



CITY OF DETROIT

2026 ANNUAL ACTION PLAN (DRAFT)

Mary Sheffield, Mayor

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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 24CR 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 2026-2027 (2nd 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 2026-2027, the allocation of available funding for the Annual Action Plan is as follows:

- Community Development Block Grant (CDBG) - \$32,405,832.00
- HOME Investment Partnership (HOME) - \$5,926,634.25
- Emergency Solutions Grant (ESG) - \$2,837,395.00
- Housing Opportunities for Persons with HIV/AIDS (HOPWA) - \$3,740,817.00

The City also estimates program income of \$3.9 million from the HOME program and \$1.1 million in CDBG funding (from the 0% loan home repair program) .

As part of the 2025-2029 Consolidated Plan, the City of Detroit applied for a second extension to its original Neighborhood Revitalization Strategy Area (“NRSA”) designation from HUD in the 2015-2019 Consolidated Plan. Last year, the City received approval from HUD for the extension of the NRSA designation. The application was submitted 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 submitted an amended strategy including eligible activities 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.

All programs described herein are free from racial, ethnic, gender identity, or ideological preferences, and are administered in compliance with federal laws that prohibit discrimination and promote equal opportunity based on objective criteria. Detroit remains committed to housing for all residents and does not include any group preference, selection criteria, or set asides based on race, ethnicity, gender identity, or sexual orientation. The city continues to participate in the Detroit Continuum of Care (CoC), ensuring safe, affordable, mobility-accessible, adaptable, and barrier-free (stairs and high thresholds) housing for all residents.

In preparing and implementing this plan, the City follows all federal laws and regulations, including those related to nondiscrimination and civil rights. As required under Executive Order 14168, the City will not use any grant funds to promote gender ideology. In line with Executive Order 14182, no grant funds will be used to support or promote elective abortions. The City’s programs and funding decisions are not subject to any Executive Orders that have been revoked, including those listed under Executive Order 14154.

The City will also follow immigration-related requirements, including verifying eligibility for public benefits as outlined in federal law and Executive Order 14218. Programs will not be used to support or encourage unlawful immigration. The City will use approved federal systems, like SAVE, to confirm eligibility when required. Faith-based organizations are welcome to apply for and receive funding, and they will be considered on the same basis as all other applicants, with no bias based on religious beliefs or affiliations. These requirements help ensure that all programs are operated with integrity, in full compliance with federal guidelines, and in the best interest of the community.

The City of Detroit agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of Detroit will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

The City of Detroit shall not use grant funds to promote “gender ideology,” as defined in Executive Order (E.O.) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government.

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 Area median income (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 program from our Summer Job Employment and Training, Motor City Match and Small Business Technology fund.

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 fiscal year (FY) 2024-25 CAPER, based on the priorities established, the City continues to place emphasis on decent, safe, and affordable housing; elimination of homelessness; public services; 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 2024-25 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:**
 - 389 affordable rental units were completed or under construction with 129 of the units served homeless households
 - 200 units were leverage with project based rental assistance vouchers
- **HOME-ARP:**
 - Detroit became one of the first jurisdictions to obligate 100% of its \$26.6M HOME-ARP allocation, focused on supportive housing for vulnerable populations.
- **Public Facility Improvements:**
 - 2 parks and recreation centers were improved with CDBG funds.
 - 6 public facilities assisted and improved
 - 1 streetscape or infrastructure projects advanced in low- to moderate-income neighborhoods.
- **Economic Development:**
 - Over 200 microenterprises and small businesses received grants, loans, or technical assistance.
- **Supportive Services:**
 - Over 2,100 individuals benefited from services including job readiness, housing counseling, and youth programming.
 - Over 300 families assisted with tenant-based rental assistance and short-term rent/mortgage assistance from our HOPWA program.
- **Lead Hazard Reduction:**
 - Lead abatement completed in over 80 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/Obligated	Key Outputs
CDBG	\$42.2 million	Public facility upgrades, business support, housing rehab
HOME	\$9.6 million	Rental/new construction, down payment assistance
HOME-ARP	\$26.6 million	Supportive housing and services for homeless populations
ESG	\$3.2 million	Shelter operations, rapid rehousing, homelessness prevention
HOPWA	\$4.2 million	Housing and services for persons with HIV/AIDS

Individuals/Households/Units Benefitted

- Over 2,200 individuals received supportive services.
- 589 affordable rental units built or rehabbed.
- Over 200 small businesses assisted.
- Over 80 housing units received lead-hazard reduction.
- 8 public facilities and 7 infrastructure projects completed or underway.

4. Summary of citizen participation process and consultation process

To develop the FY 2026-27 Annual Action Plan , the City of Detroit led a comprehensive community engagement process. This effort combined virtual, interactive public hearings to ensure broad and inclusive participation from residents, nonprofit organizations, and public agencies.

During the development of the Annual Action Plan, at least two public hearings must be held. Public hearings are held during the development of the plan and after the plan drafted up to the final approval by the City Council. The City adopted and amended its citizen participation plan to include virtual meetings to maximize public input and participation. There were six (6) virtual workshops held for the CDBG/NOF and Homeless public service proposals. There were two (2) virtual public hearings for the Annual Action Plan and two (2) City Council Annual Action Plan approval hearings for the public. The City consulted with over 50 organizations, including multiple City Departments and other governmental entities through interviews, email, web research, and an online questionnaire in developing the needs, priorities, and goals for the Con Plan.

Outreach activities included flyers postings at City Departments and libraries, Detroit Free Press ads, posting on the city's website and social media, Department of Neighborhood "DONcast", soliciting participation and feedback to the Draft Annual Action Plan and public hearings

5. Summary of public comments

Detroit residents and other stakeholders expressed concerns with housing 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.

