



DRAFT PROGRAM YEAR (PY) 2025

Action PLAN

Community Development Block Grant (CDBG) | Emergency Solutions Grant (ESG)
Oakland County Home Consortium Home Investment Partnerships Act (HOME) Grant

To be submitted June 16, 2025 to:

Keith Hernandez, Director CPD
U.S. Department of Housing & Urban Development MI
State Office of Community Planning & Development
McNamara Federal Building Floors 16 & 17
477 Michigan Avenue
Detroit MI 48226

Submitted by:

Oakland County Neighborhood & Housing
Development Division
1200 N. Telegraph Rd., Building 34E, Pontiac, MI
48341-1032

oakgov.com/nhd

UEI# HZ4EUKDD7AB4

Community Development Block Grant (CDBG)

B-25-UC-26-0002

Catalog of Federal Domestic Assistance # 14-218

Home Investment Partnerships Grant (HOME)

M-25-DC-26-0210

Catalog of Federal Domestic Assistance # 14-239

Emergency Solutions Grant (ESG)

E-25-UC-26-0004

Catalog of Federal Domestic Assistance # 14-231



Executive Summary

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

1. Introduction

The Oakland County PY 2025 Annual Action Plan is submitted pursuant to U.S. Department of Housing and Urban Development (HUD) [Code of Federal Regulations \(CFR\) \(24 Part 91, 2/9/06\)](#) as a single submission covering the planning and application aspects of HUD's Community Development Block Grant (CDBG), HOME Investment Partnership Act (HOME) and Emergency Solutions Grant (ESG) formula programs.

The purpose of the PY 2025 Annual Action Plan is to describe activities to be undertaken with HUD programs by Oakland County for the period of July 1, 2025 - June 30, 2026.

2. Summarize the objectives and outcomes identified in the Plan

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

Oakland County developed the following goals based on data analysis conducted and information collected through citizen participation and consultation efforts:

1. Quality Affordable Housing: Develop and preserve affordable options, increasing housing choice and opportunity.
2. Community Investment: Invest in public services and infrastructure to improve quality of life for residents.
3. Ensure Fair Housing
4. Engagement: Collaborate with residents to deepen community involvement.

3. Evaluation of past performance

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

The demand for programs funded by CDBG (Community Development Block Grant), Home Investment Partnership (HOME) and Emergency Solutions Grant (ESG) remains greater than funds available. A recap of performance from the County's PY 2023 Consolidated Annual Performance and Evaluation Report (CAPER) includes the following accomplishments.

Accomplishments:

- **Affordable Housing:** Rehabilitated 244 low-income homes (\$2,749,751) and Participating Communities provided minor repair grants (\$354,831.63). Additionally, \$1,000,000 of HOME Partnership Funds have been committed to Shepherd House, a 53-unity affordable rental community for seniors.
- **Community Investment:** Invested in code enforcement (\$550,502.67), sidewalks (\$590,458.05), public facilities improvements (\$287,896.61) (i.e. parks and recreational facilities, fire stations and senior centers), and public services (\$754,450.68) (i.e. domestic violence, senior services, transportation, childcare, youth services). ESG shelters served 1,618 homeless individuals (\$112,311 for operations, \$8,302 for HMIS). Provided rental assistance and relocation services (\$11,130).
- **Fair Housing:** Provided fair housing education and counseling (\$4,213.50), assisting 127 households and referring 2,205 more by phone. Promoted fair housing choice and anti poverty programs.
- **Community Engagement:** The Community Liaison's attendance at seven (7) community resource fairs and on-site visits to local housing communities has proven to be instrumental in expanding the County's reach to all resident populations. By promoting the departments programs at the community events, the 857 citizens received information (verbal and print) on the County's programs. On-site outreach at County mobile home communities, resulted in an increased awareness and applications for assistance through the County's Mobile Home Minor Home Repair program. Continual update to the department's website and physical resources to meet the growing need and convenience of online access to resources.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Opportunities for input were provided throughout the year. Presentations were made to the Oakland County Board of Commissioners (BOC), Oakland County Citizens Advisory Council (CAC), public hearings, HOME Consortium meetings, online survey and direct solicitation/outreach.

Each participating community (PC) that applies for CDBG funds from Oakland County is required to hold a public hearing to receive input on how funds should be allocated within their jurisdiction. Information on local public hearings is submitted to the OCNHD as part of each annual CDBG application. The PY2025 application was due December 6, 2024.

On April 22, 2025, the Citizen's Advisory Council held a public hearing at 4:00 p.m. to hear public comments on and approve the OCNHD PY2025 Draft Annual Action Plan. A second public hearing was held on May 27, 2025 .

County level public hearings are advertised in The Oakland Press, a newspaper of general local circulation, as well as listed on the home page of OCNHD. On April 22, 2025, the PY 2025 Draft Annual Action Plan (AAP) was made available for a 15-day comment period. On April 29, 2025, for a 30-day Comment Period.

5. Summary of public comments

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

The public comment period for the PY 2025 Annual Action Plan generated valuable insights from residents.

Key themes emerged from the public comments:

- There was interest in understanding the distribution of mobile home rehabilitation efforts, with clarification that current projects are taking place 6 locations within the county.
- Community members inquired about the availability of rental assistance. It was clarified that funds previously allocated for this purpose have been exhausted, highlighting the ongoing need for financial support in housing stability.
- There was a strong call for the county to prioritize structured programs addressing homelessness and prevention. It was indicated that public input from a recent survey will guide the development of strategies over the next five years.
- Survey data revealed that the community's top concerns are preventing homelessness and supporting pathways to homeownership, indicating a need for programs that both stabilize current housing and create opportunities for long-term housing security.

A full report with detailed survey results is available. All comments were included without alteration.

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

Comments are accepted on an ongoing basis.

7. Summary

The PY 2025 Annual Action Plan reflects a coordinated effort to determine how federal and leveraged funds will be expended to address Oakland County's community and housing priorities/needs for the PY 2025 Annual Action Plan period of July 1, 2025 - June 30, 2026.

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

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

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

| Agency Role | | Name | Department/Agency |
|--------------------|----------------|---|-------------------|
| CDBG Administrator | OAKLAND COUNTY | HHS/Neighborhood & Housing Development Division | |
| HOME Administrator | OAKLAND COUNTY | HHS/Neighborhood & Housing Development Division | |
| ESG Administrator | OAKLAND COUNTY | HHS/Neighborhood & Housing Development Division | |

Table 1 – Responsible Agencies

Narrative

The Oakland County Board of Commissioners (BOC) designated the Department of Health and Human Services Oakland County Neighborhood & Housing Development Division as the lead agency responsible for administering its CDBG, HOME and ESG programs including the development of the Con Plan, Annual Action Plan and the Consolidated Annual Performance and Evaluation Report.

The Community Development Block Grant (CDBG) program includes 52 participating communities, made up of:

Cities: Auburn Hills, Berkley, Birmingham, Bloomfield Hills, Clarkston, Clawson, Farmington, Ferndale, Hazel Park, Huntington Woods, Keego Harbor, Lathrup Village, Madison Heights, Northville, Novi, Oak Park, Orchard Lake Village, Pleasant Ridge, Rochester, Rochester Hills, South Lyon, Sylvan Lake, Troy, Walled Lake, and Wixom.

Townships: Addison, Bloomfield, Brandon, Commerce, Groveland, Highland, Holly, Independence, Lyon, Milford, Oakland, Orion, Oxford, Rose, Royal Oak Township, Springfield, West Bloomfield, and White Lake.

Villages: Beverly Hills, Franklin, Holly, Lake Orion, Leonard, Milford, Ortonville, Oxford, and Wolverine Lake

The Neighborhood & Housing Development Division has a long and successful history in federal program administration. The Division works with various partners and has the capacity to serve as the lead agency for the Oakland County HOME Consortium. The Consortium member communities include Oakland County, Farmington Hills, Royal Oak, and Southfield. All the municipalities are eligible to receive and administer HUD funds and have established housing and community development programs. All members work in concert and with partners to extend program efficiency, scope and reach. Partnerships include housing developers, public housing commissions, service providers, homeless champion and for profit and non-profit institutions.

Consolidated Plan Public Contact Information

Written comments are being accepted by mail and email to the attention of:

Khadija Walker-Fobbs, Officer

Oakland County Neighborhood & Housing Development Division

1200 N. Telegraph Rd, 34E, Pontiac MI 48341

or electronically via: nhd@oakgov.com

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

1. Introduction

Neighborhood Housing & Development as lead agency of the Oakland County HOME Consortium, consulted with other government, non-profit and private agencies, including the Alliance for Housing (Alliance), Oakland County's Continuum of Care (CoC) to develop the PY 2025 Annual Action Plan. Consultation included presentations to the Oakland County Board of Commissioners (BOC), Oakland County Citizen Advisory Council (CAC), public hearings, HOME Consortium team meetings, an online survey and direct solicitation/outreach.

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

Private and governmental health, mental health and service agencies participate in the Continuum of Care (CoC). The CoC in Oakland County is the Alliance for Housing. The CoC board meets every other month, and the full membership meets every other month. Oakland County Neighborhood Housing & Development (OCNHD) staff collaborate with the Oakland Community Health Network (OCHN) through the (CoC) to serve the mental health needs of low income and disabled residents. OCNHD staff provide those involved in the CoC with information, education and referral upon request. To increase awareness of OCNHD, staff participated in various public events sponsored by agencies including events hosted by the State of Michigan, Oakland County's Health Division, Michigan State Housing Development Authority (MSDHA), Head Start, Local Senior Centers, Oakland County Veterans Department, and FDIC - Smart Money Week. OCNHD staff participate in annual Community Resource Day events to support those that are precariously housed.

The OCNHD division continues to work with the Homeless Healthcare Collaboration (HHC) whose mission is to improve the health and well-being of persons experiencing homelessness in Oakland County. In 2012, the Oakland County Health Division gathered community partners serving homeless populations to discuss barriers to obtaining/providing services and develop plans to address clients' needs. This group, known as the Homeless Healthcare Collaboration, prioritized housing and healthcare issues, identifying basic needs like identification and transportation as significant barriers to accessing essential services such as healthcare, housing, employment, and education.

In December of 2024 OCNHD division and the HHC launched Wellness Wednesdays to further our shared mission of connecting community and health care organizations to coordinate resources for people experiencing homelessness. Wellness Wednesdays occurs every Wednesday from 10:30 a.m. to 12:30 p.m. in partnership with the Baldwin Center located at 212 Baldwin Ave in Pontiac alongside several community organizations. Oakland County residents in need of health, housing, employment

and community resources are invited to enjoy a meal while connecting with services. To date we have provided 500 clients with wrap around services.

