

Executive Summary

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

1. Introduction

DEARBORN SUBSTANTIAL AMENDMENT 2021-2025 CONSOLIDATED PLAN

Dearborn will consider the following changes to be substantial amendments to the Con Plan which are changes in its allocation priorities identified in the SP-25 Con Plan Priority Needs Table.

Priority Need: Street Improvements

Original Funding: \$4,258,411

New Funding: \$1,008,411

Priority Need: Economic Development

Original Funding: \$0

New Funding: \$1,600,000

Priority Need: Youth Empowerment Services (T.I.T.A.N.)

Original Funding: \$175,000

New Funding: \$35,000

Priority Need: Disaster Response and Recovery

Original Funding: \$0

New Funding: \$1,872,623

Make changes to the purpose, scope (activity budget) as identified in the SP-45 Goals Summary Information Table.

Priority Need: Neighborhood and Recreational Facilities

Original Funding: \$235,000

New Funding: \$1,385,00

Priority Need: Fire Stations / Equipment

Original Funding: \$200,000

New Funding: \$700,000

Priority Need: Grant Administration and Planning

Original Funding: \$1,032,125

New Funding: \$1,172,125

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

The 2021-2025 Consolidated Plan for the City of Dearborn identifies five-year goals for the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), funding that is provided by the U.S. Department of Housing and Urban Development (HUD). The Plan outlines the City's strategy to address the housing and community development needs of its low and moderate income families and individuals. The Plan is a prerequisite for the distribution of HUD funding. Administrative and Planning support for the City will be provided through the Economic Development Department for the five years of the Plan.

Dearborn is expected to receive an annual average award of approximately 1.8 million of CDBG funding and \$500,000 of HOME funding from HUD. These federal funds will be used to address the following housing and community development goals:

- Improve the condition of existing housing by supporting housing rehabilitation of owner occupied housing.
- Increase the supply of affordable housing through the rehabilitation and/or new construction of rental housing units.
- Improve the access to and stability of affordable housing by providing direct down payment assistance to low/mod individuals and families to purchase homes.
- Support health services with the continuation of the Vector pest (rodents) control program.
- Support recreation facilities through park renovations and enhancements.
- Support crime awareness and prevention by providing park security and management in two large community parks.
- Improve and enhance community involved crime prevention activities through the Community Policing program.
- Support youth empowerment and drug prevention with the continuation of the youth substance abuse prevention program administered by LAHC.
- Maintain, improve, and replace existing public facilities such as libraries and fire stations.
- Increase Social Service Programs for the Low/Mod through the continuation of annual funding to ACCESS to provide emergency shelter services (hotel/motel), transitional and permanent housing programs, and senior housing, assistance with rent/mortgage/utility payments to prevent displacement and/or homelessness and food assistance programs.
- Continuation for ACCESS to provide social services programs which address language barriers for the City's large Arabic population, at-risk individuals and families with obtaining supportive services, health & mental health, employment & training, legal aid services, education, and other services essential for achieving household and economic stability.

3. Evaluation of past performance

In the past year (2020), the coronavirus spread in the State of Michigan and brought conditions never seen before to our region, including Dearborn, as it became a hotspot for the virus. The City via its CDBG Sub-recipient partners saw a huge increase in the number of families and individuals needing assistance with various things, from food, housing assistance, healthcare, to securing digital access for children to continue their classes.

The spread of the coronavirus had the most devastating effects on the vulnerable populations that were already isolated due to poverty, lack of health care, lack of transportation, and other economic and social factors. Now, the situation of these disadvantaged communities is exacerbated as individuals lost their hourly wages and jobs, making them vulnerable to extreme consequences with the evolution of

the pandemic. Over the past few months, new issues have formed and demands for more social services programs and funding reached new heights.

The City of Dearborn has made every effort over the last five years to increase the impact of its HUD funding, placing as many resources as possible directly into the development or rehabilitation/repair of housing and community social services. The City focused CDBG programs within three core CDBG – eligible neighborhoods or “areas of concentration,” which included Fordson East, Fordson West, and Salina neighborhoods.

The City designated CDBG and HOME funds to aggressively support housing-related activities. During the past five years, those resources supported the efforts of the City’s emergency minor repair and comprehensive housing rehabilitation programs which were city-wide. The Property Maintenance and Development Services Department (PMDS) continuation of its code enforcement program in the CDBG eligible neighborhoods which reduced housing code violations, approved housing permits, identified abandoned and vacant housing with the goal of restoring them to a functional use as affordable housing or demolishing if the structure is uninhabitable.

The continuation of the health service vector program which is administered by the PMDS department to address rat infestation and conditions for harborage through sanitation services which included abatement and inspections to preserve neighborhood health, safety and welfare.

The City also continued its strategic public improvements projects with the City’s Engineering Department within the CDBG eligible neighborhoods. These resources supported street resurfacing, water main, sewer, and sidewalk improvements. These efforts will improve and maintain the City’s public infrastructure.

The Fire Department’s substantial public facility improvement and replacement projects supported in the past five years were necessary to upgrade and replace outdated fire equipment (ambulances) that were at the end of its service life.

Public Services that continued over the past five consolidated plan years consisted of: community policing, T.I.T.A.N. youth development program, park management in Hemlock and Lapeer parks, youth substance abuse prevention program administered by LAHC, and funding for several social service programs such as emergency housing, information, referral and advocacy, legal aid, immigration, and translation services administered by ACCESS. Other resources provide general planning, administration, and management services which provides continued support for education and enforcement of fair housing activities.

4. Summary of citizen participation process and consultation process

A summary of the proposed Dearborn Substantial Amendment was published in the official City newspaper the Dearborn Press and Guide on March 15, 2023 with a 30-day public comment period ending on April 17, 2023. THERE WERE NO COMMENTS RECEIVED DURING THE 30-DAY PERIOD.

The Economic and Community Development Department sought out participation and consultation in the development of this Plan from City residents, nonprofit organizations, human service providers, the Continuum of Care, government employees, elected officials, and businesses. Due to the COVID-19 health pandemic, the two community public input meetings/hearings were administered virtually on April 14, 2021 and May 12, 2021 at 2:00pm via Zoom meetings. In addition, service providers were asked to solicit input for the Plan.

Two rounds of email invitations were sent by the City of Dearborn to over 120 community development representatives operating within the City of Dearborn notifying them of the Consolidated Planning process, and encouraging them to attend on or both public hearings that are required within the City's Citizen Participation Plan. Public Notice was also posted on the City's Economic and Community Development Department webpage.

Representatives of area community development organizations were asked to participate. Eight topic areas from the City's Citizen Participation Plan were presented for targeted comments but all comments were accepted.

The Economic and Community Development Department opened a 30-day comment period to gather input from community at-large. After the comment period, a public hearing was held by the Community Development Department. The notices of the public comment period and public hearings were posted in the local newspaper and on the City of Dearborn website. In addition, the dates were emailed to all of the applicants who submitted a request for funding for the 2021 Program Year. The draft Con Plan was available on the City's website, in the Economic and Community Development Department, three City public libraries, and at ACCESS and LAHC organizations.

5. Summary of public comments

City of Dearborn Consolidated Plan

Community Input Public Hearing – Wednesday April 14, 2021

Virtual Meeting – 2PM

A brief Power Point slide show described the role of the Consolidated Plan, the components of the plan, and the role for public engagement and public outreach in participating in the plan development. After the informational slides, the attendees were asked to share their ideas about community development

with Dearborn and also the City's Citizen Participation Plan topics (Past Performance; Citizen Participation Plan; Housing and Community Development Needs and Priorities; Fair Housing Barriers and Solutions; Wayne County HOME Consortia; Neighborhood Stabilization Program; Funding Sources and Eligible Activities; and 2021-2022 Proposal Funding Process).

City of Dearborn Consolidated Plan

Community Input Public Hearing – Wednesday May 12, 2021

Virtual Meeting – 2PM

Two rounds of email invitations were sent by the City of Dearborn to over 120 community development representatives operating within the City of Dearborn notifying them of the Consolidated Planning process, and encouraging them to attend one or both public hearings that are required within the City's Citizen Participation Plan. Public Notice was also posted on the City's Economic and Community Development Department webpage and on the City's calendar.

Due to the COVID-19 pandemic, the two community input public hearings were being held virtually utilizing the County's Zoom conference application. Representatives of area community development organizations were asked to participate. Eight topic areas from the City's Citizen Participation Plan were presented for targeted comments but all comments were accepted.

City of Dearborn's 2021-2025 Consolidated Plan

A brief Power Point slide show described the role of the Consolidated Plan, the components of the plan, and the role for public engagement and public outreach in participating in the plan development. After the informational slides, the attendees were asked to share their ideas about community development with Dearborn and also the City's Citizen Participation Plan topics (PY 2021-22 CDBG Funding Proposal; Eligible CDBG Program Description/Activities; PY 2019-20 CDBG Expenditure Summary; Specific Concerns: Housing, Homelessness, and Community Development; What Types of Projects & Programs Are Needed in Your Community; What Kinds of Assistance Would Help the Less Fortunate; and What Should the Consolidated Plan Focus on for the Next Five Years).

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

All comments were accepted. However, the City of Dearborn Community Development staff established a process of evaluating public input to ensure an outcome of a focused set of priorities and goals that would address the most urgent needs and not duplicate efforts. Through this review process, some input garnered would be ruled out in favor of priorities, goals and objectives presented in the Plan.

7. Summary

The 2021-2025 City of Dearborn Consolidated Plan reflects the coordinated efforts of City staff, a wide network of community stakeholders, and City residents. Through priorities outlined in this Plan, the impact of federal funds received by the City will be maximized through a focused approach to addressing community needs and delivering services to the low and moderate income residents of Dearborn, particularly in our target “areas of concentration” neighborhoods.

The City has been divided into nine community neighborhoods that are all identified by names having some common reference to the area either by street or section of the City. These neighborhoods will be referenced, as applicable, throughout this document. The nine neighborhoods are: CHERRY HILL, WEST BUSINESS, PRINCETON-CARLYSLE, EDISON-SNOW, FAIRLANE, SPRINGWELLS, FORDSON EAST, FORDSON WEST, and SALINA.

Data Sources

When available, the City of Dearborn relies on data provided by the US Census Bureau and the US Department of Housing and Urban Development to identify and prioritize community needs.

Most of the data is provided by the American Community Survey (ACS) which is an ongoing survey that provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help determine how more than \$675 billion in federal and state funds are distributed each year.

Through the ACS, we know more about jobs and occupations, educational attainment, veterans, whether people own or rent their homes, and other topics. Public officials, planners, and entrepreneurs use this information to assess the past and plan the future. When you respond to the ACS, you are doing your part to help your community plan for hospitals and schools, support school lunch programs, improve emergency services, build bridges, and inform businesses looking to add jobs and expand to new markets, and more.

The demographics data at the census tract and block group level in this report is relied on by the 2015 - 2019 ACS 5-year estimates, 2019 ACS 5-year estimates, 2012 ACS 5-year estimates, and the Dearborn 2030 Master Plan data.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	DEARBORN	Economic Development Department

Table 1– Responsible Agencies

Narrative

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

The lead entity for the administration of CDBG and HOME programs is the City of Dearborn through the Economic and Community Development Department. As the lead agency, the City is responsible for overseeing the development and implementation of the 2021-2025 Consolidated Plan, Annual Action Plans and the Consolidated Annual Performance and Evaluation Reports. Economic and Community Development staff provides administrative and planning support for the use of the federal funds.

Wade Trim Associates, Inc. was procured and hired by the City of Dearborn to assist in conducting the required housing and homeless needs assessment and the housing market analysis portions of this Con Plan.

Consolidated Plan Public Contact Information

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

1. Introduction

As lead agency, the City of Dearborn, through the Economic and Community Development Department oversaw the consultation required to complete the 2021-2025 Consolidated Plan. The City's Community Development Coordinator collaborated with a wide network and gathered information from community service and housing providers, nonprofit organizations, the Continuum of Care, government employees, elected officials, businesses, neighborhood representatives and residents. The outcomes of the Consolidated Plan represent the information collected from this collaboration, as well as from public comment and public hearing opportunities.

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

Many of the local housing providers, health and mental health agencies, and homeless service providers are members of the Out Wayne County Homeless Services Coalition (Continuum of Care). Coordination between these agencies and City occurs primarily through the monthly Out Wayne County Coalition meetings and events. Additionally, the Dearborn Housing Division assists with public housing and senior living through the management of five high rise apartment buildings for low and moderate income seniors in Dearborn. The Housing Division also administers the City's project-based rental housing vouchers as well as the Section 8 housing choice vouchers.

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

The City of Dearborn is a member of the local Out-Wayne County Homeless Services Coalition (Continuum of Care). The Coalition is a county- wide informal partnership between more than thirty agencies, organizations, and governmental entities that work to bridge the gaps that lead to homelessness excluding the City of Detroit. Wayne Metropolitan Community Action Agency is the lead organization of the coalition. Shortly after the formation of the coalition, member agencies also formed a Continuum of Care (CoC) that would address the specific needs of Out-Wayne County's homeless population while fostering better communication and closing service gaps. The ACCESS Emergency Services team represents the City on this coalition. They attend monthly case consultation meetings,

provide case management, homelessness prevention and intervention services, leverage funds, and coordinate various other services.

The composed members work to meet the needs of homeless persons in Wayne County. The Coalition believes that the needs of homeless persons and the challenges of serving homeless persons in the geographic area are unique. The Coalition is committed to the development and implementation of a unified and effective strategy for moving homeless persons toward permanent housing or permanent supportive housing.

The Coalition recognizes the importance of taking local action to end homelessness. As a result, Out-Wayne County Homeless Services Coalition has developed the framework for a Ten Year Plan to End Homelessness based on the unique needs of the homeless and near homeless persons and families in the 43 communities that comprise Out-Wayne County. The entire membership of the Coalition is engaged in this process and the Out-Wayne County Homeless Services Coalition assumes responsibility for ensuring that objectives are met. The strategies contained in this Plan are consistent with the of Wayne County's Consolidated Plan.

As a founding member of the Out-Wayne County Homeless Services Coalition, the City of Dearborn recognizes homelessness as a regional issue and makes no attempt to separate Dearborn statistics from those of Out-Wayne County.

ACCESS is the City of Dearborn's lead agency for homeless prevention and they provide homeless prevention services for low to moderate at risk homeless individuals and families and may include: financial assistance for back rent, security deposit, housing relocation and stabilization, and tenant-landlord engagement.

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

The City of Dearborn thoroughly explored the opportunities and responsibilities of the recently revised Emergency Solutions Grant Program. It is our belief that the State of Michigan, through its existing programs and 10-year plan to end homelessness, has an existing network and the demonstrated administrative capacity to best manage the allocated funding on behalf of the homeless and at-risk populations in the City of Dearborn and throughout the State of Michigan.

The City of Dearborn has therefore declined its Emergency Solutions Grant allocation with the knowledge that these funds will be added to the State of Michigan allocation.

Following past practices, the State of Michigan (MSHDA) will allocate Dearborn ESG resources through the Out-Wayne County Homeless Coalition (the Coalition), the Continuum of Care (CoC) body serving Wayne County excluding the City of Detroit.

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

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	ACCESS
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meetings and email correspondence. Continued supportive services and referral for residents dealing with language barriers, social services, and food and shelter services. Also selected as Dearborn homeless prevention service provider having access to ESG funding for emergency rent, mortgage, utilities, security deposits, or temporary shelter/hotel vouchers.
2	Agency/Group/Organization	COVENANT HOUSE OF MICHIGAN
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meeting and/or email correspondence. Provide supportive services for Dearborn youth dealing with running away from home, abuse, neglect and homelessness.
3	Agency/Group/Organization	FIRST STEP WESTERN WAYNE COUNTY PROJECT DOMESTIC ASSAULT
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through virtual meeting and email correspondence. Continuation of domestic and sexual violence services for Dearborn residents.
4	Agency/Group/Organization	Community Living Services
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meeting and/or email correspondence. Continuation of intellectual and developmental disabilities services for residents of Dearborn.
5	Agency/Group/Organization	Senior Alliance
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meeting consultation and/or email correspondence. Continuation of supportive services for Dearborn elderly residents in providing adult day care, chore referral, information and assistance, legal, long term care, Medicare/Medicaid assistance program, care management and coordination support, congregate and home delivered meals, care transitions intervention and nursing facility transition services.
6	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meeting consultation and/or emails. Continuation of supportive services of weekly worship services, family events, prayer groups, youth clubs and meetings for seniors.
7	Agency/Group/Organization	SOC OF ST. VINCENT DE PAUL
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meeting consultation or emails. Continuation of supportive social services, food assistance, emergency support, and disaster relief services for Dearborn residents.

9	Agency/Group/Organization	SEMCOG - Southeast Michigan Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meeting consultation and/or email correspondence. Continuation of supportive services through coordinated, local planning with technical data and intergovernmental resources. Improvement of the quality of the region's environmental resources, make transportation system safer and more efficient, and encourage economic development in the Southeast region of Michigan.
10	Agency/Group/Organization	ARC DETROIT
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meeting consultation and/or emails. Continuation of supportive services to advocate and protect people with intellectual and developmental disabilities and their families by providing information and referral services, individual advocacy to address education, employment, healthcare, self advocacy initiatives, residential support, family support and employment support for local residents.
11	Agency/Group/Organization	Michigan Works
	Agency/Group/Organization Type	Services-Employment Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via electronic mail and phone. Consultation consisted of gathering workforce training initiatives and job placement information.
12	Agency/Group/Organization	SEMCA
	Agency/Group/Organization Type	Services-Education Services-Employment Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via electronic mail and phone. Consultation consisted of gathering workforce development training program initiatives and job placement information.
13	Agency/Group/Organization	M-TEC
	Agency/Group/Organization Type	Services-Education Services-Employment Major Employer
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via electronic mail and phone. Consultation consisted of gathering skilled training initiatives that specialize in high-wage, high-skill, and high-demand occupations specifically for retraining and updating job skills at Ford Motor Company.

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

No agencies were intentionally excluded from the process. An effort was made by the City to make all meetings open and to distribute information about the planning process to interested agencies. The City did not consult with the State Dept of Human Services, Michigan Housing Development Authority, and other federal agencies when developing the Consolidated Plan.

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	Out Wayne County Homeless Coalition	City of Dearborn is part of the Out Wayne County Homeless Coalition. The goals are the same.
Dearborn 2030 Master Plan	Dearborn Planning Commission	The Strategic Plan goals overlap with the 2030 Master Plan sustainability goals which include plans, grants and organization. Also, the culture, recreation and environment goals.
Dearborn Recreation Master Plan 2010-2015	Dearborn Recreation Department	The Strategic Plan goals overlap with the Recreation Master Plan strategic five year action program to include; Objectives A; C; D; and E goals outlined in the Plan.

Table 3– Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

Wayne County is the lead grantee and the participation jurisdiction in the implementation of the Wayne County HOME Consortia Consolidated Plan. The County along with the other HOME Consortia members that include; City of Dearborn, City of Livonia, City of Taylor, City of Dearborn Heights, and the City of Lincoln Park communities participated in several planning sessions and virtual community stakeholder meetings for the development of this Plan.

Narrative

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

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

The City of Dearborn's Citizen Participation Plan (CPP), as last revised May 18, 2020, is a formal document that specifically provides opportunity for and encourages citizens to participate in the development of the City of Dearborn's Consolidated Plan, any substantial amendments to the Consolidated Plan, and Consolidated Plan performance reports. The CPP document is available to the public on the City's website page at: www.cityofdearborn.org.

As required by the CPP, this Consolidated Plan and the accompanying 2021-22 Annual Action Plan were the subjects of public hearings as well as many other opportunities for public comment. The opportunities for comment included:

15-Jan-21	Solicit input from service agencies
12-Apr-21	Plan Commission Review of Capital Projects
14-Apr-21	2021-26 Con Plan Communiy Input Public Hearing #1
16-Apr-21	Council Briefing, Proposed Plan
12-May-21	2021-26 Con Plan Community Input Public Hearing #2
26-May-21	Publish Summary of Plan, Begin 30-Day Comment Period (cc: Mail List)
29-Jun-21	End 30-Day Comment Period
8-Jul-21	City Council Committee of the Whole
13-Jul-21	City Council Regular Meeting, Council Approval

The development of priorities, goals and objectives for the 2021-2025 Consolidated Plan was determined through a review process developed by the Economic and Community Development Department, which included the following steps:

- Solicitation of public input by residents;
- Solicitation of community input by city department leaders;
- Solicitation of community input by city officials;
- Coordinate residents, city department leader and city official steering committee meetings;
- Review public input against required data sets (Needs Assessment and Market Analysis);
- Review public input and data against City realities and requirements; and
- Review public input, data sets and City realities with other local community funders to address possible duplicative efforts.

To reach out to the Dearborn Community, the City held two public hearings in the Dearborn Administrative Center to allow for community input. Electronic correspondence was submitted to city leaders, local non-profits organizations to access needed community data and low income residents who utilize community services. In addition, several consultation meetings and electronic correspondence were provided by the Out- Wayne County Homeless Services Coalition and their coordinating agencies to provide the needed data, input and information for the homeless population.

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 Zoom 1st Virtual Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Arabic</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	19	6	0	

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)
2	Public Zoom 1st Virtual Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Arabic</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	15	12	0	

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)
3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Arabic</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	120	0	0	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Five-Year Consolidated Plan identifies the City of Dearborn's housing and community development needs. Data from the U.S. Census Bureau's American Community Survey (ACS) database are referenced in this section.

The Needs Assessment section evaluates the demand for housing and community development assistance by the following income groups based on Area Median Income (AMI):

- Extremely Low Income (0-30% AMI)
- Very Low Income (30%-50% AMI)
- Low Income (50%-80% AMI)

According to HUD FY 2019 LMISD, Dearborn has a total of 53.6% of low-and-moderate income households within the City's population for which LMISD status is calculated.

As part of the planning process, the City of Dearborn conducted public meetings to assess housing and community development needs. During the public engagement process, the major topic of concern was affordable housing with several people identifying this issue directly. Other concerns raised included air quality, impact of criminal records on housing discrimination, lack of low-cost internet access, lack of homeless shelter beds, lack of mental health services, and need for an alternative social service response service that can respond to no-violent emergency calls.

The "Top 4" needs identified during the planning process were affordable housing/housing assistance, transportation, and mental/behavioral health services. From this outreach, the data herein, and information from Wayne County's Consolidated Plan, the City of Dearborn identified the following priority needs:

Affordable Housing

- Preservation/production of affordable housing (rental and owner)
- Housing assistance (rental and owner)

Homelessness

- Mental and behavioral health services (including substance abuse counseling/treatment)
- Shelters (families with children, unaccompanied youth)

- Homeless prevention

Non-Homeless Special Needs

- Housing for persons with special needs (all populations, especially elderly)
- Public facilities for persons with special needs (all populations)

Non-Housing Community Development

- Public facilities
- Public improvements (infrastructure, accessibility)
- Public services (mental health, transportation, employment/job training, youth programming)
- Code enforcement/blight removal Over the next five years, the City will use Federal, State, and local resources to address these priority needs. Additionally, each year during the Annual Action Plan process, the City will hold public meetings and hearings to assess emerging needs beyond these identified community development issues.

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

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public Facilities are not defined by either the CDBG statute or the grant regulations. However, in the CDBG program public facilities are broadly interpreted to include all improvements and facilities that are either publicly owned or that are traditionally provided by government, or owned by a non-profit, and operated so as to be open to the general public. New public facilities are not a high priority for the City of Dearborn.

Dearborn has a great need to keep its existing public facilities that are currently operating at an efficient and effective level. To the extent possible and permitted by funding restrictions the City recognizes a basic need to maintain staffing, condition, and high quality at existing public facilities, summarized in the following categories:

- Fire Stations/Equipment
- Parks, Recreational Facilities
- Library Facilities

Fire Stations/Equipment

The fire stations which service the City's low and moderate-income neighborhoods (Northeast and Southeast Dearborn) are Station #3 and Station #4.

Over time, fire equipment becomes worn out, outdated or just exceeds its recommended service life. Per CDBG standards, fire rescue equipment are eligible for funding as they are "integral to fire protection facility". CDBG funding will be used over the next five years for the purchase and replacement of new extrication/rescue equipment, rescue emergency vehicles, fire trucks, and other life-saving equipment.

Parks and Recreation Facilities/Enhancements

The Dearborn Recreation offers residents of all ages the opportunity to enjoy both active and passive leisure activities.

In addition to new park development, the City continually invests in its park facilities. Feature updates, security enhancement, and equipment are maintained, renovated, or added based upon the changing recreational needs expressed by area residents. Improvements to existing parks received priority in the Consolidated Plan.

Neighborhood Facilities

In addition to the Dearborn Public Library's main branch, the Henry Ford Centennial Library (HFCL) at 16301 Michigan Avenue, Dearborn's low and moderate-income neighborhoods is serviced by the Esper Branch Library located in northeast Dearborn at 12929 West Warren. The physical needs of the Esper Branch were addressed by the Esper Library addition/renovation project that was completed in fall 2000. Current needs include exterior structural repairs, security, equipment and lighting upgrades.

The Dearborn Public Library system does not operate a branch in the Salina Community, a low-moderate income community in southeast Dearborn. Residents of this community typically commute to HFCL or one of the branches for library services and programming.

How were these needs determined?

These needs were identified through the City's capital improvement plan planning process that occurs in conjunction with the City's annual budgeting efforts and during the development of the City's Parks and Recreation Plan planning process that includes public outreach (plans are updated every five years).

Fire Stations/Equipment

Fire Station #3 was built in 1940. This building is 81 years old. Substantial improvements and replacements are necessary to upgrade the building to make it more energy efficient, environmentally safe and to improve and preserve its structural integrity and function.

Fire Station #4 was built in 1957. This building is 64 years old. Due to gradual improvements over the years, the building is structurally sound. However, there are improvements and replacements necessary to upgrade the building to make it more energy efficient, environmentally safe and to improve and preserve its structural integrity and function.

Fleet replacement has occurred within the last five years, and modest fleet replacement will occur in FY 2021-22. Ongoing replacement will occur as equipment reaches end of its useful life.

Parks, Recreational Facilities

Feature updates, security enhancement, and equipment are maintained, renovated, or added based upon the changing recreational needs expressed by area residents and supported by the 2021-2025 Recreation Master Plan.

Library Facilities

The current needs of the Esper Library include exterior structural repairs, equipment, security and lighting upgrades that were not addressed in the 2000 renovation project.

Describe the jurisdiction's need for Public Improvements:

Public Improvements are similarly defined as those facilities that are publicly owned. Street, sewer/water main, and sidewalk improvements receive high priority in the Consolidated Plan.

The City of Dearborn recognizes a basic need to preserve the integrity of its neighborhoods through existing public improvements, summarized in the following categories:

- Street Resurfacing and Pavement Reconstruction
- Water Main Replacement and Sewer Projects
- Sidewalk Improvements

Street Resurfacing and Pavement Reconstruction

The streets in the City's low and moderate-income neighborhoods were originally constructed in the 1920's, 30's and 40's. The life expectancy of the concrete pavement is approximately thirty to forty years. In order to extend the life of the pavement, improve the ride on the roadway surface and preserve the integrity of the neighborhood, the streets are resurfaced with asphalt concrete on a cycle of twelve to fifteen years. However, if the pavement base is deteriorated and needs extensive base repair reconstruction will be recommended. In order to minimize disruption to the neighborhoods, the condition of underlying water mains is reviewed at the time street resurfacing is proposed. If deemed necessary, water main replacements are completed at the same time.

Water Main Replacement and Sewer Projects

The water mains and sewers in the City's low and moderate-income neighborhoods were also constructed in the 1920's, 30's and 40's. The life expectancy of water mains and sewers is fifty to seventy-five years. Depending on the number of water main breaks and the location of the breaks, old water mains are replaced with appropriate pipe diameter per current standards. To address stormwater flows, the City has invested in Combined Sewer Overflows throughout the City and ongoing investment is necessary to keep this system maintained and in compliance with U.S. EPA requirements.

The existing condition of sewers is monitored by periodic cleaning and televising. Analysis of recent sewer studies assist in prioritizing sewer reconstruction projects. The City is upgrading its utility equipment with purchases of new vacuum truck, dump truck, trucks, and excavator in FY 2020-21, and new equipment is proposed in FY2021-22 to begin lead service line replacement city-wide.

-

Sidewalks

Some sidewalks in the City's low- and moderate-income neighborhoods may need to be resurfaced or reconstructed due to the life expectancy of the concrete pavement which is approximately thirty to forty years and other underlying conditions such as over-grown tree roots and high traffic wear and tear.

How were these needs determined?

These needs were determined through several steps including: 1) during the City's capital improvement plan planning process that occurs each year during the annual budgeting process; and 2) during the Consolidated Plan public engagement process.

The life expectancy of the concrete pavement is approximately thirty to forty years. In order to extend the life of the pavement, improve the ride on the roadway surface and preserve the integrity of the neighborhood, the streets are resurfaced with asphalt concrete on a cycle of twelve to fifteen years.

The life expectancy of water mains and sewers is fifty to seventy-five years. Depending on the number of water main breaks and the location of the breaks, old water mains are replaced with appropriate pipe diameter per current standards.

The life expectancy of sidewalks varies based on high traffic and other underlying conditions and replacement of sidewalks will be based on specific priorities and need.

Describe the jurisdiction's need for Public Services:

The City of Dearborn neighborhoods have a continuing and increasing need for programs and services to maintain and improve the viability of their households and neighborhoods. Examples of past programming, which is expected to continue, include:

- Crime Prevention and Education
- Youth Services
- Neighborhood Preservation
- Vector
- Recreation Services
- Code Enforcement
- Other Public Services

How were these needs determined?

These needs were determined through several efforts including the City of Dearborn's annual budget approval process which includes the development of a capital improvements plan for the City, recreation plan development, and through two public hearings held during the development of the City's Consolidated Plan. City of Dearborn held two (2) Needs Assessment community input meetings to gather public input on the priority needs in the City. The first meeting was held on Wednesday April 14, 2021 at 2:00 p.m. The second meeting was held on Wednesday May 12, 2021 at 2:00 p.m. Due to the Covid-19 pandemic, these two public meetings were held using the Zoom online platform.

Email invitations to the community input meetings were sent over a week in advance to over 120 groups and individuals that are involved in community development within the City and neighboring communities. The meetings were also posted on the City's events calendar.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis section of this plan is intended to provide a clear picture of the neighborhood types, local housing market, public and assisted housing needs, homeless and special needs services and facilities, barriers to affordable housing and characteristics of the local economy and workforce. Most of the data relied upon for the following marketing analysis were derived from the Dearborn 2030 Master Plan and 2014-2018 American Community Survey (ACS) 5-Year estimates.

Similar to other communities in Wayne County and Southeast Michigan, Dearborn had a slight decrease in population over the last five years (2014-2018) of 96,739 persons to 95,089 persons. SEMCOG projects the City's population to continue to modestly decrease over the next 30 years; however, the rate of decline will be considerably less than for Wayne County as a whole which is attributed, in part, to the exodus of population from the City of Detroit. Dearborn's population is younger than that of Wayne County, has a higher median household income than that of Wayne County as a whole; and has a higher percentage of college degrees than the County and regional average.

Over the past several decades many of Dearborn's neighborhoods have experienced some change to their original character. Change in the city's neighborhoods has primarily resulted from residents' desire to modify existing homes to add on living space, attach garages, second stories, and so on. There are a total of 34,161 housing units in Dearborn. Approximately 73.3% of the residential housing stock in Dearborn are detached, single-family homes. Multiple family (2+ units) makes up 22.0% of the housing stock in Dearborn.

Of Dearborn's 30,897 households, 68.3% are family households and over half 51.6% are married-couple families. Approximately 40% (38.3%) of households are families with one or more people under the age of 18 years old and 11.9% of households are person age 65 years and over. When the projected change in households and population are compared, it is apparent that the number of persons per household is decreasing in Wayne County as a whole, while increasing slightly in Dearborn. This may be due to Dearborn's significantly younger population and larger family sizes characteristics of newer immigrant groups.

Over half of Dearborn households 20,400 or 66.0% are owner-occupied, while 10,497 households or 34.0% are renter-occupied households. The median home value in Dearborn is \$134,000 compared to Wayne County's value of \$102,700. The median contract rent for renter-occupied units in Dearborn is \$786. The City's housing units are predominantly single-family detached residences, with a high owner occupancy rate comparable to the SEMCOG region. Vacancies are relatively low in comparison to the

area, a good indicator of healthy neighborhoods.

Business Activity Table 42 is located in the 2021 Market Analysis attachment.

**PLEASE REFER TO PAGES 96 - 107 OF THE 2021-25 DEARBORN NEEDS ASSESSEMENT AND 2021
MARKET ANALYSIS ATTACHMENT TO CON PLAN**

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The Consolidated Plan provides a concise summary of the City of Dearborn's priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs of the City.

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market.

This section discusses the following topics:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative **Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN**

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	84	391	0	0	0
Arts, Entertainment, Accommodations	3,744	6,031	10	7	-3
Construction	1,178	711	3	1	-2
Education and Health Care Services	8,260	20,406	23	24	1
Finance, Insurance, and Real Estate	1,899	3,009	5	4	-1
Information	399	335	1	0	-1
Manufacturing	6,475	12,203	18	14	-4
Other Services	1,755	1,791	5	2	-3
Professional, Scientific, Management Services	3,762	29,867	10	35	25
Public Administration	883	1,162	2	1	-1
Retail Trade	4,969	6,568	14	8	-6
Transportation and Warehousing	2,211	1,039	6	1	-5
Wholesale Trade	916	1,597	3	2	-1
Total	36,535	85,110	--	--	--

Table 5 - Business Activity

Alternate Data Source Name:

Dearborn 2021 Market Analysis

Data Source Comments: Data Source: 2014-2018 ACS (Workers), 2018 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	39,629
Civilian Employed Population 16 years and over	36,535
Unemployment Rate	4.40

Unemployment Rate for Ages 16-24	11.00
Unemployment Rate for Ages 25-65	7.00

Table 6 - Labor Force

Alternate Data Source Name:
Dearborn 2021 Market Analysis

Data Source Comments: Data Source: 2014-2018 ACS (Civilian population 16 years and over)

Occupations by Sector		Number of People
Management, business and financial	4,540	
Farming, fisheries and forestry occupations	72	
Service	5,643	
Sales and office	8,124	
Construction, extraction, maintenance and repair	968	
Production, transportation and material moving	6,533	

Table 7 – Occupations by Sector

Alternate Data Source Name:
Dearborn 2021 Market Analysis

Data Source Comments: Data Source: 2014-2018 (Civilian employed population 16 years and over)

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	25,417	73%
30-59 Minutes	8,552	25%
60 or More Minutes	806	2%
Total	34,775	100%

Table 8 - Travel Time

Alternate Data Source Name:
Dearborn 2021 Market Analysis

Data Source Comments: Data Source: 2014-2018 ACS (Workers 16 years and over who did not work at home)

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,632	332	4,931
High school graduate (includes equivalency)	5,819	417	3,391
Some college or Associate's degree	9,230	608	3,369
Bachelor's degree or higher	11,474	543	2,552

Table 9 - Educational Attainment by Employment Status

Alternate Data Source Name:

Dearborn 2021 Market Analysis

Data Source Comments:

Data Source: 2014-2018 ACS (Population 25 to 64 years)

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	773	664	1,660	1,545
9th to 12th grade, no diploma	1,024	671	731	1,616	1,045
High school graduate, GED, or alternative	2,336	2,709	2,244	4,868	2,886
Some college, no degree	4,969	3,360	2,810	3,567	2,298
Associate's degree	886	1,952	775	1,430	746
Bachelor's degree	1,199	3,328	2,018	2,569	1,435
Graduate or professional degree	40	1,688	1,407	2,340	1,904

Table 10 - Educational Attainment by Age

Alternate Data Source Name:

Dearborn 2021 Market Analysis

Data Source Comments:

Data Source: 2014-2018 ACS (Population 18 years and over)

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,044
High school graduate (includes equivalency)	26,947
Some college or Associate's degree	32,548
Bachelor's degree	50,446
Graduate or professional degree	69,814

Table 11 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

Dearborn 2021 Market Analysis

Data Source Comments:

Data Source: 2014-2018 (Population 25 years and over with earnings)

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

The four largest employment sectors in Dearborn are Professional, Scientific, and Management (34%); Education and Healthcare (24%); Manufacturing (14%); and Retail Trade (7%). Combined, the three largest employment sectors represent 72% of all available jobs within the City.