Public and social services were highlighted, especially mental health, elder care, crisis response, and transportation access. Residents expressed frustration with abandoned housing, and lack of environmental justice in certain neighborhoods

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.

Programs and their impact: Several stakeholders sought information on the Home Repair Programs 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

The strategy for community success must begin at the community level, using that as a catalyst for the entire City's recovery as reflected in public comments and demographic data . The City aims to use Consolidated/Annual Action Plan funding to strengthen communities and create pathways out of poverty.

In 2025, the City received HUD approval for the renewal of the five (5) geographic areas as Neighborhood Revitalization Strategy Areas (NRSAs), to focus CDBG and other federal grants and leverage existing non-CDBG redevelopment initiatives and funding in these targeted areas. In 2020 (and renewed in 2025), the City also did a local designation of three areas as slum and blight areas that are contiguous with the NRSAs

but not included in them allowing the City to provide CDBG home repair loan funds to assist some homeowners who are above 80% of area median income (AMI). The benefits of the NRSA are Job Creation/Retention on Low/Moderate Income Area Benefit, Aggregation of Housing Units to allow assistance to no more than 49% of clients served at over 80% AMI; Aggregate Public Benefit Standard Exemption; and Public Service Cap Exemption. While the strategy proved successful, resulting in NRSA investments, the need is still great. Given the significant increase in private sector investments and public private sector collaboration in LMI neighborhoods, a renewal of the NRSA designation was needed to continue benefiting community residents in the redefined designated areas

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

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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	Office of Development & Grants (ODG) Housing and Revitalization Department (HRD) and Department of Human, Homeless & Family Services (DHHFS)
HOPWA Administrator	DETROIT	City of Detroit Health Department
HOME Administrator	DETROIT	HRD
ESG Administrator	DETROIT	DHHFS

Table 1 – Responsible Agencies

Narrative

The City of Detroit through its Office of Development & Grants (ODG) in collaboration with the Housing and Revitalization Department (HRD) and the Department of Human, Homeless and Family Services (DHHFS) will lead the preparation and implementation of the Annual Action Plan. The Departments are 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, the City 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/Annual Plan Public Contact Information

City of Detroit Housing and Revitalization Department
 Coleman A. Young Municipal Center
 2 Woodward Avenue, Suite 908

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313 224-6380 TTY: 711

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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 and FY 2026-27 Annual Action 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 in the Table below.

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 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.

ODG, HRD & DHHFS 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

DHHFS 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 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

	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	Office of Development & Grants (ODG)
	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 ODG 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 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 26, 2025 (85 attendees) and Sept 18, 2025 (81 attendees).
- Newspaper advertisements were published on May 27, 2026 and June 03, 2026 (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 is www.DetroitMI.gov/HRD.
- The draft FY 2026-27 Annual Action Plan was published for a 30-day period from June 10 to July 10, 2026, with printed copies at community district locations and a pdf copy on the City's website.
- A virtual public hearing on the Annual Action Plan to get further feedback was held on June 23 and June 30 with (TBD) participants.

- At City Council public hearing the plans were introduced to the City Council on June 30th, and the Council Committee was held July 09, 2026, TBD participants. City Council review and approval of the plans was held on July 14, 2026, TBD participants

Community surveys

Doing the development of the 2025-2029 5-year Consolidated Plan, residents and agencies responded to the online housing and community development surveys which were ran 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.

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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 –Aug. 26, 2025	Non-profits, community residents	Questions and comments were focused on the development of the Annual Action Plan and the process for awarding CDBG-funded public services /85 participants	See Exhibit for public comments	All comments accepted	
2	Neighborhood Opportunity (NOF) Public Meeting – Sept. 18, 2025	Non-profits, community residents	Questions and comments were focused on the development of the Annual Action Plan and the process for funding CDBG public services /81 participants	See Exhibit for public comments	All comments accepted	
3	Virtual Public Meeting Public Hearing June 23, 2026	Community residents non-specified, city-wide	Presentation on the Annual Action Plan and NRSA priorities and budget allocation/(TBD)participants	See Exhibit for public comments	All comments accepted	
4	Virtual Public Meeting Public Hearing June 30, 2026	Community Residents non-specified, city-wide	Presentation on the Annual Action Plan and NRSA priorities and budget allocation/(TBD)participants	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	30-day public comment period June 10 to July 10, 2026	Non-specified - citywide	Draft FY 2025-26 Annual Action Plan	See Exhibit for public comments	All comments accepted	
6	Public Hearing #1 – Detroit City Council Committee (Discussion) July 9, 2026	Non-specified – citywide, City Council	Draft FY 2025-26 Annual Action Plan. (TBD) participants	See Exhibit for public comments	All comments accepted	
7	Public Hearing #2– Detroit City Council for approval (Discussion) July 14, 2026	Non-specified – citywide, City Council	Draft FY 2025-26 Annual Action Plan. (TBD) participants	See Exhibit for public comments	All comments accepted	

Table 4 – Citizen Participation Outreach

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). Fiscal year 2026-27, the HOME Program Income is estimated at \$3.9M that will be available in the 2026-27 fiscal year, due to repayments anticipated as part of preservation transactions. Also, in addition, the city is expected to receive approximately \$1.1M 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 2026-27 Fiscal Year awards are shown below:

Program	2026-27 Award
CDBG	\$32,405,832
HOME	\$ 5,926,634.25
ESG	\$2,837,395
HOPWA	\$ 3,740,817
Total	\$44,910,678.25

Based on the above allocations, the City of Detroit is expected to receive a total of \$44,910,678.25 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

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Expected Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				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	32,405,832	0	1,100,000	33,505,832	96,728,896	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 2				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	5,926,634.25	0	3,900,000	9,826,634.25	18,012,974.11	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 2				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	3,740,817	0	0	3,740,817	7,775,707	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 2				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	2,837,395	0	0	2,837,395	11,333,477	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 has executed a Federal Award Agreement provided from HUD for \$75 million in Section 108 Loan Pool Authority to finance affordable housing projects and is awaiting the executed agreement to be returned from HUD. 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.