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.

Private and governmental health, mental health, and service agencies participate in the CoC, meeting regularly throughout the year. HOME Consortium members often attend these events, maintaining constant contact, especially during shared project planning and implementation phases. In 2023, OCNHD leadership along with the CoC brought together over 50 stakeholders representing various systems that touch individuals and families impacted by homelessness. The initiative is based on work facilitated in 2021 by MPHl and agency partners, to put together a Blueprint to End Homelessness. The Blueprint to End Homelessness work is a collaboration of partners focused on action-oriented steps to address the needs of homeless individuals and families. The Blueprint to End Homelessness supports the expansion of additional shelter beds, outreach to homeless individuals to provide resources, a centralized resource system and collaboration with our regional transit, legal aid and workforce development partners. In addition, Oakland County's Together Housing Trust Fund has invested in the development of 438 new affordable housing units.

The Homeless Healthcare Collaboration maintains its action through taskforces such as the Hospital Transition Workgroup, now paused, and the Identification Taskforce, which continues to work on breaking barriers related to lack of proper identification. Additionally, the Transportation Taskforce focuses on enhancing public transportation and seeking alternative solutions. An infographic highlighting transportation needs was created, after which the taskforce's work was integrated into broader coordination efforts within the Collaboration. The Homeless Healthcare Collaborative aims to improve the health and well-being of homeless individuals in Oakland County by connecting community and healthcare organizations to coordinate resources. Over the last twenty years, the Homeless Healthcare Collaboration was recognized with an Achievement Award from The National Association of Counties (NACO) and named a Model Practice by the National Association of County and City Health Officials (NACCHO)

The Alliance for Housing, a 501(c)(3) non-profit organization formerly known as the Oakland County Taskforce on Homelessness and Affordable Housing, is responsible for coordinating the CoC and organizing the County's response to HUD's annual CoC application. The Alliance works to end homelessness and increase affordable housing opportunities, comprising about 100 organizations including emergency shelters, health service providers, for-profit and nonprofit affordable housing developers, supportive housing program administrators, municipalities, governmental agencies, and faith-based service providers. The Alliance holds general membership meetings with published agendas at least quarterly, while its board of directors meet every other month. The Executive Committee determines the date, time, and place of these meetings, which are open to the public. An annual

meeting of the Board of Directors and its membership is also held, with all meetings conducted either in-person or virtually.

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

Oakland County consults with the Alliance for Housing, Oakland County's Continuum of Care lead agency, when determining how to allocate its ESG funds. This is done via survey and request for input when considering changes. The ESG guidelines and contracts require that recipients of funding must:

- Be members of the Alliance (although membership is not necessary to apply)
- Participate in the Homeless Management Information System unless barred from under the Violence Against Women Act
- Participate in the coordinated entry system, and
- Follow the performance measurement and outcomes standards.

All agencies currently receiving ESG funding also receive funding through the Alliance through a MSHDA grant. Adopting similar strategies and processes assists the agencies in administering the programs seamlessly for their clients. The Alliance has three standing committees:

Systems Coordination and Implementation - Develops resources to implement community strategies, provides member agencies with access to technical assistance, best practices, referrals, and other tools to increase their effectiveness in addressing community needs.

Strategic Planning, Funding, and Advocacy Committee - Inform the community of issues regarding housing and homelessness, provides platform for advocacy and public awareness of current political and legislative issues, promotes the Alliance for Housing as a resource for the effective engagement of public and political entities, Writes and oversees planning and funding opportunities.

Project Monitoring and Performance Outcomes - Promotes quality funded projects by evaluating project proposals, making funding recommendations and monitoring progress and implements/monitors the Homeless Management and Information System (HMIS).

An Application Review Committee made up of representatives not funded through the CoC but with relevant expertise rank projects for the annual HUD application. The Alliance determines how to allocate CoC funds by developing performance standards, evaluating outcomes, and developing funding priorities. The Alliance also provides ongoing needs assessment and analysis; technical assistance; increased stakeholder participation; development strategies for addressing identified needs; monitoring

of progress toward strategic objectives and action steps; coordination of various organizational structures related to homelessness and coordination of the annual CoC NOFA application.

The CoC is a planning process which gives providers an opportunity to design effective approaches to address the needs of homeless persons. CoC participants consult in the Con Plan process by identifying gaps and priorities within the housing continuum. Homelessness prevention is a goal in the CoC's Plan to End Homelessness. Strategies in place to reach the CoC's homelessness prevention goal include creating relationships with landlords so intervention can occur before eviction, ensuring all CoC agencies have eviction prevention strategies, creating an online resource guide of financial assistance programs for case managers and spreading outreach information through County-wide institutions.

These efforts and using a centralized intake and housing assessment tool assure that funds are distributed to those most in need, consistent with the County's anti-poverty strategy.

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | Community Housing Network, Inc |
| | Agency/Group/Organization Type | Services - Housing Services-Persons with Disabilities Services-homeless Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development 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? | Formal and informal consultation occurred with various agency/group/organization types during the development of the Annual Action Plan. This included the previously mentioned Community Needs Survey. Valuable insights were obtained and incorporated into the Annual Action Plan. |
| 2 | Agency/Group/Organization | Alliance for Housing Oakland County Continuum of Care |
| | Agency/Group/Organization Type | Housing Services - Housing Service-Fair Housing |

| | | |
|---|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development 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? | Formal and informal consultation occurred with various agency/group/organization types during the development of the Annual Action Plan. This included the previously mentioned Community Needs Survey. Valuable insights were obtained and incorporated into the Annual Action Plan. |
| 3 | Agency/Group/Organization | HAVEN |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless |

| | | |
|---|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty 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? | Formal and informal consultation occurred with various agency/group/organization types during the development of the Annual Action Plan. This included the previously mentioned Community Needs Survey. Valuable insights were obtained and incorporated into the Annual Action Plan. |
| 4 | Agency/Group/Organization | HOPE |
| | Agency/Group/Organization Type | Housing Services - Housing Services-homeless Services-Health |

| | |
|--|---|
| What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development 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? | Formal and informal consultation occurred with various agency/group/organization types during the development of the Annual Action Plan. This included the previously mentioned Community Needs Survey. Valuable insights were obtained and incorporated into the Annual Action Plan. |

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

No agencies were intentionally excluded.

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 | Alliance for Housing | Both plans have in common the goal to end homelessness in Oakland County. |
| Blueprint to End Homeless Initiative | Oakland County Neighborhood & Housing Development Division | Neighborhood & Housing Development is the lead agency coordinating the effort on this initiative that started in 2023, after the development of the Blueprint to End Homelessness plan in 2021. Both the Blueprint and the Strategic Plan have the common goal of ending homelessness in Oakland County and are in progress with ongoing efforts. |

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--|--|--|
| Analysis of Impediment to Fair Housing | Oakland County Neighborhood & Housing Development Division | All of the plans have the in common the goal to reduce and/or eliminate barriers that prevent methods to affirmatively further fair housing and are ongoing efforts. |

Table 3 – Other local / regional / federal planning efforts

Narrative

A wide variety of agency types involved in housing, community development and public service programs throughout Oakland County were encouraged and invited to participate in the consultation process. No agencies were intentionally excluded.

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

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

The OCNHD is required to set forth the County's policies and procedures for citizen participation in the process of developing and implementing the Con Plan and all its components. In accordance with [24 CFR Part 91.105 et seq](#), Oakland County maintains a Citizen Participation Plan (CPP). The Plan applies to the CDBG, HOME and ESG programs as well as to the development and implementation of the Con Plan and AAP. The CPP outlines the procedures and processes used by the County to solicit citizen input. The County followed the CPP outreach, noticing, and hearing requirements in development of the Con Plan. Oakland County encourages residents to participate in the Con Plan and AAP process. In addition, input is requested on the CAPER, environmental reviews, requests for release of funds and plan amendments.

Oakland County maximizes citizen participation through its Citizen Advisory Council (CAC). The Housing and Community Development Act of 1974 requires that cooperating cities, townships, and villages, in addition to citizens at large, provide input on community development needs. Oakland County's BOC Resolution #7835 established a Citizens Advisory Council (CAC) with the goal to provide a mechanism for citizens representing broad socio-economic and geographic areas to voice concerns on the planning, implementation and assessment of the "Urban County" program. The CAC consists of twenty members appointed by the BOC who are representatives of participating communities, County Commissioners and the general public. The members selected represent Oakland County's low-income (LI) population. The CAC serves in an advisory capacity to Division staff and the BOC to develop and assess federal grant program policies and operations. Despite selection from various geographic regions, all members represent the County.

Oakland County encourages participation in the formulation of priorities, strategies and funding allocations related to the Con Plan. To broaden citizen participation, the County's PY 2025 Annual Action Plan process included:

- Advertised citizen participation opportunities in print media, website, online social media, and via email through listservs and individual emails
- Made Community Needs Survey available from 03/18/2025 to 5/16/2025 online or in print and available in several languages
- Emailed Community Needs Survey link and language to CAC members
- Used Oakland County's Department of Public Communications to push the survey via social media channels and listservs
- Newspaper ads for public hearings
- Online publications for public hearings
- Encouraged participation with events/meetings

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|------------------------------|--|------------------------------|--|---------------------|
| 1 | Public Hearing | Non-targeted/broad community | | No comments received. | Oakland County accepts all comments if they are offered. | |
| 2 | Public Hearing | Non-targeted/broad community | | No comments received | Oakland County accepts all comments if they are offered. | |
| 3 | Newspaper Ad | Non-targeted/broad community | Public notices were published in the paper of record, the Oakland Press, on March 26, 2025 and May 18, 2025. | N/A | N/A | |
| 4 | Internet Outreach | Non-targeted/broad community | Public notices were published online via the Oakland Press, on April 11, 2024 and May 18, 2025. | N/A | N/A | |

| 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 | Internet Outreach | Non-targeted/broad community | On April 22, 2025 posted a notice of 15-day public comment period on the Oakland County Neighborhood & Housing Development Division main website landing page - No responses. On May 27, 2025 the Notice of 30-day public comment period on the Oakland County Neighborhood & Housing Development Division main website landing page. | N/A | N/A | |

| 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) |
|------------|-------------------|------------------------------|---|---|--|---------------------|
| 6 | Internet Outreach | Non-targeted/broad community | The Community Input Survey was made available on March 18, 2025, electronically via a web-based link, and QR code on the Oakland County website, the Neighborhood & Housing Development webpage, and the Oakland County Health and Human Service webpage. | Responses to the Community Input survey are attached. | N/A | |