Information provided in **Business Activity Table above** identifies workers and jobs within the City of Dearborn by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to the 2014-2018 ACS, there are 36,535 workers in the City within all business sectors identified. The number of jobs within all sectors is estimated to be 85,110 according to Longitudinal Employer-Household Dynamics data (2018, most recent available) published by the U.S. Census Bureau.

The largest share of workers is within the Education and Health Care Services sector (22.6%). This is due in part to Beaumont Health, Henry Ford Health System, University of Michigan – Dearborn, and Henry Ford Community College. Workers in the Manufacturing sector and Retail Trade sector comprise 17.7% and 13.6% shares respectively. Workers in the Agriculture, Mining, Oil and Gas Extraction sector comprise the smallest percentage of workers (0.2%). Ford Motor Company is a major contributor to both the Manufacturing and Professional, Scientific, and

Management Services while East and West Dearborn downtown districts and Fairlane Mall contribute to the employment in the Retail Trade sector.

Regarding the share of jobs, the largest share of jobs is also within the Professional, Scientific, Management Services sector (35.1%). Jobs in the Education and Health Care Services (24.0%) and Manufacturing (14.3%) sectors are also well-represented. The Agriculture, Mining, Oil and Gas Extraction and Information sectors account for the smallest percentages of jobs (0.5% and 0.4% respectively).

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

Describe the workforce and infrastructure needs of the business community:

The data set shows that there are almost 50,000 more jobs in Dearborn than there are workers. The City is a net importer of workers.

The three largest employment sectors require either knowledge workers or skilled workers while the City's workforce is made up of nearly two-thirds workers without a bachelors or associate degree. There are not enough skilled, or college educated workers within the City to meet the workforce needs of the business community. Since almost two-thirds of the City's population lacks a college education, there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of employers with employees skilled in areas such as arts/entertainment, education, healthcare, manufacturing, professional and management services, and scientific research.

As a mature community, much the Dearborn's infrastructure was developed within the first half of the 20th Century. Much of it is reaching or has reached the end of its scheduled life cycle. Dearborn has begun a process of evaluating its infrastructure needs, but the demand exceeds the available funds.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

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

Dearborn Ford Campus transformation project is renovating its existing technology and engineering campus with new buildings focused on sustainability and future mobility. This change could increase the need for highly skilled workers and designers in Dearborn. Additional transportation and mobility companies may choose to locate in the area to be near Ford Motor Company's research and technology campus and be a part of Michigan's auto-focused mobility research and manufacturing hub.

Wayne County Economic Development Department, Southeast Michigan Council of Governments (SEMCOG), and the Michigan Economic Development Corporation (MEDC) lead Metro Detroit's and the State of Michigan's economic development efforts. They continue to position southeast and central Michigan as America's auto capital and assist in the transformation into a region focused on new forms of mobility.

To position Dearborn and southeastern Michigan as a destination for mobility investment, modern research and development facilities and testing locations are needed along with a highly skilled and educated workforce. Ford is making a major investment into its research and development campus in Dearborn and at the Michigan Central Depot in Detroit' Corktown district. Additional investments and infrastructure will be needed to support the development of the Tier 1 suppliers and smaller start-up technology companies.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

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

Though higher than Michigan's average for residents 25 and older with a college degree (28.3% - 2016) with 36.2% of Dearborn adults having a bachelors or higher, the City still has a gap between the number of higher skilled jobs and number of potential workers available living within the City.

There are more jobs than skilled workers in five (5) business sectors that require highly skilled or educated workforce including: Education and Healthcare; Finance, Insurance, and Real Estate; Manufacturing; Professional, Scientific, Management Services; and Public Administration.

Shifting employment trends are resulting in local priorities changing to keep Dearborn competitive. Before the Millennium, employees entering the workforce would tend to go where the jobs were and build the rest of their lives around that job setting. Today, the Millennial generation is very flexible in their job seeking tendencies, meaning that they are often more interested in the quality of the "place" they are selecting to live, then finding job opportunities within that market. That trend has exposed a weakness in Southeast Michigan based on our auto-centric suburban development form. Many of Metro Detroit's communities lack a strong sense of place; consequently, they are less desirable to the future employees of our businesses and institutions.

Fortunately for Dearborn, it has a strong sense of place, a rich and diverse population, and the strength of blending over 80 cultures into the American tapestry of the melting pot that makes for a wonderful community. Dearborn has made many policy decisions, working closely with County and State officials to reposition the City for ongoing success. Examples of this include participation in the State of Michigan Redevelopment Readiness Communities program, the National Resource Network program of the U.S. Department of Housing and Urban Development, the Governor's Placemaking initiative through the Michigan Municipal League, and continued investment in the City's two downtown districts.

The community also has substantial educational institutions ranging from the innovative Dearborn Public Schools to the Henry Ford College with 12,200 students to the campuses of the University of Michigan-Dearborn with over 9,500 students. Literally hundreds of higher education and vocational training programs are available within the boundaries of Dearborn.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

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

There are three major workforce training agencies located in or near the City of Dearborn surrounding area. They are Michigan Works, Michigan Technical Education Centers (M-TEC) and Service Employment and Redevelopment (SER) of Metro Detroit.

Michigan Works Association has the first unified workforce development system in the United States. They provide professional development, training, and business solutions services and support to both job Seekers and employers around the state. There is a service center branch located in East Dearborn.

M-TEC is part of the 1998 Michigan Skilled Worker Initiative. The Michigan Economic Development Corporation funded the construction of 18 Michigan Technical Education Centers (M-TECS) around the state. The centers specialize in training programs in high-wage, high-skill, and high-demand occupations.

Dearborn has a 30,000 square foot facility at the Henry Ford Community College, which is a specialized facility built for training, retraining, and updating job skills of Ford Motor Company employees, as well as employees of other Michigan companies and the general public.

SER Metro-Detroit is a multi-service Michigan corporation committed to the development and utilization of the local workforce. SER promotes upward mobility and economic self-sufficiency for Metro-Detroit residents through a comprehensive service delivery system in areas of, Literacy, Education, Employment, Community Development, and Economic Opportunity. Adult programs include; Center for Working Families (CWF), Partnership Accountability, Training, Hope (PATH), and Adult Education Services. Youth programs include; SER Youth of Promise Leadership Program, SER Youthbuild Construction Institute, and SER Learning Academy.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

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

Yes

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

Yes, Dearborn participated through the Southeastern Michigan Council of Government's (SEMCOG's) *Increasing Shared Prosperity for a Resilient Economy – March 2021*. This Economic Development Strategy (CEDS) in their development of this planning document that includes all of the communities within SEMCOG's service area including Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne counties. This document outlines the economic development strategy for the region including focused on workforce development, improving place, and supporting business. This plan also focuses on diversity, equity, and inclusion and supporting recovery from the global pandemic.

The City of Detroit is also working with the Michigan Economic Development Corporation (MEDC) through its Redevelopment Ready Communities certification, which it was awarded in July 2015. This program assists local communities in developing strategies and marketing materials that promote the attractiveness of Dearborn to potential local, national, and international investors, and the program is a conduit for the MEDC to funnel financial and technical support to local communities.

The City of Dearborn is an employment center within Metropolitan Detroit with the City's daytime population swelling to approximately 150,000 people. The City's major employer is the Ford Motor Company with one of its worldwide major research and development complexes located within the City. This complex is currently undergoing a multiyear reconstruction project. Significant efforts support Ford with their transformation project.

As a major American tourist attraction, The Henry Ford is another major economic driver for the City. This facility provides both jobs and visitors to the City. Efforts are being evaluated as to how the City may assist tourist businesses with their recovery from the pandemic.

The City is home to two distinct downtown districts, East and West Dearborn. These districts are located along Michigan Avenue. These districts are important assets for the City serving both residents and visitors alike. The City through its East and West Dearborn Development Authorities professionally manages these assets to create attractive places for the City's residents to obtain both necessary and non-necessary services while also serving as an economic development asset for the City for attracting visitors to both commercial districts.

A number of these goals may be supported by the CDBG programs of the City of Dearborn including first time homebuyer assistance, home rehabilitation, and home weatherization programs. Other education and workforce training programs of the CEDS are carried out by partner organizations that have operations within the City (ACCESS and LAHC) and regional entities.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

Discussion

According to the 2014-2018 ACS, the City's civilian labor force is comprised of approximately 70,329 people, of which approximately 95.6% are employed and 4.4% are unemployed. The largest employment (i.e., jobs) sectors in the Dearborn are education and healthcare; manufacturing; and professional, scientific, and management – three of the largest four employment occupations – comprise over 50% of all jobs. Most of these jobs require either a college degree or skilled trade, and less than 35% of Dearborn's residents have the skills/education necessary to fill these positions

Like in most communities, higher median earnings generally correlate with higher education. The highest median earnings in Dearborn are in occupations such as management, business, and financial or sciences, education, and healthcare, while the lowest median earnings are in service occupations.

Approximately 85.1% of the City's adult population has more than a high school education, but only 27.4% of the population has a Bachelor's, graduate, or professional degree. While there are several workforce training initiatives in and around Dearborn for adults seeking employment, there is still a need for workforce training for youth in the City, particularly in targeted industries such as advanced manufacturing, research and development, business and financial services, information technology, and life sciences and medical technologies.

Approximately 73.1% of the City of Dearborn's workforce drives less than 30 minutes to get to work, with approximately 97.7% of the workforce driving less than one hour to get to work. This means that most employees work within or near to Dearborn; however, the lower skilled employees must leave the City because there are not enough jobs within Dearborn to meet demand, which raises concerns about transportation costs impacting household budgets.

Several organizations in Dearborn promote economic opportunity, including ACCESS and LAHC and Henry Ford Community College, which provide workforce skills/training. Regional planning initiatives by SEMCOG, Wayne County, and the Michigan Economic Development Corporation also further economic development, allowing Dearborn to leverage regional and state sources for economic development.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

MA-50 Needs and Market Analysis Discussion

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

In the past five years, Dearborn focused the majority of its CDBG-funded activities in eligible block groups (i.e., areas of low- and moderate-income concentration). Results of the last full Consolidated Plan in 2016-2021, found that the most significant housing problem in Dearborn was cost burden with approximately 32% paying at least 30 percent or more of their income towards housing while 21% paid 50% or more. Homeowners were shown to have the highest percentage of households with cost burden of 40% or more.

Given that less than a quarter of the City's housing stock was built after 1980, housing problems are limited to units built prior to 1980 that are now over 40 years old. According to the 2014-2018 ACS, an estimated 34.0% (10,499) of the City's occupied housing units have one housing problem. In contrast, only 3.4% (1,051) of occupied housing units have multiple (i.e., two or more) housing problems. The majority (62.6% or 19,347) of occupied housing units have no housing problems.

Table 47 shows the Census Tracts with concentrations of multiple housing problems (i.e., two or more problems) that align with CDBG-eligible areas within Dearborn. For this analysis, "concentration" is defined where the percentage of occupied housing units with multiple housing problems is higher than that of the City as a whole. Within the City of Dearborn, 3.4% of occupied housing units have multiple housing problems. Therefore, any census tract that has a percentage of occupied units with multiple housing problems 10% greater than 3.4% would be considered a concentration. As evidenced by the table, there is only one census tract that has a percentage of occupied units with multiple housing problems that is 10% greater than the jurisdiction as a whole: tract 5735 at 14.0%.

Data Source: 2015-2019 ACS

Table 47 – Concentrations of Households with Multiple Housing Problems

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

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

Of the City's 89 block groups, 40 block groups have a low- and moderate-income percentage of 51% or more. This signifies that approximately 45% of the City's combined neighborhoods are CDBG-eligible.

These CDBG-eligible block groups are primarily concentrated in the Fordson East and Fordson West neighborhoods. Dearborn is internationally recognized as a center of immigration to the United States, and the northeast and southeast areas of Dearborn have the highest concentrations of persons of Arabic descent.

Table 47A identifies the low- and moderate-income population percentages by neighborhood within the City of Dearborn. The Fordson-East, Fordson-West, and the Salina neighborhoods all have the highest concentrations of low- and moderate-income populations ranging from about 70% to 77%.

An area of concentration is defined as an area where a certain group (racial, ethnic, or income) comprises a percentage of the population that is 10% higher than the jurisdiction as a whole.

According to the 2014-2018 ACS data, the racial composition of Dearborn is 90.5% White, 3.3% Black/African American, 2.4% Asian, 0.5% Some Other Race, and 3.0% Two or More Races. Residents of Arab ancestry are 43,810 persons, comprising 45.2% of Dearborn's population while residents of Hispanic descent make up 3.3% of the City's population.

In Dearborn, the Arab Ancestry population concentration for the jurisdiction as a whole is 45.17%. Therefore, any census tract that has a concentration of Arab Ancestry populations at a rate of 10% higher than 45.17% would be considered a racial concentration. There are 10 census tracks with an Arab Ancestry population concentration greater than the jurisdiction as a whole.

REFER TO THE 2021-25 DEARBORN NEEDS ASSESSMENT AND MARKET ANALYSIS ATTACHMENT FOR:

TABLE 47A - Concentrations of Low-Income Households by Neighborhood (PAGE 107)

TABLE 49 – Concentrations of Arab Ancestry Population (PAGE 109)

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

These Northeast and Southeast areas of Dearborn include Fordson East, Fordson West, and Salina neighborhoods or “areas of concentration”, which have older housing stock and a strong presence of rental housing. Because of the high percentage of Arabic population, many households are considered linguistically isolated. In turn, this creates a language barrier for lending practices, housing choice, education, and employment. The population is also vulnerable to housing discrimination due to challenges accessing information on Fair Housing Laws, understanding the illegality of discriminatory practices, and how to engage enforcement agencies, and what the procedures are. Labor force participation rates tend to be lower and employment rates are higher than the City overall. Education levels are also lower, which impacts the ability to earn higher wages.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

Are there any community assets in these areas/neighborhoods?

While some of the challenges facing these neighborhoods are significant, there are substantial assets as well. The Arab Community Center for Economic & Social Services (ACCESS) was established in Eastern Dearborn in response to increased immigration from Arabic-speaking countries. ACCESS works to empower Arab Americans, as well as all immigrant and low-income individuals. They provide a wide range services including comprehensive social services, youth and education, health and research, and employment and training. The LAHC (formerly known as the Lebanese American Heritage Club) provides youth development and education programs, substance abuse prevention, nutrition and physical fitness education, housing, and social services program from its facility located in East Dearborn.

There are three active neighborhood associations that help improve the quality of life of the communities for residents. Long-term residents and homeowners are an asset to the neighborhoods. They are often involved in the associations and other neighborhood events. They provide stabilizing influence in these neighborhoods that tend to have a high number of rental units, increasing transiency of residents.

Much of the City's CDBG public service funds are targeted in the Fordson East, Fordson West, and Salina neighborhoods. Community Policing, Park Management, T.I.T.A.N. and Vector public service activities assist in stabilizing, protecting, and improving the overall quality of life for residents.

There are a total of three large community parks that offer active and passive recreation activities, which are usually 30 to 60 acres in size. There are five smaller neighborhood parks that are designed for children between the ages of six to 14 years of age, and seven mini parks are in these neighborhoods intended to serve families with young children from one to seven years of age.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

Are there other strategic opportunities in any of these areas?

Ford Community and Performing Arts Center located in East Dearborn on Michigan Avenue offers a wide range of recreation activities such as a fitness center, swimming pool, gymnasium, and climbing wall. The center includes a theater and a public art gallery and facility rentals for special events.

East Dearborn's downtown district is a regional-scale commercial area that since the turn of the 20th Century has been home to waves of immigration, which has given East Dearborn a vibrant tapestry of people and cultures. East Downtown along a mile stretch of Michigan and Schaefer has dozens of diverse restaurants and shops to each summer's free Jazz on the Ave concert series in City Hall Park.

The rich architecture of East Downtown is becoming home to new businesses opening to serve growing nearby neighborhoods, including the old City Hall, which until recently was the Dearborn City Hall campus. The complex was recently transformed into City Hall Artspace Lofts, an artist community featuring 50+ live-work units. The Artspace development serves as a catalyst to reinvigorate the area, as witnessed across the country, and reinforce the arts and culture vision for the district. East Dearborn is also home to the Arab American National Museum, which is the first and only museum in the U.S. devoted to sharing the Arab American story.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

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

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

According to Connected Nation Michigan, over 99.4% of Wayne County residents had access to fixed terrestrial non-mobile broadband service meeting the current Federal Communications Commission's definition of broadband with 25 Mbps download and 3 Mbps upload speeds. This data was published in September 2020. At that time, they estimate that only 4,130 households in Wayne County were underserved via broadband access. The information was developed from a combination of data collection, FCC Form 477 broadband deployment filings, and independent research. If a broadband provider wasn't able to provide granular information, the Form 477 information was used, which has less reliability. This broadband access information does not include access to either wireless or satellite broadband services. From this information, there does not appear to be an access to broadband wiring or connections issues for Dearborn residents including low- and moderate-income individuals.

According to the National Broadband Availability Map (NBAM) created by the National Telecommunication and Information Administration (NTIA) of the Department of Commerce, as well as the NTIA's BroadbandUSA initiative, broadband internet access is critical in supporting economic opportunity among low- and moderate-income households. Access to the internet supports a household's connection to employment, education, and healthcare, as well as government services and social networks. For example, in today's society, simply applying for a job, completing a homework assignment, working remotely, or even making a doctor appointment is dependent on internet access. Therefore, all low- and moderate-income neighborhoods require access to broadband wiring and connections in order for residents to participate equitably in society. Although all neighborhoods in Dearborn already have broadband wiring and connections in-place, according to the National Telecommunications and Information Administration (NTIA), the primary reasons why lower income households do not utilize broadband service are two-fold: (1) there is no working computer in the household, and/or (2) internet service subscriptions are unaffordable. Because sufficient service provider coverage already exists in Dearborn (see below), the main barriers to digital inclusion and thus equitable participation in society include limited access to working computers and the high cost of internet service subscriptions.

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

According to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map (<https://broadbandmap.fcc.gov>), Dearborn is already well-served by broadband providers. The

broadband technology available in the City includes ADSL, cable, fiber, fixed wireless, satellite, and other mediums. As defined by the FCC, broadband capability requires consumers to have access to actual download speeds of at least 25 Mbps and actual upload speeds of at least 3 Mbps (i.e., 25/3 Mbps).

As of June 2020 (99.14% of the population) is served by three or more fixed residential broadband providers at speeds of up to 25/3 Mbps (downstream/upstream, June 2020). This is slightly higher than the statewide percentage of 96.01%. For speeds greater than 25/3 Mbps (e.g., 100/10 or 250/25), service is less available and more area dependent. For example, while most of the City is served by three or more providers that offer speeds of 100/10 Mbps, many strips along many of the City's main roads have only two providers that offer speeds of 100/10 Mbps. Much of the City's industrial and institutional areas have only two providers. However, for typical broadband speeds, Dearborn has sufficient competition between broadband service providers. The fixed broadband service providers in the county include: AT&T (ADSL & Fiber), Comcast (Cable), WideOpenWest Finance, LLC (Cable), ViaSat, Inc. (Satellite), Hughes Network Systems, LLC (Satellite). [Source: Fixed Broadband Deployment – Federal Communications Commission]

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

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

According to most scientists, the impacts of climate change in Wayne County and the City of Dearborn in particular will include more summer heat waves and hot days and increased severe rain events. A preliminary Great Lakes Integrated Sciences Assessment describes the challenges including: higher probability of heat waves and hot days each summer (heat-related illness and death, reduced air quality, reduced water quality, longer growth periods for plants increasing pollen loads); more severe and more frequent wet weather events (flooding and rapid Great Lakes water depth changes); infrastructure issues related to increased demands during wet weather and heat events (sewer overflows, electric grid reliability issues, and buckling of roadways).

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

The impacts of climate change in Michigan will affect households of all incomes; however, lower income households often have fewer options available to minimize the anticipated climatic impacts and often live-in areas that are more susceptible to climate change. The Michigan Climate and Health Profile Report – 2015 identifies concerns facing an urban and suburban population in SE Michigan.

According to this report, Wayne County's most vulnerable will be more likely to suffer from heat-related illnesses and death due to lack of access to air conditioning and urban heat island affect. Urban areas tend to have lower air quality and the anticipated higher temperatures will increase ozone and impact asthma rates. Low-income urban areas also often have lower urban forestry canopy rates, which leads to higher day and nighttime air temperature, and the lack of urban canopy limits its beneficial greening impacts by limiting its capacity to reduce harmful carbon emissions, lowering PM2.5 levels, and reducing ozone.

Michigan's 2019 Air Quality Annual Report does track regionally the impacts of air quality, but the information is not granular enough to directly correlate to low- and moderate-income areas in Dearborn; however, the findings are still broadly applicable to Dearborn's low- and moderate-income communities/neighborhoods. Three new air quality monitor sites were added for the Gordie Howe International Crossing including the West Fort St monitor location near the City's Salina neighborhood. These monitors illustrate attainment for PM10 and PM2.5. Regionally, Southeastern Michigan is an ozone nonattainment area. Both the Salina and Fordson-West communities have higher Low-Income Households than the remainder of Dearborn. According to Wayne County located air monitors, the area

meets air quality standards for CO, Pb, NO₂, SO₂, and PM_{2.5} and PM₁₀; however, it is not in compliance with ozone requirements.

Increased wet weather events that cause flooding may adversely impact Dearborn's more marginalized populations than other populations due to the higher incidence of no property/renters insurance among low-income populations and limited housing choice. Low-income populations often face higher physical and environmental barriers to alleviate extreme heat. During extended periods of high temperatures, Michigan's electric grid has been operating near capacity, and if the electrical grid fails, low- and moderate-income residents have fewer options to find air conditioning to escape these events. Wealthier residents often live in single-family homes that do not retain heat as much as multi-unit apartment buildings, and if the power does go out, they have greater access to safe generators and may also temporarily relocate to a motel or hotel with operating air conditioning. Due to concerns regarding crime, low-income residents may not feel safe leaving windows and doors open for ventilation during extended periods of high heat too, especially overnight while sleeping. The 2015 Michigan Climate and Health Profile Report warns that lower income residents often face higher rates of respiratory illness and complications from their overall poorer general health, and warming air temperature may contribute to more respiratory conditions caused by increased ozone, pollen, and mold levels.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Dearborn considers the following changes to be substantial amendments to the Con Plan which are changes in allocation priorities as identified in the SP-25 Con Plan Priority Needs Table.

Changes to the scope (budget) as identified in the SP-45 Goals Summary Information Table:

Street and Water Sewer Improvements

Original Funding: \$4,258,411

New Funding: \$1,008,411

Neighborhood and Recreational Facilities

Original Funding: \$235,000

New Funding: \$1,385,000

Fire Station and Equipment

Original Funding: \$200,000

New Funding: \$700,000

Youth Empowerment Services

Original Funding: \$175,000

New Funding: \$35,000

Economic Development

Original Funding: \$0

New Funding: \$1,600,000

Disaster Response and Recovery Activities

Original Funding: \$0

New Funding: \$1,872,623

Grant Administration and Planning

Original Funding: \$1,032,125

New Funding: \$1,172,125

The City of Dearborn is expected to receive \$2,005,536 for the 2021-22 allocation year and an estimated \$1.8 million of CDBG funding each year from 2022 - 2025 of the next four remaining con plan years. Dearborn's 2021 HOME allocation is \$561,083 with an estimated \$500,000 each remaining year. These funds will be used to address priority needs for the next five years. These needs are concentrated in affordable housing, public facilities (neighborhood parks), fire stations/equipment, youth development, crime awareness and prevention, senior and social services programs.

Staff in the Economic and Development Department will work with internal City departments, local non-profit agencies, public services providers, and Wayne County HOME Consortia to address the priorities, goals and objectives in this strategic plan.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	Fordson East
	Area Type:	Neighborhood
	Other Target Area Description:	Neighborhood
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Fordson West
	Area Type:	Neighborhood
	Other Target Area Description:	Neighborhood
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

3	Area Name:	Salina
	Area Type:	Neighborhood
	Other Target Area Description:	Neighborhood
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	City-Wide
	Area Type:	LMI Housing Activities
	Other Target Area Description:	LMI Housing Activities
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Dearborn does not plan to identify any specific Neighborhood Revitalization Strategy areas for the focus of federal funding. However, the City does have an internal policy of only utilizing CDBG funding within the “areas of concentrations” that meet HUD’s eligibility requirements. For the purpose of this plan, CDBG funds will be spent in:

Fordson East Neighborhood

Fordson West Neighborhood

Salina Neighborhood

At least 51 percent of the households in these neighborhoods make 80 percent or less of the area median income. Focusing CDBG funds in these areas concentrates support for the most in need.

Additional Information can be found in the 2021-25 Dearborn Needs Assessment and 2021 Market Analysis attachment to this CON PLAN

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Rehabilitation Single-Unit Residential
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	LMI Housing Activities
	Associated Goals	Improve the condition of existing housing.
	Description	Provide comprehensive homeowner rehabilitation and minor / emergency home repair.
	Basis for Relative Priority	Improve the condition of decent and affordable housing in the City of Dearborn by supporting the rehabilitation, energy efficient improvements, testing for lead-based paint/lead hazards, and abatement of accessible owner occupied housing.
2	Priority Need Name	Emergency Rehabilitation Single-Unit Residential
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	LMI Housing Activities

	Associated Goals	Improve the condition of existing housing.
	Description	Provide homeowner rehabilitation and minor/emergency home repair.
	Basis for Relative Priority	Improve the condition of decent and affordable housing in the City of Dearborn by supporting the rehabilitation, energy efficient improvements, testing for lead-based paint/lead hazards, and abatement of accessible owner occupied housing.
3	Priority Need Name	Direct Homeownership Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	LMI Housing Activities
	Associated Goals	Improve access and stability of affordable housing
	Description	Direct homeownership assistance to LMI households as authorized under 105(a)(24). Forms of assistance include subsidizing mortgage principal and paying up to \$10,000 toward downpayment and reasonable closing costs.
	Basis for Relative Priority	Improve access to and stability of decent and affordable housing by increasing the amount of homeownership in the City of Dearborn.
4	Priority Need Name	Rental Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children
	Geographic Areas Affected	LMI Housing Activities
	Associated Goals	Increase the supply of affordable housing
	Description	New construction or rehabilitation of affordable rental housing units.
	Basis for Relative Priority	Increase the supply of affordable rental housing in the City of Dearborn through new construction and rehabilitation of rental units (multi-family).
5	Priority Need Name	Fire Stations / Equipment
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Improve Fire Stations and Equipment
	Description	Rehabilitation or improvements of fire stations and/or the purchase of fire trucks, fire rescue vehicles and emergency rescue equipment.

	Basis for Relative Priority	Fire stations #3 was built in 1940 and fire station #4 was built in 1957. Both buildings require substantial improvements/enhancements to upgrade the buildings to make them more energy efficient. Much of the fire vehicles and equipment have not been replaced since the 1990's and is outdated and past the recommended service life.
6	Priority Need Name	Neighborhood and Recreational Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Support Neighborhood/Recreational Facilities
	Description	Rehabilitation of facilities that are principally designed to serve a neighborhood and that will be used for social services or multiple purposes.
	Basis for Relative Priority	As an older community, many Dearborn public facilities, which are used to provide services to the public, were built more than 40 years ago. Upgrades and updates are needed in public library facility and neighborhood parks.
7	Priority Need Name	Homeless Facilities
	Priority Level	Low

	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Increase the supply of affordable housing Improve access and stability of affordable housing Support Homeless Prevention
	Description	Rehabilitation of temporary shelters and transitional housing for homeless, including battered spouses, disaster victims, runaway children, drug offenders, and parolees.
	Basis for Relative Priority	Support the Out Wayne County Continuum of Care.
8	Priority Need Name	Public Facilities to Remove Architectural Barriers
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood

	Associated Goals	Support Neighborhood/Recreational Facilities
	Description	Other public facility and improvements activity that do not fall under a more specific 03*code. Activities that assist persons with disabilities by removing architectural barriers from or providing ADA improvements to government buildings.
	Basis for Relative Priority	As an older community, many Dearborn public facilities, which are used to provide services to the public, were built more than 40 years ago. At that time, little if any thought was given to the special architectural needs of people with disabilities.
9	Priority Need Name	Street Improvements
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Improve Public Infrastructure
	Description	Installation, repair, or resurfacing of streets, street drains, storm drains, curbs, and gutters.
	Basis for Relative Priority	The streets in the City's low and moderate-income neighborhoods were originally constructed in the 1920's, 30's and 40's. The life expectancy of the concrete pavement is approximately thirty to forty years. In order to extend the life of the pavement, improve the ride on the roadway surface and preserve the integrity of the neighborhood, the streets are resurfaced with asphalt concrete on a cycle of twelve to fifteen years.
10	Priority Need Name	Water / Sewer Improvements
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Improve Public Infrastructure
	Description	Installation or replacement of water lines, sanitary sewer, and storm sewers.
	Basis for Relative Priority	The water mains and sewers in the City's low and moderate-income neighborhoods were also constructed in the 1920's, 30's and 40's. The life expectancy of water mains and sewers is fifty to seventy-five years.
11	Priority Need Name	Sidewalks
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Improve Public Infrastructure
	Description	Installation or improvements to sidewalks.
	Basis for Relative Priority	The life expectancy of the concrete pavement is approximately thirty to forty years. If the sidewalk pavement is deteriorated and needs extensive base repair, reconstruction will be recommended.

12	Priority Need Name	Health Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Increase Social Services Programs for Low/Mod Support Health Services
	Description	Services addressing the physical health needs of residents of the community. These health services will reduce or eliminate vector (disease carrying pests) in target areas of concentration, inspections and compliance monitoring, trapping, baiting, education and follow-up.
	Basis for Relative Priority	Reduce or eliminate vector (disease carrying pests) in eligible target areas of concentrations (Fordson East, Fordson West, and Salina neighborhoods).
13	Priority Need Name	Crime Awareness / Prevention
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood

	Associated Goals	Support Youth Drug Prevention Services Support Neighborhood Recreation Services Support Crime Awareness/Prevention Services
	Description	Continuation of community policing programs and target blight enforcement programs in eligible target areas of concentration to include Fordson East, Fordson West and Salina neighborhoods. Continuation of park management (management of other park employees and park security) at Hemlock and Lapeer community parks.
	Basis for Relative Priority	Increase promotion of crime awareness and prevention including crime prevention education programs in target areas of concentration. Provide park security for residents by providing management of other park employees and park security at Hemlock and Lapeer community parks.
14	Priority Need Name	Youth Empowerment /Development Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Support Youth Empowerment Services Support Youth Drug Prevention Services
	Description	Drug awareness and prevention programs in Dearborn Public Schools. T.I.T.A.N-Teaching Integrity, Tolerance, and Non-Violence comprehensive youth empowerment program. This program will equip students with life skills needed to resist peer pressure, substance abuse, anti-gang and education/services provided in eligible target area schools (Fordson East, Fordson West, and Salina neighborhoods).

	Basis for Relative Priority	There is a continuing need for programs that address drug usage, violent behavior and gang activity among the youth of Dearborn. Programs provide the much needed life skills for resisting peer pressure, resisting experimentation with drugs and alcohol, and resisting other negative behavior that is detrimental to personal and community welfare.
15	Priority Need Name	Social Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	LMI Housing Activities

	Associated Goals	Increase Social Services Programs for Low/Mod Support Youth Empowerment Services Support Youth Drug Prevention Services Support Health Services Support Homeless Prevention
	Description	Salaries and fringe benefits for staff at ACCESS agency to provide social services to low income target client groups. Other social services programs at ACCESS will address multiple identified needs such as: homeless prevention, food and housing assistance, utility shut-off prevention and restoration, public health, research and mental health programming, legal services and provide translation services English as a second language.
	Basis for Relative Priority	Provide social service funding (for staff support) in areas of unmet need and to coordinate the delivery of other available service resources to Dearborn's low-income residents.
16	Priority Need Name	Code Enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Support Code Enforcement
	Description	Salaries and overhead costs associated with property inspections and follow-up actions (such as legal proceedings) directly related to the enforcement (not correction) of state and local codes.