- **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 the Historic and North Corktown 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 from 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 the Diggs Homes and Forest Park Apartments and surrounding Forest Park and Eastern Market neighborhoods. Additional funding has been leveraged to support planning, staffing, early action, and community engagement activities. The final Transformation Plan, due by September 2026, will outline strategies for improving housing, increasing mixed-income housing 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.

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

The City of Detroit owns public libraries, community parks and recreation centers located within the City which may be used for public service activities funded under the various HUD programs.

The City of Detroit has a land bank authority that is responsible for returning the city's many blighted and vacant properties to productive and valuable use. The land bank maintains the City's publicly owned parcels and acquires additional foreclosed/abandoned property and vacant lots. The City then addresses these properties through demolition, rehabilitation, and disposition to help stabilize neighborhood decline. For eligible properties, the land bank authority utilizes a variety of sales programs to offer homes to residents, such as the Community Partner Program, Auctions, Own-It-Now, Rehabbed & Ready and the Residential Side Lot program. Additionally, the City has some select land parcels, owned by the City of Detroit, that will be sold for new housing construction projects.

Since 2015, several large philanthropic organizations, including The Bank of America Charitable Foundation, The Erb Family Foundation, John S. and James L. Knight Foundation, and The Kresge Foundation have awarded over \$3.7 million in much needed funding to Detroit Future City (DFC) in support of its efforts to promote the advancement of land use and sustainability, and community and economic development, including its Working With Lots program. This program provides technical assistance and grants to community-based organizations working to sustainably repurpose vacant land in Detroit residential neighborhoods. Since 2016, DFC has awarded more than \$330,000 to community groups, faith-based institutions, non-profits, and businesses to install one of 38 lot designs to activate community spaces, address stormwater concerns, and create more attractive neighborhoods. Adaptive reuse projects through this program make use of DFC vacant land transformation designs published in the DFC Field Guide to Working With Vacant Lots (open space system).

AP-20 Annual Goals and Objectives

Goals Summary Information

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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	2026	2027	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>\$ 40,183,097</u>	Tenant-based rental assistance / Rapid Rehousing: <u>950</u> Households Assisted All "Extremely Low" income benefit Homeless Person Overnight Shelter: <u>4,127</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>62</u> Persons Assisted All "Extremely Low" income benefit Homeless Outreach: <u>1,547</u> Persons Assisted

2	Rehabilitation of Existing Housing Units	2026	2027	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>\$5,926,634.25</u> CDBG: <u>\$3,378,618</u> CDBG: <u>\$5,000,000</u>	Rental units constructed: <u>500</u> Household Housing units <u>100%</u> low/mod Rental Units rehabilitated: <u>125</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>10</u> Household Housing Units 100% low/mod Permanent Supportive Housing units constructed: <u>TBD</u> Household Housing Units (see above income %) Homeowner Housing Rehabilitated: Household Housing <u>400</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
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homeownership Program	2026	2027	Affordable Housing	City-Wide NRSA	Down Payment Assistance	CDBG: <u>\$250,000</u>	Loans Provided: <u>100</u> 20% low; 75% low/mod; 5% middle income
4	Public Services Activities for Citizens of Detroit	2026	2027	Public Service Summer Youth Employment	City-Wide NRSA	Public Services Activities Job/Job Training	CDBG: \$2,465,359 CDBG: <u>\$ 1,500,000</u>	Public Service activities: <u>121,323</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)	2026	2027	Non-Housing Community Development	City-Wide NRSA Areas	Economic Development Jobs/Small Business	CDBG/General: <u>\$ TBD</u>	Businesses assisted: <u>TBD</u> Jobs created and/or retained
6	Sustain Infrastructure and Public Improvements	2026	2027	Non-Housing Community Development	City-Wide	Public Improvement & Infrastructure	CDBG: <u>\$ TBD</u>	Other: <u>TBD</u> residents of LMA served
7	Public Facilities and Improvements- Public facilities rehabilitation	2026	2027	Non-Housing Community Development	City-Wide	Public Facilities	CDBG: <u>\$581,000</u>	Other: <u>3</u> Public Facilities <u>28,217</u> residents of LMA served <u>28,217</u> community benefit
8	Blight removal and demolition	2026	2027	Demolition	City-Wide	Demolition Clearing Acquisition of Existing Units	CDBG: <u>\$0</u> Other: TBD	Buildings Demolished: <u>TBD</u> Structures (includes schools, commercial and residential properties)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Section 108 Repayment	2026	2027	Non-Housing Community Development	City-Wide	Economic Development	CDBG: \$TBD	Businesses assisted: <u>TBD</u> Other
10	Help those with special needs (non-homeless)	2026	2026	Non-Homeless Special Needs	City-Wide	Public Services Rental assistance	HOPWA: \$3,740,817	HIV/AIDS Housing Operations Tenant-based rental assistance: <u>240</u> Household Housing Units
11	Other: Relocation	2026	2027	Non-Housing Community Development	City-Wide	Relocation of displaced residents	CDBG: \$TBD	Number of individuals or households <u>TBD</u> Persons or Households Assisted
12	Other: Residential Historic Preservation	2026	2027	Housing Rehabilitation	City-Wide	Rehabilitation of Existing Units	CDBG: \$0	Number of individuals or households <u>TBD</u> Persons or Households Assisted
13	Other: Provide interim assistance to address emergencies	2026	2027	Non-Housing Community Development	City-Wide	Emergency conditions threatening health and safety	CDBG: \$0	Number of individuals or households <u>TBD</u> Persons or Households Assisted
14	CDBG Planning and Administration	2026	2027	Affordable Housing		CDBG Planning and Administration	CDBG: \$6,481,166	Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	CDBG Housing Rehabilitation Activity Delivery Cost	2026	2027	Affordable Housing	City-Wide	Rehabilitation of existing owner-occupied units	CDBG: <u>\$5,254,173</u>	Other