Table 4 – Citizen Participation Outreach

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

Introduction

The mission of the OCNHD is to support thriving communities through:

- Preserving and/or developing quality affordable housing
- Supporting capital improvements and public service programs to meet the needs of the communities
- Follow Fair Housing Laws
- Community engagement

In PY 2025, the OCNHD will use CDBG, HOME and ESG funds, as well as recycled paybacks, Program Income (PI), County match, competitive Comprehensive Housing Counseling Grant, State and Local Fiscal Recovery Funds authorized by the American Rescue Plan (SLFRF-ARPA) funds,

and state housing counseling grants to further the goals and objectives of the PY 2021-2025 Consolidated Plan.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|--------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 3,735,142 | 900,000.00 | 0.00 | 4,635,142.00 | 0.00 | Public facilities, neighborhood and housing improvements, multi-family rehab, and public services benefiting low-income persons throughout Oakland County Urban County participating communities. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|--------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership Tenant Based Rental Assistance (TBRA) | 1,869,393.85 | 1,400,000.00 | 0.00 | 3,269,393.85 | 0.00 | Acquisition, rehabilitation, new construction of affordable housing including rental development and homebuyer assistance throughout Oakland County HOME Consortium participating communities. Note: PY2025 HOME Match = \$467,348.46 |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 320,372.00 | 0.00 | 0.00 | 320,372.00 | 0.00 | Emergency Shelter, Homeless Prevention and Rapid Re-Housing, HMIS and Administration throughout Oakland County Urban County participating communities. |

Table 2 - Expected Resources – Priority Table

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

CDBG - No Match Requirement

- In-kind County level administrative functions: human resources, marketing, fiscal services, purchasing, auditing, corporation counsel, record retention and mail room support services

- Infrastructure and public facility projects supported with funds from participating communities
- Revolving Loan Fund (RLF) generated from paybacks on CDBG funded housing rehabilitation loans supplement the HIP. During PY 2025 the County will recycle approximately \$900,000 in CDBG RLF into the Home Improvement Loan Program (HIP) for the rehabilitation of approximately 40 single-family homes of LI residents.
- Emergency, youth, senior and other public services designed to meet the needs of LI residents are expanded through leverage from various public service agencies.

HOME - 25% Match Requirement

- Oakland County ensures that all housing projects receive \$1 of non-federal match for every \$4 of HOME funds expended, in accordance with federal guideline ([s.92.218](#)).
- The HOME program requires a 25% match on all non-administrative activities. In PY 2025, \$467,348.46 in general funds will serve as match for County level housing rehabilitation, rental development/preservation and homebuyer assistance activities.
- CHDO's leverage HOME funds with state and private resources to develop affordable housing
- OCNHD leveraged \$1,000,000 in HOME funding through a Notice of Funding Availability (NOFA) that resulted in the development of an approximately \$21,500,000 rental housing development. The 53-unit affordable housing community was completed in 2025.
- Program Income generated from paybacks on HOME funded housing rehabilitation loans supplement the HIP. During PY 2025, the Division estimates approximately \$1,400,000 in PI will enable the rehabilitation of approximately 60 single-family homes of LI residents and expand affordable housing development.

ESG - 100% Match Requirement

- Oakland County passes on the match requirements to agencies receiving ESG funds.
- Cash contributions for allowable costs including staff salaries/fringe benefits

- Noncash contributions
- Volunteer services are matched at the current minimum wage salary unless the recipient can verify a higher rate of pay for current employees performing similar work
- Real property, equipment, goods or services that if the recipient had to pay for them with grant funds, the payments would have been indirect costs
- The value of donated goods and services such as clothing, food, diapers, haircuts, etc. The value placed should be consistent with Office of Management and Budget Circulars.

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

Oakland County created a land bank to manage vacant, tax foreclosed property and cause its redevelopment as affordable housing by public or private entities.

Discussion

A variety of non-federal resources will supplement the CDBG, HOME and ESG funds. Non-federal resources available fall into three general categories - funds required to match the HOME and ESG programs as required by regulation, non-federal funds used by local communities to supplement CDBG allocations for larger scale projects, and the Oakland County Housing Trust Fund (OCHTF). Oakland County uses PI generated from paybacks on CDBG and HOME funded housing rehabilitation loans to expand the HIP and rental gap development/preservation program. The OCHTF provides gap funding for rental and for-sale mixed income housing throughout the County. In general, the land for OCHTF developments is identified and provided by its development partners. Groups and individuals are encouraged to establish non-profits complying with HUD requirements to permit them to receive funds under the HOME program, as well as funds under Section 811, Supportive Housing for Persons with Disabilities.

Annual Goals and Objectives

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

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--------------------|------------|----------|---|---|--|--|---|
| 1 | Affordable Housing | 2021 | 2025 | Affordable Housing CDBG Admin/HIP Direct Project Costs/RLF and HOME Admin/Project Delivery Costs | Oakland County HOME Consortium Oakland County | CDBG ADMINISTRATION & PLANNING CDBG HOUSING/MHR CDBG HOUSING/HSG REHAB CDBG HOUSING/RLF (EST) HESG GENERAL PROGRAM ADMINISTRATION HOME/HOMEBUYER HOME/HOUSING REHAB HOME/RENTAL DEVELOPMENT HOME/RENTAL ASSISTANCE | CDBG: \$1,736,463.30 HOME: \$3,425,680.20 | Rental units constructed: 114 Household Housing Unit Rental units rehabilitated: 234 Household Housing Unit Homeowner Housing Rehabilitated: 300 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-------------------------|------------|----------|---|--|--|--|--|
| 2 | Facilities and Services | 2021 | 2025 | Non-Housing Community Development CDBG Administration & Planning | Oakland County HOME Consortium Oakland County | CDBG ADMINISTRATION & PLANNING CDBG CLEARANCE & DEMO CDBG PF & INFRASTRUCTURE CDBG PS/HSG COUNSELING CDBG PS/BATTERED & ABUSED CDBG PS/PUBLIC SERVICES HESG HOMELESSNESS HOME GENERAL PROGRAM ADMINISTRATION | CDBG: \$2,768,743.13 ESG: \$320,372.00 HOME: \$186,939.39 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300,000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2,000 Households Assisted Homeless Person Overnight Shelter: 280 Persons Assisted Homelessness Prevention: 100 Persons Assisted Buildings Demolished: 25 Buildings Housing Code Enforcement/Foreclosed Property Care: 36,000 Household Housing Unit Other: 2 Other |

| | | | | | | | | |
|---|--------------|------|------|---|--|---|---|---|
| 3 | Fair Housing | 2021 | 2025 | Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development CDBG Administration & Planning | Oakland County HOME Consortium Oakland County | CDBG ADMINISTRATION & PLANNING CDBG CODE ENFORCEMENT CDBG HOUSING/MHR CDBG HOUSING/MHMR CDBG HOUSING/HSG REHAB CDBG HOUSING/RLF (EST) CDBG PF & INFRASTRUCTURE CDBG PS/HSG COUNSELING CDBG PS/BATTERED & ABUSED CDBG PS/PUBLIC SERVICES HESG GENERAL PROGRAM ADMINISTRATION HESG HOMELESSNESS HOME GENERAL PROGRAM ADMINISTRATION HOME/HOMEBUYER HOME/HOUSING | CDBG: \$ \$3,959,150.13 HOME: \$3,425,680.20 ESG: \$320,372.00 | Public service activities other than Low/Moderate Income Housing Benefit: 700 Persons Assisted |
|---|--------------|------|------|---|--|---|---|---|

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|----------------------|------------|----------|--|---|---|--|--|
| | | | | | | REHAB HOME/RENTAL DEVELOPMENT HOME/RENTAL ASSISTANCE | | |
| 4 | Community Engagement | 2021 | 2025 | Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development CDBG Administration & Planning | Oakland County HOME Consortium Oakland County | CDBG ADMINISTRATION & PLANNING CDBG HOUSING/MHR CDBG HOUSING/MHMHR CDBG HOUSING/HSG REHAB CDBG PS/HSG COUNSELING CDBG PS/BATTERED & ABUSED CDBG PS/PUBLIC SERVICES HOME/HOUSING REHAB HOME/RENTAL ASSISTANCE | CDBG: \$3,959,150.13 HOME: \$3,425,680.20 | Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Direct Financial Assistance to Homebuyers: 10 Households Assisted Homelessness Prevention: 20 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 3 Household Housing Unit |

Table 3 – Goals Summary

Goal Descriptions

| | | |
|----------|-------------------------|---|
| 1 | Goal Name | Affordable Housing |
| | Goal Description | Strengthen the County's housing market therefore addressing the need for quality affordable housing and creating housing choice and opportunity for low-income households. |
| 2 | Goal Name | Facilities and Services |
| | Goal Description | By investing in public facilities, infrastructure, enhancing human service programs and economic opportunities we can improve the quality of life for low to moderate income populations. |
| 3 | Goal Name | Fair Housing |
| | Goal Description | Promote thriving communities, fair housing laws, and educate communities on housing related issues. |
| 4 | Goal Name | Community Engagement |
| | Goal Description | Engage community partners and stakeholders to deepen collaboration and community engagement. |

AP-35 Projects - 91.420, 91.220(d)

Introduction

How the CDBG Formula Works: After setting aside funds for special purposes such as technical assistance, projects specified by Congress and the Indian CDBG program, the annual appropriation for CDBG formula funding is split so that 70% is allocated among eligible metropolitan cities and counties (referred to as entitlement communities) and 30% among the states to serve non-entitled communities.

HUD uses two basic formulas, known as Formula A and Formula B, to allocate CDBG funds to entitlement communities. A similar dual formula system allocates funds to states.

For entitlements, Formula A allocates funds to a community based on its metropolitan shares of: (1) population weighted at 25%; (2) poverty weighted at 50%; and (3) overcrowding, weighted at 25%, times appropriations.

Formula B allocates funds to a community based CDBG formula targeting community development need on: (1) its share of growth lag, weighted at 20%; and its metropolitan shares of (2) poverty, weighted at 30% and (3) pre-1940 housing weighted at 50%, times appropriation.

