economic Empowerment SEED | 70,719 | 75,012 | 4,293 |
| 2001 | 10124 | 362635 | 651147 | St. Vincent & Sarah Fisher Ctr. | 70,719 | 73,939 | 3,220 |
| 2001 | 21524 | 361111 | 651147 | Teach Empower Achieve | 65,719 | 70,010 | 4,291 |
| 2001 | 13397 | 367227 | 651147 | Teen Hype | 70,719 | 75,012 | 4,293 |
| 2001 | 13556 | 367232 | 651147 | Urban Neighborhood Initiative | 70,719 | 75,012 | 4,293 |
| 2001 | 05178 | 360469 | 651147 | Wellspring | 70,719 | 75,012 | 4,293 |
| 2001 | 13562 | 367237 | 651147 | Youth Connection | 68,719 | 68,719 | 0 |
| | | | | EDUCATION SUB-TOTAL | 1,106,432 | 1,149,361 | 42,929 |
| | | | | | | | |
| | | | | HEALTH | | | |
| 2001 | 21395 | 361111 | 651147 | Avalon Healing Center | 68,719 | 68,719 | 0 |
| 2001 | 12168 | 365516 | 651147 | Forgotten Harvest | 65,351 | 68,571 | 3,220 |
| 2001 | 20630 | 361111 | 651147 | My Community Dental | 70,719 | 70,719 | 0 |
| 2001 | 20792 | 361111 | 651147 | Project Healthy Community | 70,719 | 70,719 | 0 |
| 2001 | 04178 | 360263 | 651147 | World Medical Relief | 68,719 | 68,719 | 0 |
| | | | | HEALTH SUB-TOTAL | 344,227 | 347,447 | 3,220 |
| | | | | | | | |
| | | | | RECREATION | | | |
| 2001 | 5980 | 360631 | 651147 | Big Brothers Big Sisters of Southeast Michigan | 65,351 | 65,351 | 0 |
| 2001 | 11547 | 366996 | 651147 | Clark Park Coalition | 68,719 | 68,719 | 0 |
| 2001 | 21525 | 361111 | 651147 | Detroit African Youth Development Org | 65,351 | 65,351 | 0 |
| 2001 | 21254 | 361111 | 651147 | Detroit Horse Power | 68,719 | 68,719 | 0 |
| 2001 | 5897 | 360619 | 651147 | Mosaic Youth Theatre | 68,719 | 68,719 | 0 |
| 2001 | 5544 | 360558 | 651147 | Southwest Detroit Business Association | 65,719 | 65,719 | 0 |
| | | | | RECREATION SUB-TOTAL | 402,578 | 402,578 | 0 |
| | | | | | | | |
| | | | | PUBLIC SAFETY | | | |
| 2001 | 21397 | 361111 | 651147 | First Step | 65,351 | 65,351 | 0 |
| 2001 | 10620 | 363059 | 651147 | Jefferson Business Association | 65,719 | 65,719 | 0 |
| 2001 | 10663 | 363079 | 651147 | Neighborhood Legal Services (Wayne County) | 68,719 | 68,719 | 0 |
| | | | | PUBLIC SAFETY SUB-TOTAL | 199,789 | 199,789 | 0 |
| | | | | | | | |
| | | | | SENIORS | | | |
| 2001 | 21399 | 361111 | 651147 | Gay Elders of Metro Detroit dba MiGEN | 70,351 | 74,644 | 4,293 |
| 2001 | 20488 | 361111 | 651147 | Luella Hannan Memorial | 70,719 | 71,795 | 1,076 |
| 2001 | 21526 | 361111 | 651147 | Northend Village Nonprofit | 65,351 | 65,351 | 0 |
| 2001 | 5149 | 360454 | 651147 | St. Patrick Senior Center | 70,719 | 70,719 | 0 |
| 2001 | 21527 | 361111 | 651147 | Southwest Detroit Immigrant and Refugee Center | 65,351 | 65,351 | 0 |
| | | | | SENIORS SUB-TOTAL | 342,491 | 347,860 | 5,369 |
| | | | | | | | |
| | | | | TOTAL PUBLIC SERVICE (EXCLUDING HOMELESS PS & NRSA PS) | 2,395,517 | 2,447,035 | 51,518 |
| | | | | | | | |
| | | | | TOTAL PS AND HOMELESS PS (EXCLUDING NRSA PA) | 4,791,034 | 4,842,552 | |
| | | | | | | | |
| | | | | PARK IMPROVEMENTS | | | |
| 2001 | 13635 | 365004 | | General Svcs Dept - Public Park Improvement | 0 | 500,000 | 500,000 |
| | | | | | | | |
| 2001 | 13529 | | | SECTION 108 LOANS | | | |
| 2001 | 13529 | 364089 | 704100 | Book Cadillac (Principal) | 175,000 | 0 | (175,000) |
| 2001 | 13529 | 364089 | 703300 | Book Cadillac (Interest) | 2,396 | 0 | (2,396) |
| 2001 | 13529 | 364090 | 704100 | Fort Shelby (Principal) | 2,000,000 | 0 | (2,000,000) |
| 2001 | 13529 | 364090 | 703300 | Fort Shelby (Interest) | 84,580 | 0 | (84,580) |
| 2001 | 13529 | 364087 | 704100 | Garfield II - Note 1 GREP (Principal) | 1,002,000 | 0 | (1,002,000) |
| 2001 | 13529 | 364087 | 703300 | Garfield II - Note 1 GREP (Interest) | 13,717 | 0 | (13,717) |
| 2001 | 13529 | 364087 | 704100 | Garfield II - Note 2 - East Forest Arts (Principal) | 204,000 | 0 | (204,000) |
| 2001 | 13529 | 364087 | 703300 | Garfield II - Note 2 - East Forest Arts (Interest) | 2,793 | 0 | (2,793) |
| | | | | SECTION 108 TOTAL | 3,484,486 | 0 | (3,484,486) |
| | | | | | | | |
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| | | | | | | | |
| | | | | SUB-TOTAL HRD EXPENSES | 31,940,230 | 32,283,682 | 3,827,938 |
| | | | | SUB-TOTAL OTHER DEPARTMENTS EXPENSES | | | |
| | | | | TOTAL CDBG | 31,940,230 | 32,283,682 | 3,827,938 |
| | | | | | | | |
| CDBG ALLOCATION | | | | | | | |

HRD INTERNAL BUDGET TRACKER
FY 24-25

| Fund | Appr | Cost Center Num | Object | Program/Activity Name | CITY COUNCIL REC FY 26 | Proposed Additional Funding | Diff |
|------|------|-----------------------|--------|--|---------------------------|-----------------------------------|------|
| 2001 | 6102 | 361375 | | TOTAL CDBG LINE OF CREDIT | 31,940,230 | 32,283,682 | |
| | | | | | | | |
| | | | | Difference | 0 | 0 | |
| | | | | CDBG SPENDING CAPS | | | |
| | | | | | | | |
| | | | | Admin/Planning Cap | 6,388,046 | 6,456,736 | |
| | | | | Total Admin/Plan Expenses | 6,374,872 | 6,456,736 | |
| | | | | Difference | 13,174 | 0 | |
| | | | | | | | |
| | | | | Public Service Cap | 4,791,035 | 4,842,552 | |
| | | | | Total Public Service Expenses (incl NRSA Summer Youth) | 6,291,034 | 6,342,552 | |
| | | | | Difference | (1,500,000) | (1,500,000) | |
| | | | | | | | |