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Goal Descriptions

1	Goal Name Goal Description	Reduce homeless citizens in City of Detroit Tenant-based rental assistance / Rapid Rehousing: 950 Households Assisted All “Extremely Low” income benefit Homeless Person Overnight Shelter: 4,127 Persons Assisted All “Extremely Low” income benefit Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds All “Extremely Low” income benefit Homelessness Prevention: 62 Persons Assisted All “Extremely Low” income benefit Homeless Outreach: 1,547 Persons Assisted
2	Goal Name Goal Description	Rehabilitation of Existing Affordable Housing Rental units constructed: 500 Household Housing units 100% low/mod Rental Units rehabilitated: 125 Household Housing Unit 20% extremely low; 40% low; 35% low/mod; 5% middle Acquisition of existing units: <u>10</u> Household Housing Units Permanent Supportive Housing units constructed: <u>TBD</u> Household Housing Units (see above income %) Homeowner Housing Rehabilitated: Household Housing <u>400</u> Units 55% extremely low; 30% low; 10% low/mod; 5% middle income Lead Remediation: 150 Household Housing Units 50% of extremely low; 30% of low; 20% of low/mod; 0% middle income
3	Goal Name	Homeownership Program

	Goal Description	Homeownership Down Payment Assistance Loans Provided: 100 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: 121,323 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: TBD 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: 3 Public Facilities 28,217 residents of LMA served 28,217 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	Help those with special needs HIV/AIDS Housing Operations_0 Tenant-based rental assistance: <u>240</u> Household Housing Units
11	Goal Name	Address relocation of displaced residents
	Goal Description	Relocation of displaced residents Number of individuals or households <u>TBD</u> Persons or Households Assisted
12	Goal Name	Residential Historic Preservation
	Goal Description	Rehabilitation of Existing Units <u>TBD</u> Persons or Households Assisted
13	Goal Name	Provide interim assistance to address emergencies
	Goal Description	Federal funds will be used to provide interim assistance to address emergency conditions that threaten public health and safety or to stop physical deterioration when immediate action is necessary. The amounts are to be determined.
14	Goal Name	CDBG Planning and Administration
	Goal Description	Planning and Administration for staff costs related to the implementation of CDBG activities
15	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 2026 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 2026-27, 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

#	Project Name
11	CLEANUP OF CONTAMINATED SITES
12	HOME Assisted Housing (HOME) (2026)
13	ESG26 Detroit (2026)
14	HOPWA 2026 City of Detroit MIH26F001
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 2026-27, 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: \$ 6,481,166
	Description	Planning and Administration for staff costs related to the implementation of CDBG activities
	Target Date	6/30/2027
	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: \$9,316,637 + \$1,100,000(P.I.) totaling \$10,416,637
	Description	Zero interest loans (prior year's funding) 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 \$1,100,000 that will be invested back into the program
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	275 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: \$9,666,153

	Description	Pre-development cost for the rehabilitation and new construction of publicly/privately owned properties for Detroit low and moderate income residents, including affordable housing direct homeownership assistance
	Target Date	6/30/2027
	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: \$581,000
	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	6/30/2027
	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: \$0
	Description	Public Improvements to rehabilitate parks, tree canopy, open space and to build greenways
	Target Date	N/A
	Estimate the number and type of families that will benefit from the proposed activities	
	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: \$3,965,359
	Description	Public Service activities including NRSA Summer Youth Employment and Training
	Target Date	6/30/2027
	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: \$2,837,395 Continuum of Care: \$36,540,978
	Description	Public Service programs for the homeless
	Target Date	6/30/2027
	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: \$9,826,634.25
	Description	Affordable housing rehabilitation including rental units constructed. The amount includes estimated Home Program Income for FY 2026-27 \$3,900,000.
	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	ESG26-Detroit (2026)
	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: \$2,837,395
	Description	ESG Activities includes Administration, Emergency Shelter, Outreach, Rapid Re-housing, Homeless Prevention and Data Collection.
	Target Date	6/30/2027
	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 2026 City of Detroit MIH26F001
	Target Area	City-Wide
	Goals Supported	Assist special needs (non-homeless) populations
	Needs Addressed	Homeless Prevention
	Funding	CDBG: \$3,740,817
	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	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	240
	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	\$5,254,173
Description	CDBG housing rehabilitation activity delivery staffing costs
Target Date	6/30/2027
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

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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 NRSA, 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	92
NRSA's	7
Slum and Blight Areas	1

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 an 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 71 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.

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AP-55 Affordable Housing – 91.220(g) (Larry, Rebecca, Kyle, Terra & Anna)

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) Lead Hazard Reduction 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.

The City funded 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. The program in its current iteration is ending, and the City is exploring various loan program options. The City launched the Critical Home Repair Program this past year. The program serves low income seniors, families with children and households with a disability who own and occupy their home with critical 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 critical 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 successfully closed the grant out in October 2025, completing 288 units using all \$9.7M in LHR and HH dollars, \$1.5M+ in CDBG match funding for critical repairs.

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. 121 units of the 125 unit goal have been completed and the grant will close out May 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 103 units have been completed, with an additional 47 units approved and, in the pipeline, to be completed by December 2026.