HUD calculates the amount for each entitlement jurisdiction under each formula. Jurisdictions are then assigned the larger of the two grants. That is, if a jurisdiction gets more funds under Formula A than Formula B, the grant amount is based on Formula A. With this dual system, the total amount assigned to CDBG grantees has always exceeded the total amount available through appropriation. To bring the total grant amount allocated to entitlement communities within the appropriated amount, HUD uses a

pro rata reduction (calculated as a percentage).

| # | Project Name |
|----|--|
| 1 | CDBG Administration |
| 2 | CDBG Housing Rehabilitation/Revolving Loan Fund Estimate |
| 3 | CDBG Housing/HIP Direct Project Costs |
| 4 | CDBG Public Services Housing Counseling |
| 5 | CDBG PS/BATTERED & ABUSED |
| 6 | CDBG Mobile Home Minor Home Repair |
| 7 | CDBG Clearance and Demolition |
| 8 | CDBG Code Enforcement |
| 9 | CDBG Minor Home Repair |
| 10 | CDBG Public Facilities and Infrastructure |
| 11 | CDBG Public Services |
| 12 | HOME Administration/Program Income Estimate |
| 13 | HOME Housing Rehabilitation |
| 14 | HOME CHDO Rental |
| 15 | HOME CHDO Operating Expenses |
| 16 | ESG Administration and ESG Homelessness |
| 17 | HOME CHDO Homebuyer |
| 18 | HOME Rental |
| 19 | CDBG Rental Acquisition & Rehabilitation |

Table 4 – Project Information

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

Quantitative research (housing market and demographic analysis) and qualitative research (surveys, public meetings, focus groups, and resident input) impacted the priority needs and strategies for the Oakland County PY 2021-2025 Consolidated Plan.

Oakland County prioritized benefit to low-income persons and areas using a formula allocation method. Activities selected meet national program objectives and Consolidated Plan goals. Oakland County does not allocate investments geographically and does not plan to identify any specific Neighborhood Revitalization Strategy Areas (NRSA).

The obstacle to addressing underserved needs is the lack of adequate financial resources.

AP-38 Project Summary

Project Summary Information

| | | |
|---|--|--|
| 1 | Project Name | CDBG Administration |
| | Target Area | Oakland County |
| | Goals Supported | Affordable Housing Facilities and Services Fair Housing Community Engagement |
| | Needs Addressed | CDBG ADMINISTRATION & PLANNING |
| | Funding | CDBG: \$927,028.40 |
| | Description | Administration of the CDBG program including management, public information and fair housing activities. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Not applicable |
| | Location Description | Oakland County Neighborhood & Housing Development Division 1200 N. Telegraph Rd., Bldg. 34E Pontiac, MI 48341 |
| | Planned Activities | General Program Administration |
| 2 | Project Name | CDBG Housing Rehabilitation/Revolving Loan Fund Estimate |
| | Target Area | Oakland County HOME Consortium Oakland County |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | CDBG HOUSING/HSG REHAB CDBG HOUSING/RLF (EST) |
| | Funding | CDBG: \$720,000 |
| | Description | Contract work of the County's Home Improvement Program which is available to income qualified homeowners in participating communities. |
| | | |

| | | |
|---|--|--|
| | | Estimated loan payments to fund future Home Improvement Program loans which are available to income qualified homeowners in participating communities |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Not applicable |
| | Location Description | Specific and variable |
| | Planned Activities | Contract work of the County's Home Improvement Program (HIP) which is available to income qualified homeowners in participating communities. Estimated loan payments to fund future Home Improvement Program loans which are available to income qualified homeowners in participating communities. |
| 3 | Project Name | CDBG Housing/HIP Direct Project Costs |
| | Target Area | Oakland County HOME Consortium Oakland County |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | CDBG HOUSING/HSG REHAB |
| | Funding | CDBG: \$675,991.87 |
| | Description | Direct project costs of contract work of the County's Home Improvement Program which is available to income qualified homeowners of single family owner-occupied units and owner occupants of attached single family rental (2-4 units) in participating communities. Provide Homeownership assistance to qualified Pontiac residents. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Not applicable |

| | | |
|----------|--|---|
| | Location Description | Specific and variable |
| | Planned Activities | Housing rehabilitation - direct project costs |
| 4 | Project Name | CDBG Public Services Housing Counseling |
| | Target Area | Oakland County HOME Consortium Oakland County |
| | Goals Supported | Fair Housing |
| | Needs Addressed | CDBG PS/HSG COUNSELING |
| | Funding | CDBG: \$320,046 |
| | Description | Comprehensive housing counseling services to help address housing matters including foreclosure, homebuyer and tenant issues. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | Oakland County Neighborhood & Housing Development Division 1200 N. Telegraph Rd., Bldg. 34E Pontiac, MI 48341 |
| | Planned Activities | Comprehensive Housing Counseling |
| 5 | Project Name | CDBG PS/BATTERED & ABUSED |
| | Target Area | Oakland County |
| | Goals Supported | Facilities and Services Fair Housing |
| | Needs Addressed | CDBG PS/BATTERED & ABUSED |
| | Funding | CDBG: \$72,000 |
| | Description | Services for victims of domestic violence, dating violence, sexual assault or stalking as part of a County executed and administered contract with HAVEN. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families | |

| | | |
|----------|--|--|
| | that will benefit from the proposed activities | |
| | Location Description | HAVEN 801 Vanguard Drive Pontiac MI 48341 |
| | Planned Activities | ADV - Advocacy Program DVCP - Domestic Violence Counseling Program SA - Sexual Assault Counseling Program C&SL - Crisis and Support Line START - Safe Therapeutic Assault Response TEAM PPO - Personal Protection Order |
| 6 | Project Name | CDBG Mobile Home Minor Home Repair |
| | Target Area | Oakland County |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | CDBG HOUSING/MHMR |
| | Funding | CDBG: \$65,407 |
| | Description | Minor home repair for the mobile homes of income qualified households as part of a County executed and administered contract with a third party non-profit. Repairs will conform to Oakland County guidelines and State of Michigan Lead Based Paint requirements. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 11 |
| | Location Description | Specific and variable |
| | Planned Activities | Mobile Home Minor Home Repair |
| 7 | Project Name | CDBG Clearance and Demolition |
| | Target Area | Oakland County |
| | Goals Supported | Facilities and Services Fair Housing |
| | Needs Addressed | |

| | | |
|----------|--|--|
| | Funding | : 0 |
| | Description | Demolition of vacant and blighted structures |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | Specific and variable |
| | Planned Activities | Clearance and demolition |
| | | |
| 8 | Project Name | CDBG Code Enforcement |
| | Target Area | Oakland County |
| | Goals Supported | Facilities and Services Fair Housing |
| | Needs Addressed | CDBG CODE ENFORCEMENT |
| | Funding | CDBG: \$200,000 |
| | Description | Code enforcement activities |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | Area wide benefit eligible area only |
| | Planned Activities | Code enforcement |
| 9 | Project Name | CDBG Minor Home Repair |
| | Target Area | Oakland County |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | CDBG HOUSING/MHR |
| | Funding | CDBG: \$25,000 |

| | | |
|-----------|--|---|
| | Description | Minor home repairs for the homes of income qualified households. Repairs will confirm to Oakland County guidelines and State of Michigan Lead Based Paint guidelines. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | Specific and variable |
| | Planned Activities | Minor home repair |
| 10 | Project Name | CDBG Public Facilities and Infrastructure |
| | Target Area | Oakland County |
| | Goals Supported | Facilities and Services Fair Housing |
| | Needs Addressed | CDBG PF & INFRASTRUCTURE |
| | Funding | CDBG: \$1,328,451.69 |
| | Description | Public facilities and infrastructure |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | Specific and variable |
| | Planned Activities | Parks & recreation facilities, remove architectural barriers, senior centers, sidewalks |
| 11 | Project Name | CDBG Public Services |
| | Target Area | |
| | Goals Supported | Facilities and Services Fair Housing |
| | Needs Addressed | CDBG PS/PUBLIC SERVICES |
| | Funding | CDBG: \$301,217.04 |

| | | |
|-----------|--|---|
| | Description | Public services |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | Specific and Variable |
| | Planned Activities | Child Care Services, Disabled Services, Emergency Services, Housekeeping Services, Senior Services, Services for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking, Transportation Services, Yard Services, Youth Services Homebuyer Down Payment Assistance |
| 12 | Project Name | HOME Administration/Program Income Estimate |
| | Target Area | Oakland County HOME Consortium |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | HOME GENERAL PROGRAM ADMINISTRATION |
| | Funding | HOME: \$326,939.39 |
| | Description | County's cost of administering the Oakland County HOME Program |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Not Applicable |
| | Location Description | Oakland County Neighborhood & Housing Development Division 1200 N. Telegraph Rd., Bldg. 34E Pontiac, MI 48341 |
| | Planned Activities | General Program Administration |
| 13 | Project Name | HOME Housing Rehabilitation |
| | Target Area | Oakland County HOME Consortium Oakland County |

| | | |
|----|--|--|
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | HOME/HOUSING REHAB |
| | Funding | HOME: \$2,157,434.76 |
| | Description | Direct project costs of contract work of the County's Home Improvement Program which is available to income qualified homeowners in participating communities. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | Specific and variable |
| | Planned Activities | Housing Rehabilitation |
| | Planned Activities | Housing Rehabilitation |
| 14 | Project Name | HOME CHDO Rental |
| | Target Area | Oakland County HOME Consortium Oakland County |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | HOME/RENTAL DEVELOPMENT |
| | Funding | HOME: \$84,122.72 |
| | Description | Contracts with qualified CHDOs to construct or rehabilitate affordable single family (1-4 units) and multifamily rental housing in HOME Consortium Communities. This investment targets renters at or below 60% of area median income. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 15 |
| | Location Description | Specific and variable |

| | | |
|-----------|--|--|
| | Planned Activities | Rehab or development of rental units by CHDOs |
| 15 | Project Name | HOME CHDO Operating Expenses |
| | Target Area | Oakland County HOME Consortium Oakland County |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | HOME/HOMEBUYER HOME/RENTAL DEVELOPMENT |
| | Funding | HOME: \$84,122.72 |
| | Description | Fund the operating expenses of Community Housing Development Organizations (CHDOs) when carrying out Oakland County HOME funded projects. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Not applicable |
| | Location Description | Specific and variable |
| | Planned Activities | CHDO Operating Expenses |
| 16 | Project Name | ESG Administration and ESG Homelessness |
| | Target Area | Oakland County |
| | Goals Supported | Facilities and Services Fair Housing |
| | Needs Addressed | HESG GENERAL PROGRAM ADMINISTRATION HESG HOMELESSNESS |
| | Funding | ESG: \$320,372 |
| | Description | County's cost of administering the Oakland County ESG program. Fund qualified agency to perform data collection/evaluation through HMIS. The agency will provide reports/training/technical assistance to ESG participating agencies and the County. Funds will be provided to a qualified agency to provide rental assistance and housing relocation and stabilization services for eligible homeless and/or at risk or |