	Basis for Relative Priority	Due to the age of Dearborn's housing stock and the increasing concentration of low-income persons in Dearborn's Northeast and Southeast communities, the Administration has recognized the need for a continuing code enforcement program.
17	Priority Need Name	Fair Housing Activities (subject to admin cap)
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Other
	Geographic Areas Affected	LMI Housing Activities
	Associated Goals	Affirmatively Further Fair Housing
	Description	Fair housing services carried out as part of general program administration rather than as a public service. This objective may include annual contributions in support of the efforts of the Fair Housing Center of Metropolitan Detroit.
	Basis for Relative Priority	Fair Housing Center of Metropolitan Detroit is the only fair housing/HUD approved center in Wayne County to assist Dearborn residents against housing discrimination.
18	Priority Need Name	Grant Administration and Planning
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Other

	Geographic Areas Affected	LMI Housing Activities
	Associated Goals	Administration, Planning, and Management
	Description	Overall program administration, including (but not limited to) salaries, wages, and related costs of grantee staff or others engaged in program management, monitoring, and evaluation. Program planning activities including the development of comprehensive plans, capacity building, environmental studies, area neighborhood plans, and functional plans.
	Basis for Relative Priority	Continuation of grant programming and planning.
19	Priority Need Name	Economic Development
	Priority Level	High
	Population	Non-housing Community Development Other
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Support Economic Development
	Description	Improve local businesses with facade improvement rehabilitation activities.
	Basis for Relative Priority	Improve local businesses in the North East and South East business areas with a facade improvement program.
20	Priority Need Name	Disaster Response and Recovery Activities
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Neighborhood Neighborhood Neighborhood
	Associated Goals	Support Disaster Response and Recovery Activities
	Description	Support disaster response and recovery activities in the event of local, state or national disaster.
	Basis for Relative Priority	The City of Dearborn needs to be able to allocate funds to support unexpected disaster response and recovery activities in the event of local, state or national disasters.
21	Priority Need Name	Homeless Prevention
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	LMI Housing Activities
	Associated Goals	Increase Social Services Programs for Low/Mod Support Homeless Prevention
	Description	Salaries and overhead costs to administer several social services programs at ACCESS to address identified needs of homeless prevention and emergency housing assistance. Services will provide relief to low income target client groups.
	Basis for Relative Priority	Provide social service funding in areas of unmet need of emergency housing to prevent displacement or homeless. Will also coordinate the delivery of other available service resources to Dearborn's low-income residents.

Narrative (Optional)

These priority housing needs reflect an estimate of the number and types of housing units that will be assisted over the five-year life of this plan. The priority non-housing community development needs reflect an estimate of services to address non-housing priority needs based upon the information and review of funding and expenditure patterns during the previous 2016-2020 Plan.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Street and Water Main project was drastically reduced by \$3,250,000 and this amount funded the following projects for the remainder of the 2023-25 Con Plan years as follows: Economic Development \$1,600,000; Neighborhood/Recreational Facilities \$1,150,000; Fire Station/Equipment \$500,000. A Youth Services project was drastically reduced by \$140,000 and this amount will be added to Administration and Planning. An additional \$1,872,623 from the unexpended and unprogrammed funds was added to the Expected Amount Available Remainder of Con Plan for a new total of \$9,072,623. The additional \$1,872,623 will be allocated to the Disaster Response & Recovery Activities and Projects. All of these changes will be for the remaining 2023-2025 Consolidated Plan years.

The City of Dearborn will receive \$2,005,536 for its 2021-2022 CDBG allocation and \$561,083 for its 2021 HOME allocation this plan year. An estimated \$7.2 million of CDBG funds and \$2 million of estimated HOME funds will be received over the next four years of this Consolidated Plan. Often additional resources are leveraged by the City and our Sub-recipients and partners to complete a project.

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	2,005,536	70,000	0	2,075,536	9,072,623	These funds will leverage City dollars through public infrastructure investment, fire vehicles and equipment and other City services. In addition other Federal, State and private funds will be leveraged by City subrecipients for other public service activities.
Other	public - federal	Housing Other	561,083	0	0	561,083	2,000,000	HOME Investment Partnerships Program

Table 14 - Anticipated Resources

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

Community Development Block Grant will leverage additional resources as follows:

Economic and Development projects will be supported with TIF revenues and other state funding.

Disaster Response & Recovery activities and projects will be supported with additional federal and/or state funding.

Public Infrastructure projects will be supported with additional City and State infrastructure dollars.

Fire stations and equipment will leverage additional City general fund dollars.

Code enforcement, crime prevention, youth services, and park management will leverage additional City general fund dollars.

Sub-recipients of the city will leverage federal and state funds, as well as, non-governmental funding.

HOME Investment Partnership Funds will leverage additional public and private investment:

Homeownership investment will be supported by other agencies such as Wayne Community Action agency, MSHDA, and other community foundation grants.

HOME match requirements will be achieved through the donation of property, private equity investment, and other private sources.

Rental housing projects may leverage additional funding from HUD; the application of Low Income Housing Tax Credits; private equity investment, private construction and acquisition financing; and other private sources.

Anticipated 2021-22 resources available through this plan to address housing objectives:

Housing Rehabilitation Programs--

\$ 0 Carry-forward from prior CDBG allocation

\$140,000 2021-22 CDBG allocation

\$561,083 HOME Funds through Wayne County HOME Consortia

HUD-NSP1/3 funding carry-forward1--

\$0 Acquisition and demolition of foreclosed, blighted residential structures

\$0 Acquisition, rehabilitation and resale of foreclosed residential structures

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

The City owns and manages two additional senior housing apartment buildings that has 351 senior housing units at Hubbard Manor West and Hubbard Manor East

Dearborn also supports two senior living communities, Oakwood Common, which is sponsored by Beaumont Healthcare Systems hospital. This was the first retirement community in Southeast Michigan offering a full range of living arrangements based on a resident's physical capabilities.

Dearborn has a substantial amount of public recreational inventory that includes; two regional parks (larger than 200 acres in size); seven community parks (30 to 60 acres); fourteen neighborhood parks (designed for children between ages of 6-14); and finally twenty mini-parks (intended to serve young children from ages 1-7). The Ford Performing and Community Arts Center offers residents offers fitness and exercise facility, swimming, theater, arts and facility rentals to residents.

Discussion

2021-2025 CONSOLIDATED PLAN SUBSTANTIAL AMENDMENT

An additional \$1,872,623 was added to the Expected Amount Available Remainder of Con Plan and will be allocated to Disaster Response & Recovery Activities and Projects.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
DEARBORN	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City's Department of Economic and Community Development (ECD) Department, in addition to its work with the commercial and industrial segments of the City, administers the CDBG and HOME Grant programs and shall coordinate available programs, services and special resources available to low and moderate income residents to address their housing and community development needs. The Economic and Community Development Department operates under the direction of the City's Administration, with oversight from the Dearborn City Council.

Due to the 2020 COVID-19 health pandemic, the ECD Department also administers 2019 and 2020 CDBG-CV CARES Act funds.

The City of Dearborn has strengthened relationships in the past years with its County partner. In July 2010, the City of Dearborn formally joined the Wayne County HOME Consortia. By joining the consortium, the City of Dearborn has full access and control of its formula funding for HUD HOME activities (estimated to be \$500,000/year). At the same time, we will be able to tap into the administrative capacity of the Consortia and immediately participate in in-place programs that are skillfully managed by the Consortia sub-recipients and partners (such as down payment assistance or purchase/rehab assistance).

ECD works closely with many city departments (including DPW, Residential Services, Fire, Police, Library, Health, and Recreation), non-profit agencies (including ACCESS, LAHC, Wayne County Community Action Agency, SEMCOG, WMCAA, and Out Wayne County Homeless Coalition. Other public institutions include

MSHDA, Michigan Department of Human Services, Dearborn Disabilities Commission, and the Dearborn Public Housing Commission to produce and implement this plan.

One of the identifiable gaps in our housing delivery system from the previous 2016 – 2020 Consolidated Plan, was the City of Dearborn lacking a Community–Based Housing Development Organization (CHDO) whose primary (or only) service area is Dearborn. Since that time, the Wayne County HOME Consortia has assisted the City in certifying Leaders Advancing and Helping Communities (LAHC) to become a CHDO for the Dearborn service area. In addition, the Wayne Metropolitan Community Action Agency (WMCAA) has taken on the challenge of community-based housing development throughout Out- Wayne County and is also a main housing partner with the Wayne County HOME Consortia to which Dearborn is a member.

This gap in financial resources and administrative capacity will certainly impact our priorities and project selection process. Projects that require excessive administration, or that result in long-term operation commitments are less likely to receive assistance.

The need for permanent affordable supportive housing continues to be a concern for persons experiencing homelessness and other special needs populations. The gap between the number of affordable units and those in need continues to be a significant number for the region.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X

Supportive Services			
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 16 - Homeless Prevention Services Summary

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

Following past practices, the State of Michigan (MSHDA) will allocate Dearborn ESG resources through the Out-Wayne County Homeless Coalition (the Coalition), the Continuum of Care (CoC) body serving Wayne County excluding the City of Detroit.

The Coalition includes sixty agencies, organizations, and governmental units (including the City of Dearborn) and serves as the area's Continuum of care Body and has been working collaboratively for 20 years to provide seamless services to homeless or those at-risk-of homelessness individuals and families. Coalition members deliver services based on a central-intake model with Wayne Metropolitan Community Action Agency serving as the Housing Assessment and Resource Agency (HARA). The Coalition provides support and technical assistance to established, grassroots and faith-based member organizations. The Coalition continuously evaluates the regional service delivery system and strives to prompt, appropriate and consistent services to homeless and at-risk individuals and families.

Coalition member agencies collaborate to provide a continuum of services to those at-risk of homelessness and to those who present as literally homeless. The homeless delivery system is referred to as the Wayne Homeless Network project and is comprised of a formal and informal relationship between and among over 15 agencies in Out-Wayne County. As the Housing Assessment and Resource Agency for Out-Wayne County, Wayne Metro administers ESG funds to provide homeless prevention and rapid re-housing interventions for eligible Out-Wayne residents. A virtual central intake model is employed using a triage model of needs assessment. Callers are referred to the appropriate program based on profile and housing status.

Out-Wayne County practices a “no wrong door” approach to service delivery. The “No Wrong Door” Coordinated Community Assessment System improves client access to services, increases referral appropriateness, reduces administrative burden on clients and providers, and improves data quality leading to greater system efficiency and effectiveness. The more holistic approach benefits both special needs populations and persons experiencing homelessness because it individualizes assistance. However, some gaps in service delivery continue to exist.

Housing Opportunities for People with AIDS (HOPWA) funds are used to provide shelter, transitional housing, emergency assistance, case management, transportation, and other supportive services. Additionally, sponsors provide information and referral services. The City of Dearborn is not a recipient of (HOPWA) funding. Dearborn residents in need of HOPWA services may participate through Detroit Metropolitan Statistical area programming. HOPWA funding allocated for the Detroit Metropolitan Area is administered through the City of Detroit’s Department of Health and Wellness Promotion (DHWP) and the Metro Detroit AIDS Awareness Committee (MDAAC) in cooperation with the Southeastern Michigan HIV/AIDS Council (SEMHAC). SEMHAC understands the importance of individuals being able to access information, their website provide various links that will provide you with information such as a directory of health care facilities, HIV/AIDS Facts, and local testing centers.

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

Although the Coalition uses a “Housing First” model, there are some very real challenges to moving homeless individuals and families directly from homelessness to permanent housing. Challenges include but are not limited to the following:

Credit History

Utility Status

Criminal Background

Lack of long-term subsidy to maintain housing

Lack of resources to provide furnishings and general household items

The strategic planning sessions conducted for the Ten Year Plan to End Homelessness Framework elicited the responses below regarding gaps in service and needs of homeless or at-risk individuals and families.

Assistance programs such as Temporary assistance to Needy Families (TANF) and Supplemental Security Income (SSI) are very complex, making it difficult for people to access even when they are eligible.

The needs of youth coming out of foster care and ex-offenders groups of homeless and near homeless persons are not being met.

Need a “Rapid Employment” strategy similar to the “Housing First” strategy.

Many persons face additional barriers that require adequate resources such as; need of child care, transportation, or a driver’s license before they can meet goals such as employment.

Need places for people to live. Many municipalities in Out-Wayne County explicitly do not want shelters or even rental properties.

Need to track progress of those who succeed, and to identify where people’s progress breaks down.

Need service providers that respond to the needs of homeless and near homeless families and individuals with a holistic and individualized approach.

Need resources that address the profound trauma experienced by each person facing homelessness.

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

The following categories emerged as a result during the strategic planning sessions for the Ten Year Plan to End Homelessness Framework. These categories represent a list of things that need to change in order to end homelessness in Out-Wayne County. The list is not in an order of priority.

Policy Change

Community Will

Political Support

Affordable Safe Housing

Employment

Community-wide Network

Education and Life Skills

Adequate Flexible Funding

Comprehensive, Client-centered Services

Overcoming Barriers to Service

Mental Health

Youth

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve the condition of existing housing.	2021	2025	Affordable Housing	City-Wide	Emergency Rehabilitation Single-Unit Residential Rehabilitation Single-Unit Residential	CDBG: \$620,000 HOME: \$1,261,083	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Increase the supply of affordable housing	2021	2025	Affordable Housing	City-Wide	Homeless Facilities Rental Housing	HOME: \$1,200,000	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit
3	Improve access and stability of affordable housing	2021	2025	Affordable Housing	City-Wide	Direct Homeownership Assistance Homeless Facilities	HOME: \$100,000	Direct Financial Assistance to Homebuyers: 10 Households Assisted
4	Improve Fire Stations and Equipment	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Fire Stations / Equipment	CDBG: \$700,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 74580 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve Public Infrastructure	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Sidewalks Street Improvements Water / Sewer Improvements	CDBG: \$1,008,411	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 186450 Persons Assisted
6	Support Neighborhood/Recreational Facilities	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Neighborhood and Recreational Facilities Public Facilities to Remove Architectural Barriers	CDBG: \$1,385,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
7	Support Code Enforcement	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Code Enforcement	CDBG: \$1,375,000	Housing Code Enforcement/Foreclosed Property Care: 10000 Household Housing Unit
8	Support Crime Awareness/Prevention Services	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Crime Awareness / Prevention	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 111870 Persons Assisted
9	Support Youth Empowerment Services	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Social Services Youth Empowerment /Development Services	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Support Youth Drug Prevention Services	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Crime Awareness / Prevention Social Services Youth Empowerment /Development Services	CDBG: \$233,000	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
11	Increase Social Services Programs for Low/Mod	2021	2025	Homeless Non-Homeless Special Needs Non-Housing Community Development	City-Wide	Health Services Social Services Homeless Prevention	CDBG: \$395,000	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted Homelessness Prevention: 300 Persons Assisted
12	Support Neighborhood Recreation Services	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Crime Awareness / Prevention	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 98375 Persons Assisted
13	Affirmatively Further Fair Housing	2021	2025	Grant Administration and Planning	City-Wide	Fair Housing Activities (subject to admin cap)	CDBG: \$55,000	Other: 5 Other
14	Support Health Services	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Health Services Social Services	CDBG: \$497,000	Public service activities other than Low/Moderate Income Housing Benefit: 186450 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Administration, Planning, and Management	2021	2025	Administartion and Planning	City-Wide	Grant Administration and Planning	CDBG: \$1,172,125	Other: 5 Other
16	Support Economic Development	2021	2025	Economic Development	Fordson East Fordson West Salina	Economic Development	CDBG: \$1,600,000	Businesses assisted: 30 Businesses Assisted
17	Support Disaster Response and Recovery Activities	2021	2025	Disaster, Response, and Recovery	Fordson East Fordson West Salina	Disaster Response and Recovery Activities	CDBG: \$1,872,623	Other: 3 Other
18	Support Homeless Prevention	2021	2025	Homeless	City-Wide	Homeless Facilities Social Services Homeless Prevention		Homelessness Prevention: 200 Persons Assisted

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Improve the condition of existing housing.
	Goal Description	Provide comprehensive rehabilitation and emergency minor home repair rehabilitation of owner-occupied single family residential homes.

2	Goal Name	Increase the supply of affordable housing
	Goal Description	New construction or rehabilitation of affordable rental housing (multi-family).
3	Goal Name	Improve access and stability of affordable housing
	Goal Description	Homeownership assistance to LMI households as authorized under 105(a)(24). Forms of assistance include subsidizing mortgage principal and paying up to \$10,000 toward down-payment and reasonable closing costs. Direct homeowner assistance.
4	Goal Name	Improve Fire Stations and Equipment
	Goal Description	Replacement or improvements of fire stations and/or fire equipment that is old and outdated. Example; the purchase of fire trucks, fire rescue vehicles, and emergency rescue equipment.
5	Goal Name	Improve Public Infrastructure
	Goal Description	Installation, repair or resurfacing of streets, water main, street drains, storm drains replacement, curbs and gutters replacement.
6	Goal Name	Support Neighborhood/Recreational Facilities
	Goal Description	Rehabilitation of facilities that are principally designed to serve a neighborhood and that will be used for social services or multiple purposes. Renovations and/or improvements to public facilities such as libraries or neighborhood parks.
7	Goal Name	Support Code Enforcement
	Goal Description	Salaries and overhead costs associated with property inspections and follow-up actions (such as legal proceedings) directly related to the enforcement (not correction) of state and local codes.
8	Goal Name	Support Crime Awareness/Prevention Services
	Goal Description	Community policing programs and target blight enforcement programs in eligible target areas of concentration to include Fordson East, Fordson West and Salina neighborhoods.

9	Goal Name	Support Youth Empowerment Services
	Goal Description	Support T.I.T.A.N.-Teaching, Integrity, Tolerance, and Non-violence comprehensive youth empowerment program administered by School Resource Officer's in CDBG eligible target area schools in Fordson East, Fordson West, and Salina.
10	Goal Name	Support Youth Drug Prevention Services
	Goal Description	Salaries and overhead costs associated with administering the Life Skills Roots to Grow - substance abuse prevention program, that serves youths who reside in Dearborn. The program is offered at Dearborn High Schools and to youth who have been adjudicated through the 19th District Court.
11	Goal Name	Increase Social Services Programs for Low/Mod
	Goal Description	Salaries and overhead costs to administer several social services programs to address identified needs (homeless prevention, emergency housing assistance, food voucher assistance, utility shut-off prevention and restoration, public health services, research and mental health programming, education services, and immigrant translation services). Services to provide social services to low income target client groups.
12	Goal Name	Support Neighborhood Recreation Services
	Goal Description	Salaries and overhead costs associated with providing park management (Park Rangers) at Hemlock and Lapeer community parks.
13	Goal Name	Affirmatively Further Fair Housing
	Goal Description	Fair housing services carried out as part of general program administration rather than as a public service. This objective may include annual contributions in support of the efforts of the Fair Housing Center of Metropolitan Detroit.
14	Goal Name	Support Health Services
	Goal Description	Services addressing the physical health needs of residents of the community. These health services will reduce or eliminate vector (disease carrying pests) in target areas of concentration, inspections and compliance monitoring, trapping, baiting, education and follow-up.

15	Goal Name	Administration, Planning, and Management
	Goal Description	Overall program administration, including (but not limited to) salaries, wages, and related costs of grantee staff or others engaged in program management, monitoring, and evaluation. Program planning activities, including the development of comprehensive plans , capacity building, environmental studies, area neighborhood plans, and functional plans.
16	Goal Name	Support Economic Development
	Goal Description	Economic Development projects in the East Downtown, North East and South East business areas such as facade improvement and business attraction.
17	Goal Name	Support Disaster Response and Recovery Activities
	Goal Description	Support disaster response and recovery activities in the event of local, state or national disasters.
18	Goal Name	Support Homeless Prevention
	Goal Description	Provide social service funding in areas of unmet need of emergency housing to prevent displacement or homeless. Will also coordinate the delivery of other available service resources to Dearborn's low-income residents.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

An estimated twenty (20) very low, low and moderate income families or individuals will be provided affordable housing or will receive assistance for their existing affordable housing each year of the Consolidated Plan. This is an estimated one hundred (100) families or individuals by the end of the five year period.

The goal to increase the supply of affordable housing will be resolved with the rehabilitation and/or production of multi-family rental housing. New potential rental housing projects are being considered during the 2021-2025 Con Plan years. The funding source will be from the City's HOME funds.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

Lead-based paint hazards in the City of Dearborn remain a significant concern in light of the City's desire to rehabilitate older housing stock to maintain affordable housing. According to the U.S. Census, 89.9 percent of the owner-occupied and 80.2 percent of renter-occupied housing in the City was built prior to 1980, of which 35.87 percent of these households have one or more people under the age of 18 years old present.

The evaluation and reduction of lead-based paint hazards regulations added an extra layer of cost and responsibility to the rehabilitation programs administered by the Economic and Community Development Department.

The City of Dearborn does have an internal housing rehabilitation program to assist households with the elimination of lead based paint. This program is administered by the Economic and Community Development Department (ECD). The ECD Department must assess the risk of lead based paint depending on the type of work to be completed. When conditions are found which indicate a potential lead based paint hazard, appropriate remedial action will be included as part of the homeowner rehabilitation work. All lead work (interim, control/abatement) will be required to be conducted in accordance with Federal regulations and performed by an appropriately certified and/or licensed contractor. Inspection and testing of paint on all surfaces is part of the routine initial rehabilitation inspection. The inspection is performed by a state certified inspector under contract with the city.

To help resolve the issues of lead based paint, the City has maintained an aggressive housing code enforcement program. This program mandates compliance to property maintenance and sanitation rules and regulations. The exteriors of owner-occupied structures are inspected on an inspector-initiated or complaint basis while interiors are inspected on a complaint response.

Finally, the Economic and Community Development Department personnel will continue to partner with HUD, Wayne County HOME Consortia, State of Michigan, Michigan Community Development Association (MCDA), and Southeast Michigan Council of Governments (SEMCOG). Members of our rehabilitation staff are certified by the State of Michigan for paint inspection and risk assessment.

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

Implementation of these lead-based paint regulations required substantial changes to our existing programs. Changes included: implementation of new program guidelines and procedures, new construction contract language, temporary relocation assistance, reduction in the number of units rehabilitated each year, reduction in the scope of allowable assistance, and added staff/contractor training/certification requirements.

The City includes the following actions in the course of implementing its housing rehabilitation programs:

EPA's brochure "The Lead-Safe Certified Guide to Renovate Right" is distributed to all applicants. Intake workers are instructed to give special attention to any reports of children tested and found to have elevated lead levels in their blood. Such cases will be handled pursuant to regulation and the County will be contacted for assistance.

Inspection and testing of paint on all surfaces is part of the routine initial rehabilitation inspection. The inspection is performed by a state certified inspector under contract with the city.

Risk assessments are performed by state certified contractors or members of the Economic and Community Development Department staff. Dust and soil samples taken during the risk assessment, as well as at the time of final clearance, are forwarded to an NLLAP laboratory for analysis.

The correction of defective paint surfaces is part of the work write up and the final inspection of all rehabilitation projects. If required, occupants are temporarily relocated during the lead hazard work.

In addition, eligible households are also referred to the Lead Safe Wayne County program. Operated by the Wayne County Department of Public Health, this HUD-funded grant program provides lead-paint education, testing and hazard repairs.

Finally, all housing projects and developer agreements with the City have a section pertaining to lead based paint and the requirements established by HUD. Being a member of the Wayne County HOME Consortia also allows the City to receive training, review of lead procedures and the collection of necessary lead documents to ensure appropriate lead practices were followed and that project files are complete.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The City of Dearborn and its community partners have well-established service networks to provide services to impoverished people. These include:

- City-wide comprehensive and minor housing rehabilitation programs to provide home repair work to low and moderate income homeowners.
- Increase affordable rental housing in the City through new construction and/or rehabilitation of old facilities.
- First-Time Homebuyer Program to provide mortgage and down payment assistance to low and moderate income individuals or families to become homeowners.
- The Dearborn Housing Commission continues its management of subsidized and rent controlled housing for the elderly and management of Section 8 rental assistance. The continuation of these programs provides opportunities for affordable housing that might not otherwise exist.
- Funding for City's CDBG subrecipient ACCESS provides social service programs to address critical service needs as follows: food and housing assistance, utility shut-off prevention and restoration, health & mental health services, employment & training, education, and other services essential for achieving household and economic stability. This agency also provides advocacy, information and referrals, senior services, translation, and both immigration and legal services.
- Homeless prevention and intervention, at-risk individuals and families with obtaining appropriate supportive services are provided by ACCESS agency for the following services: emergency shelter (hotel/motel), assistance with rent/mortgage/utility payments to prevent

displacement and/or homelessness, referrals to transitional and permanent housing programs including Section 8, subsidized housing programs, and senior citizen housing.

- The Southeast Michigan Community Alliance (SEMCA) is the Michigan Works! agency serving Wayne and Monroe County. The SEMCA Michigan Works! program provides services for businesses and job seekers alike. Its programs and partners include: Workforce Investment Act programs; Dislocated Workers; Youth - In and Out of School; Welfare Reform - Workfirst; Food Assistance; Employment and Training; Non-Custodial Parent; Non-Cash Recipient; Incumbent Worker; Employment Services; Michigan Talent and Job Bank Registrations; Veterans Representatives; Trade Adjustment Assistance; Michigan Commission for the Blind; Michigan Rehabilitation Services; and Mentoring - in partnership with the American Society of Employers.
- SEMCA, ACCESS, M-TEC at Henry Ford and other Michigan Works! Agencies across the state are also a part of the Michigan Careers in Transition (MCIT) network. MCIT (www.Michigan.gov/MCIT) is a network of resources dedicated to assisting displaced workers with their job search and career development needs. MCIT provides Rapid Response services to plant closings and layoffs, thereby ensuring that immediate aid reaches the affected workers, as well as the companies and communities impacted by extreme job losses.

The continuation of these programs provides opportunities for affordable housing, social service, job training, employment and education services that might not otherwise exist.

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

The activities to be undertaken by Dearborn, and its community partnering agencies, will improve the quality of life and opportunities for many residents living in poverty. Providing affordable housing, homeless prevention and intervention services, critical social service programs, supporting economic development, and fostering job training and job placement collaborations and strategies discussed in this Plan contribute to the City's Anti-Poverty Strategy.

Using CDBG funds, the City will partner and coordinate with the following city departments and agencies to reduce poverty levels in the City of Dearborn as follows:

- City continues providing home rehabilitation assistance to increase the availability of decent housing. (FED, State and Local resources will provide local code and HQS corrections to 10-20 units annually.)
- City continues providing emergency home repair assistance to sustain decent housing. (CPD and FED resources will provide assistance as needed in emergency situations--furnace shut-off, sewage back-up. 0-10 units annually.)
- City continues providing minor home repair assistance in response to city-wide enforcement or public improvement activities to sustain decent housing. (CPD resources will provide as needed, 0-10 units annually.)
- Design and implement new homeowner/homebuyer assistance programs. (CPD, FED, and Local resources may include Wayne County HOME Consortia funding, HUD Neighborhood Stabilization Program funding and program income, and/or proceeds from resale of foreclosed properties purchased with local funding under the HUD \$1 program. 0-5 units annually.)
- Dearborn Housing Division continual management of public housing (subsidized rental housing for the low-income elderly)
- ACCESS agency to provide social service programs such as; food and housing assistance, utility shut-off prevention and restoration, health & mental health, employment & training, education, and other services essential for achieving household and economic stability. Also, advocacy, information and referrals, senior services, translation, and both immigration and legal services.
- ACCESS agency to provide homeless prevention and intervention services, at-risk individuals and families with obtaining appropriate supportive services such as; emergency shelter (hotel/motel), assistance with rent/mortgage/utility payments to prevent displacement and/or

homelessness, referrals to transitional and permanent housing programs including Section 8, subsidized housing programs, and senior citizen housing.

- Out Wayne County Homeless Coalition (sixty agencies) CoC to provide seamless services for people living in poverty including case management, transitional and permanent housing supportive housing, rental assistance, employment and training support, and transportation to homeless individuals and families as well as veterans.
- SEMCA., Michigan Works!, M-Tec at Henry Ford College continuation of Michigan Careers in Transition (MCIT) network to assist displaced workers and individuals with several job development services for people living in poverty including job training, job placement/retention, career assessments, veteran programs, and corrections assistance.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Dearborn is responsible for monitoring funds that it receives directly from HUD, which includes Community Development Block Grant (CDBG) funds. In order to ensure the statutory and regulatory requirements are in full compliance, the City recognizes that monitoring of the 2021-2025 Consolidate Plan must be carried out on a regular basis.

A member of the Economic and Community Development (ECD) Department staff is assigned as liaison to each CDBG project. The liaison is responsible for overseeing project compliance with contract provisions and relevant federal policies (Davis-Bacon Act, Anti-Discrimination, Fair Housing, performance...). New CDBG sub-recipients are monitored at least once during the life of their contract. Sub-recipients receiving funding renewals will be desk monitored on an annual basis. Sub-recipient invoices and requests for payment receive a desktop review to ensure accuracy and contract compliance. Additional information is requested for all items or activities in question.

Dearborn CDBG's major housing assistance activity, the Home Rehabilitation Program (HRP), undergoes continual review. Program status reports are compiled and reviewed quarterly. Rehabilitation staff meet weekly for updates and periodically to discuss problems or to implement program improvements.

Specific to minority business outreach, Dearborn ECD Department maintains a MWBE Contractor and Subcontractor's Listing generated by local community partner Habitat Humanity of Detroit. The MWBE listing is used for solicitation for the Home Rehabilitation Program. On an annual basis, the City publishes a public notice for the solicitation of contractors that meet HUD section 3 and/or minority and women owned business requirements to add to its current contractor solicitation listing.

It is intended that the monitoring tasks outlined above, will reinforce the communication network between the City and the various housing and human service agencies participating directly in the implementation of the Consolidated Plan or assisting in the provision of services supporting the Plan's strategies. The monitoring process will also ensure accountability, compliance, and adequate progress from the various agencies funded as a part of the City's CDBG programs.

Expected Resources

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

Introduction

The Street and Water Main project was drastically reduced by \$3,250,000 and this amount funded the following projects for the remainder of the 2023-25 Con Plan years as follows: Economic Development \$1,600,000; Neighborhood/Recreational Facilities \$1,150,000; Fire Station/Equipment \$500,000. A Youth Services project was drastically reduced by \$140,000 and this amount will be added to Administration and Planning. An additional \$1,872,623 from the unexpended and unprogrammed funds was added to the Expected Amount Available Remainder of Con Plan for a new total of \$9,072,623. The additional \$1,872,623 will be allocated to the Disaster Response & Recovery Activities and Projects. All of these changes will be for the remaining 2023-2025 Consolidated Plan years.

The City of Dearborn will receive \$2,005,536 for its 2021-2022 CDBG allocation and \$561,083 for its 2021 HOME allocation this plan year. An estimated \$7.2 million of CDBG funds and \$2 million of estimated HOME funds will be received over the next four years of this Consolidated Plan. Often additional resources are leveraged by the City and our Sub-recipients and partners to complete a project.

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: \$		

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	2,005,536.00	70,000.00	0.00	2,075,536.00	9,072,623.00	These funds will leverage City dollars through public infrastructure investment, fire vehicles and equipment and other City services. In addition other Federal, State and private funds will be leveraged by City subrecipients for other public service activities.
Other	public - federal	Housing Other	561,083.00	0.00	0.00	561,083.00	2,000,000.00	HOME Investment Partnerships Program

Table 18 - 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

Community Development Block Grant will leverage additional resources as follows:

Economic and Development projects will be supported with TIF revenues and other state funding.

Disaster Response & Recovery activities and projects will be supported with additional federal and/or state funding.

Public Infrastructure projects will be supported with additional City and State infrastructure dollars.

Fire stations and equipment will leverage additional City general fund dollars.

Code enforcement, crime prevention, youth services, and park management will leverage additional City general fund dollars.

Sub-recipients of the city will leverage federal and state funds, as well as, non-governmental funding.

HOME Investment Partnership Funds will leverage additional public and private investment:

Homeownership investment will be supported by other agencies such as Wayne Community Action agency, MSHDA, and other community foundation grants.

HOME match requirements will be achieved through the donation of property, private equity investment, and other private sources.

Rental housing projects may leverage additional funding from HUD; the application of Low Income Housing Tax Credits; private equity investment, private construction and acquisition financing; and other private sources.

Anticipated 2021-22 resources available through this plan to address housing objectives:

Housing Rehabilitation Programs--

\$ 0	Carry-forward from prior CDBG allocation
\$140,000	2021-22 CDBG allocation
\$561,083	HOME Funds through Wayne County HOME Consortia

HUD-NSP1/3 funding carry-forward1--

\$0 Acquisition and demolition of foreclosed, blighted residential structures

\$0 Acquisition, rehabilitation and resale of foreclosed residential structures

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

The City owns and manages two additional senior housing apartment buildings that has 351 senior housing units at Hubbard Manor West and Hubbard Manor East

Dearborn also supports two senior living communities, Oakwood Common, which is sponsored by Beaumont Healthcare Systems hospital. This was the first retirement community in Southeast Michigan offering a full range of living arrangements based on a resident's physical capabilities.

Dearborn has a substantial amount of public recreational inventory that includes; two regional parks (larger than 200 acres in size); seven community parks (30 to 60 acres); fourteen neighborhood parks (designed for children between ages of 6-14); and finally twenty mini-parks (intended to serve young children from ages 1-7). The Ford Performing and Community Arts Center offers residents offers fitness and exercise facility, swimming, theater, arts and facility rentals to residents.

Discussion

2021-2025 CONSOLIDATED PLAN SUBSTANTIAL AMENDMENT

An additional \$1,872,623 was added to the Expected Amount Available Remainder of Con Plan and will be allocated to Disaster Response & Recovery Activities and Projects.

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	Improve the condition of existing housing.	2016	2020	Affordable Housing	City-Wide	Emergency Rehabilitation Single-Unit Residential Rehabilitation Single-Unit Residential	CDBG: \$140,000.00 HOME: \$561,083.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit
5	Improve Public Infrastructure	2016	2020	Non-Housing Community Development	Fordson East Fordson West Salina	Sidewalks Street Improvements Water / Sewer Improvements	CDBG: \$1,008,411.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 37290 Persons Assisted
6	Support Neighborhood/Recreational Facilities	2016	2020	Non-Housing Community Development	Fordson East Fordson West Salina	Neighborhood and Recreational Facilities	CDBG: \$35,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Support Code Enforcement	2016	2020	Non-Housing Community Development	Fordson East Fordson West Salina	Code Enforcement	CDBG: \$275,000.00	Housing Code Enforcement/Foreclosed Property Care: 2000 Household Housing Unit
8	Support Crime Awareness/Prevention Services	2016	2020	Non-Housing Community Development	Fordson East Fordson West Salina	Crime Awareness / Prevention	CDBG: \$10,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 37290 Persons Assisted
9	Support Youth Empowerment Services	2016	2020	Non-Housing Community Development	Fordson East Fordson West Salina	Youth Empowerment /Development Services	CDBG: \$35,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted Other: 6 Other
10	Support Youth Drug Prevention Services	2016	2020	Non-Housing Community Development	Fordson East Fordson West Salina	Health Services Youth Empowerment /Development Services	CDBG: \$43,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
11	Increase Social Services Programs for Low/Mod	2016	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development	City-Wide	Health Services Social Services Youth Empowerment /Development Services Homeless Prevention	CDBG: \$95,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Support Neighborhood Recreation Services	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Crime Awareness / Prevention	CDBG: \$20,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 19675 Persons Assisted
13	Affirmatively Further Fair Housing	2021	2025	Grant Administration and Planning	City-Wide	Fair Housing Activities (subject to admin cap)	CDBG: \$15,000.00	Other: 1 Other
14	Support Health Services	2021	2025	Non-Housing Community Development	Fordson East Fordson West Salina	Health Services	CDBG: \$97,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 37290 Persons Assisted
15	Administration, Planning, and Management	2021	2025	Administration and Planning	City-Wide	Grant Administration and Planning	CDBG: \$232,125.00	Other: 5 Other
18	Support Homeless Prevention	2021	2025	Homeless	City-Wide	Homeless Prevention		Homelessness Prevention: 60 Persons Assisted

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Improve the condition of existing housing.
	Goal Description	Provide assistance to low-mod homeowners to complete and correct code violation and necessary repairs, improve energy efficiency and address lead-based paint / lead hazards testing and abatement.
5	Goal Name	Improve Public Infrastructure
	Goal Description	Installation, repair or resurfacing of streets, water main, street drains, storm drains replacement, curbs and gutters replacement.
6	Goal Name	Support Neighborhood/Recreational Facilities
	Goal Description	Rehabilitation of facilities that are principally designed to serve a neighborhood and that will be used for social services or multiple purposes. Renovations and/or improvements to public facilities such as libraries or neighborhood parks.
7	Goal Name	Support Code Enforcement
	Goal Description	Salaries and overhead costs associated with property inspections and follow-up actions (such as legal proceedings) directly related to the enforcement (not correction) of state and local codes.
8	Goal Name	Support Crime Awareness/Prevention Services
	Goal Description	Community policing programs and target blight enforcement programs in eligible target areas of concentration to include Fordson East, Fordson West and Salina neighborhoods.
9	Goal Name	Support Youth Empowerment Services
	Goal Description	T.I.T.A.N.-Teaching, Integrity, Tolerance, and Non-violence comprehensive youth empowerment program administered by School Resource Officer's in eligible target area schools Fordson East, Fordson West, and Salina.
10	Goal Name	Support Youth Drug Prevention Services
	Goal Description	Salaries and overhead costs associated with administering the Life Skills Roots to Grow - substance abuse prevention program, that serves youths who reside in Dearborn. The program is offered at Dearborn High Schools and to youth who have been adjudicated through the 19th District Court.