A FY24 Lead Hazard Reduction grant was awarded to Detroit, with a Period of Performance (POP) beginning March 1, 2025, through March 1, 2029. The goal is to assist 172 units across 16 target zip codes with the highest rate of elevated blood lead levels. The first unit is completed, with 34 more approved and in the pipeline to be completed.

The U.S. Department of Housing and Urban Development (HUD awarded the City of Detroit a \$4.3 million grant through the Pathways to Removing Obstacles to Housing (PRO Housing) program. PRO Housing is designed to provide competitively awarded funds to local and state governments to encourage the development of affordable housing by removing policy and process barriers and advancing local housing strategies. The City of Detroit is using these funds to complete a zoning code update to accommodate and encourage increased production and preservation of affordable housing . Additionally, the City of Detroit will support the development of new housing by creating a Small Buildings Notice of Funding Availability (NOFA) to incentivize 2-7 unit building owners to produce affordable housing and a Pre Development Notice of Funding Availability (NOFA) to support site readiness for affordable housing developments . Finally, the City will Incentivize infill housing production on publicly owned land by creating residential housing plans that are pre-approved by the City of Detroit and can be built with expedited site plan review and permitting.

The City was awarded a FY25 Lead Hazard Reduction grant for \$7.75M with a POP beginning April 1, 2026. Staff are working on start-up activities including environmental review, budget set up, drafting policies and procedures, workplan and benchmarks.

In FY 2026-27 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 2025-2030 Detroit Affordable Housing Strategy that was released in June 2025. The City will continue to utilize the updated Targeted Multifamily Housing Areas Map to assist in making 2026-27 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 2026-2027 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	1,495
Special-Needs	240
Total	2,685

Table - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,200
The Production of New Units	500
Rehab of Existing Units	975
Acquisition of Existing Units	10
Total	2,685

Table - One Year Goals for Affordable Housing by Support Type

Discussion

1. . HOME, CDBG, CDBG-DR, and HOME-ARP: In the 2026-27 fiscal year, HOME, CDBG, CDBG-DR, 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, the City expects to complete the rehabilitation of 125 units and the construction of another 500 rental units for low-income, very low-income, extremely low-income, and moderate income households. The City also expects 10 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 13 times the amount of development activity for each dollar of support provided by the Housing Rehabilitation and Development Program. Also, the City expects the rehabilitation of an additional 360 units and construction of another 1075 rental units for low-income, very low-income, extremely low-income, and moderate income households will be in process during the 2026-27 fiscal year. These projects will also leverage the other funding sources indicated above to accomplish approximately 12 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 2026-2027 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 2026-27**, the City of Detroit's Critical Home Repair Program anticipates two open application periods open Citywide focused on assisting the highest priority households with elevated blood lead levels, seniors, persons with disabilities and children at or below 60% AMI. . The City anticipates assisting an estimated 400 households per program year through the Critical Home Repair Program.

The 0% Interest Home Repair Loan Program ends in June 2026. Since the programs launch in 2016, over 800 households have been assisted. The City is working with a consultant to redesign a new loan program and expects to launch publicly in early 2027. Funding for the program is TBD but will likely utilize CDBG funds.

3. CDBG Direct Homeownership Assistance Program: Under this program, approximately 50 low-to-moderate income renter households will be assisted with costs to purchase their rental home and become first-time homebuyers. Households must be a part of scatter-site, multi-unit rental projects participating in a homebuyer program.

4. Lead Hazard Reduction (LHR) Program Grant: HRD has multiple active LHR grants, with a total award of \$21.15M. 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 three HUD OLHCHH grants as well as provide emergency repairs as needed to ensure the long-term integrity of the lead repairs.

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 continuing the implementing of its 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:

1.1. Increase Affordable Housing Units. DHC will continue to 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 continue to seek 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.

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 will continue with the redevelopment of The Villages of Parkside (160 units) and the development of Gardenview200 (up to 200 units). DHC has also begun with the redevelopment of Sheridan I and II a senior community that has 409 units.

- 1.1.3. **Self-development.** DHC will seek self-development as well as new development opportunities to assist with affordable housing initiatives.
- 1.2. **Increase Community Connections.** Improve relationships and communication between DHC and residents through partnerships with CCAs, Resident Councils, Resident meetings and Pre-occupancy training.
- 1.3. **Deconcentration of Poverty.** Continue to use its ability to project base vouchers and Small Area Fair Markey Rents (SAFMR) to deconcentrate poverty.
- 1.4. **Unit Modernization.** DHC will continue to actively pursue the modernization/rehabilitation of existing public housing units.
- 1.5. **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.
- 1.6. **Safe and Secure Environments.** DHC will continue to improve security across its entire portfolio through the installation of cameras, which is also included in the Project Green Light Program.
- 1.7. **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.
- 1.8. **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.
- 1.9. **Choice Neighborhood Grants.** DHC in conjunction with the City of Detroit, was awarded a Choice Neighborhood Initiative (CNI) Planning grant at the Forest Park-Diggs Developments. (CNI) promotes the revitalization of distressed housing through integrated strategies focused on housing, people, and neighborhoods. 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.
- 1.10. **Facilitate Home Ownership.** The DHC will continue to assist residents to become homeowners via the training program and vouchers.
- 1.11. **Workforce Development and Training.** DHC, through its HUD-awarded grants, will continue to expand workforce development and job training efforts (see section 2. below).
- 1.12. **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, both LIPH and voucher holders, to become Homeowners. These programs and services include, but are not limited to, credit counseling, basic home maintenance, financial assistance and education. DHC will continue to assist participants in this program.