| | | |
|----|--|---|
| | | homelessness clients. Fund qualified shelters for eligible essential service for homeless clients, shelter operations and organizational support. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | Specific and variable |
| | Planned Activities | General program administration = \$24,027.90 Data collection/evaluation through HMIS = \$24,027.90 Rental Assistance and housing relocation/stabilization services = \$101,664.00 Essential services, shelter operations and organizational support = \$170,652.20 |
| 17 | Project Name | HOME CHDO Homebuyer |
| | Target Area | Oakland County HOME Consortium Oakland County |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | HOME/HOMEBUYER |
| | Funding | HOME: \$84,122.72 |
| | Description | Contracts with qualified Community Housing Development Organizations (CHDOs) to develop affordable housing for income qualified homebuyers through acquisition, rehab or new construction. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 2 |
| | Location Description | Specific and variable |
| | Planned Activities | Acquisition, Housing Rehabilitation, New Construction |

| | | |
|----|--|---|
| 18 | Project Name | HOME Rental |
| | Target Area | Oakland County HOME Consortium Oakland County |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | HOME/RENTAL DEVELOPMENT |
| | Funding | CDBG: \$1,000,000 |
| | Description | |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 114 (including 60 elderly families) |
| | Location Description | Specific and variable |
| | Planned Activities | Acquisition, Housing Rehabilitation, New Construction |
| 19 | Project Name | CDBG Rental Acquisition and Rehabilitation |
| | Target Area | Oakland County |
| | Goals Supported | Affordable Housing Fair Housing |
| | Needs Addressed | CDBG Rental |
| | Funding | TBD – based on revolving loan funds received |
| | Description | Contracts with multifamily rental property owners and developers to acquire and/or renovate existing multifamily rental properties for low-to moderate-income families. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 234 |
| | Location Description | Specific and variable |

| | | |
|--|---------------------------|--|
| | Planned Activities | Acquisition and/or rehabilitation of multifamily rental properties for low- to moderate-income families. |
|--|---------------------------|--|

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

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

Oakland County Neighborhood & Housing Development administers HUD CPD grant programs through the authorization of the Oakland County Board of Commissioners. Current programs consist of CDBG, HOME and ESG. Oakland County targets these program funds towards low-income areas, individuals, and households as prioritized by HUD, based on Oakland County demographics and U.S. Census Bureau estimates. In addition to these programs, the Division continues to administer Neighborhood Stabilization Programs (NSP).

The County contains 62 units of general local government, including twenty-one (21) townships, ten (10) villages and thirty-one (31) cities. The following fifty-two (85%) of Oakland County communities participate in the County's "Urban County" CDBG housing and community development programs: **Cities** - Auburn Hills, Berkley, Birmingham, Bloomfield Hills, Clarkston, Clawson, Farmington, Ferndale, Hazel Park, Huntington Woods, Keego Harbor, Lathrup Village, Madison Heights, Northville, Novi, Oak Park, Orchard Lake Village, Pleasant Ridge, Rochester, Rochester Hills, South Lyon, Sylvan Lake, Troy, Walled Lake, Wixom **Townships** - Addison, Bloomfield, Brandon, Commerce, Groveland, Highland, Holly, Independence, Lyon, Milford, Oakland, Orion, Oxford, Rose, Royal Oak, Springfield, West Bloomfield, White Lake **Villages** - Beverly Hills, Franklin, Holly, Lake Orion, Leonard, Milford, Ortonville, Oxford and Wolverine Lake.

Farmington Hills, Royal Oak, & Southfield are HUD entitlement communities and make up the Oakland County HOME Consortium. These communities with over 50,000 residents are "entitled" to receive HUD funds directly and have chosen to administer their own CDBG programs. The City of Lake Angelus, Novi Township, Southfield Township and the Village of Bingham Farms do not receive HUD funds.

Geographic Distribution

| Target Area | Percentage of Funds |
|--------------------------------|---------------------|
| Oakland County HOME Consortium | 33 |
| Oakland County | 67 |

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Oakland County CDBG - CDBG funds are distributed based on an allocation method approved by the BOC. The method deducts administrative costs up to 20% from the grant and apportions 1/3 of the grant balance to the Home Improvement Program (HIP) and 2/3 of the balance to 52 participating communities (PC's). HIP operates throughout the entire 55 communities on a 1st-come 1st-serve basis targeting applicants who qualify as LI homeowners of single-family (SF) owner-occupied units in PC's.

The allocation of funds to PC's follows the federal CDBG "option one" method from the Housing and Community Development Act, as amended [42 USC 5306(b) (2)]. The County formula is: $(P+3L)/4$ P= ratio of a PC's population to population in all PC's L= ratio of community's low-income (LI) population to that of all PC's. The LI ratio is factored 3 times and then multiplied by the total amount of funds available each year. All PC's falling below \$7,000 receive \$7,000 as a minimum award.

Oakland County HOME - Oakland County invests HOME into HIP which operates throughout the entire 55 communities on a 1st-come 1st-serve basis targeting applicants who qualify as LI homeowners of single-family (SF) owner-occupied units in PC's. Qualified Community Housing Development Organizations (CHDOs) may also receive HOME to construct or rehabilitate affordable SF (1- 4 units) and multifamily rental housing in 55 communities. This investment targets renters at or below 60% of area median income. CHDOs will be able to increase the supply of rental units by Acquisition/Rehabilitation or New Construction. A portion of HOME program income (PI) will be designated to CHDOs to fund homeownership opportunities for persons prioritized as LI, 1st time homebuyers in Consortium communities. Homebuyer assistance is provided to make homeownership affordable. HOME funds will also be reserved to provide gap financing for developers to build/rehabilitate affordable rental housing.

Oakland County ESG –Oakland County distributes ESG funding among eligible shelter providers that complete the application process. The allocation to each agency would be based on the individual agency's total number of persons served each day/night for the period of 7/1 - 6/30 of the previous year as a % of total served. The Shelter Operations portion of the grant shall be no more than 60% of the grant and never more than the 2010 level. Homeless Management Information System (HMIS) - The HMIS lead agency will receive up to 7.5% to ensure that shelter personnel are trained, and that reported data is complete and correct. Administration - The County retains 7.5% for administration, planning, implementation, reimbursement and reporting. Housing Relocation and Stabilization Services/Rental Assistance - The balance of the grant will be allocated for Homeless Prevention and/or Rapid Re-Housing programs. A maximum of 2 agencies will be funded through an RFP based on a point criteria: (Capacity/Experience 40), Outreach Plan (25) HMIS (15), prior experience with use of Mainstream Resources/Leveraging (15) and CoC participation (5).

Discussion

Federal CDBG Formula - After setting aside funds for technical assistance, projects specified by Congress and the Indian Community Development Block Grant Program, the annual appropriation for CDBG is split, 70% allocated among eligible metropolitan cities and counties (referred to as entitlement communities) and 30% among states to serve non-entitled areas. HUD uses 2 formulas, A and B, to allocate CDBG to entitlements. A similar dual formula allocates funds to states. For entitlements, Formula A allocates funds to a community based on its metropolitan share of: (1) population weighted 25%; (2) poverty weighted 50%; and (3) overcrowding, weighted 25%, times appropriations. Formula B allocates funds based on the metropolitan share of: (1) growth lag, weighted 20%; (2) poverty, weighted 30% and (3) pre-1940 housing weighted 50%, times appropriation. HUD calculates the amount for each entitlement under each formula. Jurisdictions are then assigned the larger of the two. That is, if a

jurisdiction gets more funds under A than B, the grant amount is based on A.

2016-2020 Low/Moderate Income Summary Data (LMISD) - HUD announced that new LMISD will go into effect on 8/1/24. These data are used to qualify all new area-benefit activities as of 8/1/24. HUD released Community Planning and Development [Notice 24-04](#) which provides guidance on geographic datasets used for compliance purposes with CDBG grant requirements.

The Notice:

- Announces the publication of the LMISD based on the **American Community Survey 2016-2020 5-year estimates** (2020 ACS). These data will replace the prior LMISD based on the American Community Survey 2011-2015 5-year estimates (2015 ACS) for the purposes of demonstrating compliance with the CDBG National Objective of providing benefit to low- and moderate-income persons on an area basis ("Area Benefit" or LMA) and other purposes discussed in this Notice.
- Announces an effective date of August 1, 2024, for use of the 2020 ACS LMISD to qualify LMA activities; and provides a transition policy for circumstances when prior 2015 ACS LMISD may continue to be used
- Explains the geographic format of these data and how to use the LMISD to demonstrate compliance for LMA activities
- Explains the margin of error (MOE) data for geographies in the LMISD, including all census places and block groups, and provides instructions for use. Additionally, this Notice describes guidance regarding the confidence level and acceptable MOE for local income surveys, based on the LMISD MOE
- Announces that HUD will set a 5-year publication schedule for other geographic data used for reporting race/ethnicity, disability, and age of beneficiaries, as well as poverty data used to qualify certain activities for assistance; and,
- Provides instruction for reporting LMA activities in the grantee reporting systems for the various programs.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

Oakland County will address the affordable housing need by supporting CHDO homebuyer programs and rental development opportunities, supporting homeless prevention and rapid re-housing services, rehabilitation of existing units through the Home Improvement Program, gap financing of rental multi-unit preservation/development, and housing counseling services.

| One Year Goals for the Number of Households to be Supported | |
|---|-------|
| Homeless | 1,500 |
| Non-Homeless | 388 |
| Special-Needs | 173 |
| Total | 2,061 |

Table 6 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|-----|
| Rental Assistance | 150 |
| The Production of New Units | 114 |
| Rehab of Existing Units | 167 |
| Acquisition of Existing Units | 40 |
| Total | 373 |

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The One Year Goal for Rental Assistance is provided through the Oakland County ESG program homeless prevention and rapid re-housing services component (150 units).

The One Year Goal for Rehab of Existing Units is provided through the Oakland County Home Improvement Program (167 units).

The One Year Goal to produce 114 new affordable rental units and to acquire and/or rehabilitate 234 affordable rental units through CHDO activities, the HOME Rental Development/Preservation Gap Financing program, and the CDBG Rental Acquisition and Rehabilitation Program.

The Housing Counseling Unit will assist approximately 350 households to acquire and maintain affordable housing. In addition, the Unit will provide approximately 2000 households with

information and referrals on housing related issues.