11	Goal Name	Increase Social Services Programs for Low/Mod
	Goal Description	Salaries and overhead costs for ACCESS to administer several social services programs to address identified needs (homeless prevention, emergency housing assistance, food voucher assistance, utility shut-off prevention and restoration, public health services, research and mental health programming, education services, and immigrant translation services). Services to provide social services to low income target client groups.
12	Goal Name	Support Neighborhood Recreation Services
	Goal Description	Continuation of Park Management and management of other park employees and park security at Hemlock and Lapeer community parks.
13	Goal Name	Affirmatively Further Fair Housing
	Goal Description	Continuation of annual support for fair housing enforcement activities of the Fair Housing Center of Metro Detroit.
14	Goal Name	Support Health Services
	Goal Description	Services addressing the physical health needs of residents of the community. These health services will reduce or eliminate vector (disease carrying pests) in target areas of concentration, inspections and compliance monitoring, trapping, baiting, education and follow-up.
15	Goal Name	Administration, Planning, and Management
	Goal Description	Overall program administration, including (but not limited to) salaries, wages, and related costs of grantee staff or others engaged in program management, monitoring, and evaluation. Program planning activities, including the development of comprehensive plans , capacity building, environmental studies, area neighborhood plans, and functional plans.
18	Goal Name	Support Homeless Prevention
	Goal Description	2021-22 CDBG allocation \$95,000 towards salaries and fringe benefits for two staff persons to assist in the administration of ACCESS social service programs including hotel/motel voucher assistance, and emergency housing services, and utilities shut-off prevention services.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Dearborn will conduct the following activities to address the goals and needs noted below. All of these activities will be carried out by the City except for two public service activities which will be carried out through the City's two subrecipient nonprofit partner agencies which are ACCESS and LAHC.

#	Project Name
1	2021 Administration
2	2021 Home Rehabilitation
3	2021 Fair Housing
4	2021 Streets & Water Main
5	2021 ACCESS (Social Services)
6	2021 LAHC Youth Services
7	2021 Code Enforcement
8	2021 Park Management
9	2021 TITAN Program
10	2021 Vector Control
11	2021 Community Policing
12	2021 Lapeer Park Basketball Courts

Table 20 – Project Information

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

As part of the planning process, the City of Dearborn conducted public meetings to assess housing and community development needs. During the public engagement process, the major topic of concern was affordable housing with several people identifying this issue directly. Other concerns raised included air quality, impact of criminal records on housing discrimination, lack of low-cost internet access, lack of homeless shelter beds, lack of mental health services, and need for an alternative social service response service that can respond to no-violent emergency calls.

The “Top 4” needs identified during the planning process were affordable housing/housing assistance, transportation, and mental/behavioral health services. From this outreach, the data herein, and information from Wayne County’s Consolidated Plan, the City of Dearborn identified the following priority needs:

Affordable Housing

- Preservation/production of affordable housing (rental and owner)
- Housing assistance (rental and owner)

Homelessness

- Mental and behavioral health services (including substance abuse counseling/treatment)
- Shelters (families with children, unaccompanied youth)
- Homeless prevention

Non-Homeless Special Needs

- Housing for persons with special needs (all populations, especially elderly)
- Public facilities for persons with special needs (all populations)

Non-Housing Community Development

- Public facilities
- Public improvements (infrastructure, accessibility)
- Public services (mental health, transportation, employment/job training, youth programming)
- Code enforcement/blight removal

Over the next five years, the City will use Federal, State, and local resources to address these priority needs. Additionally, each year during the Annual Action Plan process, the City will hold public meetings and hearings to assess emerging needs beyond these identified community development issues.

AP-38 Project Summary

Project Summary Information

1	Project Name	2021 Administration
	Target Area	City-Wide
	Goals Supported	Improve the condition of existing housing. Improve Public Infrastructure Support Neighborhood/Recreational Facilities Support Code Enforcement Support Crime Awareness/Prevention Services Support Youth Empowerment Services Support Youth Drug Prevention Services Increase Social Services Programs for Low/Mod Affirmatively Further Fair Housing Administration, Planning, and Management
	Needs Addressed	Grant Administration and Planning
	Funding	CDBG: \$232,125.00
	Description	2021-22 Allocation \$232,125 General grant administration, planning and management services.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	General grant administration, planning and management services.
	Location Description	City of Dearborn, Economic and Community Development Dept., 16901 Michigan Avenue, Suite 15, Dearborn, MI 48126

	Planned Activities	General grant administration, planning and management services.
2	Project Name	2021 Home Rehabilitation
	Target Area	City-Wide
	Goals Supported	Improve the condition of existing housing. Affirmatively Further Fair Housing
	Needs Addressed	Rehabilitation Single-Unit Residential Emergency Rehabilitation Single-Unit Residential
	Funding	CDBG: \$140,000.00 HOME: \$561,083.00
	Description	2021-22 HOME REHABILITATION PROGRAM: \$140,000 of CDBG funds for the continuance of the Emergency Minor Home Repair Program which provide up to \$5,000 toward eligible home repairs. Program administered by the Rehabilitation Division of the Dearborn Economic and Community Development Department. Package includes deferred loans to low and moderate income homeowners for rehabilitation of their property, City-Wide. Includes project/administrative support for assistance provided through various local, state or federal resources. The 2021 HOME allocation is \$561,083 received through the Wayne County HOME Consortia will be utilized for comprehensive home repairs of up to \$50,000 per home and consists of correcting code violations in the entire home to assure safe and sanitary living environment for Dearborn residents.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 households will benefit from their home being rehabilitated.
	Location Description	City of Dearborn, Economic and Community Development Dept., 16901 Michigan Avenue, Suite 15, Dearborn, MI 48126

	Planned Activities	Deferred loans to low and moderate income homeowners for rehabilitation of their property, City-Wide. Includes project/administrative support for assistance provided through various local, state or federal resources.
3	Project Name	2021 Fair Housing
	Target Area	City-Wide
	Goals Supported	Affirmatively Further Fair Housing
	Needs Addressed	Fair Housing Activities (subject to admin cap)
	Funding	CDBG: \$15,000.00
	Description	2021-22 CDBG Allocation \$15,000 CDBG funds will be utilized for the FAIR HOUSING CENTER OF METROPOLITAN DETROIT (FHCMD) for the continuation of annual support for fair housing enforcement activities from the FHCMD.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Continuation of annual support for enforcement activities of the Fair Housing Center of Metro-Detroit.
	Location Description	The FHMD offices is located at 220 Bagley, Room 1020, Detroit, MI 48226
	Planned Activities	Continuation of annual support for enforcement activities of the Fair Housing Center of Metro-Detroit.
4	Project Name	2021 Streets & Water Main
	Target Area	Fordson East Fordson West Salina
	Goals Supported	Improve Public Infrastructure

	Needs Addressed	Street Improvements Water / Sewer Improvements Sidewalks
	Funding	CDBG: \$1,008,411.00
	Description	2021-22 Allocation \$1,008,411 CDBG funds will be utilized for the Streets & Water Main Resurface Project to resurface deteriorated major and local roadways. Include curb and gutter replacement, and water main replacement as necessary.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 51,000 residents will benefit from the street, water main, and sidewalk improvements in the CDBG eligible target neighborhoods.
	Location Description	City of Dearborn, Engineering Division, 16901 Michigan Avenue, Suite 19, Dearborn, MI 48126
	Planned Activities	STREET RESURFACING/WATER MAIN: Resurface deteriorated major and local roadways. Include curb and gutter replacement, and water main replacement as necessary. Ternes: Orchard to Tireman. Appoline: Warren to N. Warren. Appoline: N. Warren to Tireman. Approximately 5,700 lineal feet of the City's local streets and water mains are proposed to be replaced.
5	Project Name	2021 ACCESS (Social Services)
	Target Area	City-Wide
	Goals Supported	Increase Social Services Programs for Low/Mod
	Needs Addressed	Health Services Youth Empowerment /Development Services Social Services Homeless Prevention

	Funding	CDBG: \$95,000.00
	Description	2021-22 Allocation \$95,000 CDBG funds will be given to Arab Community Center for Social Services and will be utilized for salaries and fringe benefits for a Food & Shelter Coordinator and a Social Work Technician who assist in the administration of the operating budget for the social service programs including information and referral, food and shelter, advocacy, translation/interpretation, immigration and senior services.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 800 households will benefit from the social services programs offered by ACCESS. An estimated 60 households will benefit from the Homeless prevention services offered by ACCESS.
	Location Description	ACCESS is located at 2651 Saulino Court, Dearborn, MI 48120
	Planned Activities	Salaries, fringe benefits and operating budget for two (2) staff members to assist in administering the social service programs including homeless prevention, youth development, information and referral, food and shelter, advocacy, translation/interpretation, immigration and senior services.
6	Project Name	2021 LAHC Youth Services
	Target Area	Fordson East Fordson West Salina
	Goals Supported	Support Youth Drug Prevention Services
	Needs Addressed	Youth Empowerment /Development Services
	Funding	CDBG: \$43,000.00

	Description	2021-22 Allocation \$43,000 CDBG funds for LEADERS ADVANCING AND HELPING COMMUNITIES (LAHC) will be utilized to pay for salary and fringe benefits for one Substance Abuse Prevention Specialist for its Life Skills Roots to Grow substance abuse prevention program, that serves youths who reside in Dearborn. The program is offered at Fordson and Edsel Ford High schools and to youth who have been adjudicated through the 19th District Court .
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 500 students and their families will benefit from this drug prevention program annually.
	Location Description	LAHC office is located at 5275 Kenilworth, Dearborn, MI 48126
	Planned Activities	Requesting funding to pay for salary and fringe benefits for one Substance Abuse Prevention Specialist for its Life Skills Roots to Grow substance abuse prevention program, that serves youths who reside in Dearborn. The program is offered at the CDBG eligible high schools and middle schools as well as to youth who have been adjudicated through the 19th District Court .
7	Project Name	2021 Code Enforcement
	Target Area	Fordson East Fordson West Salina
	Goals Supported	Improve the condition of existing housing. Support Code Enforcement
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$275,000.00

	Description	2021-22 CDBG Allocation \$275,000 CDBG funds for CODE ENFORCEMENT (Neighborhood Services): Exterior inspections of residential homes, yards and vacant lots (focused on property maintenance and sanitation standards). NE and SE Dearborn. (Residential Services): Exterior inspections focused on illegal rental properties, vacant homes, fire damaged homes and items related to permits. NE and SE Dearborn.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 2,000 household housing units will benefit from this code enforcement activity annually.
	Location Description	City of Dearborn, Economic and Community Development Residential Services Dept., 16901 Michigan Avenue, Suite 7, Dearborn, MI 48126
	Planned Activities	Exterior inspections of residential homes, yards and vacant lots (focused on property maintenance and sanitation standards). NE and SE Dearborn. Exterior inspections focused on illegal rental properties, vacant homes, fire damaged homes and items related to permits.
8	Project Name	2021 Park Management
	Target Area	Fordson East Fordson West Salina
	Goals Supported	Support Neighborhood Recreation Services
	Needs Addressed	Crime Awareness / Prevention
	Funding	CDBG: \$20,000.00
	Description	2021-22 CDBG Allocation \$20,000 CDBG funds will be utilized for Park Management and will provide salaries and fringe benefits for four (4) Park Rangers to provide park security at Hemlock and Lapeer Parks located in NE and SE Dearborn.

	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 51,000 residents will benefit from the Park Management services offered at Hemlock and Lapeer community parks annually.
	Location Description	City of Dearborn, Recreation Dept., 15801 Michigan Avenue, Dearborn, MI 48126
	Planned Activities	Provide park management (management of other park employees and park security) at Hemlock and Lapeer Parks.
9	Project Name	2021 TITAN Program
	Target Area	Fordson East Fordson West Salina
	Goals Supported	Support Youth Empowerment Services
	Needs Addressed	Crime Awareness / Prevention Youth Empowerment /Development Services
	Funding	CDBG: \$35,000.00
	Description	2021-22 CDBG Allocation \$35,000 CDBG funds will be utilized for the TITAN Program (Teaching Integrity, Tolerance, and Non-Violence): a comprehensive program targeting Grades K-12 conducted by certified School Resource Officers (SRO). Core lessons include peer pressure, drug awareness, conflict resolution, core values, and self-respect. CDBG eligible schools.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 2,000 youths will benefit from this TITAN youth empowerment program annually.
	Location Description	City of Dearborn, Police Department, 169099 Michigan Avenue, Dearborn, MI 48126
	Planned Activities	TITAN (Teaching Integrity, Tolerance, and Non-Violence): a comprehensive program targeting Grades K-12 conducted by certified School Resource Officers (SRO). Core lessons include peer pressure, drug awareness, conflict resolution, core values, and self-respect. CDBG eligible schools.
10	Project Name	2021 Vector Control
	Target Area	Fordson East Fordson West Salina
	Goals Supported	Support Health Services
	Needs Addressed	Health Services
	Funding	CDBG: \$97,000.00
	Description	2021-22 CDBG Allocation \$97,000 CDBG funds for VECTOR CONTROL: A continuation of the pest (rodents) control and health services program. Services include complaint investigation, education, counseling and the inspection of food establishments, child care facilities and neighborhood pools. NE and SE Dearborn.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 51,000 residents will benefit from the Vector Control public services in the CDBG eligible target neighborhoods annually.

	Location Description	City of Dearborn, Neighborhood Services Division, 16901 Michigan Avenue, Suite 8, Dearborn, MI 48126
	Planned Activities	Continuation of the pest (rodents) control and health services program. Services include complaint investigation, education, counseling and the inspection of food establishments, child care facilities and neighborhood pools.
11	Project Name	2021 Community Policing
	Target Area	Fordson East Fordson West Salina
	Goals Supported	Support Crime Awareness/Prevention Services
	Needs Addressed	Crime Awareness / Prevention
	Funding	CDBG: \$10,000.00
	Description	Personalized policing in a designated area (Tireman to the north, Greenfield to the west, and the city's easterly/southerly limits), working in a proactive partnership with the citizens to identify and solve problems; including neighborhood watch, targeted blight enforcement , and the NIXLE initiative. Funds requested for educational and printed materials, equipment, and officer overtime.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 51,000 residents will benefit from this community policing program annually in the CDBG eligible target areas.
	Location Description	City of Dearborn, Police Department, 16099 Michigan Avenue, Dearborn, MI 48126

	Planned Activities	Personalized policing in a designated area (Tireman to the north, Greenfield to the west, and the city's easterly/southerly limits), working in a proactive partnership with the citizens to identify and solve problems; including neighborhood watch, targeted blight enforcement , and the NIXLE initiative. Funds requested for educational and printed materials, equipment, and officer overtime.
12	Project Name	2021 Lapeer Park Basketball Courts
	Target Area	Fordson East Fordson West Salina
	Goals Supported	Support Neighborhood/Recreational Facilities
	Needs Addressed	Neighborhood and Recreational Facilities
	Funding	CDBG: \$35,000.00
	Description	Dearborn Recreation & Parks Department is requesting funds for the renovation of five (5) existing outdoor full basketball courts in Lapeer Park. Improvements include new backboards, posts, rims, asphalt and benches.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 51,000 residents will benefit from this neighborhood and recreation facilities project.
	Location Description	City of Dearborn, Recreation & Parks Dept., 15801 Michigan Avenue, Dearborn, MI 48126
	Planned Activities	Dearborn Recreation & Parks Department is requesting funds for the renovation of five (5) existing outdoor full basketball courts in Lapeer Park. Improvements include new backboards, posts, rims, asphalt and benches.

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

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

The City of Dearborn has chosen to focus CDBG funds where at least 51 percent of the residents are considered low and moderate income by HUD. It is import to note that these are also the “Areas of Concentration” referenced throughout this Plan. These neighborhoods and census tracts are listed on the attached Table 24: Census Tracts

Geographic Distribution

Target Area	Percentage of Funds
Fordson East	34
Fordson West	33
Salina	33

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The focus of CDBG funding in these areas of concentration neighborhoods were based on eligibility under HUD rules where at least 51 percent of the residents are considered low and moderate income by HUD. Each of these neighborhoods has high percentages of low income population as follows: Fordson East 79%, Fordson West 70%, and Salina 79%.

All three neighborhood census tracts meet HUD’s definition of “racially or ethnically concentrated areas of poverty. An area must have non-White/Caucasian population of 50% or more and poverty rate that exceeds 40% to be considered concentrated.

These areas of concentration neighborhoods also have a much older housing stock. Over 70% of the housing stock was built prior to 1960. The advanced age of the housing stock indicates a need for continued maintenance, code enforcement, lead- based paint removal, weatherization and energy efficiency upgrades.

Neighborhood disparities accessing community assets appear to exist between the more affluent neighborhoods. These areas of concentration neighborhoods struggle with more juvenile offenses in the area schools have higher percentages of poverty and persons receiving public assistance. Not

unexpectedly, these same neighborhoods tend to have lower percentage of person employed and lower percentage of person with either a high school or bachelor's degree.

-

HOME funds are intended to be used throughout the City. HOME funds are predominately utilized to develop affordable housing. Dispersing affordable housing throughout the City helps to prevent concentrating low income residents within one neighborhood.

Discussion

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

Introduction

The City of Dearborn will engage in a variety of activities during the 2021 program year, which are intended to further local housing and community development goals.

Actions planned to address obstacles to meeting underserved needs

The Economic and Community Development Department will continue to collaborate with our local housing division, and social service providers, government officials, department managers, and citizens to identify areas of need in the community. Coordinated efforts have been improved and will continue to be enhanced through PY2021 with Wayne County HOME Consortia, local funders, and other governmental entities to try and address underserved needs.

Based on the information gathered for the development of the 2021-2025 Consolidated Plan, one of the more underserved populations is very low income, particularly in regards to housing. Among and renters and homeowners housing costs is by far the most prevalent of housing problems. Small and large family renters experience the highest prevalence of cost burdens at greater than 30% and 50% of area median income (AMI). Elderly families with income under 50% of AMI have the highest cost burden at greater than 30% of AMI. The housing rehabilitation programs, homeownership programs, and rental housing (if feasible) will help the City address these underserved needs.

Actions planned to foster and maintain affordable housing

Improve the condition of existing housing.

Funding available will be utilized to sustain (or improve) existing assisted housing units and to rehabilitate substandard housing.

Improve access to and the stability of affordable housing.

Homebuyer assistance programs (purchase-rehab, down payment assistance, etc.) may also be developed and implemented.

Increase the supply of affordable housing.

The production of new units is not expected. However, the City of Dearborn will consider issuing a Certificate of Consistency for any such proposed rental housing (multi-family) projects if the proposing agency can demonstrate a need within the Dearborn population to be served, the ability to properly manage the project after construction, and a project location that does not result in (or increase) an excessive concentration of low-income households in a particular neighborhood. Projects that will adversely compete with existing assisted housing will not be certified.

Assisted Housing

Townsend Towers, Kennedy Plaza, Sisson Manor: 333 units, federally-financed (rent subsidy) housing for the low-income elderly. Estimated annual turnover is 40 units.

Village Park Apartments: 152 unit, Section 8 project-based rental assistance complex consisting of 30 one-bedroom apartments, 72 two-bedroom apartments, 20 two-bedroom townhouses, and 30 three bedroom townhouses for low-income families.

Hubbard Manor East, Hubbard Manor West: 351 units of locally financed (rental revenues) housing units for moderate-income elderly households.

St. Sarkis Towers: 151 units, project-based rental assistance for low-income elderly and disabled households.

Normandy Apartments: 96 units, project-based rental assistance for low-income elderly and disabled households.

The City of Dearborn does not have any Section 8 Vouchers at this time.

All of the assisted units described above are expected to continue throughout the five-year life of this plan.

To further enhance low-to-moderate income neighborhoods, street and water main improvements, code enforcement, and vector control are also planned in these neighborhoods.

Actions planned to reduce lead-based paint hazards

Economic and Community Development Department personnel have attended HUD, State of Michigan, Michigan Community Development Association (MCDA), and Southeast Michigan Council of Governments (SEMCOG) workshops and seminars. Members of our rehabilitation staff have been certified by the State of Michigan for risk assessment, paint inspection, and clearance testing.

Lead risk assessments will be completed for all housing units receiving a comprehensive housing rehabilitation. When conditions are found which indicate a potential lead-based paint hazard, appropriate remedial action will be included as part of the rehabilitation work. All lead work will be conducted in accordance with federal regulations and performed by an appropriately certified and/or licensed contractor.

Actions planned to reduce the number of poverty-level families

The City of Dearborn has well-established service networks to provide services to impoverished people. These include:

- A local Social Service Provider funded by the City to address critical social service needs. These include food and housing assistance, utility shut-off prevention and restoration, advocacy, information and referrals, senior services, translation, and both immigration and legal services.
- A local Social Service Provider funded by the City to address critical homeless service needs. These include emergency shelter (hotel/motel), assistance with rent/mortgage/utility payments to prevent displacement and/or homelessness, referrals to transitional and permanent housing programs including Section 8, subsidized housing programs, and senior citizen housing.
- City Housing Division to manage subsidized and rent controlled housing for the elderly.
- Employment training and job counseling through Michigan Works, ACCESS and M-TEC at the Henry Ford College. Other employment and training services offered are provision career

assessments, talent building programs, job placement/retention and career advancement, referrals to employability skills and job training, education and workforce development opportunities.

- Continue partnership with the Out Wayne County Homeless Coalition to improve the capacity of all community partners to help homeless, imminently homeless, and marginally housed persons locate, secure, and sustain permanent housing.

Actions planned to develop institutional structure

The City of Dearborn has excellent administrative capacity, with capable staff, excellent relationships with communities and non-governmental entities, and innovative programs to serve the needs of the community. However with declining revenues, we must offset lost resources to maintain our services and programs. The following are therefore considered for the next five years:

Management Capacity

Develop additional cost effective ways to provide affordable housing. We have, and will continue to seek additional ways to share resources and costs to maintain an acceptable level of program and management capacity.

Identify service gaps and improve efficiency and effectiveness in their delivery. This is a continuing process and, although, no specific actions have been identified for implementation during the 2021-2025 consolidated program years measures will be taken.

CHDO Capacity Development

The City of Dearborn was approved a CHDO whose primary (or only) service area is Dearborn. The Wayne County HOME Consortia assisted the City with the application process, technical assistance, and other HUD requirements to approve Leaders Advancing and Helping Communities (LAHC). This identifiable gap in our housing delivery system, has finally been resolved. CHDO's are generally established to address the needs of a severely distressed community or to address a significant gap in the provision of housing to an identifiable group.

Any organization interested in creating or becoming a CHDO in the City of Dearborn may contact the Economic and Community Development Department for technical assistance. Technical assistance may also be available through the US Department of Housing and Urban Development (HUD) and the Michigan State Housing Development Authority (MSHDA).

Expanding the Network of Partners

The City will continue efforts to strengthen existing and establish new relationships with service providers to expand and strengthen services in the community.

Impact on Declining Revenues

Recent budget constraints and downsizing at the federal, state and local level significantly impact the resources available to address existing conditions.

With each "available" resource comes a complex, ever-changing set of laws, rules, regulations, plans, certifications, application, documentation and reporting requirements. Existing administrative capacity is already strained in the support of ongoing programs. The addition of new programs requires a major commitment of administrative and technical staff talent to research, design and implement each program.

This gap in financial resources and administrative capacity will certainly impact our priorities and project selection process. Projects that require excessive administration, or that result in long-term operation commitments are less likely to receive assistance.

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

The City of Dearborn has indicated that the priority needs addressed during the five year period of this Plan are Affordable Housing which includes comprehensive and minor home rehabilitation, down payment assistance, rental housing and code enforcement. The Public Facilities priority needs are neighborhood/recreation facilities, public infrastructure, and fire stations/equipment. The Public Service priority needs are crime awareness services, youth empowerment/development services, youth drug prevention services, health services, park management, and social services. The institutional structure for public facilities, public infrastructure, code enforcement, crime awareness services, youth empowerment/development services, health services, and park management priorities are internal to the City and has no gaps to providing services. The social service and youth drug prevention programs are done through a collaborative relationship with the City's two (2) CDBG subrecipient agencies and will be monitored per HUD regulations. The Economic and Community Development staff at the City plan to engage with the Housing Division staff to review possible areas of partnership that will improve affordable housing priorities. The City's partnership with Fair Housing of Metropolitan Detroit is strong

and has no gaps to providing service.

The development of new affordable housing, particularly with supportive services, is a goal of the Continuum of Care. Partnerships with Out Wayne County Coalition, local non-profits housing providers and MSHDA will need to take place as well as the development of an affordable housing strategy. The City will continue to invest in affordable housing through both the CDBG and HOME grant programs. The development of new units will continue to be considered based on successful financial statements and plans.

The Out Wayne County Homeless Coalition serves as the area's Continuum of Care and has been working collaboratively for over 20 years to provide services to the homeless or those at-risk of homelessness. Coalition members deliver services based on a central-intake model with Wayne Metropolitan Community Action Agency serving as the Housing Assessment and Resource Agency. To have a more proactive approach to homeless prevention, the Coalition developed a Ten Year Strategy to End Homelessness and meets monthly to align projects, programs, supports and interventions to meet the goals of the Ten Year Strategy.

Discussion

Program Specific Requirements

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

Introduction

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.

The City is anticipating generating approximately \$70,000 in program income during the 2021 program year. However, these funds will be programmed back to the other eligible projects and activities.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	70,000
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:	70,000

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.	100.00%

Discussion

This will be the first year into the 2021-2025 Consolidated Plan. The majority of the projects identified in this Plan will meet and exceed the minimum overall benefit of 70 percent. The City anticipates the overall benefit of persons of low and moderate income with the projects identified will be 100 percent.

Attachments

Citizen Participation Comments

City of Dearborn Consolidated Plan

Community Input Public Hearing – Wednesday April 14, 2021

Virtual Meeting – 2PM

Two rounds of email invitations were sent by the City of Dearborn to over 120 community development representatives operating within the City of Dearborn notifying them of the Consolidated Planning process, and encouraging them to attend on or both public hearings that are required within the City's Citizen Participation Plan. Public Notice was also posted on the City's Economic and Community Development Department webpage.

Due to the COVID-19 pandemic, the two community input public hearings were being held virtually utilizing the County's Zoom conference application. Representatives of area community development organizations were asked to participate. Light topic areas from the City's Citizen Participation Plan were presented for targeted comments but all comments were accepted.

City of Dearborn's 2021-2025 Consolidated Plan

A brief Powerpoint slide show described the role of the Consolidated Plan, the components of the plan, and the role for public engagement and public outreach in participating in the plan development. After the informational slides, the attendees were asked to share their ideas about community development with Dearborn and also the City's Citizen Participation Plan topics (Past Performance; Citizen Participation Plan; Housing and Community Development Needs and Priorities; Fair Housing Barriers and Solutions; Wayne County HOME Consortia; Neighborhood Stabilization Program; Funding Sources and Eligible Activities; and 2021-2022 Proposal Funding Process).

Attendees

Regina Sistrunk and Douglas Feldkamp – City of Dearborn; Arthur Mullen – Wade Trim; Jon Akkari; Amanda; Beth Bailey; Bridget Faswaniuti – ACCESS; Wassim Mahfouz – LAHC; and Ed Sanders. Attendees with known professional affiliations are listed after the attendees name.

Forum Attendee Individual Comments –

Beth – she is concerned about the air quality in the City's south end and the challenges that it presents for area residents; supportive of Housing First Solution; she is concerned that community development funds do not go to the police; concerned about the impact of criminal records on housing discrimination

Jon – he would like to see community-owned broadband access, which would lead to improvement in quality and pricing; he is concerned with the current high cost of internet access; he would like to see existing structures converted to housing to expand the supply of housing in the City; he likes what is occurring in Southfield where former commercial buildings are being converted to residential

Amranda – she is very concerned about the overly aggressive and violent response from the police to the City's homeless and potential violent response for non-violent service calls; she would like to see an alternative response team in the City; she too is concerned about cost of housing and would like to see commercial buildings converted to housing; concern that many landlords do not accept Section 8 vouchers; would like to see options for Fairlane like Southfield is evaluating for the former Northland

Bridget – she is concerned with the availability of affordable housing and high housing costs; she is concerned about the cost of having to house homeless in motels, and these locations have impacts on women and children and inability to cook meals; she is concerned about the high costs of affordable housing and limited availability of mental health

services; there is not enough money to provide the needed services; with high cost of housing, the subsidy payment of \$1,000-1,200 isn't enough to cover the rent and utilities for many families; she would like to see the City's former Hyatt Regency Hotel converted into mixed-income apartments with a mixture of uses in the project too

Ed – he is concerned that 43% of the City's budget is spent on policing; there is a very high percentage of black motorists who are pulled over and arrested while driving through the City, which is only 4% black; he is concerned about what message this sends to visitors and discourages them from moving into the City; he is concerned that the City appears to function like a "sun down" City

Wassim – he is concerned about affordable housing; the impacts of these tough economic times on residents; he is also concerned about the maximum amount of support that a family is eligible to receive in one year (\$5,000) and several clients need more assistance than the service dollar amount cap.

General Discussion-

- There was limited public discussion on the Public Participation Plan specific topics. The Community Public Input meeting ended at _____.

**City of Dearborn Consolidated Plan
Community Input Public Hearing – Wednesday May 12, 2021
Virtual Meeting – 2PM**

Two rounds of email invitations were sent by the City of Dearborn to over 120 community development representatives operating within the City of Dearborn notifying them of the Consolidated Planning process, and encouraging them to attend one or both public hearings that are required within the City's Citizen Participation Plan. Public Notice was also posted on the City's Economic and Community Development Department webpage and on the City's calendar.

Due to the COVID-19 pandemic, the two community input public hearings were being held virtually utilizing the County's Zoom conference application. Representatives of area community development organizations were asked to participate. Eight topic areas from the City's Citizen Participation Plan were presented for targeted comments but all comments were accepted.

City of Dearborn's 2021-2025 Consolidated Plan

A brief Powerpoint slide show described the role of the Consolidated Plan, the components of the plan, and the role for public engagement and public outreach in participating in the plan development. After the informational slides, the attendees were asked to share their ideas about community development with Dearborn and also the City's Citizen Participation Plan topics (PY 2021-22 CDBG Funding Proposal; Eligible CDBG Program Description/Activities; PY 2019-20 CDBG Expenditure Summary; Specific Concerns: Housing, Homelessness, and Community Development; What Types of Projects & Programs Are Needed in Your Community; What Kinds of Assistance Would Help the Less Fortunate; and What Should the Consolidated Plan Focus on for the Next Five Years).

Attendees

Regina Sistrunk and Douglas Feldkamp – City of Dearborn; Arthur Mullen – Wade Trim; Alejandra; Amanda Marie; Beth Bailey; Brian Church; Mary Jo Durivage; Leslie Herrick; Ken Paris; Ian Tomashik; and two other unidentified attendees. Attendees with known professional affiliations are listed after the attendee name.

Forum Attendee Individual Comments –

Amanda Marie – What is community policing funding for? Doesn't want CDBG funds to be given to the police.

Beth Bailey – How is Covid-19 impacted evictions and the coming lifting of the eviction moratorium? She also has accessibility concerns. How do people with disabilities actively participate? They have been able to do so during Covid's shutdown orders but the ability to appears to be ending with the lifting of restrictions. She witnessed a homeless man requiring assistance, and felt that the police didn't have the tools necessary to assist him. She would like to see the establishment of a non-threatening crisis response team to be created with social workers to respond to these calls.

Amanda Marie – She is autistic and suffers from physical disabilities. She is upset regarding the level of response she has received from the City regarding some inquiries she has made relative assistance for those with disabilities. Twenty percent of autistic youth are stopped by police before age 21 and the disabled have a five-time rate for incarceration above the regular population. She doesn't want any community development funds to be spent on policing. She wants other response options than strictly the police including having non-police respond to calls involving homeless or mentally ill. She suggests something like the "rahoots" program in Eugene, OR.

Ian Tomashik – He is a member of the Dearborn Historic Preservation Commission. He would like to know if and would like to see CDBG funding to be spent for historic preservation activities.

Kenneth Paris – He is a long-time resident. He understands that Livonia and other nearby communities have an emergency non-threatening rapid response team. He would like to see something similar in Dearborn. He would like to see the reestablishment of the senior referral service that was managed by the Wayne County Senior Alliance that would align seniors with low cost or free services like leaf raking and snow removal. It has been eliminated by the alliance due to liability concerns. Could Dearborn through its senior services take this up again?

Mary Jo Durlvage – She agrees with Mr. Tomashik regarding using CDBG for historic preservation. She is concerned that many residents don't know about many of the social services available to them through the City and other groups. She would like to see a City Ombudsperson. This person could assist them in finding people to assist in maintaining their properties. She would like to see more recreational programming for teens.

Beth Bailey – She asked what is TITAN (Teaching Integrity Tolerance and Non-Violence)? She would rather see those funds devoted to provide high schools with full-time counselors instead of police.