3. PHA is designated as troubled, describe the way financial assistance will be provided or other assistance

The Detroit Housing Commission is no longer designated as a troubled entity. In fact, it is now designated as a High Performer in Housing Choice Voucher program. 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 supports its most vulnerable residents by partnering with local organizations to fund and deliver programs through CDBG, ESG, CDBG-CV, and other initiatives aimed at preventing homelessness, providing shelter, and offering supportive services. Homelessness funding also supports the Coordinated Access Model (CAM) and the Homeless Management Information System (HMIS). CAM serves as Detroit's coordinated entry system, assessing individuals experiencing homelessness and connecting them to appropriate resources, while HMIS is the database used by the Continuum of Care lead agency, the Homeless Action Network of Detroit, to monitor program outcomes and overall 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's one-year goals and actions to reduce and end homelessness focus on strengthening system coordination, deploying strategies to increase housing placements and system outflow, expanding outreach, and ensuring that individuals—particularly those who are unsheltered—are quickly connected to appropriate housing and services.

In 2025, the City enhanced its street outreach efforts by maintaining 24-hour coverage to better engage individuals experiencing homelessness, especially those who are unsheltered. Outreach teams prioritize building trust, conducting on-site assessments, and connecting individuals to immediate shelter, healthcare, behavioral health services, and housing resources.

The City also participates in an annual unsheltered Point-in-Time (PIT) Count to assess progress toward ending homelessness. While HUD requires an unsheltered count every other year, the City has mandated that it be conducted annually. An unsheltered count was completed in 2026; while those data are not yet available, 2024 PIT data remain accessible for reference.

The City's ongoing efforts are focused on:

- Ensuring the safety of unsheltered residents during extreme weather through the funding of street outreach and seasonal warming centers
- Prioritizing unsheltered households for access to permanent housing
- Connecting each chronically unsheltered individual with a Housing Navigator to expedite placement into permanent housing
- Coordinating with the Detroit Police Department to connect unsheltered individuals encountered in the field with street outreach services

Another key action is the continued implementation and refinement of the Coordinated Access Model (CAM), the City's coordinated entry system. Through CAM, all individuals experiencing homelessness receive standardized assessments to determine their level of need and vulnerability. This ensures that those with the highest needs are prioritized for permanent supportive housing, while others are connected to rapid re-housing, diversion, or prevention resources as appropriate.

The City will also work to increase access to low-barrier emergency shelter, ensuring that unsheltered individuals have safe, immediate options while permanent housing solutions are secured. At the same time, efforts will focus on reducing the length of time individuals experience homelessness by accelerating housing placements and improving system flow.

Data-driven decision-making will continue to be strengthened through the use of the Homeless Management Information System (HMIS), enabling the Continuum of Care to monitor performance, identify gaps, and target resources effectively. The city will track measurable outcomes, including reductions in unsheltered homelessness, increases in exits to permanent housing, and decreases in returns to homelessness.

Overall, these coordinated efforts aim to create a more responsive, equitable, and efficient homelessness response system that prioritizes housing stability and advances the long-term goal of ending homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Addressing emergency shelter needs

In 2026-2027 Detroit will address the emergency housing needs of homeless persons in the following ways:

- Improving services to those in shelter. In 2025, the City of Detroit published its Emergency Shelter Community Standards to create uniformed services and guidelines for clients. In 2026, efforts are focused on enhancing case management services through increased training, strengthening partnerships and service connections, and continued work to establish and enforce standard service expectations.
- 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 (100 beds) operating during the winter of 2026-2027. In addition, a Standby shelter (50 beds) will be activated during periods of extreme cold in coordination with the Public Health Department.
- Improving access to immediate shelter through year-round overnight Drop-In Centers (220 beds). Drop-In Centers offer direct connection to shelter for households referred by outreach teams, police, and hospital providers. Drop-In Centers offer a temporary play to stay for households while awaiting placement in traditional shelter or connection to housing. In 2025, Drop-In Centers served 3,321 households and 4,732 total persons.
- 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. Additional

metrics have been added to most recent NOFAs to begin collecting baseline performance data on measures related to length of stay and exits to permanent housing.

- The City is continuing to put increased focus on quality of shelter facilities, including coordinated inspections of all shelters on, at minimum, a bi-monthly basis and utilizing CDBG-DR funding to invest in disaster mitigation and recovery at shelter sites impacted by 2021 and 2023 flood events.
- The City of Detroit will continue to support a successful shelter diversion program. This program, coordinated through the coordinated entry access points, identifies persons seeking emergency shelter who could be diverted to an alternative housing setting with mediation support. Summary 2025 data include:

	Households Diverted	% of Coordinated Entry Intakes
Q1 2025	469	8%
Q2 2025	348	6%
Q3 2025	799	12%
Q4 2025	306	5%

Addressing transitional housing needs

The Continuum of Care has reduced its inventory of transitional housing through strategic reallocations. For the housing programs that remain 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. In Detroit, transitional housing is focused on youth (ages 18-24) and persons fleeing domestic violence. In 2025 there were 101 referrals to transitional housing programs. However, in the upcoming year new transitional housing may come online given the shift in federal priorities.

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 through regular leadership team meetings, by name list meetings, and utilizing public and philanthropic funding. 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 placed 226 Veterans in permanent housing in 2025. As of December 2025, there were 114

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 and 125 Veterans utilized GPD in 2025.

Families with Children

The needs of families with children will be addressed through a comprehensive approach that prioritizes housing stability, safety, and access to supportive services. This includes expanding rapid re-housing opportunities to quickly move families from shelter to permanent housing, as well as strengthening homelessness prevention and diversion efforts to keep families from entering the shelter system whenever possible.

A portion of emergency shelter beds in Detroit will be specifically targeted to families with children, ensuring safe and appropriate accommodations for households with minors. Families will also be eligible for ESG-funded rapid re-housing (RRH) programs to support both immediate housing placement and long-term stability.