The above numbers are goals for PY 2025. The actual number may be higher or lower.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Oakland County does not administer public housing. Public Housing Commissions in Ferndale, Pontiac, and Royal Oak Township have public housing units.

- Ferndale, Pontiac and Southfield Housing Commissions offer Housing Choice Vouchers (HCV). In addition, as of December 2024 the Michigan State Housing Development Authority ([MSHDA](#)) has allocated just under 2,516 HCV for Oakland County. ([MSHDA Housing Choice Voucher Report](#))

Plymouth Housing Commission and Detroit Housing Commission and other commissions in the region, while not located in Oakland County, offer a significant number of HCVs. Many HCV holders choose to reside in Oakland County.

Actions planned during the next year to address the needs to public housing

The Ferndale, Pontiac, and Royal Oak Township Public Housing Commissions (PHCs) are not under Oakland County control. As part of the Consolidated Plan development process the County invited the PHCs to participate in the formulation of the Analysis of Impediments to Fair Housing Choice. One PHC participated.

The County has regular meetings with the Pontiac Housing Commission on the needs for public housing and partnership opportunities to bring housing to families.

Through the County's HOME, CDBG, and Housing Trust Fund rental development and rehabilitation programs, the County has supported the creation or preservation of 488 project-based voucher units. Additional units may be supported by the Housing Choice Voucher program at the various properties in which the County has invested federal and local funds.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Oakland County housing counselors will meet with public housing residents and/or housing choice voucher holders to explore the potential for future homeownership including converting a rental voucher to a homeownership voucher. The housing counseling unit provides referrals to each local PHC. The status of each PHC waiting list is provided to the Neighborhood & Housing Development Division through its Alliance membership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

A troubled PHA is one that has a Public Housing Assessment System (PHAS) score of 59% or lower.

Pontiac Housing Commission is listed as "Troubled" in the most recent listing released June 2024.

https://www.hud.gov/program_offices/public_indian_housing/reac/products/prodphasintrule

Oakland County Neighborhood & Housing Development Division does not administer a public housing commission. The plan for the Pontiac Housing Commission to remove its "Troubled" designation is currently unknown.

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The NHD has administered the Emergency Solutions Grant (ESG) program since 1987 and is a member of the Alliance for Housing of Oakland County, the Continuum of Care. The Alliance is a 501(c) (3), nonprofit organization working toward a common goal to end homelessness and increase affordable housing opportunities. The Alliance is made up of many organizations from the private and public sector including emergency shelters, warming centers, providers of health services including mental health and developmental disability services, affordable housing developers, supportive housing programs, municipalities, government agencies, faith-based service providers and more. The Alliance competes nationally for funding including annual applications for HUD Continuum of Care Homeless Assistance Grants.

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

Continuum of Care's efforts to reduce the number of individuals and families who become homeless are driven by its Plan to End Homelessness. This plan was written in 2006 and has been updated several times. The Alliance for Housing (CoC) has developed a strategic Plan in addition to the original plan. Most of the original goals have been made. Oakland County established a "Blueprint to End Homelessness" during 2021 to seek new goals, ensure quality in programming, increase alternative funding sources and to become a unified funding agency under the HEARTH Act. Under the current plan Goal 3 states: Increase and strengthen the amount of prevention, both emergency and system-wide and Rapid Re-Housing Services. Strategies under this goal to reduce homelessness include addressing impediments to fair housing choice as identified in the Oakland County Con Plan Jurisdictions' Analyses of Impediments. All strategies to achieve this goal are coordinated with ESG recipients. Oakland County Con Plan jurisdictions address homelessness prevention by contributing to the achievement of the goals through emergency service dollars.

The Continuum of Care's efforts focus on relationship building and outreach. Physical outreach is targeted to emergency shelters, warming centers and the streets. Brochures and flyers are distributed at shelters, human services agencies, schools, WIC providers, libraries and other areas frequented by at risk families. Outreach includes press releases, the Continuum of Care website and newsletters. Homeless Student Liaisons provide a means for reaching families through the schools. Program staff works to build trust; many unsheltered families fear their children will be taken from them if discovered. Contact focuses on introducing services to engage, rather than frightening or alienate and works to quickly identify housing. When the family accepts the system of care, they are likely to stay engaged,

improving the chance of long-term success.

The Continuum of Care has specific outreach procedures in place to identify and engage homeless individuals and families. Projects for Assistance in Transition from Homelessness (PATH) teams canvass community shelters and the streets to engage homeless in obtaining services. Unsheltered homeless are the most difficult to engage and least likely to seek assistance. By meeting homeless individuals and families where they are, team members gain trust and make connections to resources and services. The Continuum of Care also hosts annual Community Resource Day events to introduce and immediate access to resources. Housing and services providers serve persons with disabilities and ensure accessibility through a variety of accommodations.

Additionally, Continuum of Care providers who operate outreach services all have Language Access Plans (LAP) in place to aid with persons with limited English proficiency or other language barriers that may prevent access to services. Interpretation services are provided by organizations such as ACCESS for Arabic translations and deaf interpreters accessed through the State of Michigan Division on Deaf, DeafBlind and Hard of Hearing.

Addressing the emergency shelter and transitional housing needs of homeless persons

Recipient agencies conduct an initial evaluation to determine each individual or family's eligibility for ESG assistance and the amount and types of assistance the household needs to regain stability in permanent housing. The evaluations are conducted in accordance with the centralized assessment requirements of the Oakland County Continuum of Care. After the initial evaluation, a housing plan is developed, and a participant must meet with his or her caseworker as prescribed under the plan. Unless prohibited under the Violence Against Women Act, as amended or the Family Violence Prevention and Services Act, the recipient will be connected to appropriate supportive services including assistance in obtaining permanent housing, mental health treatment, counseling and other services essential for achieving independent living. They will also be linked to federal, state, local and private assistance available to assist with obtaining housing stability including Medicaid, food assistance, WIC, unemployment benefits, SSI, SSDI, Veteran's benefits, medical assistance, legal aid, employment assistance and other locally available assistance programs. A plan will be developed to assist the program participant to retain permanent housing after the assistance ends, considering all relevant considerations such as the program participants current or expected income and expenses, other public or private assistance for which the program participant will be eligible and likely to receive, and the affordability of available housing in the area. Each participant will be linked to available PSH programs or the local Housing Choice Voucher (HCV) Programs, PHA and project based rental assistance when the waiting lists are open.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Oakland County ESG funds are used in part to fund a Homeless Prevention and/or Rapid Re-Housing (HPRRH) program. South Oakland Shelter (SOS)/Lighthouse of Oakland County and Community Housing Network administer HPRRH contracts and provided a combination of rental assistance, rental fees, utility assistance and case management to homeless and at risk of homeless households. SOS offers a twelve month follow up program of in-home case management that assisted 90% of HPRRH clients to maintain housing after one year. With ESG-CV funds, the waivers were used to extend the amount of time a recipient can receive assistance to prevent further homelessness during the pandemic.

In the Continuum of Care geographic area, the average length of time families are homeless before entering a program is 1-3 months. The average length of time individuals are homeless before entering shelter is 1 week or less and 1-3 months for individuals entering transitional housing or permanent housing programs. As part of the intake assessment in HMIS, the length of homeless episodes is a universal data element and is routinely completed.

This data is collected and shared with the Systems Implementation and Coordination Committee, who is charged with developing plans to increase the effectiveness of funded and non-funded programs serving homeless populations. HMIS is analyzed to create plans to specifically reduce the length of time individuals and families remain homeless. Data from both Continuum of Care and ESG funded projects as well as non-HUD funded projects is considered with equal weight in the planning process. Planning includes strengthening existing program capacity and efficient connections to community programs including Housing Choice Voucher waitlists, mainstream services and other available programs.

The Continuum of Care is actively working to reduce returns to homelessness of individuals and families in its geographic area by tracking returns to homelessness and stays in permanent housing using HMIS. HMIS is used to generate and share quarterly reports which include data on episodes of homelessness experienced by participants who have exited rapid re-housing, transitional housing, and/or PSH. These reports are provided to the Board and the Project Monitoring and Performance Outcomes committee. Reports help to inform the overall technical assistance offered and ongoing strategic planning measurement and adjustments. Program specific technical assistance includes an examination of exit procedures as well as follow-up care procedures and accessibility.

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.

The following information is excerpted from the Neighborhood & Housing Development ESG Homeless Certification.

Persons living on the street - Supportive services include outreach, food, health care and clothing to persons who reside on the streets. In most cases, it is not feasible to require the homeless persons to document that they reside on the street. It is enough for the agency's staff to certify that the persons served, indeed, reside on the street. The outreach or service worker should sign and date a general certification verifying that services are going to homeless persons and indicating where the persons reside. Persons coming from living on the street - The agency should obtain information to indicate that a participant is coming from the street. This may include names of other organizations or outreach workers who have assisted them in the recent past who might provide documentation. If you are unable to verify that the person is coming from residing on the street, have the participant prepare or you prepare a written statement about the participant's previous living place and have the participant sign the statement and date it. Merely obtaining a self-certification is not adequate. If the participant was referred by an outreach worker or social service agency, you must obtain written verification from the referring organization regarding where the person has been residing. This verification should be on agency letterhead, signed and dated.

Persons coming from an emergency shelter for homeless persons - The agency should have written verification from shelter staff that the participant has been residing at the emergency shelter for homeless persons. The verification should be on agency letterhead, signed, and dated.

Persons coming from transitional housing for homeless persons - The agency should have written verification from the transitional housing facility staff that the participant has been residing in the transitional housing. The verification should be on agency letterhead, signed and dated. The agency should also have written verification that the participant was living on the streets or in an emergency shelter prior to living in the transitional housing facility (see above for required documentation) or was discharged from an institution or evicted prior to living in the transitional housing facility and would have been homeless if not for the transitional housing (see below for required documentation).

Persons from a short-term stay (up to 30 consecutive days) in an institution - The agency should have written verification from the institution's staff that the participant has been residing in the institution for 30 days or less. The verification should be signed and dated. The agency also should have written verification that the participant was residing on the street or in an emergency shelter prior to the short term stay in the institution. See above for guidance.