Amanda Marie – She also didn't want funds to go to TITAN but rather to another mental health agency. There is an opioid epidemic. She would also like to see the City's website made more accessible for people with disabilities. It is tough to navigate.

Ken Parls (in the chat) – Westland has a good website.

Brian Church (in the chat) – City of Farmington Hills website is well constructed.

Beth Bailey – Detroit Disability Power reviews websites for accessibility purposes, both technical and more human/nuanced review for color contrast, organization, wording, layout, etc.

Leslie Herrick (in the chat) – Revamping the City website is included in the FY2022 Budget

Alejandra – Resource officers may have lots of training, but it is against human nature to ask a teen who is facing an issue to speak with a representative of law enforcement, who's responsibility it is to enforce some of the laws that they're having issues with (truancy or minor delinquent behaviors). It is tough to expect someone to interact honestly with someone who can reprimand you. Funds would be better spent on individuals who aren't from the law enforcement realm.

General Discussion-

- There was limited public discussion on the Public Participation Plan specific topics. The Community Public Input meeting ended at 2:50 pm.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Five-Year Consolidated Plan identifies the City of Dearborn's housing and community development needs. Data from the U.S. Census Bureau's American Community Survey (ACS) database are referenced in this section.

The Needs Assessment section evaluates the demand for housing and community development assistance by the following income groups based on Area Median Income (AMI):

- Extremely Low Income (0-30% AMI)
- Very Low Income (30%-50% AMI)
- Low Income (50%-80% AMI)

AMI is based on the FY 2021 HUD Income Limits Documentation System, which is outlined in **Table 1**. The City of Dearborn is located within the Detroit-Warren-Livonia, MI HUD Metro FMR Area where the AMI is \$80,000. For a family of four (4) persons, extremely low income is \$26,500, very low income is \$40,000, and low income is \$64,000. For Emergency Solutions Grants (ESG), extremely low income is \$24,000.

Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
ESG/CoC Extremely Low (30%)	\$16,800	\$19,200	\$21,600	\$24,000	\$25,950	\$27,850	\$29,800	\$31,700
Section 8 Extremely Low*	\$16,800	\$19,200	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
Very Low (50%)	\$28,000	\$32,000	\$36,000	\$40,000	\$43,200	\$46,400	\$49,600	\$52,800
Low (80%)	\$44,800	\$51,200	\$57,600	\$64,000	\$69,150	\$74,250	\$79,400	\$84,500

Data Source: HUD Income Limits Documentation System (2021); *Calculated as 30/50ths (60%) of the Section 8 Very Low-Income Limits

Table 1 – FY 2020 HUD Income Limits (Detroit-Warren-Livonia, MI HUD Metro FMR Area)

Map 1 shows the Census Block Groups for the City of Dearborn, and the low- and moderate-income threshold is 51% within that geography. According to HUD FY 2019 LMISD, approximately 53.6% of the City qualifies as low-moderate income concentration.

As part of the planning process, the City of Dearborn conducted public meetings to assess housing and community development needs. During the public engagement process, the major topic of concern was affordable housing with several people identifying this issue directly. Other concerns raised included air quality, impact of criminal records on housing discrimination, lack of low-cost internet access, lack of homeless shelter beds, lack of mental health services, and need for an alternative social service response service that can respond to non-violent emergency calls.

The “Top 4” needs identified during the planning process were affordable housing/housing rehabilitation assistance, transportation, and mental/behavioral health services. From this outreach, the data herein, and information from Wayne County’s Consolidated Plan, the City of Dearborn identified the following priority needs:

Affordable Housing

- Preservation/increase production of affordable housing (rental and owner)
- Housing rehabilitation assistance (rental and owner)

Homelessness

- Mental and behavioral health services (including substance abuse counseling/treatment)
- Shelters (families with children, unaccompanied youth)
- Homeless prevention

Non-Homeless Special Needs

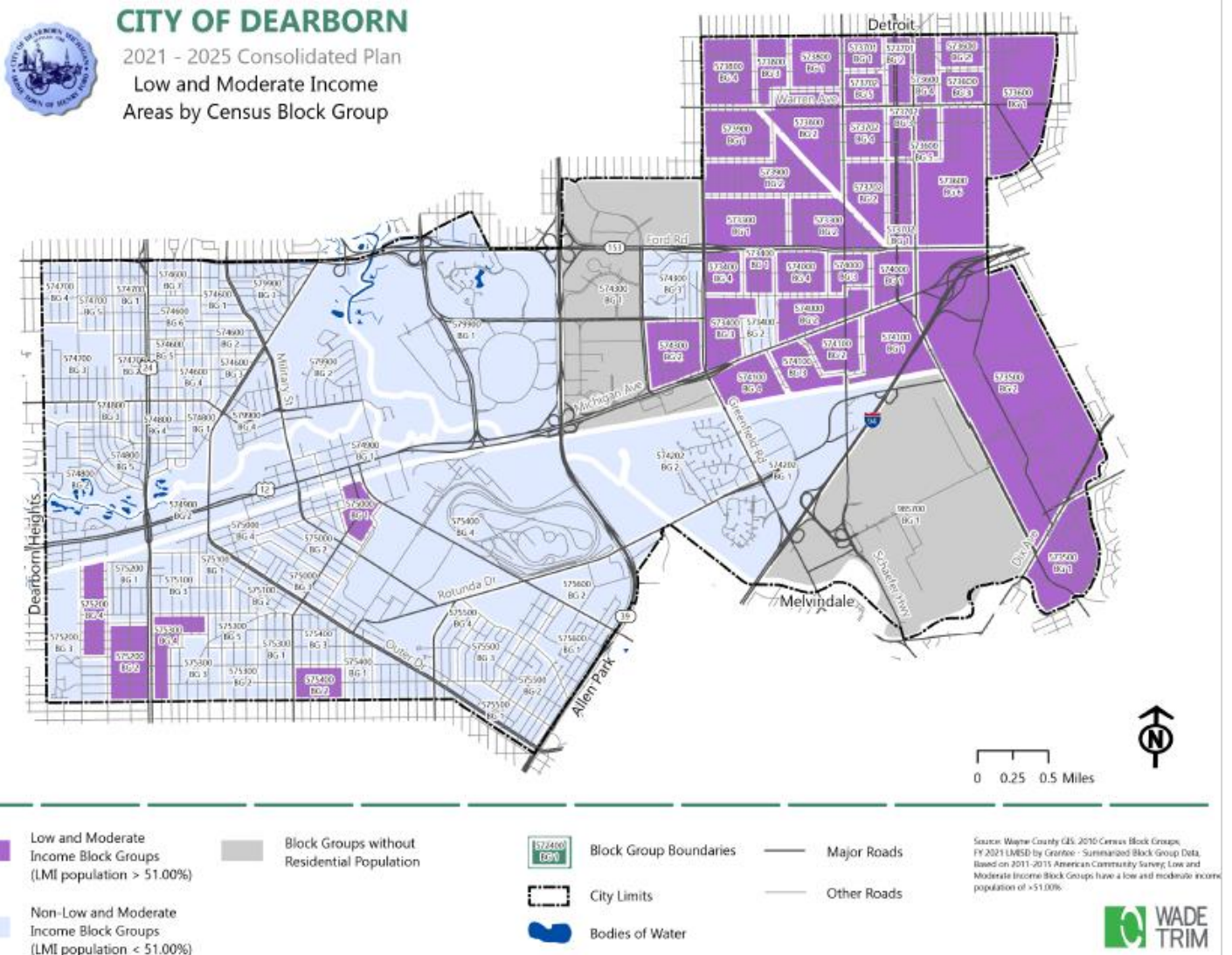
- Housing for persons with special needs (all populations, especially elderly)
- Public facilities for persons with special needs (all populations)

Non-Housing Community Development

- Public facilities
- Public improvements (infrastructure, accessibility)
- Public services (mental health, transportation, employment/job training, youth programming)
- Code enforcement/blight removal

Over the next five years, the City will use Federal, State, and local resources to address these priority needs. Additionally, each year during the Annual Action Plan process, the City will hold public meetings and hearings to assess emerging needs beyond these identified community development issues.

Map 1 – Low- and Moderate-Income Areas



NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The data in the Housing Needs Assessment subsection describes the characteristics of the City of Dearborn households and housing stock. This subsection provides the estimated number and type of households in need of housing assistance by income level, tenure type (owner or renter), household type, and housing problem (cost burdened, severely cost burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups). This section also integrates the needs identified during consultation and public outreach.

The Housing Needs Assessment includes the following contents:

1. Summary of Housing Needs
2. Demographics
3. Number of Households
4. Housing Problems 1
5. Housing Problems 2
6. Cost Burden > 30%
7. Cost Burden > 50%
8. Crowding Table (More than One Person Per Room)
9. Additional Housing Needs Narrative

Due to the unavailability of the specialized Comprehensive Housing Affordability Strategy (CHAS) datasets prepared on behalf of HUD at the local level for the City of Dearborn, Tables 7 through Table 13 use County-wide datasets, and the written discussion paragraphs associated with those tables will also be at the County-wide level. Where local level data is available, it has been used instead of the County-wide information.

In summary, low- and moderate-income populations in Dearborn continue to experience higher rates of housing problems, such as housing cost burden and overcrowding. As a result, these populations have an increased risk of homelessness. The data herein demonstrates the need for preservation and production of affordable housing for both renters and owners, housing assistance, and continued economic development to increase the median income of low- and moderate-income households citywide.

Demographics	Base Year: 2000	Mid Year: 2010	Most Recent Year: 2018	% Change*
Population	97,775	98,392	95,089	-3.4%
Households	36,713	34,310	30,897	-9.9%
Median Income	\$44,560	\$47,990	52,498	9.4%

Data Source: 2000 U.S Census, 2006-2010 ACS (Mid Year), 2014-2018 ACS (Most Recent Year)

* Percent Change from 2010 (Mid Year) to 2018 (Most Recent Year)

Table 2 - Housing Needs Assessment Demographics

Demographics

Table 2 displays the population, number of households, and median income for the base year, the mid-year, and the most recent year, and the percentage of change over time from 2010 to 2018. This data set shows a modest population decrease of only 3.4% between the years 2010 and 2018. During this time, the number of households decreased by almost ten percent. In contrast, the city's median income increased 9.4% over the last decade, indicating that there is modest economic growth while there is population decline. This data also illustrates the rather stagnant income growth for the City over the last 18 years with incomes only rising 15.1% over the almost twenty-year time period, which does not meet the inflationary increase over the same period. This income growth issue mirrors problems facing most Michigan communities comprised of large populations of low and semi-skilled workers.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	43,320	34,425	51,765	30,485	147,675
Small Family Households	13,889	10,920	17,600	11,534	79,544
Large Family Households	4,494	2,859	4,403	2,590	12,719
Household contains at least one person 62-74 years of age	7,119	7,020	11,740	8,095	30,363
Household contains at least one person age 75 or older	5,574	8,179	9,738	4,058	11,144
Households with one or more children 6 years old or younger	9,220	5,420	7,371	4,227	10,910

Table 3 - Total Households Table

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS (Wayne County Urban County-wide)

Households and Types

Due to the unavailability of Comprehensive Housing Affordability Strategy data for the City of Dearborn only, **Tables 3** through **Table 9** utilize Urban County data for the analyses. **Table 3** shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2011-2015 CHAS database, developed by HUD for Wayne County Urban County service area.

The highest number of total households is in the greater than 100% HAMFI group with 147,675 households. The second highest is the >50-80% HAMFI group (51,765). Over 43,000 households (43,320) or over 14% of all households in Wayne County earn below 30% of HAMFI.

Small family households are households that have a family with two to four members. The highest number of small family households is within the >100% HAMFI group (79,544). The second-highest number of small family households is within the >50-80% HAMFI group (17,600). Nearly 14,000 households (13,889) or over 10% of small family households in Wayne County earn below 30% of HAMFI.

Large family households are households that have a family of five or more members. Again, the highest number of large family households is within the >100% HAMFI group (12,719). The second-highest number of large family households is within the <30% HAMFI group (4,494) or approximately 17% of large family households in Wayne County earn below 30% of HAMFI.

Table 3 also provides data on households that contain at least one person considered to be elderly. The data suggest that among income groups, the largest number of households with a person 62-74 years of age is within the >100% HAMFI income group (30,363). The largest number of households with a person 75 years or older is also within the >100% HAMFI income group (11,144). Approximately 103,000 households have a person 62 years or older. Of these, 12,693 households (12%) earn below 30% of HAMFI.

Finally, data provided in **Table 3** shows the number of households with one or more children 6 years old or younger. Among the household income groups identified, the highest number of households with children 6 years or younger is within the >100% HAMFI income category (10,910). The second highest number of households with children 6 years old or younger is within the <30% HAMFI group (9,222), which is almost 25% of all households with young children earn below 30% HAMFI in the Wayne County Urban County area.

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Number of Households										
Substandard Housing - Lacking complete plumbing or kitchen facilities	559	273	313	51	1,196	186	103	155	78	522
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	250	230	164	50	694	75	49	73	34	231
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	824	434	433	49	1,740	500	439	603	201	1,743
Housing cost burden greater than 50% of income (and none of the above problems)	15,439	3,964	679	130	20,212	10,394	5,494	3,384	734	20,006
Housing cost burden greater than 30% of income (and none of the above problems)	2,449	7,005	5,885	933	16,272	2,995	5,743	8,624	4,207	21,569
Zero/negative Income (and none of the above problems)	2,738	0	0	0	2,738	1,643	0	0	0	1,643

Table 4 - Housing Problems Table 1

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Table 4 displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the default 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD for the Wayne County Urban County area.

As defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

As shown in **Table 4**, among the “housing problem” categories, households within Wayne County Urban County are most commonly impacted by severe housing cost burden (greater than 50% of income) and housing cost burden (greater than 30% of income).

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. **Table 4** identifies 1,196 renter households and 522 owner households that live in substandard housing.

The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD and identified in **Table 4**:

1. Severely overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
2. Overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.

As shown in **Table 4**, 2,434 renter households are experiencing some form of overcrowding while 1,974 owner occupied households are experiencing some form of overcrowding.

The final housing problem identified is cost burden. Cost burden is a fraction of a household’s total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities.

For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is broken into two categories based on severity:

- Severe housing cost burden greater than 50% of income
- Housing cost burden greater than 30% of income

As shown in **Table 4**, 16,272 renters have a cost burden greater than 30% of income and 20,212 renters have a cost burden greater than 50% of income. Approximately 21,500 owners have a cost burden greater than 30% of income and 20,006 owners have a cost burden greater than 50% of income.

Overall, 5,444 households in the Wayne County Urban County area are experiencing a cost burden greater than 30% of income and 25,833 households are experiencing a cost burden greater than 50% of income. More owners appear to be affected than renters by the housing cost burden within Wayne County in sheer numbers. Of the 78,059 households experiencing a cost burden of some kind, 41,575 (53%) are owners. If the total number of housing units is factored in though, there is a higher percentage of renters suffering from housing cost burden than compared to owners.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Number of Households										
Having 1 or more of four housing problems	17,069	4,904	1,579	287	23,839	11,160	6,090	4,225	1,063	22,538
Having none of four housing problems	6,319	10,065	15,840	7,769	39,993	4,405	13,344	30,129	21,360	69,238
Household has negative income, but none of the other housing problems	2,738	0	0	0	2,738	1,643	0	0	0	1,643

Table 5 - Housing Problems Table 2

Note: Households with one or more Severe Housing Problems - lacks kitchen or complete plumbing, severe overcrowding, severe cost burden

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Table 5 displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and HUD Area Median Income (AMI). The Default Data Source is the 2011-2015 CHAS data developed by HUD.

As the data reveals in **Table 5**, both renters and owners in the 0-30% AMI group experience the highest occurrence of one or more of the four housing problems when compared to other income groups. A total of 28,229 households below 30% AMI experience some form of housing problem. More renter households than owner households (17,069 and 11,160, respectively) in the 0-30% AMI group have one or more of the four housing problems. Overall, renter households experience the highest occurrence of one or more of the four housing problems, although housing problems affect owner households similarly (23,839 renter households versus 22,538 owner households).

Additionally, 2,738 renter households and 1,643 owner households within the 0-30% AMI group have negative income but none of the other four identified housing problems.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Number of Households								
Small Related	7,343	4,772	2,531	14,646	3,959	3,103	4,604	11,666
Large Related	1,922	1,002	545	3,469	1,748	909	1,216	3,873
Elderly	3,654	2,859	1,476	7,989	4,948	5,749	4,212	14,909
Other	6,302	3,003	2,392	11,697	3,280	1,775	2,155	7,210
Total need by income	19,221	11,636	6,944	37,801	13,935	11,536	12,187	37,658

Table 6 - Cost Burden > 30% of Income

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Table 6 and **Table 7** display the number of households with housing cost burdens greater than 30% of income and greater than 50% of income, respectively, by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2011-2015 CHAS data developed by HUD.

Households are broken into four categories:

1. Small related – Family households with two to four related members
2. Large related – Family households with five or more related members
3. Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age
4. Other – All other households

Approximately 11,302 “Small Related” households have a cost burden greater than 30% of income, of which approximately 56% are renters and 44% are owners. The “Small Related” households are experiencing the highest degree of housing cost burden greater than 30% of income with over 26,300 households affected. Cost burden greater than 30% of income disproportionately affects “Small Related” households.

Approximately 1,805 “Large Related” households have a cost burden greater than 30% of income, of which approximately 47% are renters and 53% are owners.

Almost 23,000 “Elderly” households have a cost burden greater than 30% of income, of which approximately 35% are renters and 65% are owners. Elderly homeowner households are affected by cost burden at twice the rate of elderly renters.

Additionally, 18,907 “Other” (non-related and non-elderly) households have a cost burden greater than 30% of income of which approximately 62% are renters and 38% are owners.

Comparatively, “Large Related” households overall are experiencing the lowest degree of cost burden greater than 30% of income, whereas “Small Related” households overall are experiencing the highest degree of housing cost burden greater than 30% of income.

Renter occupied households experience the highest degree of cost burden greater than 30% of income, although cost burden affects owner households similarly (37,801 renter households versus 37,658 owner households).

For renter households, the <30 % AMI Income group has the most households (19,221) with a cost burden greater than 30% of income. Similarly, among owner households, the < 30 %AMI group has the most households (13,935,) with a cost burden greater than 30% of income.

-

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Number of Households								
Small Related	6,654	1,823	168	8,645	3,343	1,809	1,335	6,487
Large Related	1,733	302	29	2,064	1,294	377	218	1,889
Elderly	2,735	1,119	249	4,103	3,561	2,253	1,155	6,969
Other	5,535	981	284	6,800	2,635	1,099	702	4,436
Total need by income	16,657	4,225	730	21,612	10,833	5,538	3,410	19,781

Table 7 - Cost Burden > 50% of Income

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

As shown in **Table 7**, “Small Related” households overall are experiencing the highest degree of housing cost burden greater than 50% of income. Approximately 15,130 “Small Related” households have a cost burden greater than 50% of income, of which approximately 57% are renters and 43% are owners.

Approximately 4,000 “Large Related” households have a cost burden greater than 50% of income, of which approximately 52% are renters and 48% are owners.

Approximately 11,100 “Elderly” households have a cost burden greater than 50% of income, of which approximately 37% are renters and 63% are owners. Cost burden greater than 50% of income disproportionately affects elderly homeowners. In this category only, elderly homeowner households are affected by cost burden at nearly twice the rate of elderly renters.

Additionally, 11,236 “Other” (non-related and non-elderly) households have a cost burden greater than 50% of income of which approximately 61% are renters and 39% are owners.

Comparatively, “Large Related” households overall are experiencing the lowest degree of cost burden greater than 50% of income, whereas “Small Related” households overall are experiencing the highest degree of housing cost burden greater than 50% of income.

Renter-occupied households experience the highest degree of cost burden greater than 50% of income, although cost burden affects owner households similarly (21,612 renter households versus 19,781 owner households).

For renter households, the 0-30% AMI Income group has the most households (6,654) with a cost burden greater than 50% of income. Whereas, among owner households, the “Elderly” households 0-30% AMI group has the most households (3,561) with a cost burden greater than 50% of income, just over two hundred more than “Small Related” households.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	948	543	523	70	2,084	400	378	525	177	1,480
Multiple, unrelated family households	114	95	67	14	290	175	114	174	54	517
Other, non-family households	10	40	0	15	65	4	0	0	0	4
Total need by income	1,072	678	590	99	2,439	579	492	699	231	2,001

Table 8 - Crowding Information Table 1

Note: Crowding is more than one person per room

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Table 8 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is 2011-2015 CHAS data developed by HUD.

Renter-occupied households experience the highest degree of crowding (2,439 renter households versus 2,001 owner households). As shown in **Table 8**, overcrowding is most prevalent in single family renter households. Approximately 2,084 single family renter households experience

overcrowding, with most in the < 30% AMI group. Among owner-occupied households, single family households experience the most crowding (525), with most in the >50-80% AMI group.

When accounting for income, renter households in the 30% AMI group experience the highest number of crowded households (1,072). Among owner-occupied households, the highest number of crowded households (699) is in the >50-80% AMI group when compared to other income groups. In terms of households with children present, crowding is most prevalent in renter households overall, and specifically renter households earning <30% AMI (see **Table 9**).

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	354	224	195	772	162	138	196	496

Table 9 – Crowding Information Table 2

Source: 2011-2015 CHAS (Crowding Information Table 1), 2014-2018 U.S. Census ACS: estimates are based on percentage of housing units with children under 18 year for renters (33%) and owners (28%) applied to Crowding Information Table 1

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

Low-income single family households require housing affordability assistance. The federal poverty rate for single persons in 2019 is \$12,490 while the United Way's Asset Limited, Income Constrained, Employed (ALICE) Michigan online report that utilizes 2019 American Community Survey data determines that the ALICE threshold budget for a single person household is \$25,848 with 44% of all households in Dearborn falling below the ALICE threshold. In Wayne County, the Federal poverty level is \$25,750 and for a family of four with two school aged children the amount is \$61,272. The ALICE threshold budgets are set so that there is funding sufficient for housing (including utilities), childcare, food, transportation, and healthcare.

A significant housing cost burden is associated with an increased risk of homelessness. According to the most recent homeless census or annual point-in-time (PIT) survey for the Out-Wayne County CoC (CoC) conducted on January 29, 2020, there were 95 individuals without children (i.e., non-family) in the CoC that need housing assistance. Of these, 74 were in emergency shelter or transitional housing, and 21 remained unsheltered. These homeless households without children are assumed to need housing assistance to attain more permanent housing.

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

According to the 2014-2018 ACS 5-Year Estimates, approximately 12,150 people (12.8% of the population) in Dearborn reported having a disability. While a large number (6,032 or 49.7%) of disabled persons are between 18 and 64 years of age, nearly forty percent (4,760 or 39.2%) of disabled persons are 65 years and over. Persons with disabilities may face housing challenges related to accessibility or Fair Housing, as frequently documented by the Fair Housing Center of Metropolitan Detroit. Moreover, elderly persons with disabilities are likely to live on reduced income and therefore experience housing cost burden. Based on the CHAS data, more elderly homeowner households are cost burdened than elderly renter households, as homeowner housing becomes more difficult to afford, maintain, and insure.

Currently, there is no HUD data available that illustrates the number and type of families that are in need of housing assistance who are either a) disabled or b) victims of domestic violence, dating violence, sexual assault, or stalking. However, through consultation with First Step, a domestic violence shelter located in the City of Wayne, it was determined that there is a large number of unreported victims. Over 90% of the clients that First Step provides services to are very low income. Victims with more resources appear to flee their situation by going to a motel or to stay with family while the lowest income victims have no other resources to call upon. These individuals with more resources are not included in the official counts, and the stigma of receiving a "free service" may be partially to blame.

During service provider interviews, First Step's Operations Director estimated that between 100-200 victims and their children requesting shelter are turned away each month due to their shelter being at capacity. She stated that the shelter's maximum capacity is 45 beds, which is due to the facility's layout

and variable size of client families. Depending upon this mix, they are not able to reach capacity. To be able to have enough beds on any given night, she estimates that a doubling of capacity would be required to meet the current demand.

Additionally, according to the Michigan State Police's Criminal Justice Information Center and the Michigan Incident Crime Reporting Unit's 2019 Domestic Violence report, it identified 22,889 domestic violence cases in Wayne County, which accounted for 40.1% of the cases reported in the state that year, but local jurisdictional information is not available. Of those offenses classified as "domestic violence" there were 15,265 non-aggravated assault; 4,243 aggravated/felonious assault; 301 sex offenses, and 24 murder/non-negligent man-slaughter that occurred in the County with almost 76% of the victims being female. Stalking wasn't broken down by county or local jurisdiction in the domestic violence report; in Michigan, there were 17,771 cases of intimidation or stalking reported in 2019. According to the Wayne County Prosecutor's Office, there 8,059, 8,645, and 9,620 cases of intimate partner (does not include violence between parents and children, siblings or roommates) domestic violence warrants issued in 2018, 2019, and 2020 respectively. The significant increase in 2020 may be partially in response to the impacts of the pandemic stay-at-home orders that were in place for most of 2020.

In 2013, the Michigan State Police began compiling domestic crime statistics. In 2014, there were 27,033 reported cases in Wayne County out 94,070 state-wide (29%). While the number of cases dropped in both Michigan and Wayne County, the percent of cases reported in Wayne County increased from 2014 to 2019.

What are the most common housing problems?

By far, the most common housing problem in Wayne County is cost burden, for both renter and owner households. The following information is taken from the 2014-2018 U.S. Census ACS and the 2011-2015 HUD CHAS data for Wayne County. Combined, the total number of households with a cost burdens greater than 30%, whether renter or owner, is 116,852. In Wayne County's non-entitlement communities, substandard housing (lacking complete plumbing or kitchen facilities) is more than twice as large of a problem for renter households. Overcrowded housing (1.01-1.5 people per room) is equally an issue for renters and owners (1,740 and 1,743 respectively) while severely overcrowded housing (more than 1.5 people per room) is three times a larger problem for renter households compared to owner households (694 and 231 respectively). In contrast, housing cost burdens >50% and >30% are equally distributed between owner and renter households.

From Dearborn's 2016-2021 Consolidated Plan, it identified that among Dearborn's renters with income under 80% AMI, housing cost is by far the most prevalent of the problems, accounting for more than 84% of total reported problems.

Among homeowners in Dearborn with income under 80% AMI, housing cost problems is even greater accounting for more than 89% of total reported problems.

With the antidotal information indicating that Michigan's housing market has had significant housing price and rental price pressures due to the Covid-19 pandemic, housing affordability and cost burden will remain to be a serious problem during the Consolidated Plan planning horizon.

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

The following information is taken from the 2014-2018 U.S. Census ACS and the 2011-2015 HUD CHAS data for Wayne County. For the total population of housing units in Wayne County is considered, there are approximately 2.5 times the number of owner households versus renter households; however, renter households exceed the total of comparable owner households in general numbers for substandard housing, severely overcrowded housing, and housing cost burden over 50%. With the overcrowding category, renters and owners have nearly identical totals (1,740 to 1,743 respectively) while the housing cost burden of >30% income, renters have 75% of the owner total. By including the total numbers of households into the analysis, renters are more affected by housing problems compared to owners. Single family renter households are more affected by crowding than multiple, unrelated family or other non-family renter households. Single family owner households are more affected by crowding than multiple, unrelated family or other non-family owner households.

When cost burden is more than 30% of income, renter households earning >30-50% AMI and owner households earning >50-80% are most affected. When cost burden is more than 50% of income, renter households earning 0-30% AMI and owner households earning 0-30% AMI are most affected.

Comparisons of cost burden by household type show that while large related renter and owner households are less affected by cost burden, small related, elderly and other household types are more affected. "Elderly" owner households are disproportionately cost burdened compared to other household types, whereas "Other" (non-related and non-elderly) renter households are disproportionately cost burdened compared to other household types.

The "Elderly" make up over 29% of all cost burdened households while the comprise over 38% of all cost burdened owner households.

For Wayne County, all renters and the "Elderly", especially owners are the most affected than others by these problems.

These county-wide results are corroborated by the City's 2016-2021 Consolidated Plan. If found by looking at cost burden by population segments as a whole, it reveals small family and large family in Wayne County have the highest prevalence of housing problems at cost burden greater than 30% income. Among owners, the data found that 80% of elderly families with income under 50% AMI have the highest cost burden at greater than 30% income while small and large family renter households had the highest prevalence of cost burden at greater than 30% income and 50% income.

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

Since before the Great Recession, several inner Wayne County communities have been facing an ongoing housing crisis for low- and moderate-income families with and without children. Much of the rapid change in the County's lower income housing market can be traced back to predatory lending practices that targeted the County's low- and moderate-income homeowners with high cost subprime mortgages and home equity loans. As the mortgage and financial crisis continued to play out in the early Teens, many communities were inundated with homes that fell into either tax or mortgage foreclosure with Wayne County suffering from record foreclosure rates during this period. This rapid change in homeowner to renter communities has destabilized several low- and moderate-income communities in the County. According to realtytrac.com, in the depth of the Great Recession, one in every 206 housing units in Wayne County received a foreclosure notice in September 2011, which was approximately 50% higher than the State-wide average of one in every 322 housing units that year.

The ACLU Data Analytics Department reviewed the Eviction Lab (Wayne County eviction court records) at Princeton University, and they determined that the majority of African American census blocks were shown to be 10 to 15 times more likely to be foreclosed upon than predominately non-African American census blocks. Their data from 2016 indicates the following Wayne County communities with the highest eviction rates: Dearborn Heights (9.89%), Ecorse (9.29%), Harper Woods (9.91%), Inkster (8.18%), Lincoln Park (6.46%), and River Rouge (6.97%) with eviction rates of over 5% per annum. Though Dearborn has a relatively small Black/African American population, it was found that in addition to families of color, those at imminent risk of eviction include low-income women, domestic violence victims, and families with children in poverty. Eviction leads to homelessness, legal problems, loss of employment, health and mental health issues.

Those at imminent risk of homelessness or nearing termination of assistance are in need of additional resources similar to those of already homeless individuals. This includes other housing assistance and referrals from County departments, local agencies, or housing authorities, self-sufficiency training and case management, access to healthcare and mental health counseling, job training, and legal guidance.

Beyond affordable housing, low-income individuals and families require stable employment and access to public transportation or other transportation means to maintain that employment. After interim housing assistance such as emergency shelter, transitional, or rapid rehousing programs, it is critical that low-income individuals and families have access to reliable transportation and employment opportunities (including job training and placement) so that they can access more permanent affordable housing.

According to the Housing + Transportation Affordability Index (H+T) prepared by the Center for Neighborhood Technology, while cost burden begins at 30% of household income, when housing and

transportation costs (usually a household's second largest expense) are added together, the affordability threshold is closer to 45% of total expenses. Wayne County's housing and transportation costs add up to 48% of income for a typical household, which is three percentage points above the threshold. This higher level of transportation and housing costs exacerbate any imminent risk of homelessness for Dearborn's low- and moderate income populations.

According to the Director of Operations for First Step, Dearborn's provider of domestic abuse support, their clients are over 90% low income, and they've found that single parents who have left an abusive home and are trying to establish a safe place for themselves and their children have many needs as the end of supportive services approach. Many clients have difficulty finding affordable child-care and/or employment that allows them to take time off to care for children who need to stay home from daycare or school due to illness. This is especially problematic during the pandemic when schools often go virtual with very little notice. Public transportation is also very limited in Wayne County and the high cost of auto-insurance and upkeep makes it difficult to get to appointments, interviews, work, the grocery store, etc. First Step has also found that rapid rehousing programs does not provide the longer term supportive wrap-around services needed to help establish a new household that is outside of the influence of the domestic violence perpetrator. Without longer term support, they can enter a housing crisis where they are forced to return to their original abusive setting or they haven't been able to establish themselves sufficiently enough to deter their abuser from re-entering their lives.

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

No estimate is provided; however, the City of Dearborn uses HUD definition of individuals or families at risk of homelessness, which includes those falling into the 0-30% AMI, who are lacking support resources to prevent them from moving to an emergency shelter and meeting one additional condition, such as living in a motel, being at risk of termination of current living within 21 days, or having moved twice during a period of 60 days for economic reasons.

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

Many factors, including limited supply of affordable housing, substandard and crowded housing, lack of employment opportunities, engaging in risky behaviors including drug and alcohol abuse, and/or mental or behavioral health issues are linked to an increased risk of homelessness. In addition, youth aging out of the foster care system also face increased risk of homelessness. Those households falling into the 0-30% AMI have the most prevalence of housing instability caused by cost burden and have increased risk for homelessness as well. The under employed, persons with poor physical health with a lack of medical resources, persons with low levels of educational attainment are at a higher risk of experiencing homelessness.

The most recent homeless census, or annual Point-in-Time (PIT) count, was conducted on January 29, 2020. The total number of homeless persons in Wayne County was counted during the homeless

census, identifying 260 persons. Of these, 239 were sheltered and 21 were unsheltered. Of the sheltered homeless population, 63.2% were in emergency shelter and 36.8% were in transitional housing.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with needed services and support. Approximately 34 (10.8%) of those counted were chronically homeless, having been homeless at least four times in the past 3 years.

Discussion

Based on the preceding narrative, the following priority housing needs have been identified. The Housing Needs for the City of Dearborn identify a clear need for renter assistance, particularly among the small and large family households having housing cost burden greater than 50%. This finding still holds today, due to the increased availability of foreclosed homes, and the number of newly unemployed families who may no longer be able to afford homeownership.

According to HUD definitions of assistance, a renter is benefited if the household or person takes occupancy of affordable housing that is newly acquired (standard housing), newly rehabilitated, or newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefited if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. To be included, the household's housing unit must, at a minimum, satisfy the HUD Uniform Physical Condition Standards (UPCS).

According to the 2016-2021 Consolidated Plan, 16% (34,305) of all households residing within the jurisdiction of Dearborn have incomes at or below 30% of AMI. The number of households with some housing problems, or paying excessive costs for housing is very high for renters and homeowners.

Thus far renter assistance has been provided through HUD low-rent public housing program, and Section 8 rental assistance provided directly to local housing commission, through MSHDA, County's CoC, and through the Arab Community Center for Economic and Social Services (ACCESS). HOME funds support a rental housing programs, to create affordable housing by providing live/work spaces for artists.

Owner housing needs will also be addressed. In the 2016-2020 Consolidated Plan, it found that the proportion of LMI households, or households below 80% AMI is 45%. The number (15,375) of LMI households, still overwhelms. Many of these households are owners, not renters. These families, theoretically at least, require housing assistance, including housing rehabilitation, help in reducing the cost of operation (for cost-burdened households), and down-payment assistance for homebuyers. The number of elderly homeowners who can no longer physically maintain their homes, indicates a need for minor home repair services.