The City will continue to support family-specific emergency shelter options that are low-barrier and responsive to the unique needs of households with children. In addition, families will be connected to supportive services such as childcare, education support, workforce development, and healthcare to promote self-sufficiency. Efforts will also focus on linking families to Housing Choice Vouchers provided by the Detroit Housing Commission and the Michigan State Housing Development Authority to expand access to permanent, affordable housing.

Through the Coordinated Access Model (CAM), families will receive standardized assessments to ensure they are prioritized appropriately and matched with the most suitable housing interventions. Special attention will be given to minimizing disruptions to children's education and well-being by prioritizing school stability and access to community resources.

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.

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

The City of Detroit provides financial assistance to help individuals and families at risk of or experiencing homelessness achieve and maintain housing stability. This support is primarily delivered through programs

funded by sources such as the Emergency Solutions Grant (ESG), Community Development Block Grant (CDBG), and other federal, state, and local resources.

Assistance may include short- and medium-term rental subsidies, security deposits, utility arrears payments, and limited rental or move-in support to help households secure and retain housing. In addition, households may be connected to State Emergency Relief (SER) through the Michigan Department of Health and Human Services (MDHHS) for emergency financial support related to housing and utilities.

Financial assistance is often paired with housing navigation and case management services to ensure long-term stability and reduce the likelihood of return to homelessness. These supports are designed to quickly resolve housing crises, prevent eviction when possible, and help households transition into permanent, stable housing.

Preventing discharges into homelessness:

Within the Detroit Continuum of Care (CoC), state-mandated policies are in place to ensure that individuals are not discharged into homelessness from institutions of care, including foster care, mental health facilities, and correctional institutions.

Additionally, CoC providers work closely with these institutions to ensure that individuals who have stayed longer than 90 days are discharged to stable housing instead of homelessness. For households at risk of entering homelessness due to a lack of affordable housing, support is available through homelessness prevention programs, State Emergency Relief administered by the Michigan Department of Health and Human Services (MDHHS), and a network of social service agencies that offer housing-related assistance to diverse populations. Finally, the City has utilized its Opioid Settlement funds to support Recovery Housing programs to ensure residents existing substance abuse treatment facilities have safe and appropriate housing.

Providing supportive services:

Through federal funding sources—including the American Rescue Plan, Emergency Solutions Grant (ESG), and Community Development Block Grant (CDBG) programs—individuals and families at risk of homelessness can access a comprehensive range of supportive services aimed at stabilizing households during a housing crisis. These services include landlord-tenant mediation, legal assistance, housing navigation, and case management.

Additional supports may include financial assistance for rent and utilities, connections to healthcare and behavioral health services, employment and workforce development programs, and referrals to mainstream benefits such as those offered through the Michigan Department of Health and Human Services (MDHHS). Together, these resources are designed to address both immediate housing needs and the underlying factors contributing to housing instability.

Expanding affordable housing opportunities and Landlord Engagement:

The City of Detroit works to expand access to affordable housing by increasing the availability of rental subsidies for low-income individuals and families, including broader utilization of Housing Choice Vouchers for households at risk of homelessness. The City also leverages additional resources such as project-based rental

assistance, Low-Income Housing Tax Credit (LIHTC) developments, and other locally funded housing initiatives to increase the overall supply of affordable units.

When subsidy resources are limited, case managers actively engage landlords to negotiate more affordable rental terms and reduce barriers to housing placement. These efforts are supported by ongoing landlord engagement strategies, including outreach, education, and relationship-building to encourage greater participation in housing programs.

In 2022, the City of Detroit's Housing and Revitalization Department launched Detroit Home Connect, an online platform that centralizes available rental units and allows households to search for housing options based on affordability and individual needs. Users can explore eligibility criteria by filtering options based on household size, age, and income. This platform builds on prior landlord engagement efforts and supports the City's broader goal of establishing a standardized, scalable housing and landlord engagement system that significantly expands the pool of available units.

Additional efforts include reducing barriers to housing access, such as addressing credit challenges, prior evictions, and other screening criteria, as well as providing incentives and support to landlords who participate in housing programs. Together, these strategies aim to create a more accessible, responsive, and robust housing market for individuals and families experiencing or at risk of homelessness.

Increased coordination with the local workforce investment board:

The City of Detroit is strengthening coordination with the local workforce investment system to better connect individuals experiencing homelessness with employment and training opportunities. Through a formal partnership with Detroit at Work, the homelessness response system facilitates "warm handoffs" by referring households to workforce services at the point of entry into emergency shelter. This immediate connection helps ensure that individuals and families can quickly access job readiness support, career counseling, skills training, and employment placement services.

Additional efforts include integrating employment planning into case management, connecting participants to subsidized employment and transitional jobs programs, and linking individuals to education and credentialing opportunities. The City also works to align homelessness services with broader economic mobility initiatives, including access to childcare, transportation assistance, and digital literacy supports, to reduce barriers to employment. These coordinated strategies recognize that stable income and employment are critical components of achieving and sustaining long-term housing stability.

Discussion

For 2026, CDBG funds totaling approximately \$2.5M will support the following homeless activities:

- Street Outreach for households experiencing unsheltered homelessness
- Emergency Shelter Services (Shelter and Essential Services) including Warming Centers
- Rapid Re-housing (Financial Assistance/Short Term Case Management, Housing Navigation, Housing Search and Placement & Housing Relocation Stabilization Services) as allowable by the regulations

CDBG homeless funds are also used to meet the ESG match requirements. ESG regulations require a 100 percent match for every dollar received from HUD. Any match requirements beyond what CDBG can meet will be met by either the City's General Funds contribution to these programs or through match requirements passed along to subrecipients. These community organizations traditionally meet the match through in-kind contributions and other award commitments. The match is documented in their award letters and contracts.