Persons being evicted from a private dwelling - The agency must have evidence of the formal eviction proceedings indicating that the participant was being evicted within the week before receiving rental assistance. If the person's family is evicting him/her, a statement describing the reason for eviction should be signed by the family member and dated. In other cases where there is no formal eviction

process, persons are considered evicted when they are forced out of the dwelling unit by circumstances beyond their control. In those instances, the agency must obtain a signed and dated statement from the participant describing the situation. The agency must make efforts to confirm that these circumstances are true and have written verification describing the efforts and attesting to their validity. The verification should be signed and dated. The agency must also have information on the income of the participant and what efforts were made to obtain housing and why, without the rental assistance, the participant would be living on the street or in an emergency shelter.

Persons being discharged from an institution - The agency must have evidence from the institution's staff that the participant was being discharged within the week before receiving rental assistance. The agency must also have information on the income of the participant and what efforts were made to obtain housing and why, without the rental assistance, the participant would be living on the street or in an emergency shelter. Staff workers will reach out to those who are incarcerated in the Oakland County Jail and have identify as homeless to ensure an adequate discharge plan.

Fleeing domestic violence - The agency must have written verification from the participant that he/she is fleeing a domestic violence situation. If the participant is unable to prepare the verification, prepare a written statement about the participant's previous living situation and have the participant sign the statement and date it.

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

Introduction

Oakland County will continue to work to foster thriving communities by committing to creating and preserving affordable housing and eliminating barriers to affordable housing and residential investment. This includes the continued administration of its various housing programs, the identification of non-federal funding sources and partnerships, and the ongoing community education of housing issues.

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

Michigan is a home rule state. Oakland County has no authority over public policies including land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations and policies affecting the return on residential investment. However, recognizing the impact such policies can have on housing affordability and access, Oakland County has taken significant steps to address these barriers within the limits of its authority. During Program Year (PY) 2020, the County completed a comprehensive **Analysis of Impediments to Fair Housing Choice (AI)**. This analysis identified both policy and market-driven barriers to affordable housing across the County.

The findings of the AI directly informed the development of Oakland County's **Five-Year Consolidated Plan for Program Years 2021–2025**, including the creation of a **Fair Housing Action Plan**. This plan outlines strategies to reduce the negative effects of public policies on affordable housing by:

- Promoting dialogue and coordination among local municipalities to encourage zoning reform and land use practices.
- Directing HUD entitlement funds and other available resources toward projects that expand affordable housing options and encourage mixed-income development.
- Encouraging the adoption of local policies that remove restrictive zoning and reduce regulatory barriers, especially those that disproportionately affect low and moderate-income residents.

Oakland County plays a crucial role in **convening stakeholders, sharing best practices, and leveraging resources** to support policy changes at the local level that foster more affordable housing opportunities throughout the County.

Discussion

Although Oakland County, cannot directly affect any of those barriers it continues to look for ways to

collaborate, educate and convene local municipalities on understanding the effects of policies on the creation of affordable housing and the ability of individuals to continue to benefit from residential investment. Oakland County also commits to keeping HUD certified counselors on staff to educate residents on their rights and choices. Oakland County also commits to working with local social service agencies, the citizen advisory committee, board of commissioners and other advocacy organizations to look for new ways to address public policies that either directly or adversely create barriers to creating, obtaining or accessing affordable housing.

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

Introduction

Consolidated Plan regulations require an analysis of Census data to determine if there are any instances of housing problems being more severe for an ethnic or racial group than for the County. Two types of priority problems constitute worst case needs for federal housing assistance

Actions planned to address obstacles to meeting underserved needs

Underserved Need: Severe rent burden

Definition: A renter paying more than one-half of his or her income for total tenant payment (rent and utilities).

Actions Planned to Address:

- CDBG funded Subsistence Services
- Development of new affordable housing units
- ESG funded Homeless Prevention and Rapid Re-housing services
- No-cost housing counseling
- Affordable housing referrals
- Referrals to utility assistance providers

Underserved Need: Severely inadequate housing

Definition: A unit is generally considered severely inadequate if any of the following criteria apply:

- No hot and cold running water.
- No bathtub or shower.
- No flush toilet.
- Shared plumbing facilities.
- Cold for 24 hours or more and more than two breakdowns of heating equipment have occurred that

lasted longer than 6 hours.

- Electricity not used.
- Exposed wiring, not every room has working electrical plugs, and fuses have blown more than twice.

Actions Planned to Address:

- CDBG/HOME funded Home Improvement Program
- CDBG funded Minor Home Repair
- CDBG funded Mobile Home Repair
- HOME, CDBG, Housing Trust Fund rental rehabilitation programs
- Referrals for weatherization assistance
- No-cost housing counseling

Actions planned to foster and maintain affordable housing

Oakland County funds programs to maintain affordable housing. CDBG and HOME funds support the Home Improvement Program (HIP) offering 0% interest loans for repairs, ensuring low-income homeowners can age in place. The Oakland Together Housing Trust Fund (HTF) supports the development and preservation of affordable, attainable, workforce, and mixed-income housing throughout Oakland County by leveraging HTF funds with the financial resources of the private sector and other governmental funding sources. HTF also uses HOME funds to create affordable rental opportunities. Community Development Housing Organizations (CHDOs) can participate in OCHTF rental programs, building or rehabbing affordable rental units for low-income residents. The homebuyer program helps low-income families purchase homes with subsidies. Emergency Solutions Grant funds provide temporary rental assistance and case management to extremely low-income residents at risk of homelessness. Housing counselors funded by HUD, MSHDA, and CDBG offer advice to renters and homeowners seeking affordable housing. Staff also advocate for affordable housing initiatives.

Actions planned to reduce lead-based paint hazards

The Division continues to address risks of Lead Based Paint (LBP) through implementation of the LeadSafe Housing Regulation and the State of Michigan Lead Abatement Act. The Home Improvement Program includes a risk assessment on rehabilitation work which disturbs painted surfaces pursuant to 24 CFR Part 35. Division staff are certified LBP Inspectors/Risk assessors with the State of Michigan. LBP hazards are addressed using lead abatement work practices. LBP clearances are performed on HIP

projects. Contractors performing the work are licensed LBP abatement contractors with the State. LBP abatement has been an integral component of the HIP since 2000. The Division will continue to abate LBP hazards in single-family owner-occupied dwellings which qualify with program guidelines in participating communities. The Division also hosts LBP training for qualified contractors on the HIP approved bidder list. The County purchased and maintains XRF machines to ensure consistent performance of lead inspections/risk assessments more efficiently.

Housing units funded with federal funds must meet LBP regulations. The County operates a housing rehabilitation program (HIP) for single-family and two - family dwellings (1-2 units). The owner must reside in one of the units. The program has specific procedures which outline the steps to educate, test, contain and/or remediate LBP. Rehabilitation projects in which the structure was constructed before 1978 fall under the Federal LBP regulations. A lead hazard information pamphlet is provided to all prospective HIP participants. If the structure was built before 1978 a LBP risk assessment is conducted. A LBP risk assessment is provided to the homeowner along with the specification. The findings are incorporated into the specifications for the rehabilitation work.

Contractors participating in the HIP doing work involving LBP must present documentation certifying them as an LBP certified contractor. An occupancy plan is developed to ensure occupants will not be exposed during site work. Results of clearance tests are provided to the homeowner. These actions educate the public of the danger of LBP and provide an LBP free living environment for occupants upon completion of site work.

Actions planned to reduce the number of poverty-level families

The County's Anti-Poverty Strategy is to help low-income persons stay in their homes, support low-income persons in crisis and job creation. The County HOME program provides funding for non-profits, local units of government and developers to provide affordable housing opportunities including affordable rental housing and homeownership for eligible citizens. The CDBG program allows local governments to develop and offer services to LI residents. Some services that help create opportunities for citizens in poverty include: crisis services, emergency solutions, housing, housing counseling and employment training services.

The Blueprint to End Homelessness supports the expansion of additional shelter beds, outreach to homeless individuals to provide resources, a centralized resource system and collaboration with our regional transit, legal aid and workforce development partners. In addition, Oakland County's Together Housing Trust Fund has invested in the development of 438 new affordable housing units. NHD is committed to providing and connecting Oakland County residents with wrap around services intended to eliminate housing insecurity.

Actions planned to develop institutional structure

The institutional structure, through which this AAP will be implemented, includes agencies of County

government, local communities, non-profit organizations, and private industry. Division staff conduct annual CDBG, HOME and ESG workshops to keep partners current on new developments and policies. These workshops provide subrecipients, CHDOS and developers with opportunities to ask questions, share ideas and provide feedback. Additional technical consultations between Division staff and local agencies regularly occur as necessary to provide technical assistance. Pre-bid and pre-construction meetings are held prior to CDBG and HOME assisted projects providing education and technical assistance to ensure that affirmative marketing, procurement, Section 3, U.S. Department of Labor and Davis-Bacon Act requirements are met. The Division will continue efforts to update marketing materials to educate and provide awareness. Technical assistance provided by the Division focuses on defining program eligibility requirements; establishing and undertaking correct program processes; measuring performance; furthering collaboration between partners and building partner capacity.

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

During 2025, Division staff will continue to provide information to local units of government and assist them in identifying and coordinating funding opportunities, with a focus on increasing actions aimed at expanding community development improvements and services to LMI persons and limited clientele populations. The Division will continue to coordinate the provision of CPD Grant resources in efforts to further affordable housing development and homebuyer assistance, as well as continuing financial assistance to individuals and families who are either homeless or in immediate risk of losing their housing. Oakland County will continue to work with local financial lending institutions, MSHDA, non-profits, developers, and other organizations in partnership efforts to further affordable housing funds and initiatives. Division staff will provide information from HUD and MSHDA to public agencies, individuals and/or non- and for-profit developers who may be interested in utilizing their entity's programs for producing affordable housing projects. Staff will continue to review and approve appropriate requests for Certificates of Consistency with the Con Plan to ensure that proposed programs meet goals and objectives.

Division staff will continue to work with various agency staff to provide referrals to programs. In addition, staff will continue to provide technical assistance and information about fair housing and the advancement of housing related projects for populations in need of affordable and barrier-free housing to local governments, non-profits, CHDOs and for-profit developers. The Division coordinates with service providers by facilitating and participating in community-wide committees and engaging local experts to recommend and provide programs for target populations. Primarily, this is done through the collaborative relationship with Alliance for Housing. Staff assist the Continuum of Care with its responsibilities for monitoring, evaluating and applying for funds through the HUD Continuum of Care and ESG funding processes.

NHD will continue to support partners and develop new affiliations to assist serving low-income populations. Initiatives will focus on disseminating educational information through workshops, partner

meetings and traditional and innovative media advertising to better inform the public about programs. Technical assistance will focus on improvements to application processes, refining methods of determining eligibility; ensuring correct processes are performed; monitoring; measuring performance; coordinating and enhancing collaboration between multiple partners, as well as assisting partners to build their capacity.