Renter assistance is currently available through several Federal and State Subsidy programs, including HOME rental housing program and Section 8. These programs target households with incomes at or below 50% MFI. There are (apart from CDBG and HOME rehabilitation) few counterpart programs for homeowners. The level of assistance to be provided through the HOME and CDBG programs remains best targeted to assisting current homeowners with housing repair and maintenance services, and for assisting families to become homeowners. The specific order of priority follows:

1. Homeowner rehabilitation
2. Homebuyer assistance, particularly to address vacant properties
3. Property acquisition to provide affordable housing for those looking for homeownership
4. Possible rental rehabilitation or development, if appropriate and feasible

Dearborn has several census block groups that have higher percentages of ethnic groups proportionally compared to the jurisdiction as a whole. There is a high concentration of Arabic decent ethnic groups in the Northeast and Southeast areas of Dearborn (Fordson East, Fordson West, and Salina neighborhoods). It is important to note these areas are also identified as the “areas of concentration” where CDBG funds are proposed to be spent.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

Due to the unavailability of the specialized Comprehensive Housing Affordability Strategy (CHAS) datasets prepared on behalf of HUD at the local level for the City of Dearborn, **Tables 14** through **Table 17** use Urban County datasets, and the written discussion paragraphs associated with those tables will also be at the County-wide level. Where local level data is available, it has been used instead of the County-wide information.

A disproportionately greater need exists when the members of a racial or ethnic group at a certain income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole (i.e., Wayne County's Non-Entitlement and HOME Consortium areas) that can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

The Disproportionately Greater Needs: Housing Problems section covers the following:

1. Introduction
2. Disproportionately Greater Need—Housing Problems 0-30% Area Median Income (AMI)
3. Disproportionately Greater Need—Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of housing problems by income, race, and ethnicity with Wayne County's Urban County area. Each table provides data for a different income level (0–30%,

30–50%, 50–80%, and 80–100% AMI). The default data source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0%-30% of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	33,649	77.6%	5,312	12.3%	4,381	10.1%	43,342
White	22,659	79.9%	3,106	10.9%	2,605	9.2%	28,370
Black / African American	8,242	73.4%	1,662	14.8%	1,321	11.8%	11,225
Asian	576	65.8%	124	14.2%	175	20.0%	875
American Indian, Alaska Native	140	68.6%	49	24.0%	15	7.4%	204
Pacific Islander	0		0		0		0
Hispanic	1,164	73.8%	213	13.5%	201	12.7%	1,578

Table 10: Disproportionally Greater Need 0-30% of Area Median Income

Note: The four housing problems are: 1) lack of complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden greater than 30%.

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Of all income levels, the 0-30% AMI category has the-highest percentage of households with one or more of four housing problems. An estimated 78% of all households in the 0-30% AMI category has at least one housing problem.

As shown in **Table 10**, all racial and ethnic groups have two-thirds (2/3rds) of households with one or more of four housing problems: White (80%), Black/African American (73%), Asian (66%), and American Indian, Alaska Native (69%) households earning 0-30% AMI all have disproportionate needs for assistance, with a significantly higher percentage of households having at least one housing problem.

When considering ethnicity, 74% of Hispanic households earning 0-30% AMI have at least one housing problem, which is slightly higher than the County overall.

No Pacific Islander households in the 0-30% AMI income category have housing problems.

30%-50% of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Total households
	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	23,760	69.0%	10,663	31.0%	34,423
White	17,559	68.1%	8,227	31.9%	25,786
Black / African American	4,504	78.3%	1,251	21.7%	5,755
Asian	367	54.8%	303	45.2%	670
American Indian, Alaska Native	135	53.4%	118	46.6%	253
Pacific Islander	0		0		0
Hispanic	738	59.7%	499	40.3%	1,237

Table 11 - Disproportionally Greater Need 30-50% AMI

Note: The four housing problems are: 1) lack of complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden greater than 30%.

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Of all income levels, the 30-50% AMI category has the second highest percentage of households with one or more of four housing problems, except for Black/African American households that have nearly a five percent higher rate of having one or more housing problems than those earning less than 30% AMI. It is the only instance of a higher income bracket having a higher rate of suffering from one or more housing problems. An estimated 69% of all households in the 30-50% AMI category has at least one housing problem.

When considering race and the 30-50% AMI income category, 68% of White households, 78% of Black/African American households, 55% of Asian households, and 53% of American Indian, Alaska Native households have at least one housing problem. When considering ethnicity, 60% of Hispanic households earning 30-50% AMI have at least one housing problem. White and Black/African American households in the 30-50% AMI category both suffer at higher rates than other races or ethnicities.

50%-80% of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Total households
	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	20,309	39.2%	31,440	60.8%	51,749
White	15,773	38.9%	24,825	61.1%	40,598
Black / African American	2,962	40.7%	4,318	59.3%	7,280
Asian	342	46.2%	399	53.8%	741
American Indian, Alaska Native	42	46.7%	48	53.3%	90
Pacific Islander	0		0		0
Hispanic	928	42.0%	1,282	58.0%	2,210

Table 12 - Disproportionally Greater Need 50-80%AMI

Note: The four housing problems are: 1) lack of complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden greater than 30%.

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Of all income levels, the 50-80% AMI category has the third-highest percentage of households with one or more of four housing problems. An estimated 39% of all households in the 50-80% AMI category has at least one housing problem.

As shown in **Table 12**, all racial and ethnic groups do not have a disproportionate need as they are within eight percentage points of one another in having at least one housing problem.

80%-100% of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Total households
	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	6,480	21.3%	23,985	78.7%	30,465
White	5,296	21.5%	19,384	78.5%	24,680
Black / African American	723	19.8%	2,928	80.2%	3,651
Asian	73	16.8%	361	83.2%	434
American Indian, Alaska Native	15	25.0%	45	75.0%	60
Pacific Islander	0		0		0
Hispanic	257	21.3%	948	78.7%	1,205

Table 13 - Disproportionally Greater Need 80-100%AMI

Note: The four housing problems are: 1) lack of complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden greater than 30%.

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Of all income levels, the 80-100% AMI category has the lowest percentage of households with one or more of four housing problems. An estimated 21% of all households in the 80-100% AMI category has at least one housing problem.

As shown in **Table 13**, no households earning 80-100% AMI have a disproportionate need for assistance when compared to other races or ethnicities.

When considering race and the 80-100% AMI income category, 22% of White households, 20% of Black/African American households, 17% of Asian households, and 25% of American Indian, Alaska Native households have at least one housing problem. When considering ethnicity, 21% of Hispanic households earning 80-100% AMI have at least one housing problem.

Discussion

From the above tables, there appears to be limited disproportionately greater needs for one racial or ethnic group over the needs of any other group. Besides the 30-50% AMI group, all households are within ten percentage points of each other for the presence of any one of the four identified housing problems.

Of all households in the 0-30% AMI group, 78% have one or more of four housing problems. In terms of disproportionate need, the data show that the Asian households (66%) fall more than ten percentage points below all the other racial or ethnic groups in experiencing one or more of four housing problems.

Of all households in the 30-50% AMI group, 69% have one or more of four housing problems. The data for this income group shows the greatest range in households having one or more housing problems by race or ethnicity with disproportionately greater need. Black/African Americans are ten points over the nearest group (Whites) and nearly nine points over the overall average. Asians (55%) and American Indian, Alaska Native (53%) are nearly 15 percentage points less than Whites and 25 percentage points less than Black/African American while Hispanics are more than nine points below the average.

Of all households in the 50-80% AMI group, 39% have one or more of four housing problems. In terms of disproportionate need, the data show that all race or ethnic groups are within less than eight percentage points of each other with Asian and American Indian Alaska Native having the highest housing problem rates (46% and 47% respectively).

Of all households in the 80-100% AMI group, 21% have one or more of four housing problems. In terms of disproportionate need, the data show that no households earning 80-100% AMI disproportionately experience one or more of four housing problems with all groups within 9% points of each other with the American Indian Alaska Native being the outlier at 25%, three and half percent (3.5%) above Whites (21.5%).

In summary, within the Wayne County Urban County area, there is a disproportionate need for quality and affordable housing units to address substandard, moderately crowded (1.01-1.5 people per room), or cost-burdened (>30%) living conditions, particularly for Black/African American households earning between 30-50%AMI. It can be extrapolated that the problems identified within NA-15 will be present within the City of Dearborn.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

As noted in the previous section, a disproportionately greater need exists when the members of a racial or ethnic group at a certain income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

Severe housing problems include:

- Severely overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with severe cost burden of more than 50 percent of income

This section includes:

1. Introduction
2. Disproportionately Greater Need—Severe Housing Problems 0-30% AMI
3. Disproportionately Greater Need—Severe Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Severe Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Severe Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The Default Data Source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD. Due to the unavailability of CHAS data for the City of Dearborn, **Table 14** through **Table 17** are utilizing Wayne County Urban County datasets.

0%-30% of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	28,229	65.1%	10,724	24.7%	4,381	10.1%	43,334
White	19,049	67.1%	6,743	23.7%	2,605	9.2%	28,397
Black / African American	6,926	61.7%	2,976	26.5%	1,321	11.8%	11,223
Asian	485	55.5%	214	24.5%	175	20.0%	874
American Indian, Alaska Native	120	58.8%	69	33.8%	15	7.4%	204
Pacific Islander	0		0		0		0
Hispanic	923	59.1%	437	28.0%	201	12.9%	1,561

Table 14 - Severe Housing Problems 0-30% AMI

Note: The four housing problems are: 1) lack of complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden greater than 30%.

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Of all income levels, the 0-30% AMI category has the highest percentage of households with severe housing problems. An estimated 65% of all households in the 0-30% AMI category has severe housing problems.

As shown in **Table 14**, no racial or ethnic group has disproportionate greater needs for assistance, with a significantly higher percentage of households with severe housing problems than any other group.

In contrast, only 56% of Asian households in the 0-30% AMI income category have at least one severe housing problem, which is over three (3%) points lower than the next lowest group (American Indian, Alaska Native at 59%) and over nine percent (9%) below the average for all groups in the 0-30% AMI income category.

No Pacific Islander households in the 0-30% AMI income category have severe housing problems.

30%-50% of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Total households
	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	10,994	32.0%	23,409	68.0%	34,403
White	8,187	31.8%	17,574	68.2%	25,761
Black / African American	1,904	33.0%	3,863	67.0%	5,767
Asian	247	37.0%	421	63.0%	668
American Indian, Alaska Native	54	21.3%	199	78.7%	253
Pacific Islander	0		0		0
Hispanic	397	32.1%	840	67.9%	1,237

Table 15 - Severe Housing Problems 30-50% AMI

Note: The four housing problems are: 1) lack of complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden greater than 30%.

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Of all income levels, the 30-50% AMI category has the second-highest percentage of households with severe housing problems. An estimated 32% of all households in the 30-50% AMI category has severe housing problems.

As shown in **Table 15**, no racial or ethnic minority has a disproportionately higher percentage of households with severe housing problems. American/Indian Alaska Native people are over ten (10) percentage points less (21%) than the other racial groups that have severe housing problems.

When considering race and the 30-50% AMI income category, 32% of White households, 33% of Black/African American households, and 37% of Asian households have at least one severe housing problem. When considering ethnicity, 32% of Hispanic households earning 30-50% AMI have at least one severe housing problem. Except for American Indian, Alaska Native and Pacific Islander households, most households in the 30-50% AMI category are similarly affected by severe housing problems.

50%-80% of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Total households
	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	5,804	11.2%	45,969	88.8%	51,773
White	4,492	11.1%	36,153	88.9%	40,645
Black / African American	715	9.8%	6,560	90.2%	7,275
Asian	199	26.5%	552	73.5%	751
American Indian, Alaska Native	19	20.9%	72	79.1%	91
Pacific Islander	0		0		0
Hispanic	319	14.3%	1,915	85.7%	2,234

Table 16 - Severe Housing Problems 50-80% AMI

Note: The four housing problems are: 1) lack of complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden greater than 30%.

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Of all income levels, the 50-80% AMI category has the third-highest percentage of households with severe housing problems. An estimated 11% of all households in the 50-80% AMI category face severe housing problems.

As shown in **Table 16**, Asian (27%) and American Indian, Alaska Native (21%) households earning 50-80% AMI both have disproportionate needs for assistance, each with a 10-15% higher percentage of households with severe housing problems.

In contrast, 11% of White households and 10% of Black/African American households in the 50-80% AMI income category have at least one severe housing problem. When considering ethnicity, 14% of Hispanic households earning 50-80% AMI has at least one severe housing problem. Except for Asian and American Indian, Alaska Native groups that represent less than two percent of all households in this category, most households in the 50-80% AMI category are similarly affected by severe housing problems.

80%-100% of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Total households
	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,350	4.4%	29,129	95.6%	30,479
White	1,165	4.7%	23,494	95.3%	24,659
Black / African American	107	2.9%	3,566	97.1%	3,673
Asian	39	8.7%	407	91.3%	446
American Indian, Alaska Native	0	0.0%	60	100.0%	60
Pacific Islander	0		0		0
Hispanic	12	1.0%	1,188	99.0%	1,200

Table 17 - Severe Housing Problems - 80-100% AMI

Note: The four housing problems are: 1) lack of complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden greater than 30%.

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

Of all income levels, the 80-100% AMI category has the lowest percentage of households with severe housing problems. An estimated four percent (4%) of all households in the 80-100% AMI category face severe housing problems.

As shown in **Table 17**, no racial or ethnic group faces disproportionate need for assistance. The Asian racial group has four percent (4%) higher severe housing problems in the 80-100% AMI category as compared to the next highest household group (White).

When considering race and the 80-100% AMI income category, five percent (5%) of White households, three percent (3%) of Black/African American households, and nine percent (9%) of Asian households have at least one severe housing problem. None of the American Indian, Alaska Native households earning 80-100% AMI have severe housing problems. When considering ethnicity, one percent (1%) of Hispanic households earning 80-100% AMI have at least one severe housing problem.

Discussion

Of all households in the 0-30% AMI group, 65% have severe housing problems. In terms of disproportionate need, the data shows no racial or ethnic group earning 0-30% AMI is disproportionately affected by severe housing problems however.

Of all households in the 30-50% AMI group, 32% have severe housing problems. In terms of disproportionate need, the data shows no racial or ethnic group earning 30-50% AMI is disproportionately affected by severe housing problems.

Of all households in the 50-80% AMI group, 11% have severe housing problems. In terms of disproportionate need, the data shows that Asian (26%) and American Indian, Alaska Native households (21%) earning 50-80% AMI are disproportionately affected by severe housing problems.

Of all households in the 80-100% AMI group, 4% have severe housing problems. In terms of disproportionate need, the data show that no racial or ethnic groups are disproportionately affected by severe housing problems.

In summary, within the Wayne County Urban County area, there is a disproportionate need for quality and affordable housing units to address severely crowded (>1.5 people per room) or cost burdened (>50%) living conditions, particularly for all racial minority households earning less than 50% AMI and for Asian and American Indian, Alaska Native households earning between 50-80% AMI. This situation is likely occurring within the City of Dearborn as well, and efforts should be undertaken to address these housing needs.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

Again, a disproportionately greater need exists when the members of a racial or ethnic group at a certain income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2) and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

This section includes:

1. Introduction
2. Disproportionately Greater Need—Housing Cost Burden
3. Discussion

Table 18 displays cost burden information for the Wayne County study area and each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income. The default data source for this table is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD. Due to the unavailability of CHAS datasets for the City of Dearborn, Urban County datasets are being used for **Table 22**.

Housing Cost Burden

Race	No Cost Burden (<=30%)		Cost Burden (30-50%)		Severe Cost Burden (>50%)		No/Negative Income		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	213,803	69.5%	46,095	15.0%	43,155	14.0%	4,584	1.5%	307,637
White	178,390	72.1%	35,504	14.4%	30,695	12.4%	2,724	1.1%	247,313
Black/African American	20,088	52.7%	7,475	19.6%	9,136	24.0%	1,390	3.6%	38,089
Asian	5,045	75.8%	623	9.4%	816	12.3%	175	2.6%	6,659
American Indian, Alaska Native	700	67.5%	144	13.9%	168	16.2%	25	2.4%	1,037
Pacific Islander	28	73.7%	10	26.3%	0	0.0%	0	0.0%	38
Hispanic	6,959	68.1%	1,615	15.8%	1,435	14.0%	206	2.0%	10,215

Table 18 - Greater Need: Housing Cost Burdens by AMI

Source: HUD IDIS Output, March 2020; 2011-2015 CHAS

As the data in **Table 18** suggests, a large number of households are cost burdened within their current housing situation. An estimated 15% of all households experience a cost burden of 30-50% of income,

and an estimated 14% of all households experience a cost burden of >50% of income. At 26%, Pacific Islander households are disproportionately affected by cost burden equivalent to 30-50% of income. Black/African American (26%) households are disproportionately affected by cost burden more than 50% of income (i.e., severe cost burden). These percentages underscore the Wayne County study area's need for affordable housing options and increased economic opportunity for persons with low- and moderate-income.

Discussion

Within the Wayne County Urban County area, 70% of households are not cost burdened, while 15% are cost burdened equivalent to 30-50% of income and 14% are severely cost burdened equivalent to 50% of income. Only 2% of households have no/negative income.

Overall, 29% of households are either cost burdened or severely cost burdened (i.e., >30% of income). Hispanic households, though not disproportionately affected by cost burden, have a higher percentage of cost burden in the 30-50% bracket when compared to other Wayne County racial groups and the general population. Pacific Islander households are disproportionately affected by cost burden at 26% of households with housing cost burdens of between 30-50%. Black/African American households (24%) are disproportionately affected by severe cost burden (i.e., >50% of income).

Households that are cost burdened, especially households between 0 and 80 percent of AMI are less capable of paying rent or mortgage and more likely to struggle to pay for other basic needs, such as health care coverage, childcare, meals, transportation, and other basic needs. These households also have less financial resiliency and often do not have sufficient savings or credit to sustain a financial or health crisis.

All cost burdened households struggle to pay both the monthly housing costs and daily living expenses, which adds stress to the household members responsible for paying the household's expenses. It is expected that cost burden and severe cost burden exists within the City of Dearborn, especially within its low- and moderate-income neighborhoods. These demographic results illustrate a need to develop job training efforts to upskill the workforce and engage in economic development activities to expand the availability of higher paying semi-skilled and trades jobs within the City of Dearborn, especially within its ethnic neighborhoods.

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

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

As identified in the previous sections with Wayne County Urban County data, several racial or ethnic groups are disproportionately affected by housing problems and therefore have a disproportionately greater housing need in comparison to the Wayne County Urban County as a whole. As detailed below, these include the following racial groups: Black/African American, Asian, American Indian/Alaska Native, and Pacific Islander.

The Black/African American group experiences a disproportionately greater housing need in terms of the following:

- Severe cost burden >50% of household income (24% versus 14% as a whole)

The Asian group experiences a disproportionately greater housing need in terms of the following:

- Severe housing problems in the 50-80% AMI group (27% versus 11% as a whole)

The American Indian/Alaska Native group experiences a disproportionately greater housing need in terms of the following:

- Housing problems in the 0-30% AMI group (24% versus 12% as a whole)
- Severe housing problems in the 50-80% AMI group (21% versus 11% as a whole)

The Pacific Islander group experiences a disproportionately greater housing need in terms of the following:

- Housing cost burden 30-50% of household income (26% versus 15% as a whole)

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

The following needs have been identified through an in-depth analysis of the needs assessment results:

- Homeownership Programs (e.g. rent-to-own programs, first-time down payment assistance programs, and foreclosure prevention programs)
- Self-sufficiency and case management for the at-risk population and other populations (renters, homeless population, elderly, first-time homeowners)
- Housing Rehabilitation Program (e.g. energy efficiency, ADA accessibility, emergency home repair and chore services, weatherization)
- Neighborhood Improvement activities (e.g. demolition and clearance activities, code enforcement, debris removal)
- Affordable Rental Homes
- Affordable Homes for Purchase

- Senior Housing
- Assistance to low-income elderly homeowners

Based on data herein and input received through the citizen participation process, there is a need for quality and affordable housing units for low- and moderate-income households, including but not limited to households of ethnic groups earning less than 80% AMI that are disproportionately affected by severe housing problems and cost burden (e.g. Arabic). During the public engagement meetings, several participants were concerned about the availability of affordable housing stock and landlords not accepting Section 8 housing vouchers. Another attendee was concerned about the existing \$5,000 service cap that housing clients are able to receive in a given year, and he was concerned that several of his clients required more services than the service dollar amount cap.

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

As stated previously, the City of Dearborn has 40 block groups that have a low- and moderate-income percentage of 51% or more, which signifies that approximately 45% of the City's neighborhoods are CDBG eligible. Almost forty-five percent (40 out of 89) of the City's block groups has a low- and moderate-income percentage of 51% or more.

These CDBG-eligible block groups are primarily concentrated in the Fordson East and Fordson West neighborhoods with some located in the Princeton-Carlisle neighborhood as well. The highest concentrations of low- and moderate-income populations (75% or more) are located in these same neighborhoods.

The Arabic ethnic group is concentrated within the Fordson East, Fordson West, and Salina neighborhoods. There is a concentration of Hispanics located within one census tract in the Edison Snow neighborhood while one census tract within the Springwells neighborhoods has a concentration of Blacks where each group is ten percentage points higher than the City-wide percentage.

Discussion

Racial and ethnic minority populations are located mostly in the eastern portion of Dearborn. Many of the areas identified as having high concentrations of minority racial or ethnic populations also have a high percentage of low- and moderate-income households. The data indicate a possible correlation between concentrations of low income and minority race or ethnicity. As indicated in the previous sections, a person's race, income, and disability status are strong indicators for needs such as quality and affordable housing as well as housing assistance through various initiatives, including Federally funded CDBG and HOME programs administered by the Wayne County Consortium.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The Consolidated Plan must provide a concise summary of the needs of public housing residents. Information is collected through consultations with the public housing agency or agencies serving the jurisdiction. The Public Housing portion of this report contains the following sections:

- Introduction
- Totals in Use
- Characteristics of Residents
- Race of Residents
- Ethnicity of Residents
- Additional Narrative

The City of Dearborn provided public housing through the Dearborn Housing Commission (DHC) and assists with moderate income seniors through the Dearborn Housing Department (DHD). They offer two types of assisted housing: public housing units and vouchers. Housing Choice Voucher (HCV), or tenant-based rental assistance, and Veterans Affairs Supportive Housing (VASH) are the most common voucher types.

According to City's website, it owns and manages 333 units of public housing in three developments (Townsend Tower, Kennedy Plaza, and Sisson Manor) and 351 units of city-owned senior housing in the Hubbard Manor East and West developments.

DHC and DHD manage five developments:

- Hubbard Manor East – 137 units, 1 bedroom (age 55+) – DHD managed
- Hubbard Manor West – 214 units, 1 bedroom (age 55+) – DHD managed
- Townsend Tower – 79 units, 1-2 bedrooms (seniors, handicapped, disabled)
- Kennedy Plaza – 119 units, 1 bedroom (seniors and handicapped – preference given to 62+)
- Sisson Manor – 135 units (elderly and handicapped – preference given to 62+)

HUD's Central Accounting and Program System (HUDCAPS) and PIH Information Center (PIC) Housing Authority (HA) Profiles show that Dearborn Housing Commission reported three (3) public housing developments, 333 public housing units and as of 2016, 152-unit project-based rental housing certificates and 96 Section 8 certificates. The last HA performance assessments occurred in 2015 and 2016 with Townsend Towers receiving an average inspection score of 90, Sisson Manor receiving an average inspection score of 91, and Kennedy Plaza receiving an average inspection score of 99.

The data provided in this chapter cover several program types and types of vouchers in use. These program types and vouchers are defined below:

- Certificate: The total number of Section 8 certificates administered by the Public Housing

- Authority (PHA).
- Mod-Rehab: The total number of units in developments that were funded under the moderate rehabilitation program administered locally by PHAs.
- Public Housing: The total number of units in developments operated by the PHAs within the jurisdiction.
- Total: The total number of Section 8 vouchers administered by the PHA (project based plus tenant based)
- Project Based: The total number of project-based Section 8 vouchers administered by the PHA
- Tenant Based: The total number of tenant-based Section 8 vouchers administered by the PHA.
- Special Purpose Veterans Affairs Supportive Housing: The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).
- Special Purpose Family Unification Program: Family Unification Program funding is allocated through a competitive process; therefore, not all PHAs administer the program.
- Special Purpose Disabled: In this context, disabled includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition.

Program Type / Units	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
# of units / vouchers in use	0	0	333*	4,875	0	4,593	0	64	218

Data Source: PIC (PIH Information Center) *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

*City of Dearborn only

Table 19- Public Housing by Program Type

Totals in Use

Table 19 displays the number of vouchers and units by public housing program type in Wayne County. According to the PIH Information Center (PIC) default data from IDIS Online, there are 4,875 vouchers in use in Wayne County. Additionally, there are 333 public housing units within the City of Dearborn. Tenant-based vouchers are by far the most used program, with 4,593 vouchers currently in use in Wayne County. Additionally, there are 64 Family Unification Program vouchers and 218 Persons with Disabilities vouchers in use in Wayne County.

Characteristics of Residents

Program Type / Characteristics	Certificate	Mod-Rehab	Public Housing Dearborn	Public Housing Wayne County	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program
# Homeless at admission	0	0	0	85	0	0	0	0	0
# of Elderly Program Participants (>62)	0	12	311	867	557	0	493	0	4
# of Disabled Families	0	12	283	518	1,323	0	1,146	0	19
# of Families requesting accessibility features	0	35	0	2,449	4,875	0	4,593	0	64
# of HIV/AIDS program participants	0	0	0		0	0	0	0	0
# of DV victims	0	0	0		0	0	0	0	0

Data Source: HUD IDIS Output; IMS/PIC (PIH Information Center)

Table 20 – Characteristics of Public Housing Residents by Program Type

Table 20 displays the characteristics of public housing residents by public housing program type. When analyzing the data there are several characteristics that correlate with a corresponding program type. Approximately 35% of public housing program participants are elderly (more than 62 years old) and 21% of families living in public housing are disabled. Nearly 11% of voucher program participants are elderly (more than 62 years old) and one quarter of families using vouchers are disabled. All families assisted (either in public housing or with voucher) are requesting accessibility features, as the number of families requesting accessibility features is equivalent to the total number of public housing units and vouchers in use. The data shows the same results for the voucher programs. No HIV/AIDS participants or victims of domestic violence were identified by HUD's Public and Indian Housing (PIH) IMS/PIC data.

Race of Residents

Program Type / Race	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
White	0	25	1,121	1,019	0	907	0	12	100
Black/African American	0	10	1,297	3,808	0	3,642	0	50	116
Asian	0	0	16	14	0	14	0	0	0
American Indian/Alaska Native	0	0	15	26	0	23	0	2	1
Pacific Islander	0	0	0	8	0	7	0	0	1
Other	0	0	0	0	0	0	0	0	0

Data Source: HUD IDIS Output; IMS/PIC (PIH Information Center)

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

Table 221 – Race of Public Housing Residents by Program Type

Table 21 displays the racial composition of residents for each public housing program. Residents in public housing are nearly equally mixed between White and Black/African American with just over 1% either Asian or American Indian/Alaska Native. In contrast, voucher programs are utilized by significantly more Black/African American residents (3,642 or 79%) than White residents (907 or 20%). Less than one percent (1%) of vouchers are used by Asian, American Indian/Alaska Native, Pacific Islander, or the “other” racial group. The overwhelming majority of Asian, American Indian/Alaska Native, and Pacific Islander residents assisted by these programs are using tenant-based vouchers.

Ethnicity of Residents

Program Type / Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
Hispanic	0	0	35	43	0	43	0	0	0
Not Hispanic	0	35	2,414	4,832	0	4,550	0	64	218

Data Source: Source: HUD IDIS Output; IMS/PIC (PIH Information Center)
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 22 – Ethnicity of Public Housing Residents by Program Type

Table 22 displays the ethnic composition of residents for each assisted housing program. Just over one percent (1%) of the public housing occupants and voucher users are of Hispanic descent. The ethnic group “Not Hispanic” uses just under 99% of all public housing units or vouchers available. No special purpose vouchers are used by residents of Hispanic descent.

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

According to housing authorities, the needs of residents on the waiting list for accessible units include shower grab bars; reserved parking spaces; Americans with Disabilities (ADA) toilets; bathrooms, hallways, and doorways that accommodate wheelchairs and walkers; and ADA ramps.

Families identified as “Families with Disabilities” have an immediate need for public housing and tenant-based housing that offers improved accessibility over standard units. The total number of disabled families assisted totals 1,841. The IDIS default data show that all of the families in need of housing assistance desire enhanced accessibility features. It is likely that this number is overstating the actual need. Whenever properties are renovated or an entire housing complex is rehabilitated though, as many accessibility features should be incorporated into the redesigned units as feasibly possible. To be able to safely age in place, more accessible units will be needed for the 35% of the public housing residents who are seniors over 62 years of age.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance?

For most of the PHAs in Wayne County, the waiting lists for the Housing Choice Voucher programs (Section 8) are currently closed and agencies are not accepting new applications. There are no plans to reopen many of these waiting lists in the near future since the waiting lists are so long and the availability of vouchers and eligible housing is limited. However, in many cases, the public housing waiting lists for PHAs throughout Wayne County remain open and are accepting new applications. See **Table 23** and **Table 24**.

Public Housing Authority (in Wayne County with an HCV program)	# HCV Waiting List*	Average Wait Time	List Open/Closed
Dearborn Housing Commission	*	*	*

Data Source: Dearborn Housing Commission. *N/D means no data was available for this PHA.

Table 23 – Housing Choice Voucher Programs by Public Housing Authority (Supplemental Table 2)

Public Housing Authority (that administers Low-Rent or Public Housing)	# on PH Waiting List	Average Wait Time	List Open/Closed
Dearborn Housing Commission	500	No estimate	Townsend Towers: Closed; Kennedy Plaza: Closed; Sisson Manor: Open

Data Source: Dearborn Housing Commission. *N/D means no data was available for this PHA.

Table 24 – Low-Rent & Public Housing Programs by Public Housing Authority (Supplemental Table 3)

Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Through discussions with the public housing authorities, and in combination with the needs assessment analysis, a number of needs have been identified for public housing residents and housing choice voucher holders. The most commonly identified needs are related to accessibility. Many public housing residents request accessibility accommodations, such as ramps, first floor units, handlebars in the shower, wheelchair accessibility, and more. Other needs that have been identified are upgrades to the physical facilities, such as the addition of air conditioning units. Voucher holders have identified the need for more landlords that are willing to participate in the program to expand housing choice.

Some of the public housing sites are scattered or do not have common spaces. This limits the amenities and public space available to residents on site. There are limited common area buildings with no onsite amenities, which means that many PHAs are limited in their ability to provide supportive services programs to public housing residents.

There may also be a need for resident education programs, such as resident budgeting basics, and basic job training or education, including reading and writing skills.

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

A resident's race, income and disability status are strong indicators for needing housing assistance through these various public housing programs. The average income for all public housing programs is very low and below poverty level. Tenants and voucher holders, as well as applicants on waiting lists, are typically cost burdened and many are elderly and/or disabled. Due to their limited income, their housing needs include affordability, availability of assistance, accessibility improvements for the elderly and/or disabled, and Fair Housing options.

Discussion

The City of Dearborn provides 333 units of public housing and Section 8 Vouchers, but the demand significantly exceeds the supply. The City's public housing has consistently scored well, but additional resources are always needed so that the quality of the housing remains high for the tenants.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction

Meeting homelessness challenges in the City of Dearborn is a collaborative effort comprising numerous individuals, agencies, and organizations. Many communities in the USA are facing the acute negative challenges of homelessness, especially large metro areas and communities. The condition of homelessness has become very costly in terms of human capital, increasing governmental costs, overcrowding of jails, suppression of economic development and the expensive misuse of emergency rooms. The good news is by using a “systematic approach” many communities have been able to drastically reduce homelessness, increase street graduation rates, and reduce the rate of new homelessness.

The City of Dearborn thoroughly explored the opportunities and responsibilities of the recently revised Emergency Solutions Grant Program. It is our belief that the State of Michigan, through its existing programs and 10-year plan to end homelessness, has an existing network and the demonstrated administrative capacity to best manage the allocated funding on behalf of the homeless and at-risk populations in the City of Dearborn, and throughout the State of Michigan. The City of Dearborn has therefore declined its Emergency Solutions Grant allocation with the knowledge that these funds will be added to the State of Michigan allocation.

Following past practices, the State of Michigan (MSHDA) will allocate Dearborn ESG resources through the Out-Wayne County Homeless Coalition (the Coalition), the Continuum of Care (CoC) body serving Wayne County excluding the City of Detroit.

The Coalition consists of over sixty agencies, organizations, and governmental units (including the City of Dearborn) working collectively to meet the needs of homeless persons in Wayne County excluding the City of Detroit. The CoC believes that the needs of homeless persons and the challenges of serving homeless persons in the geographic area are unique. The CoC is committed to the development and implementation of a unified and effective strategy for moving homeless persons toward permanent housing or permanent supportive housing.

Collaboration occurs in strategic planning meetings with the over sixty agencies, organizations, and governmental units. In addition, a Programmatic Analysis called “Opening Doors to End Homelessness in Out Wayne County” was completed in September 2015. Homeless Needs Assessment.

HUD defines “homeless” as a person living in a place not meant for human habitation, in a safe haven, or in an emergency shelter. There are four federally defined categories under which individuals and families may qualify as homeless:

1. Literally homeless;
2. Imminent risk of homelessness;

3. Homeless under other Federal statutes (e.g., unaccompanied youth or families with persistent housing instability); or
4. Fleeing/attempting to flee domestic violence.

Population	Estimate the # of persons experiencing homelessness on a given night, Sheltered	Estimate the # of persons experiencing homelessness on a given night, Unsheltered	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Persons in Households with Adult(s) and Child(ren)	165	0	911	37	N/A	N/A
Persons in Households with Only Children	0	0	2	1	N/A	N/A
Persons in Households with Only Adults	74	21	383	38	N/A	N/A
Chronically Homeless Individuals	29	2	112	28	N/A	N/A
Chronically Homeless Families	3	0	17	3	N/A	N/A
Veterans	17	3	91	9	N/A	N/A
Unaccompanied Child	0	0	2	1	N/A	N/A
Persons with HIV	UR	UR	UR	UR	N/A	N/A

Data Source: Source: 2020 CoC Homeless Populations and Subpopulations, MI-502, Dearborn, Dearborn Heights, Westland/Wayne County CoC, Point-in Time Count Date: 01/29/2020
N/A = Not Available; UR = Unrecorded

Table 25 – Homeless Needs Assessment

The most recent homeless census, or annual Point-in-Time (PIT) count, was conducted on January 29, 2020. The results of this survey are summarized in **Table 25** for the entire CoC service area. The total number of homeless persons counted during the homeless census was 260. Of these, 239 were sheltered and 21 were unsheltered. Of the sheltered homeless population, 63.2% were in emergency shelter and 36.8% were in transitional housing. The majority of homeless persons (either sheltered or unsheltered) were in households with adults and children. Of the 239

homeless persons counted, 165 (52.5%) were in households with adults and children and 95 (30.3%) were in households with only adults. Additionally, 20 veterans were counted (6.4%).