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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	0
Permanent Housing Placement Activities	0
Total	240

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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 of 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, and site plan review.

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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.

Actions planned to address obstacles to meeting underserved needs

The City of Detroit is committed to addressing barriers that prevent underserved populations from accessing safe, stable, and affordable housing. To meet these needs, the City continues to leverage local, state, federal, and private funding sources to maximize housing and supportive service opportunities for low-income households and individuals experiencing housing instability.

The City will continue collaborating with federal, state, and local partners to expand the development and preservation of affordable housing through initiatives such as the Affordable Housing Leverage Fund and the Low-Income Housing Tax Credit (LIHTC) program. These partnerships help create and sustain housing opportunities for extremely low-income families, seniors, individuals with disabilities, and households experiencing or at risk of homelessness.

In addition, the City will continue pursuing new federal funding opportunities and working closely with the Michigan State Housing Development Authority (MSHDA) to prioritize LIHTC developments in target neighborhoods and areas with high housing need. Efforts will also focus on increasing equitable access to housing resources, reducing barriers related to income, credit, and prior housing instability, and supporting developments that include supportive services and accessibility features.

The City of Detroit remains focused on addressing the needs of households experiencing housing insecurity — including both renters and homeowners — through a range of innovative programs and interventions. These efforts include homelessness prevention, emergency rental assistance, rapid rehousing, housing navigation, eviction prevention, home repair assistance, and supportive housing initiatives designed to promote long-term housing stability and improve overall quality of life for Detroit residents.

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, Tenant Based Rental Assistance (TBRA), and supportive services for PSH

developments and residents receiving TBRA.

ARPA Homelessness Prevention: Funding awarded to the City of Detroit through the American Rescue Plan Act (ARPA) supported targeted homelessness prevention efforts designed to assist households experiencing housing instability. One key initiative focused on households temporarily staying with friends or family — commonly referred to as “doubled up” — who were at risk of homelessness due to overcrowded or unstable living conditions.

Prevention services included short-term case management aimed at helping households identify and secure stable housing while connecting them to mainstream community resources and supportive services. Financial assistance was also provided to help cover security deposits, rental assistance, and other housing-related costs necessary to obtain or maintain permanent housing.

These efforts were coordinated and leveraged alongside federal Emergency Solutions Grant (ESG) Prevention funding, which continues to support households who are doubled up or facing eviction.

ARPA Homelessness Diversion: Diversion services were designed to help households quickly identify safe alternative housing options and avoid entering emergency shelter whenever possible. Program activities included client engagement, housing-focused problem solving, mediation, and flexible financial assistance. Staff worked collaboratively with households to explore options such as remaining safely in their current housing or temporarily relocating with family or friends through negotiated arrangements and supportive assistance.

Financial assistance could include short-term support for transportation, utility arrears, mediation-related costs, first month’s rent, or security deposits to help households secure or maintain stable housing. These interventions were intended to reduce shelter entry, promote housing stability, and connect households to longer-term community resources and support services.

ARPA Street Outreach: As part of the broader Detroit Mental Health Co-Response Partnership, ARPA funding was allocated to support Street Outreach teams providing comprehensive, wrap-around services to individuals experiencing homelessness and housing instability. These multidisciplinary outreach teams engage individuals directly in the community to address immediate needs while connecting them to longer-term housing and supportive services.

Services provided through Street Outreach include, but are not limited to, distribution of basic necessities such as hygiene products, snacks, water, blankets, and other essential items; housing navigation and connection to the Coordinated Entry System through the Coordinated Assessment Model (CAM); referrals to mental health and behavioral health services; assistance obtaining vital identification and supporting documentation; and transportation assistance to emergency shelter and other service locations.

The Street Outreach initiative is designed to build trust and increase engagement with vulnerable individuals

while improving access to housing, healthcare, and supportive resources that promote long-term stability and well-being.

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 Department of Human, Homeless and Family Services. 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 2020 American Community Survey (ACS), reports that approximately 90% of Detroit's occupied housing units were built before 1979, with 37% 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 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.

The City has multiple active LHR grants, with a total award of \$21.15M. 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.

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 the city'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 2025 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: (Public Service)

Educational attainment is one key to bringing individuals out of poverty. According to the winter 2023, 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 2026-27, CDBG Neighborhood Opportunity Fund will support nearly \$1.2 million in funding educational programs.

Transportation: (Public Service)

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: (Economic Development)

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 (LICS) is responsible for the Zero Percent Home Repair Loan (homeowners program). In addition, 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 modernizing DHC apartment while learning construction skills provided by one of the private partners. Establish new trade school programs for CNA, cosmetology, and phlebotomy.
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 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.

Poverty Solutions will be attending multiple DHC events to conduct outreach. Their goal will be to provide the residents with information, training, and jobs.

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.

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Program Specific Requirements

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

Introduction:

The City 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. ESG funds will be used for emergency shelters, warming centers, homeless prevention, rapid re-housing and street outreach. Finally, 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.

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.	71%

Specify the year(s) covered that include this Annual Action Plan. 1 year - 2026

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.
- 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:
 - 30% of monthly gross income for housing costs and 70% of housing costs for mortgage payments
 - 5% down payment
 - 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 2026, households experiencing homelessness can access in-person CAM services at the NOAH Project, 23 E. Adams, Detroit MI 48226 and Cass Community Social Services, 12025 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 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. These awards were made for a two year time period, thus a NOFA will not be released in 2026.

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 of 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 will not be funding the STRMU program this year.

6. Permanent Housing Placement

HOPWA will not be funding this part of the program this year. However, in the past the program assists 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. This program will not use HOPWA funding this year.

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