Discussion

The Division will continue to provide gap financing for rental and for-sale affordable housing through the OCHTF as well continue focusing on the health and safety home improvements for owner occupied rehabilitation.

Program Specific Requirements

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

Introduction

CDBG Revolving Loan Funds are used to support Home Improvement Program projects in accordance with CDBG & HUD guidelines.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

- | | |
|---|---|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. | |

Overall Benefit - A consecutive period of **one, two or three years** may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

98.00%

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

Annual Action Plan
2025

67

as follows:

Other forms of investment include private and other public investments. HOME funds will not be invested in a loan guarantee as an eligible activity as indicated in 24 CFR 92.205(b).

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, [24 CFR 92.254](#) is as follows:

The Oakland County Neighborhood & Housing Development Division has comprehensive program guidelines which provide for the recapture of HOME funds in compliance with program requirements 24 CFR 92.254(a). Under the recapture provision, the HOME investment subject to recapture is the HOME assistance that enables the homebuyer to afford the dwelling unit. This homebuyer assistance is a subsidy (\$1,000.00 minimum) that makes the home affordable to a low-income homebuyer. The County's home buyer assistance is a deferred payment loan with 0% interest. The Division secures its interest in the property with a mortgage and note. One hundred percent of the HOME investment is recaptured upon conversion of property use and/or ownership unless, due to foreclosure, there are not enough proceeds to pay the full amount of the loan. The County will accept the balance of the net proceeds as payment in full, the debt will be extinguished and the affordability period ends. Recaptured funds must be used to carry out HOME eligible activities.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See [24 CFR 92.254\(a\)\(4\)](#) are as follows:

The HOME Program stipulates an affordability period on projects assisted with HOME funds to ensure that HOME investments yield affordable housing over the long term. Section 215 of the National Affordable Housing Act outlines the term "affordable housing". To qualify as affordable, all rental and homeownership units constructed or rehabilitated with HOME funds must adhere to the regulation. It is the responsibility of each HOME participating jurisdiction to report to HUD the number of affordable units completed on an annual basis. Although the CDBG program does not require the qualification of units as "affordable" following the HOME Section 215 regulations, it is useful to keep track of affordable units rehabilitated with CDBG funds. Oakland County meets

Section 215 requirements as:

- HOME assisted units are available for households at 80% of area median income (AMI) or below
- Initial purchase price of units does not exceed HUD Homeownership Value Limits
- The units serve as the owner's principal residence
- All newly constructed housing meets energy efficiency standards
- Recapture provisions allow the County to provide assistance as a deferred loan secured by mortgage and note (0% interest)
- The loan becomes due and payable when the homeowner vacates, sells, transfers, or assigns any legal or equitable interest in the property except where prohibited by law. Upon the deaths of the loan recipients, it is the responsibility of the estate or heirs to repay the loan when the estate is settled.

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 Oakland County HOME Consortium does not intend to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

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)

1. Include written standards for providing ESG assistance (may include as attachment)

For the Homeless Assistance and Rapid Re-housing portion of the grant, recipient agencies will conduct an initial evaluation to determine each individual or family's eligibility for ESG assistance and the amount and types of assistance the household needs to regain stability in permanent housing. The evaluations will be conducted in accordance with the centralized assessment requirements of the Oakland County Continuum of Care. Eligibility requirements for the Rapid ReHousing and/or prevention components of the program include:

- The program participant must meet the criteria under the Federal homeless definition as amended under the HEARTH act. A homeless certification form is required.
- The household income must be less than 30% of AMI. Annual income will be calculated using the standards for calculating income under HOME and Section 8 income guidelines.
- The household cannot have assets more than \$1,000 for an individual or \$2,000 for a family
- The program participant lacks enough resources and support networks necessary to retain housing without ESG Assistance, but for this assistance they would be homeless.

After an initial evaluation, a housing plan will be developed, and a participant must meet with his or her caseworker as prescribed under the plan. Unless prohibited under the Violence Against Women Act, as amended or the Family Violence Prevention and Services Act, the recipient will be connected to appropriate supportive services including assistance in obtaining permanent housing, mental health treatment, counseling and other services essential for achieving independent living. They will also be linked to federal, state, local and private assistance available to assist with obtaining housing stability including Medicaid, food assistance, WIC, unemployment benefits, SSI, SSDI, Veteran's benefits, medical assistance, legal aid, employment assistance and other locally available assistance programs. A plan will be developed to assist the program participant to retain permanent housing after the assistance ends, considering all relevant considerations such as the program participants current or expected income and expenses, other public or private assistance for which the program participant will be eligible and likely to receive and the affordability of available housing in the area. Each participant will be linked to available PSH programs or the local HCV, Section 8 Voucher Programs, Public Housing Authorities and project based rental assistance when the waiting lists are

open.

2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Oakland County agencies practice a no wrong door approach. Coordination among emergency shelter providers, essential services providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers and mainstream services and housing providers will be done through HMIS sharing, the centralized assessment form, the local Homeless Assistance and Recovery Agency (HARA) and the Community Inter-Agency Service Team (CIST). All ESG recipients will be required to be an active member of the Continuum of Care and attend bimonthly meetings. At these meetings, case managers can share information and resources and assist each other with resources for clients. MSHDA and Michigan DHHS with the full support from the Michigan Coalition Against Homelessness requires the use of a single assessment tool for people experiencing homelessness. This tool, known as the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) will provide HARAs and other housing agencies with a standardized, evidence-informed assessment process that prioritizes vulnerability. Michigan's Campaign to End Homelessness is committed to Housing First and has identified VI-SPDAT as the tool that will be implemented in every community so that our state moves forward in ending homelessness while supporting HEARTH Act regulations. Youth programs are exempt and use their own similar statewide assessment tool. Oakland County providers meet once a month and have calls weekly to discuss VI-SPDAT scores and prioritize program openings based on need.

VI-SPDAT training is provided and offered free of charge. The training is mandatory for HARA midlevel management, HARA front line staff, DHHS Continuum of Care mid-level management and DHHS Continuum of Care Program front line staff. The DHHS Continuum of Care Program includes the following projects: Rapid Re-Housing Initiative, Transitional Supportive Housing Leasing Assistance Program, Rural Housing & Supportive Services and the Rural Homeless PSH Initiative. HARA and DHHS Continuum of Care Program and Executive Directors are strongly encouraged to attend the training. HMIS entry is not granted to agency employees until VI-SPDAT training has been completed.

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).

Generally, each June the Division hosts an ESG application workshop. The workshop is advertised in the Oakland Press, on the Oakland County website and on the Alliance for Housing list serve. The workshop provides details on the application requirements for the emergency shelter, HMIS and homeless prevention and rapid re-housing activities. Applicants are required to submit supporting documents including non-profit status, HMIS certification, non-debarment status, financial statements, insurance, policies and procedures and budgets. All emergency shelters that meet the

application requirements receive funding based on formula. The lead agency of the CoC receives the HMIS funds. HPRP is scored based upon specific criteria and the awards are determined by committee. One-year contracts are awarded once funds are released.

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 Division has a member of Citizen Advisory Council who was previously homeless and was “couch surfing” with her child for a period of time. Though this does not meet the official definition of homeless, Oakland County is committed to having representation of formerly homeless individuals on its advisory board. However, through consultation with the Continuum of Care and citizen participation process, the County obtains input from homeless or formerly homeless persons. In addition, as previously required in the ESG and Homeless Prevention and Rapid Re-Housing Program, the Division is passing this requirement on to funded agencies via contract language. This requirement will be checked at monitoring. The Continuum of Care has a formerly homeless person on their board. The Continuum of Care provides input to the Division on the ESG program.

5. Describe performance standards for evaluating ESG.

ESG Monitoring Standards and Procedures - Oakland County will continue to implement a monitoring policy to ensure that ESG recipients follow applicable requirements. Annual onsite monitoring of shelters and transitional housing providers will include inspections to ensure that housing conforms to habitability standards under the HEARTH Act as well as LBP regulations. In addition to project performance, accountability, financial responsibility and adherence to federal grant management regulations. Monitor reviews will sample client files to ensure that case management, action plans and referrals to mainstream benefits are provided and the files are maintained appropriately.

Reimbursement requests will be reviewed, and cross referenced with contracts and procurement documents as warranted. Rapid re-housing and homeless prevention files will be checked to ensure that all required documents including homeless certification forms, income calculations, lease, recertification documents and habitability inspection reports are accurate. In addition, before reimbursement can be made verification will be required including certification of homelessness, lease documents, income calculations, as well as cancelled checks and invoices. A contract will be developed requiring quarterly reimbursement requests and timely expenditure of funds. Monitoring was done via desk audits or in person as the COVID-19 pandemic restrictions allow.

Performance Measures - Oakland County’s ESG program complies with CoC performance measurements which are available at <https://www.oaklandhomeless.org/>

Homeless - 65% of participants who meet the homeless definition will be stably housed 90 days after being exited from ESG/HARA through independent means or through linkage to another program (e.g. PSH, subsidized housing).

Chronically Homeless - 50% of participants who meet the chronically homeless definition will be stably housed 90 days after being exited from ESG/HARA through independent means or through linkage to another program (e.g. PSH, subsidized housing)

In April 2016, MDHHS, MSHDA and MCAH issued an important update to the SPDAT which outlines the VI- SPDAT and SPDAT requirements. SPDAT has brought Michigan further along in the goal to redesign systems by providing every community a standardized evidence-based tool to support coordinated entry while taking Housing First practices to scale statewide. Since the implementation of the VI-SPDAT, the Alliance has reported that the tool helps them gauge the progression of client self-sufficiency as it relates to housing. Because the full VI-SPDAT is used during every follow-up meeting completed with active ESG clients assisted, it is instrumental in practicing progressive engagement with clients to ensure not only that basic needs are being fulfilled but that linkage to other resources is being made. Additional MSHDA/ESG outcomes include

- Percentage of those served who maintain housing one year after assistance ends (RRH and Prevention)
- Percentage of clients that increase income within that year and/or within the timeframe of active housing assistance
- Length of time between screening/intake and moving into housing
- Minimum number of households served each PY Modifications to the residency factor in the ESG formula have been discussed at the staff level. The Division plans to meet with stakeholders and to present any proposed changes for CAC and BOC consideration. For the PY 2021-2025 Consolidated Plan the Division will follow its Citizen Participation Plan amendment process if required to address any ESG formula changes that may impact the County's program.