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with needed services and support. Approximately 34 (10.8%) of those counted were chronically homeless, having been homeless at least four times in the past 3 years. Of subpopulations of homeless, 58 (47.9%) were mentally ill or struggled with substance abuse, 20 (16.5%) were veterans, and 43 (35.5%) were fleeing domestic violence. It is important to note that just under half of homeless persons counted were mentally ill or struggled with substance abuse.

Indicate if the homeless population is: City of Dearborn No Rural Homeless

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

The CoC does not maintain the datasets by population necessary to complete two of the columns in **Table 29**. In its FY 2020 System Performance Measures report generated by the CoC's HMIS system, the report stated that 72 persons exited Street Outreach for permanent housing. Of those in Emergency Shelter, Safe Haven, Transitional Housing, and Rapid Re-Housing, three hundred and sixteen (sixty-four percent) successfully exited HMIS for permanent housing. Of those who were in permanent housing, two hundred and fifty-seven (95%) remained in permanent housing.

Regarding number of days experiencing homelessness, those in Emergency Shelter, Safe Haven, and Transitional Housing had an average stay of 91 days while the mean length of stay was 61 days in FY 2020.

The information below provides more detail regarding specific homeless populations and their needs, including chronically homeless, families with children, veterans, and unaccompanied youth.

Chronically Homeless

According to HUD, a person is considered chronically homeless if they have been continuously homeless for at least 12 months, or on at least four (4) separate occasions (at least 15 days each) in the last three (3) years. In the City of Dearborn, the chronically homeless population

comprise a tenth (34 or 10.8%) of the overall homeless population counted. Of the chronically homeless population, 32 (94.1%) were sheltered and 2 (5.9%) were unsheltered. In “Opening Doors: The Federal Strategic Plan to Prevent and End Homelessness” (2015), the U.S. Interagency Council on Homelessness notes that people experiencing chronic homelessness have complex service needs and higher rates of mental illness and/or substance abuse challenges. With these challenges, this population also experiences higher rates of other health and social problems. Needs unique to this population are case management for mental/behavioral health, healthcare, and substance abuse treatment services. A Housing First approach, including permanent supportive housing that combines housing and case management, is a priority need for the chronically homeless population.

Families with Children

Of the homeless population counted, 165 (52.5%) were in families with children. In “Opening Doors: The Federal Strategic Plan to Prevent and End Homelessness” (2015), the U.S. Interagency Council on Homelessness notes that many families experiencing homelessness are single-parent households with young children. Challenges faced by homeless families with children include poverty, domestic violence, loss/instability of family and social networks, school disruption, and other health and social problems. The priority needs of this population include rapid re-housing and housing assistance, access to employment, mental health, health care, and domestic violence services, as well as school/daycare programs.

Veterans

The full extent of the homeless veteran population is unknown; however, many veterans in Dearborn are struggling with disabilities that put them at risk of homelessness, including related mental health and substance abuse challenges. Of the homeless persons counted, 20 (6.4%) were veterans. Of those, 17 (85.0%) were sheltered and 3 (15.0%) were unsheltered. In “Opening Doors: The Federal Strategic Plan to Prevent and End Homelessness” (2015), the U.S. Interagency Council on Homelessness notes that homelessness among veterans has complex causes including but not limited to physical disability or health issues, post-traumatic stress and/or brain injury, and loss/instability of family and social networks. These factors may also contribute to higher rates of mental illness and substance abuse challenges among veterans. The needs of veterans are currently met by programs that provide specific services to this population, including but not limited to housing assistance, affordable housing, access to employment, and healthcare and mental/behavioral health counseling. These include HUD-VASH housing assistance and medical services offered by the VA.

Unaccompanied Youth

Unaccompanied youth (children and young adults) accounted for approximately 0 or 0% of the 314 homeless persons counted. In “Opening

Doors: The Federal Strategic Plan to Prevent and End Homelessness” (2015), the U.S. Interagency Council on Homelessness notes that the population of unaccompanied youth is often undercounted. Unaccompanied homeless youth are often fleeing instability, abuse, neglect, or violence and/or struggle with mental/behavioral health or substance abuse challenges. This population also includes youth leaving or “aging out” of foster or institutional care.

Nature and Extent of Homelessness: (Optional)

Race or Ethnicity	Sheltered	Unsheltered (optional)
White	95	13
Black or African American	120	7
Asian	1	0
American Indian or Alaska Native	4	0
Pacific Islander	0	0
Multiple Races	19	1
Hispanic	7	0
Not Hispanic	232	21

Data Source: Source: 2020 CoC Homeless Populations and Subpopulations, MI-502, Dearborn, Dearborn Heights, Westland/Wayne County CofC, Point-in Time Count Date: 01/29/2020

Table 26 – Homeless Needs Assessment**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

In **Table 26**, of the homeless population counted during the CoC January 2020 count, 165 (52.5%) were in families with children. There were zero (0) unsheltered homeless households with children. The remaining 165 households were sheltered, with the majority (115) in emergency shelter. Additionally, 20 (6.4%) of the homeless population counted were veterans. There were three (3) unsheltered veterans counted. While many homeless families and veterans were sheltered, most families were in emergency shelter rather than transitional housing or some other program.

The count identified 91 homeless veterans who received service in CY2019 with 67 males, 23 females, and one transitioned female. Only one of the veterans was homeless with a spouse or partner. These statistics do not clearly represent the number of veterans who have left their families for a homeless life, often due to mental or substance abuse issues that may be a result of their service.

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

The most recent homeless census, or annual Point-in-Time (PIT) count, was conducted on January 29, 2020. According to the PIT count, 127 African American persons experienced homelessness, 108 white persons, 1 Asian person, 4 American Indian or Alaska Native persons, 0 Pacific Islander persons, and 20 multiple races persons for a total of 260 as a whole. Based on these statistics, 41.5% of African American

persons, 48.8% of White persons, and approximately 10% (9.6%) of Asian, American Indians or Alaska Native, Pacific Islander, and multiple races persons experienced homelessness overall.

Based on Henry Ford Community Health Needs Assessment 2019 Demographic Profile of Southeastern Michigan's Tri-County Area section, the Tri-County area includes the contiguous counties of Wayne, Oakland and Macomb, which are located in southeastern Michigan and account for 41% of the Michigan population. Wayne, Oakland, and Macomb (in that order) are the most populated counties in Michigan. Of the nearly 4 million residents, approximately 51% of the population is female. With regard to race/ethnicity, the Tri-County area is 64% white, compared to a national average of 60%. Of note, the Tri-County area is 24% black, which is over twice the national percentage age of 12%. Conversely, the Hispanic population (5.0%) is less than the national percentage of 18%.

At-Risk Populations

Two groups at particular risk for developing disease and participating in risky behaviors in the Tri-County area are those with lower income and/or education. The correlation is frequently observed that as income and education decreases, the prevalence of risky behaviors and chronic conditions increases, and the prevalence of preventive practices decreases.

As noted earlier, communities with lower income and education exist throughout the Tri-County area. One such pocket in Wayne County is the communities making up the City of Detroit where the average household income is 50.4% below the U.S. average and 13.3% of the Detroit community has a bachelor's degree or higher versus 29.0% for the U.S. overall.

Also, at particular risk for developing chronic disease and not seeking preventive care are the homeless, due to risk factors such as low income and education, poor living conditions, and participating in risky behaviors such as drug and alcohol abuse. According to Michigan's campaign to end homelessness 2019 annual summary, homeless families with children had an average monthly income of less than \$667. In Michigan, it is estimated that approximately 61,832 people are homeless.

The homeless population represents a significant community health need to be addressed within Wayne County, as well as the Metro Detroit. First, they are a disadvantaged population as they may lack the needed resources to seek preventive care to avert the development of chronic disease and illness. Second, as the homeless are more likely to develop chronic disease if left un-served, their conditions become more difficult and expensive to treat when finally seen at later stages of chronic disease and illness. To compound this problem further is the likelihood that the homeless will turn to the much costly emergency room when seeking care, as they may lack the needed health insurance to be seen in other lower-intensity settings such as a physician office or primary care clinic. As a consequence, the cost of care rises to treat the homeless, as well as diverting precious emergency department resources that could have been better utilized for more complex cases.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There were a total of 1,774 literally homeless reported out of 2,076 as whole from the CoC's January 1, through December 31, 2014 report. At that time, 85% of the homeless population was reported as unsheltered; however, more recent PIT Counts have illustrated lower rates of unsheltered homeless.

In January 2020, the CoC counted individuals suffering from homelessness. Of the 260 persons counted, 239 (92%) were sheltered and 21 (8%) were unsheltered. Of the sheltered, 151 (63%) were in emergency shelter rather than transitional housing (88 or 37%). There were two unsheltered chronically homeless persons reported.

Based on this information, sheltered persons comprise a significant percentage of the overall homeless population counted. There is nevertheless a need for other shelter and housing options beyond emergency shelter and transitional housing. Such needs include permanent supportive housing or other programs specifically targeted to homeless subpopulations such as persons with mental illness/substance abuse challenges, veterans, and persons fleeing domestic violence or aging out of foster care. In addition, these statistics do not include those individuals and families that are struggling to remain sheltered.

Discussion

As a founding member of the Out-Wayne County Homeless Coalition, the homeless service provider for the Wayne County Urban County area, the City of Dearborn recognizes homelessness as a regional issue and makes no attempt to separate Dearborn statistics from those of the Out-Wayne County Homeless Services Coalition.

The Out-Wayne County Homeless Services Coalition ("The Coalition") serves as Wayne County's Urban County Continuum of Care (CoC) provider and has been working collaboratively for 20 years to provide seamless services to individuals and families who are homeless or at-risk of homelessness. The CoC practices a "no wrong door" approach to service delivery. Wayne Metropolitan Community Action Agency serves as the Housing Assessment and Resource Agency (HARA) and provides a prompt, appropriate and consistent response to those experiencing a housing crisis. All Out-Wayne County residents must have access to stable living environment and supportive services that promote and encourage housing choice and stability.

Goal

The Coalition's goal is to prevent, reduce and end homelessness.

Strategy

- Align projects, programs, supports and interventions to meet the goals of Opening Doors: Federal Strategic Plan to Prevent and End Homelessness which established a plan to end veteran and chronic homelessness by 2015 and family/youth homelessness by 2020

- Employ a coordinated assessment tool (Service Prioritization Decision Assistance Tool -SPDAT) to offer homeless individuals and families the housing type that best meets their needs toward the goal of long-term housing stability
- Rapidly rehouse those who experience homelessness and optimize self-sufficiency among individuals and families experiencing homelessness
- Avoid homelessness by providing strategic homeless prevention interventions and promote access to and effective utilization of mainstream programs by homeless individuals and families
- Provide transitional housing to populations based on best practices with the goal of long-term housing stability
- Analyze geographic project portfolio to ensure that the Out- Wayne has the right mix of housing and services
- Focus continuously on results by collecting, using and analyzing high-quality data and quickly making programmatic adjustments within Out-Wayne when indicated

The CoC recognizes the importance of taking local action to end homelessness. As a result, CoC has developed the framework for a Ten Year Plan to End Homelessness based on the unique needs homeless and near homeless persons and families in the 43 communities that comprise Out-Wayne County. The entire membership of the Coalition is engaged in this process and the CoC assumes responsibility for ensuring that objectives are met. The strategies contained in this plan are consistent with the Wayne County's Consolidated Plan.

The vision of this Ten Year Plan to End Homelessness is aligned with the "Housing First" philosophy and seeks to ensure that all Wayne County Urban County residents including those residing in Dearborn are in stable living environments and adequately supported in maintaining their housing. The vision includes a strategy of service provision that consists of: Crisis Intervention & Short-Term Stabilization; Screening, Intake and Needs Assessment; Provision of Housing Resources; and Provision of Case Management.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

The primary objective for the City of Dearborn in its use of Housing and Community Development funding is to provide its residents with the opportunity to enjoy the high standard of living (housing and community) that all American's have come to expect.

Many of the service agencies that participated in developing the plan identified a need for additional public services to address the needs of the community. Elderly residents, children, and victims of abuse are often underserved special needs populations and agencies that support these populations are in need of funding support. The sources of funds available for this objective include: CDBG and HOME (ADA compliant improvements/enhancements, case management and counseling services, and referral services for at-risk populations), Medicaid, and other public and private (supportive services).

Special needs populations often require assistance or accommodations to participate in activities taken for granted by the average resident. Special needs groups may also require specifically designed services to maintain a reasonable standard of living or to prevent homelessness.

The City of Dearborn will attempt to use its limited Housing and Community Development resources to provide linkages to existing services or enhance/create services to fill unmet needs.

Specific Special Need Objectives:

S1- Case management and counseling services designed to link/refer special needs populations with existing service providers.

S2- Adult day care services for the frail elderly, designed to provide respite to the caregiver and allow the client to remain in their own home.

S3- ADA compliant improvements to public facilities, accommodating access to programs and services by disabled persons.

S4- ADA compliant enhancements to services and activities.

S5- Other services, to fill unmet needs of special needs populations.

S6- Provide preference for artists of the low-income population for rental housing needs and services.

Current special needs activities that are expected to be implemented or continue over the life of this plan include: health, social and youth services; counseling and referral services for at-risk populations; and continued ADA modifications to single family homeowner rehabilitations, public facilities and services.

Describe the characteristics of special needs populations in your community

The City of Dearborn special needs population generally include elderly, frail elderly, physically disabled, and developmentally disabled.

There is no way to precisely measure housing need among the special populations separately from the housing need of the general population. One problem in trying to determine a separate estimate of need is the extent to which double counting may occur. For example, an elderly or handicapped person with low income is likely to already be included among the total number of needy households since Census data will indicate that they have an excessive housing cost burden. Members of a special needs population may also have more than one need. They may have economic need which will have already classified them as a housing need household, while having unmet and unmeasured needs for the physical adaptation of their living environment.

The lack of data on the housing needs of individuals with special needs, like the elderly or disabled individuals, severely limits the ability to adequately assess housing need among special populations. For example, some individuals may require no housing assistance at all, while others are not identifiable because they have made no request for assistance, are unaware that they qualify for assistance, or are already being served within special facilities.

According to the 2014-18 ACS Demographic and Housing Estimates, there are 11,768 residents 65 years and over out of a total population of 95,089. Over twelve percent (12%) are elderly. According to the housing cost burden > 30% data table provided by HUD, elderly homeowners housing cost burden rate makes up 31% of the total households as a whole. Elderly homeowners with housing cost burden > 50% rate makes up 27% of the total households as a whole.

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

Each of the identified special needs populations have both housing and service needs, all are important and should be addressed.

The City of Dearborn will address special needs, including the elderly, frail elderly, physically disabled, and developmentally disabled. It will do so through its housing rehabilitation programs (including barrier-free home improvements), by providing CDBG funds to local social service agency (health, social and youth supportive services), combined with counseling and referral services for at-risk populations, and other supportive services for the developmentally disabled population.

The major obstacle in addressing non-homeless special needs is a lack of sufficient data on the housing needs of individuals with special needs, like the elderly or disabled individuals, severely limits the ability to adequately assess housing need among special populations.

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

(Not applicable. Dearborn is not a recipient of HOPWA funding.)

The City of Dearborn is not a recipient of HOPWA funding. Dearborn residents in need of HOPWA services may participate through Detroit metropolitan statistical area programming.

HOPWA funding allocated for the Detroit Metropolitan Area is administered through the City of Detroit's Department of Health and Wellness Promotion (DHWP) in cooperation with the Southeastern Michigan HIV/AIDS Council (SEMHAC). HOPWA funds are used to provide shelter, transitional housing, emergency assistance, case management, transportation, and other supportive services. Additionally, sponsors provide information and referral services. Based on the Michigan Department of Health and Human Services' Annual Michigan HIV Surveillance Report – Tables: New Diagnoses and Prevalence, 2015 report, there were approximately 488 newly-diagnosed clients in the Detroit Metro Area. Proportion of newly diagnosed clients that were Stage 3 was 45.7% or 223 of the new diagnoses.

Discussion

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to have low to moderate income and need public services. This category covers a large population, including the elderly, victims of domestic violence, persons with physical or developmental disabilities, persons with mental illness or substance abuse challenges, or persons living with HIV/AIDS. Although not considered a special needs population, youth and young adults are also an at-risk population.

In the City of Dearborn, non-homeless special needs for seniors are provided by a variety of organizations including Senior Citizen Bus Service, Meals on Wheels, and Telecare for homebound seniors calling daily to check on the welfare of seniors. Other special needs are often addressed by non-profit agencies and partners including ACCESS, First Step and others; however, many of these agencies are overburdened and continue to need funding for service delivery.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities

Public Facilities are not defined by either the CDBG statute or the grant regulations. However, in the CDBG program public facilities are broadly interpreted to include all improvements and facilities that are either publicly owned or that are traditionally provided by government, or owned by a non-profit, and operated so as to be open to the general public. New public facilities are not a high priority for the City of Dearborn.

Dearborn has a great need to keep its existing public facilities that are currently operating at an efficient and effective level. To the extent possible and permitted by funding restrictions the City recognizes a basic need to maintain staffing, condition, and high quality at existing public facilities, summarized in the following categories:

- Fire Stations/Equipment
- Parks, Recreational Facilities
- Library Facilities

Fire Stations/Equipment

The fire stations which service the City's low and moderate-income neighborhoods (Northeast and Southeast Dearborn) are Station #3 and Station #4.

Fire Station #3, built in 1940, services Southeast Dearborn: the area bounded by Ford Road to the north, City limits to the east and south, and Schaefer to the west. Substantial improvements and replacements are necessary to upgrade the building to make it more energy efficient, environmentally safe and to improve and preserve its structural integrity and function. Several options for meeting the needs of Station #3 may be explored: investment in improvements to the existing structure; demolish and replace the existing structure; or demolish existing structure and replace with multi-function community building.

Fire Station #4, built in 1957, services Northeast Dearborn: the area bounded by the City limits to the north, east and west, and Ford Road to the south. Due to gradual improvements over the years, the building is structurally sound. However, there are improvements and replacements necessary to upgrade the building to make it more energy efficient, environmentally safe and to improve and preserve its structural integrity and function.

Parks and Recreation Facilities/Enhancements

The Dearborn Recreation offers residents of all ages the opportunity to enjoy both active and passive leisure activities. The overall mission of the Dearborn Recreation Department is to help fulfill the social, educational, recreational needs of children, adults, and families by providing quality programs and activities in clean and well-maintained facilities and to achieve this through exemplary customer service.

In addition to new park development, the City continually invests in its park facilities. Feature updates, security enhancement, and equipment are maintained, renovated, or added based upon the changing recreational needs expressed by area residents. Improvements to existing parks received priority in the Consolidated Plan.

Neighborhood Facilities

In addition to the Dearborn Public Library's main branch, the Henry Ford Centennial Library (HFCL) at 16301 Michigan Avenue, Dearborn's low/moderate-income neighborhoods is serviced by the Esper Branch Library located in northeast Dearborn at 12929 West Warren. The physical needs of the Esper Branch were addressed by the Esper Library addition/renovation project that was completed in fall 2000. Current needs include security, equipment, and lighting upgrades.

The Dearborn Public Library system does not operate a branch in the Salina Community, a low-moderate income community in southeast Dearborn. Residents of this community typically commute to HFCL or one of the branches for library services and programming. The population of the Salina Community represents just 5.3% of Dearborn's total population therefore it may be cost prohibitive to consider full branch services in this community. Other options might include transportation services, book mobile, or less than full-time services offered at other community locations.

How were these needs determined?

These needs were identified through the City's capital improvement plan planning process that occurs in conjunction with the City's annual budgeting efforts and during the development of the City's Parks and Recreation Plan planning process that includes public outreach (plans are updated every five years).

Fire Stations/Equipment

Over time, fire equipment becomes worn out, outdated or just exceeds its recommended service life. Per CDBG standards, fire rescue equipment is eligible for funding as they are "integral to fire protection facility". CDBG funding will be used over the next five years for the purchase and replacement of new extrication/rescue equipment, rescue emergency vehicles, fire trucks, and other life-saving equipment.

Fleet replacement has occurred within the last five years, and modest fleet replacement will occur in FY 2021-22. Ongoing replacement will occur as equipment reaches end of its useful life.

Parks, Recreational Facilities

Feature updates, security enhancement, and equipment are maintained, renovated, or added based upon the changing recreational needs expressed by area residents and supported by the 2021-2025 Recreation Master Plan.

Library Facilities

The current needs of the Esper Library include equipment, security and lighting upgrades that were not addressed in the 2000 renovation project.

Describe the jurisdiction's need for Public Improvements

Public Improvements are similarly defined as those facilities that are publicly owned. Street, sewer/water main, and sidewalk improvements receive high priority in the Consolidated Plan.

The City of Dearborn recognizes a basic need to preserve the integrity of its neighborhoods through existing public improvements, summarized in the following categories:

- Street Resurfacing and Pavement Reconstruction
- Water Main Replacement and Sewer Projects
- Sidewalk Improvements

Street Resurfacing and Pavement Reconstruction

The streets in the City's low/moderate-income neighborhoods were originally constructed in the 1920's, 30's and 40's. The life expectancy of the concrete pavement is approximately thirty to forty years. In order to extend the life of the pavement, improve the ride on the roadway surface and preserve the integrity of the neighborhood, the streets are resurfaced with asphalt concrete on a cycle of twelve to fifteen years. However, if the pavement base is deteriorated and needs extensive base repair reconstruction will be recommended. In order to minimize disruption to the neighborhoods, the condition of underlying water mains is reviewed at the time street resurfacing is proposed. If deemed necessary, water main replacements are completed at the same time.

Water Main Replacement and Sewer Projects

The water mains and sewers in the City's low/moderate-income neighborhoods were also constructed in the 1920's, 30's and 40's. The life expectancy of water mains and sewers is fifty to seventy-five years. Depending on the number of water main breaks and the location of the breaks, old water mains are replaced with appropriate pipe diameter per current standards. To address storm water flows, the City has invested in Combined Sewer Overflows throughout the City and ongoing investment is necessary to keep this system maintained and in compliance with U.S. EPA requirements.

The existing condition of sewers is monitored by periodic cleaning and televising. Analysis of recent sewer studies assist in prioritizing sewer reconstruction projects. The City is upgrading its utility equipment with purchases of new vacuum truck, dump truck, trucks, and excavator in FY 2020-21, and new equipment is proposed in FY2021-22 to begin lead service line replacement city-wide.

Sidewalks

Some sidewalks in the City's low/moderate-income neighborhoods may need to be resurfaced or reconstructed due to the life expectancy of the concrete pavement which is approximately thirty to forty years and other underlying conditions such as over-grown tree roots and high traffic wear and tear.

How were these needs determined?

These needs were determined through several steps including: 1) during the City's capital improvement plan planning process that occurs each year during the annual budgeting process; and 2) during the Consolidated Plan public engagement process.

The life expectancy of the concrete pavement is approximately thirty to forty years. In order to extend the life of the pavement, improve the ride on the roadway surface and preserve the integrity of the neighborhood, the streets are resurfaced with asphalt concrete on a cycle of twelve to fifteen years.

The life expectancy of water mains and sewers is fifty to seventy-five years. Depending on the number of water main breaks and the location of the breaks, old water mains are replaced with appropriate pipe diameter per current standards.

The life expectancy of sidewalks varies based on high traffic and other underlying conditions and replacement of sidewalks will be based on specific priorities and need.

Describe the jurisdiction's need for Public Services

The City of Dearborn neighborhoods have a continuing and increasing need for programs and services to maintain and improve the viability of their households and neighborhoods. Examples of past programming, which is expected to continue, include:

- Crime Prevention and Education
- Youth Services
- Neighborhood Preservation
- Vector
- Recreation Services
- Code Enforcement
- Other Public Services

Crime Prevention and Education

Dearborn Community Policing / Crime Prevention Program adhere to the philosophy of developing community-involved programs to include citizen participation with the police department to form a framework for addressing community concerns and problems. Officers assigned to the Office of Training & Development will utilize a variety of police strategies to build relationships with residents, educate residents, conducts crime prevention meetings and patrols, and enforcement action to address citizen concerns.

Dearborn Community Policing / Crime Prevention Program adhere to the philosophy of developing community-involved programs to include citizen participation with the police department to form a framework for addressing community concerns and problems. Officers assigned to the Office of Training & Development will utilize a variety of police strategies to build relationships with residents, educate residents, conducts crime prevention meetings and patrols, and enforcement action to address citizen concerns.

The Community Policing staff launched a new citizen program called “Lock –It or Lose-It” in May 2015. The program focused on community education in regard to locking vehicles and removing valuables from vehicles. The program is aimed at reducing larceny from vehicles throughout the City.

The NIXLE program focuses on the introduction and registration to NIXLE, an emergency alert system. This alert system relays information related to crime prevention tactics, police activity, and emergencies within the City to subscribers in real-time. The police department continues to build on this platform and expand the use with citizens.

Youth Services

There is a continuing need for programs that address drug usage, violent behavior, and gang activity among the youth of Dearborn. The T.I.T.A.N. Program (Teaching Integrity, Tolerance and Non-Violence)

crime prevention youth programs provide the much-needed life skills for resisting peer pressure, resisting experimentation with drugs and alcohol, and resisting other negative behavior that is detrimental to personal and community welfare.

The T.I.T.A.N. Program is a comprehensive program that equips students from grades K-12 with life skills needed to resist negative peer pressure, involvement in drugs, tolerance of people regardless of race, creed, and religion, building good character and to present a positive role model. T.I.T.A.N. officers will work with core lessons ranging from Peer Pressure/Drug Awareness, Conflict Resolution, Core Values, and Self-Respect. The police Officers are certified as S.R.O.'s (School Resource Officer) and are based in individual schools.

Neighborhood Preservation

Along with public facilities and infrastructure improvements these neighborhoods listed above have a continuing and increasing need for programs and services to maintain and improve the viability of their households and neighborhoods and to enhance their overall quality of life. Examples of past programming, which is expected to continue, include:

- Vector Control
The Sanitation/Neighborhood Services Division provides Vector Control (rodent/rat infestation and other disease carrying pests) inspections and abatement of residential homes and businesses to preserve neighborhood health, safety, and welfare. Vector Control Program provides pest elimination and control through health education, complaint response, baiting and the inspection of food establishments, childcare facilities, and neighborhood facilities.
- Recreation Services
Recreational activities are essential to the physical and emotional well-being of Dearborn residents, our youth in particular. In addition to crime prevention and education services, it is desirable to provide and enhance wholesome activities so that Dearborn residents can choose to use their free time appropriately. The City of Dearborn's diverse parks and recreation facilities help promote active living and can enhance the overall health and well-being of residents. The Dearborn Recreation Department offers a wide range of adult and youth recreation programs. Recreation services may include park enhancements, park security, playground attendants, or other recreation supervision and staffing at neighborhood facilities. The Recreation Department completed the development of its Recreation Master Plan for 2021-2025 in winter 2020-21. The Recreation Plan includes significant maintenance activities at all of the City's recreation facilities including Camp Dearborn, golf courses, pools, and parks facilities. Ongoing efforts to improve sustainability are incorporated into these maintenance, repair, and renovation activities. The strategic plan for the Recreation Department was created as part of an accreditation process for the Commission for Accreditation of Park and Recreation Agencies (CAPRA), which recognizes park and recreation agencies for excellence in operation and service. In October 2009, the Dearborn Recreation Department became accredited by CAPRA.
- Code Enforcement
Due to the age of Dearborn's housing stock and the increasing concentration of low-income persons in Dearborn's Northeast and Southeast communities, the City has recognized the need for a continuing code enforcement program. The code enforcement program's neighborhood exterior inspections and follow-up are designed to ensure long-term compliance with housing codes and to arrest/reverse the decline of the designated area when combined with public

improvements, homeowner loan programs, priority designation for owners qualified or existing rehab programs and public services.

- Other Public Services

Public service funding is used to provide services in areas of unmet need and to coordinate the delivery of other available service resources to Dearborn's low-income residents. The City has funded alternative court activities through grants to develop a veteran's treatment court and a hybrid drug/sobriety court.

- Senior Services

According to 2014-18 ACS data, there are 8,648 households with at least one person over 65 years of age, out of 30,897 total households. Almost twenty-eight percent (27.9%) of the City's households have someone who is elderly in their household. There are 3,675 households in Dearborn where the 65-year-old or older is living alone, which is 11.9% of all households. Of the 11,509 noninstitutionalized civilian population that is over 65 years of age, 4,757 have a disability, which is 41.3% of the population.

As a part of the City's capital planning process, both Hubbard Manor East and West apartments are to receive HVAC upgrades in FY 2021-22.

To add, the Ford Community for the Performing Arts Center is to receive a new roof in FY 2021-22.

Removal of Architectural Barriers

As an older community, many Dearborn public facilities, which are used to provide services to the public, were built more than 45 years ago. At that time, little if any thought was given to the special architectural needs of people with disabilities. After the enactment of the Americans with Disabilities Act, the City conducted facility surveys to determine whether public facilities offer barrier free access. Resulting surveys identified public facilities that restrict access to locations where programs and services are offered. Significant progress has been made toward eliminating identified barriers. CDBG regulations allow the removal of architectural barriers to be considered as serving low-income persons based upon data showing that, on a national basis, a majority of elderly and handicapped persons have low-income. Dearborn contains a relatively large population of senior citizens. Many of these seniors also experience physical limitations that could be considered a disability. To assure access to programs and services, removal of architectural barriers in our public facilities will continue to be a priority over the next five years.

Consideration will also be given to the provision of services or the purchase of specialized equipment for the benefit of Dearborn's disabled, special needs population.

How were these needs determined?

These needs were determined through several efforts including the City of Dearborn's annual budget approval process which includes the development of a capital improvements plan for the City, recreation plan development, and through two public hearings held during the development of the City's Consolidated Plan. City of Dearborn held two (2) Needs Assessment community input meetings to gather public input on the priority needs in the City. The first meeting was held on Wednesday April 14,

2021 at 2:00 p.m. The second meeting was held on Wednesday May 12, 2021 at 2:00 p.m. Due to the Covid-19 pandemic, these two public meetings were held using the Zoom online platform.

Email invitations to the community input meetings were sent over a week in advance to over 120 groups and individuals that are involved in community development within the City and neighboring communities. The meetings were also posted on the City's events calendar.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

The Housing Market Analysis section of this plan is intended to provide a clear picture of the neighborhood types, local housing market, public and assisted housing needs, homeless and special needs services and facilities, barriers to affordable housing, and characteristics of the local economy and workforce. Most of the data relied upon for the following marketing analysis were derived from the Dearborn 2030 Master Plan and 2014-2018 American Community Survey (ACS) 5-Year estimates.

Similar to other communities in Wayne County and Southeast Michigan, Dearborn had a slight decrease in population over the last five years (2014-2018) of 96,739 persons to 95,089 persons. SEMCOG projects the City's population to continue to modestly decrease over the next 30 years; however, the rate of decline will be considerably less than for Wayne County as a whole which is attributed, in part, to the exodus of population from the City of Detroit. Dearborn's population is younger than that of Wayne County, has a higher median household income than that of Wayne County as a whole; and has a higher percentage of college degrees than the County and regional average.

Over the past several decades many of Dearborn's neighborhoods have experienced some change to their original character. Change in the city's neighborhoods has primarily resulted from residents' desire to modify existing homes to add on living space, attach garages, second stories, and so on. There are a total of 34,161 housing units in Dearborn. Approximately 73.3% of the residential housing stock in Dearborn are detached, single- family homes. Multiple family (2+ units) makes up 22.0% of the housing stock in Dearborn.

Of Dearborn's 30,897 households, 68.3% are family households and over half 51.6% are married-couple families. Approximately 40% (38.3%) of households are families with one or more people under the age of 18 years old and 11.9% of households are person age 65 years and over. When the projected change in households and population are compared, it is apparent that the number of persons per household is decreasing in Wayne County as a whole, while increasing slightly in Dearborn. This may be due to Dearborn's significantly younger population and larger family sizes characteristics of newer immigrant groups.

Over half of Dearborn households, 20,400 or 66.0% are owner-occupied, while 10,497 households or 34.0% are renter-occupied households. The median home value in Dearborn is \$134,000 compared to Wayne County's value of \$102,700. The median contract rent for renter-occupied units in Dearborn is \$786. The City's housing units are predominantly single-family detached residences, with a high owner occupancy rate comparable to the SEMCOG region. Vacancies are relatively low in comparison to the area, a good indicator of healthy neighborhoods.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The total number of housing units in the City of Dearborn is just over 34,000. In the 2000 Census, the City of Dearborn had a total of 38,981, housing units and 2,211 vacant housing units (5.7% vacancy rate). In 2018, the housing unit vacancy rate was 9.6%. Between 2000 and 2018, the total number of housing units in Dearborn decreased by 4,820 housing units (12.4% decrease). Since 2000, the population in the City declined from 97,775 to 95,089, which is 2,686 persons. At an average of 2.5 persons per household, this would account for a decreased demand for housing units within the City of approximately 1,000 units. Dearborn's population loss and impacts upon the City's housing market are likely related to several factors including Michigan's single state recession that lasted most of the 2000s that contributed to Michigan's out-migration, impacts of the loan foreclosure crisis and Great Recession, continued exurban suburbanization in Metro Detroit, and the tightening of American migration regulations may all be partly to blame.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	25,046	73.3%
1-unit attached structure	1,454	4.3%
2-4 units	3,287	9.6%
5-19 units	1,489	4.4%
20 or more units	2,724	8.0%
Mobile Home, boat, RV, van, etc.	161	0.5%
Total	34,161	100%

Data Source: 2014-2018 ACS

Table 27 – Residential Properties by Unit Number

Residential Properties by Unit Number

As shown in **Table 27**, data from the 2014-2018 ACS show that 26, 500 or 77.6% of all residential properties within the City of Dearborn are single units. Single-unit properties are either detached structures (25,046 or 73.3%) or attached structures (1,454 or 4.3%). Residential properties are further categorized into properties with 2-4 unit structures (3,287 or 9.6%), properties with 5-19 unit structures (1,489 or 4.4%), and properties with 20 or more unit structures (2,724 or 8.0%). These categories comprise 99.5% of the City's housing stock. The remaining 0.5% of residential properties in the City are classified as mobile home, boat, RV, van, etc. (36,358).

Unit Size by Tenure

	Owner, Number	Owner, %	Renter, Number	Renter, %
No bedroom	63	0.3%	685	6.5%
1 bedroom	239	1.2%	2,125	20.2%
2 bedrooms	3,504	17.2%	3,671	35.0%
3 or more bedrooms	16,594	81.3%	4,016	38.3%
Total	20,400	100%	10,497	100%

Data Source: 2014-2018 ACS

Table 28 – Unit Size by Tenure**Unit Size by Tenure**

As shown in **Table 28**, there are an estimated 30,897 total occupied housing units within the City. Of this total, 20,400 or 66.0% are owner-occupied and 10,497 or 34.0% are renter-occupied. Of all owner-occupied units, most contain 2 or more bedrooms (20,098 or 98.5%). Only a small number of owner-occupied units have 1 bedroom (239 or 1.2%) or no bedroom (63 or 0.3%). Of all renter-occupied units, most contain 1 or more bedrooms (9,812 or 93.5%). Over a quarter of all renter-occupied units have 2 bedrooms (3,671 or 35.0%). In comparison to owner-occupied units, more renter-occupied units have 1 bedroom (2,125 or 20.2%) or no bedroom (685 or 6.5%). Based on this data, smaller unit sizes are more available to renters; whereas larger unit sizes are more available to owners.

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

As was noted earlier in Section NA-35, the Dearborn Housing Commission is charged with the responsibility of the administration of housing programs for low income persons. The operations of the Commission are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development (HUD).

According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC), the following number of public housing units are available and type of voucher units are available within the City of Dearborn (see also Section MA-25):

- 333 total public housing units available per default data
- 152-unit project-based rental housing certificates and 96 Section 8 certificates (2016 Con Plan statistics)

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

Some units assisted with Federal, state or local programs may be lost from the inventory during the planning period; however, because the City of Dearborn does not directly administer public housing or vouchers, the City is unaware of any expiring contracts.

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

A shortage of affordable housing exists for very low- and low-income households in the Wayne County Urban County and the City of Dearborn. This affordable housing deficiency is more fully documented in the next section (MA-15). While affordability is a concern for any tenure, renter-occupied units tend to be smaller and more affordable to very low- and low-income households in comparison to larger owner-occupied units. In contrast, moderate-income households are more likely to afford larger owner-occupied units.

According to the 2014-2018 ACS, there is a significant vacancy rate (9.6%) in the City of Dearborn so there is no concern relative the availability of housing within the City with average size of owner-occupied housing 3.10 while the rental occupancy average household size is 3.01. With over 34,000 units available, the availability of housing units does meet the needs of the population.

Describe the need for specific types of housing

Generally, the City is lacking a diverse distribution of housing types. Nearly three-quarters of all housing units in the City are detached single-unit structures (73.3%). This indicates a predominance of single-family homes. Less than a quarter (12.3%) of all housing units are structures having 5 or more units, indicating that apartment buildings are under-represented in the City of Dearborn. Apartment buildings are generally considered more affordable housing types for low- and moderate-income residents who may not be able to afford a single-family home. In comparison, only 13.9% of all housing units are within attached single-unit structures or 2-4 unit structures, indicating a lack of townhome, duplex, triplex, and quadplex types (i.e., the “missing middle” housing type, ref: Opticos Design, Inc. and Congress for the New Urbanism). Less than 1% (0.5%) of housing units in the City consist of mobile homes, boats, RVs, vans, etc. “Missing middle” housing types are lacking. This distribution does not provide a diverse selection of housing for low- and moderate-income residents who are unable to afford a single-family home but require multiple bedrooms.

In terms of housing unit size, the predominant unit size for both owners and renters is 2 or more bedrooms (89.9% of all occupied units), with few smaller units available. It is important to note that in the City, according to the 2014-2018 ACS, much larger units (3 or more bedrooms) are occupied by owners while much smaller units (one bedrooms) are occupied by renters. These trends indicate that there is a limited supply of large rental units and small owner units.

Discussion

The number of housing units in the City has decreased over the last 20 years as the City's population has slowly declined since the year 2000. The City has had two population peaks over the last sixty years – 1960 and 2010. However, a shortage of affordable housing exists for very low- and low-income households in the City of Dearborn, and given the City's housing stock profile, there is a lack of diversity of housing types within the City. Most housing units within the City are single-family homes or multi-unit apartment buildings. Few units are within other attached housing types (e.g. townhome, duplex, quadplex, etc.) considered to be the “missing middle”.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

This section provides an overall picture of housing costs within the City of Dearborn. Specifically, the section describes housing cost trends, rent trends, fair market rents, and affordability. Due to the unavailability of the Comprehensive Housing Affordability Strategy (CHAS) information specifically for the City of Dearborn, some of the commentary and information discussed in MA-15 are presented at the Wayne County Urban County area level.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value (\$)	145,300	134,000	-7.8%
Median Contract Rent (\$)	726	786	8.3%

Data Source: 2005-2009 ACS (Base Year), 2014-2018 ACS (Most Recent Year)

Table 29 – Cost of Housing

Cost of Housing

The costs of housing trends in Dearborn are displayed in **Table 29**. According to the 2014-2018 ACS, the median home value in Dearborn is estimated to be \$134,00. This figure represents a slight (-7.8%) decrease from the 2006-2010 ACS median home value of \$145,300. However, the 2009-2013 ACS estimated median home value was \$103,300, indicating that the median home value decreased by 40.7% between 2010 and 2013 after the economic downturn, but then increased by 29.7% between 2013 and 2018 as the economy rebounded. Between 2010 and 2018, the estimated median contract rent in Dearborn increased by 8.3%, from \$726 to \$786. Over the last five years, the median contract rent increased by 7.8% (from \$729 in 2013 to \$786 in 2018). While the median home value has fluctuated over the last few years, median contract rent has steadily increased.

Rent Paid	Number	%
Less than \$500	906	9.3%
\$500-999	3832	39.1%
\$1,000-1,499	3702	37.8%
\$1,500-1,999	1103	11.3%
\$2,000 or more	248	2.5%
Total	9,791	100%

Data Source: 2014-2018 ACS

Table 30 - Rent Paid

Rent Paid

The distribution of estimated rents paid in the City of Dearborn is detailed in **Table 30**, according to 2014-2018 ACS data. Over three-quarters (76.9%) of rental units in the City have a rent payment between \$500 and \$1,499, with relatively few units having a rent payment less than \$500 or more than \$1,500. Of the 9,791 rental units in the City (excluding 706 rental units with no rent paid), 48.4% have a rent payment less than \$1,000. Another 37.8% of the rental units have a rent payment between \$1,000 and \$1,499. Just under 12% (11.3%) of rental units have a rent payment between \$1,500 and \$1,999. An estimated 2.5% of the City's rental units have a rent payment that exceeds \$2,000.

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	8,110	No Data
50% HAMFI	25,441	28,907
80% HAMFI	58,939	66,292
100% HAMFI	No Data	89,866
Total	92,490	185,065

Data Source: 2011-2015 CHAS (Wayne County Urban County)

Table 31 – Housing Affordability

Housing Affordability

The overall housing affordability within Wayne County Urban County is detailed in **Table 31**. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. The table, based on 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data, first divides households into four income ranges: less than or equal to 30% HUD Adjusted Median Family Income (HAMFI), less than or equal to 50% HAMFI, less than or equal to 80% HAMFI, and less than or equal to 100% HAMFI. The table also separates housing units into either rental units or owner units.

For households with incomes less than or equal to 30% HAMFI, a total of 8,110 available rental units are considered affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 25,441 affordable rental units are available, while 28,907 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 58,939 affordable rental units are available, while 66,292 affordable owner units are available. Finally, for households with incomes less than or equal to 100% HAMFI, a total of 89,866 affordable owner units are available, while no data is provided for affordable rental units. When renter and owner units are compared, the availability of affordable owner units exceeds that of renter units.

As noted previously, an estimated 87,362 renter-occupied housing units are located within Wayne County's Urban County area (2014-2018 ACS). Of this total, only 8% of renter-occupied housing units are

affordable to the lowest income households (less or equal to 30% HAMFI) and 36% are affordable to households earning less than or equal to 50% HAMFI. According to the number of occupied rental housing units, the supply of affordable units exceeds the total number of need; however, this information does not account for supply of units for individuals earning less than 50% or less than 30% of household area median family income.

An estimated 222,011 owner-occupied housing units are located within Wayne County's Urban County area. Of this total, 16% are affordable to households earning less than or equal to 50% HAMFI, 36% are affordable to households earning less than or equal to 80% HAMFI, and 48% are affordable to households earning less than or equal to 100% HAMFI. In general, 84% of owner-occupied housing units are affordable.

Monthly Rent

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

Data Source: HUD FMR and HOME Rents: FY 2019 Detroit-Warren-Livonia, MI HUD Metro FMR Area

Table 32 – Monthly Rent

Monthly Rent

Table 32 shows HUD Fair Market Rents and HUD HOME Rent Limits within Detroit-Livonia-Dearborn Metropolitan Statistical Area (MSA). Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g., public housing). High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

The Fair Market Rent in the MSA ranges from \$621 for an efficiency unit (no bedroom) to \$1,371 for a 4-bedroom unit. In contrast, the High HOME Rent ranges from \$621 for an efficiency unit to \$1,371 for a 4-bedroom unit. The Low HOME Rent ranges from \$621 for an efficiency unit to \$1,107 for a 4-bedroom unit. For smaller units, the average difference between the HUD HOME Rents and Fair Market Rent for smaller units is zero for efficiency units and \$37 for 1-bedroom units; however, the average difference between these rents for larger units as much as \$264. This may point to affordability concerns for families needing larger unit sizes.

Is there sufficient housing for households at all income levels?

A comparison of the total number of households at the various income levels (see NA-10) and the total number of affordable housing units available for the various income levels (see MA-15) can reveal surpluses or shortages of affordable housing.

There are 33,156 very low-income households earning 0-30% HAMFI in the County's Urban County area. Because only 8,110 affordable rental units are identified in the CHAS database, and an undetermined number of owner units are available, a significant shortage of affordable units (25,000) likely exists within the Consortium for very low-income households. There appears to be a surplus of affordable housing for low-income households. A total of 23,172 households in the County's Non-Entitlement service area earn 30-50% HAMFI. According to the CHAS database, 25,441 rental-units and 28,907 owner-units (a total of 54,348 units) are available and affordable to low-income households. This number does represent a surplus of approximately 30,000 units affordable to low-income households. There is surplus of affordable housing for moderate income households. A total of 19,131 households in the County's Urban County area earn 50-80% HAMFI. There are approximately 58,900 affordable rental units and 66,300 affordable owner units (a total of 125,231 units) available and affordable to moderate income households, according to the CHAS database.

Based on this information, there is insufficient housing available and affordable to very low (earning less than 30% HAMFI) in Wayne County's Urban County area; however, there is sufficient housing available and affordable to low- and moderate-income households (earning between 30%-50% and 50%-80% HAMFI). These results are likely about to be extrapolated for the City of Dearborn.

Is there sufficient housing for households at all income levels?

A comparison of the total number of households at the various income levels (see NA-10) and the total number of affordable housing units available for the various income levels (see MA-15) can reveal surpluses or shortages of affordable housing.

There are 33,156 very low-income households earning 0-30% HAMFI in the Wayne County's Urban County area. Because only 8,110 affordable rental units are identified in the CHAS database, and an undetermined number of owner units are available, a significant shortage of affordable units (25,000) likely exists within the Consortium for very low-income households. There appears to be a surplus of affordable housing for low-income households. A total of 23,172 households in the County's Non-Entitlement service area earn 30-50% HAMFI. According to the CHAS database, 25,441 rental-units and 28,907 owner-units (a total of 54,348 units) are available and affordable to low-income households. This number does represent a surplus of approximately 30,000 units affordable to low-income households, however some of the units available and affordable to low-income households may be occupied by households earning more than 30-50% HAMFI, thus restricting supply. There is surplus of affordable housing for moderate income households. A total of 19,131 households in the County's Non-Entitlement Service Area earn 50-80% HAMFI. There are approximately 58,900 affordable rental units and 66,300 affordable owner units (a total of 125,231 units) available and affordable to moderate income households, according to the CHAS database.

Based on this information, there is insufficient housing available and affordable to very low (earning less than 30% HAMFI) in Wayne County's Non-Entitlement Service Area; however, there is sufficient housing available and affordable to low- and moderate-income households (earning between 30%-50% and 50%-80% HAMFI).

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

According to ACS 5-year estimates, the estimated median home value in Wayne County (countywide, overall) decreased considerably from \$121,100 in 2010 to \$102,700 in 2018, representing a 15% decline. This decline is reflected countywide, but anecdotal data would suggest that the median home value loss in Detroit has been the most severe in Wayne County. Due to the size of the City of Detroit housing market, this decline would impact the entire county's median home values. Over this same period, the County's median contract rent increased by 10.7%% from \$759 to \$850. While the median home value has declined over the last decade, median contract rent has steadily increased.

Wayne County's median household income increased by 7.3% between the 2006-2010 ACS and the 2014-2018 ACS, from \$42,241 to \$45,321. While Wayne County's county-wide median home value has declined by 15%; its contract rent has increased faster over that same period, by 12%. Long-term impacts of the Great Recession negatively impacted Wayne County's median home values while increases in rent outpace household income growth meaning that the cost of housing is likely unaffordable for the most vulnerable.

Home values and rents have increased significantly over the last three years in Wayne County and the City of Dearborn, and these increases are not reflected in the Urban County CHAS data so housing affordability has likely reduced in the recent past. The volatility in the housing market caused by COVID-19 is also unknown at the time of drafting this Consolidated Plan, but initial understanding of the housing market is that supply is constrained, which is impacting housing costs in both the rental and ownership markets. In addition, the chances of the average median income increasing to match home values and/or rents is less likely, contributing to making housing less affordable in Dearborn in the future.

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

Wayne County's current median contract rent is estimated to be \$850 (according to the 2014-2018 ACS). This median contract rent is below the Fair Market Rent for an efficiency unit (\$621) and one-bedroom unit (\$753) but is lower than the Fair Market Rent for all two-unit and larger units. In terms of High HOME Rent, the trend is similar in that the median contract rent is below the High HOME Rent for an efficiency unit (\$621) and 1-bedroom unit (\$753) but is lower than the High HOME Rent for all other unit sizes. In regard to the Low HOME Rent, the situation is identical, but the Low HOME Rent is almost equal to rent for two-bedroom units (\$850 in contract rent versus \$858 for Low HOME Rent). Based on the data herein, even small units may be unaffordable to families with incomes less than or equal to 30%

AMI. Less than nine percent of rental housing units and an unknown number of for sale units are available to households with very low incomes. It is vital to preserve and expand the supply of affordable housing for the households that qualify as very low income.

Discussion

Within Wayne County, there is a shortage of units affordable to very low-income households and it is likely that the same is occurring within the City of Dearborn as well. Due to the limited supply, distribution of rental units for very low- and low-income units is also a concern. With rental units often concentrated in lower income communities, there is a worry regarding the availability of housing for the working poor in close proximity to their work. Though there is a sufficient supply of housing available to households earning low and moderate AMI in Wayne County's Urban County area, it does not ensure that the housing is located conveniently to their places of work or shopping within the City of Dearborn. Another concern is that only units that are income-restricted are guaranteed to be occupied by households earning a certain percentage of the AMI. Some units that are affordable to very low and low income may be occupied by households earning more than the affordability criteria thus constricting supply.

There is an abundant supply of owner-occupied housing, but this type of housing for the lowest income households is concerning due to the limited availability of funds for unexpected home repairs and routine home maintenance that are necessary with home ownership. Age of the housing stock is also a concern with almost 50% of the owner-occupied housing stock in Dearborn being over 70 years of age, which means that either entire household systems must be replaced or higher maintenance costs expected. There also appears to be a lack of diversity in the affordability, number, and types of housing units available to very low- and low-income households. When renter and owner units are compared, the availability of affordable owner units exceeds that of renter units (2011-2015 CHAS).

Housing cost and affordability are priority concerns of the City of Dearborn. The City will work through Wayne County's HOME Consortium to ensure that ongoing and persistent efforts to improve the supply of affordable housing units for very low- and low-income households will not be enough to address the widening gap between median home values and median household income, which are beyond the Consortium's control. Balancing the supply of affordable housing units, particularly for small family households (2-3 persons), will be a challenge for the City of Dearborn and other Wayne County HOME Consortium members over the next five-year planning period.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

This section describes the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. Additionally, it provides a summary of the housing stock available to serve persons with disabilities and persons with HIV/AIDS and their families.

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

The following definitions pertain to this section:

- “Standard condition” – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- “Substandard condition but suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation but is both structurally and financially feasible to rehabilitate.
- “Substandard condition not suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation and is not structurally or financially feasible to rehabilitate.

Additionally, the term “abandoned vacant unit” is defined by HUD as:

- A housing unit that has been foreclosed upon and vacant for at least 90 days.
- A housing unit where no mortgage or tax payments have been made by the property owner for at least 90 days.
- A housing unit where a code enforcement inspection has determined that the property is not habitable, and the owner has taken no corrective actions within 90 days of the notification of the deficiencies.

Condition of Units

Condition of Units	Owner-Occupied, Number	Owner-Occupied, %	Renter-Occupied, Number	Renter-Occupied, %
With one selected Condition	5,460	26.8%	5,039	48.0%
With two selected Conditions	354	1.7%	637	6.1%
With three selected Conditions	25	0.1%	35	0.3%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	14,561	71.4%	4,786	45.6%
Total	20,400	100%	5,039	48.0%

Data Source: 2014-2018 ACS

Table 33 - Condition of Units

Condition of Units

Table 33 shows the condition of occupied housing units within the City, with a breakdown of owner-occupied units and renter-occupied units. As defined by HUD, a housing “condition” includes the following:

- A housing unit that lacks complete plumbing facilities.
- A housing unit that lacks complete kitchen facilities.
- A housing unit with more than one person per room.
- A housing unit with a cost burden greater than 30% of the occupant’s household income.

According to 2014-2018 ACS data, the majority (14,561 or 71.4%) of owner-occupied housing units have no housing conditions. Just over a quarter of owner-occupied units have one housing condition (5,460 or 26.8%). Only 379 owner-occupied units (1.9%) have two or three housing conditions. No owner-occupied housing units have four housing conditions.

Of the estimated 10,497 renter-occupied housing units in the City, half (5,039 or 48.0%) have one housing condition. Nearly half (4,786 or 45.6%) of renter-occupied units have no housing conditions. Just under 700 (672 or 6.4%) renter-occupied units have two or three housing conditions. No renter-occupied housing units have four housing conditions.

In comparison by tenure, rental units are disproportionately affected by housing problems, with 54.4% of all renter-occupied housing units having some type of housing condition (e.g., lacking plumbing or kitchen, overcrowded, or cost-burdened). In contrast, only 28.6% of owner-occupied housing units have some type of housing condition.

Year Unit Built

Year Unit Built	Owner-Occupied, Number	Owner-Occupied, %	Renter-Occupied, Number	Renter-Occupied, %
2000 or later	628	3.1%	548	5.2%
1980-1999	1,271	6.2%	1,587	15.1%
1950-1979	8,582	42.1%	3,856	36.7%
Before 1950	9,919	48.6%	4,506	42.9%
Total	20,400	100%	10,497	100%

Data Source: 2014-2018 ACS

Table 34 – Year Unit Built**Year Unit Built**

The age of housing within the City is detailed in **Table 34**, as sourced from the 2014-2018 ACS. Of the estimated 20,400 owner-occupied housing units, 9,853 or 48.3% were constructed during the second half of the 20th century, between 1950 and 1999. Approximately 10,000 (9,919 or 48.6%) of owner-occupied units were built before 1950. Less than half were built between 1950 and 1979 (8,582 or 42.1%). Fewer owner-occupied units were built in the year 2000 or later (628 or 3.1%).

Of the estimated 10,497 renter-occupied housing units, 5,443 or 51.9% were constructed during the second half of the 20th century, between 1950 and 1999. Approximately 4,500 (4,506 or 42.9%) of owner-occupied units were built before 1950. An estimated 3,856 or 36.7% of renter-occupied units were built between 1950 and 1979. Fewer renter-occupied units were built in the year 2000 or later (548 or 5.2%).

In comparison, owner-occupied and renter-occupied units in the City are similarly aged, in that the majority were built more than 20 years ago, prior to the year 2000. A significant portion of these units are more than 40 years old, having been constructed prior to the year 1980. This points to the need for rehabilitation and redevelopment of older units in the City, as relatively few units have been constructed since the year 2000.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied, Number	Owner-Occupied, %	Renter-Occupied, Number	Renter-Occupied, %
Total Number of Units Built Before 1980	18,501	90.7%	8,362	79.7%
Housing Units build before 1980 with children present	925	5%*	753	9%*

Data Source: 2014-2018 ACS (Before 1980); *2011-2015 CHAS (Before 1980 with children present – Wayne County Urban County data)

Table 35 – Risk of Lead-Based Paint

Risk of Lead-Based Paint

The risk of lead-based paint hazards within the City is estimated in **Table 35**. Because the actual number of housing units in the City with lead-based paint is not available, an assumption must be made. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2011-2015 CHAS (default data – Wayne County Urban County data) and 2014-2018 ACS.

As shown in **Table 35**, 18,501 or 90.7% of owner-occupied housing units in the City were built prior to 1980 and 8,362 or 79.7% of renter-occupied housing units were built prior to 1980. Although there is a high percentage of housing units built before 1980, signifying a higher risk of lead-based paint in general; given the default 2011-2015 CHAS default data, there may be a lower percentage of older housing units with children present. The percentage of older housing units with children present is slightly greater for renter-occupied units when compared to owner-occupied units

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	2,823	424	3,247
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties*	0	0	0
Abandoned REO Properties	N/A	N/A	N/A

Data Source: 2014-2018 ACS; Zillow and RealtyTrac websites; N/A Not Available

Table 36 - Vacant Units

Vacant Units

According to 2014-2018 ACS data, there are a total of 33,843 housing units within the City. Of these, 3,247 or 9.6% are vacant. As defined in the American Community Survey, a housing unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered to be temporarily occupied and are classified as “vacant.” Based on 2014-2018 ACS data and considering that 86.9% of all housing units in the City were built before 1980; an estimated 2,450 vacant housing units may require rehabilitation. There is no data available for abandoned units.

In June 2021, both Zillow and RealtyTrac did not report any foreclosure properties located within the City of Dearborn. The Wayne County Treasurer’s Office online records indicated that there were eight foreclosures in Dearborn in 2019.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

In terms of housing tenure and quality, 26.8% of owner-occupied housing units in the City have at least one housing condition, while 48.0% of renter-occupied housing units have at least one housing condition (see **Table 35**). Generally, these data point toward the need for the City to facilitate the rehabilitation of older units and expand housing affordability. Although the exact number of homes with lead-based paint is not known, it is assumed that housing units in the City built before 1980 have a higher risk of lead-based paint hazards. Relative to the age of housing, an estimated 18,501 owner-occupied units were built prior to 1980, while an estimated 8,362 renter-occupied units were built prior to 1980 (see **Table 36**). Units built prior to 1980 comprise 90.7% of all owner-occupied housing units in Dearborn.

Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards. 91.205(e), 91.405

Table 37 notes that, in the City, 90.7% (18,501) of owner-occupied housing units were built prior to 1980 and 79.7% (8,362) of renter-occupied housing units were built prior to 1980. These units are assumed to have a higher risk of lead-based paint hazards.

As of the 2014-2018 ACS, there are an estimated 30,596 occupied housing units within the City of Dearborn. Approximately 26,863 or 86.9% of occupied housing units were built before 1980 and are assumed to have a higher risk of lead-based paint hazards. According to the Wayne County Urban County 2011-2015 CHAS data, approximately 129,510 low- or moderate-income households (earning less than or equal to 80% HAMFI) reside within the Wayne County Urban County area. Therefore, approximately 96,338 housing units occupied by low- and moderate-income families may have a higher risk of lead-based paint hazards. Approximately 75% of the Urban County's low- and moderate-income families have a higher risk of lead exposure, and these statistics would likely correspond to the City of Dearborn with its older housing stock in the Fordson East, Fordson West, and Salina neighborhoods where there are higher rates of low- and moderate-income residents.

Discussion

In terms of housing conditions, more renter-occupied units (54.4%) have housing conditions than owner-occupied units (28.6%). Approximately 26,863 or 86.9% of occupied housing units are nearly 40 years old (i.e., built before 1980) and may have a higher risk of lead-based paint hazards among other physical problems. Due to the combination of housing conditions and unit age, there is a need for the City to facilitate both owner-occupied and rental-unit rehabilitations and expand housing affordability.

MA-25 Public and Assisted Housing - 91.410, 91.210(b)

Introduction

As was noted earlier in Section NA-35, the Dearborn Housing Commission provides housing assistance for low- and very-low income persons in the City of Dearborn. The operations of these housing authorities are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development (HUD). Several attempts were made to contact the housing commission to provide the data necessary for this section, but information wasn't provided

Totals Number of Units

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
# of units vouchers available	0	0	333	0	0	0	0	0	0
# of accessible units	0	0	17	0	0	0	0	0	0

Data Source: PIC (PIH Information Center) *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

*Data from the 2016-2021 Dearborn Consolidated Plan

Ukn - Unknown

Table 37 – Total Number of Units by Program Type

Describe the supply of public housing developments

The Dearborn Housing Commission and Dearborn Housing Department administer programs that deliver housing assistance to low- and very low-income persons in the City of Dearborn. **Table 37** shows the total number of units assisted by local, state or federally funded programs based on default data sourced from the Public and Indian Housing (PIH) Information Center (PIC). Online data indicates that 333 units of public housing is available. **The City relinquished all of its project based and Section 8 vouchers two years ago to another local community.**

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

HUD's Central Accounting and Program System (HUDCAPS) and PIH Information Center (PIC) Housing Authority (HA) Profiles show that PCHA reported three public housing developments and 333 public housing units as of 2021.

DHC and DHD assisted housing developments include the following properties:

- Hubbard Manor East – 137 units, 1 bedroom (age 55+) – DHD managed
- Hubbard Manor West – 214 units, 1 bedroom (age 55+) – DHD managed
- Townsend Tower – 79 units, 1-2 bedrooms (seniors, handicapped, disabled)
- Kennedy Plaza – 119 units, 1 bedroom (seniors and handicapped – preference given to 62+)
- Sisson Manor – 135 units (elderly and handicapped – preference given to 62+)

Public Housing Condition

Public Housing Development	Average Inspection Score
DHC – Kennedy Plaza, 5111 Bingham St. (11/22/2019)	90
DHC – Townsend Towers, 7000 Freda St. (12/17/2019)	72
DHC – Sisson Manor, 1515 Mason St. (12/16/2019)	87

Data Source: Public Housing Physical Inspection Scores (Dearborn), version June 2021, HUD Real Estate Assessment Center

Table 38 - Public Housing Condition

Public Housing Condition

Table 38 shows the condition of public housing and assisted developments in the City of Dearborn based on average inspection scores published as of June 2021. Of the properties for which scores were available, public housing and assisted developments received an average inspection score ranging from 72 to 90. Townsend Towers received the lowest score (72) in 2019. Kennedy Plaza received the highest score (90). Kennedy Plaza, Townsend Towers, and Sisson Manor were last inspected in 2015, 2016, and 2016, respectively. In 2015, Kennedy Plaza received a score of 99, while Townsend Towers received a 90 and Sisson Manor received a 91 in 2016. The most recent scores suggest that the properties may be in need of restoration and rehabilitation activities, among other improvements.

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

Unknown at this time.

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

The DHC's and DHD's primary strategy for improving the living environment of low- and moderate-income families in public housing is to continue to provide extremely affordable and low-rent housing options for those in need. The units are maintenance-free and offer neutral decor, including carpet, window treatments, private balconies, fully functional kitchens with appliances, and built-in dressers. This allows for tenants to personalize the space as they are able and interested. Additionally, the rent includes most utilities: heat, air conditioning, water, and electricity.

DHD and DHC continue to maintain their properties by making the necessary general repairs, etc. to ensure it is providing safe, sanitary, and decent housing for their residents.

Discussion

During previous inspections, the City of Dearborn's Public Housing developments have scored well on the condition score, but ongoing maintenance is always necessary and outstrips the available funding. Long waitlists exist and additional units are needed, but due to the existing public policy climate, unlikely.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Critical to the success of homeless services is the capacity to coordinate systems of care beyond sheltering, healthcare, mental health counseling, employment, etc. and the ability to follow a case through a myriad of providers to ensure that an individual or family is transitioned out of homelessness.

Meeting homelessness challenges in the City of Dearborn is a collaborative effort comprising numerous individuals, agencies and organizations. The Continuum of Care (CoC) Lead Agency for collecting homeless data, conducting homeless needs assessments, and developing community supported homelessness strategies is Out-Wayne County. Out-Wayne County assists the City of Dearborn and other municipalities in the county and supports a cross-jurisdictional CoC that works to improve the capacity of all community partners to help homeless, imminently homeless, and marginally housed persons locate, secure, and sustain permanent housing.

The Out-Wayne County works collaboratively with Wayne County and the City of Dearborn and other municipalities on regional issues. Out-Wayne County is responsible for advancing countywide efforts and conducting the Annual Point-In-Time (PIT) survey, which involves various partnering agencies. Most of the data utilized in this section of the Consolidated Plan was gathered from Out-Wayne County.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds, Year-Round Beds (Current & New)	Emergency Shelter Beds, Voucher / Seasonal / Overflow Beds	Transitional Housing Beds, Current & New	Permanent Supportive Housing Beds, Current & New	Permanent Supportive Housing Beds, Under Development
Households with Adult(s) and Child(ren)	125	0	50	405	N/A
Households with Only Adults	37	0	38	219	N/A
Chronically Homeless Households	N/A	N/A	N/A	420	N/A
Veterans	0	0	20	195	N/A
Unaccompanied Youth	0	0	0	0	N/A

Data Source: HUD 2020 Continuum of Care Homeless Assistance Programs: Housing Inventory Count Report for CoC Number: MI-502, Dearborn, Dearborn Heights, Westland/Wayne County Coc.

Table 39 - Facilities Targeted to Homeless Persons

Facilities and Housing Targeted to Homeless Households

HUD and the State of Florida publish CoC and statewide PIT findings annually. The City of Dearborn is within HUD CoC Number MI-502 (Dearborn, Dearborn Heights, Westland/Wayne County CoC) for reporting purposes. Data related to facilities and housing targeted to homeless households are shown in **Table 39**.

In the City of Dearborn, by comparison of all beds available, the largest share of emergency shelter beds is in facilities targeted to households with adults and children, whereas the largest share of permanent supportive housing beds is in facilities targeted to either chronically homeless households or households with adults and children. Beds for adults only, veterans, or unaccompanied youth are more limited in availability.

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

The Out-Wayne County Homeless Coalition serves as the Continuum of Care for Wayne County Urban County including the City of Dearborn with its mission to end homelessness. There are a number of service providers and agencies that work with the CoC on a daily and monthly basis. These service providers provide the following services to target the homeless population:

- Mental Health/Counseling
- Case Management
- Employment/Life Skills Training

Several mainstream providers offer services to the homeless population as well low- and moderate-income populations in Wayne County and its municipalities. These services are described as follows:

Medical/Healthcare Resources

For healthcare, the CoC provides assistance to persons experiencing homelessness in signing up for enrollment and utilization of benefits from public healthcare providers, private insurers, and non-profit/philanthropic providers. One of the CoC's partner organizations is the Western Wayne Health Centers.

The CoC is comprised of case managers at service providers as well as at Michigan DHHS offices who provide assistance with applying for mainstream benefits. Two Wayne Metro staff provide training in SNAPS / MiBridges (the State of Michigan's online centralized mainstream benefits program) throughout the State. Wayne Metro case managers who help provide access to mainstream services are a counterpart to the housing and homeless supports department, thus making the agency a community resource navigator that follows mainstream benefits very closely. All CoC agencies are updated of any changes to mainstream benefits, which are subsequently passed on to program participants. Updates are presented to program staff and projects at monthly Coordinated Entry and CoC membership meetings, in-service trainings, and at the Planning and Program Development Committee that meets

every other month. Wayne Metro has had a long-standing expertise of providing SSI/SSDI Outreach, Access and Recovery (SOAR) and has been expanding its team of trained specialists to five members. The CoC integrates healthcare services and insurance into its assessment of households through CE. All case managers in the CoC are able to help clients access health care or meet eligibility for Medicaid. Two Community Mental Health (CMH) agencies can bill directly for Medicaid, plus Samaritas that operates the CoC's family shelter. One CMH agency is based at the Safe Haven, and has relationships with primary and dental care providers who come on-site to provide care. Wayne Metro is collaborating with Aetna to determine how its managed health care services could better assist people experiencing homelessness. CoC agencies refer people to Western Wayne Health Centers, a Federally Qualified Health Center. Wayne Metro coordinates the CoC strategy for mainstream benefits.

Mental Health Resources

PATH funding connects Wayne Metro to MHWIN, a program of the Detroit Wayne Mental Health Authority to assist unsheltered households to access Community Mental Health and Authority behavioral healthcare. The United Way for Southeastern Michigan support's the 2-1-1 hotline, which provides counseling and assistance for at-risk populations, including but not limited to victims of domestic violence and veterans.

Employment Resources

The CoC provides employment services to the homeless through Wayne Metro. Wayne Metro, as the lead agency for developing employment and education resources for the CoC, has assembled a network of public and private agencies that provide residents of PSH and participants of all CoC programs access to staffing agencies, job fairs, employer outreach, and meaningful education and training opportunities to further the recovery and well-being of participants. Michigan Works! is a Workforce Development Board comprised of private sector representatives and locally elected officials. Job search assistance is provided through online postings of resumes. A resource center is available locally that provides computers and other technology for use by participants, web-based tutorials, and career research resources. Veterans have access to peer counselors who help find work, build career skills and access state and federal resources. Wayne Metro has established a relationship with Workbox Staffing, an employment agency. Representatives from Workbox have presented to Wayne Metro employment services staff about their services and the types of jobs that are typically available. Michigan Rehabilitation Services (MRS) is a state agency that provides specialized employment and education-related services and training to assist teens and adults with disabilities in becoming employed or retaining employment. MRS offers assistance to maintain existing employment if a disability or medical condition is causing a barrier or safety issue at work. This could include services such as assistive devices, technology, evaluations, or equipment. Wayne Metro partners with Beyond Existing Enterprises, which provides training for basic computer skills, resume development and online job searching

The CoC's strategy to increase access to employment is available at all entry points via the Coordinated Entry (CE) process which utilizes the SPDAT to identify income and employment needs. Referrals are made to the CoC for employment services from different shelters across the Coc (Samaritas, ChristNet,

First Steps, and other in-house specialists in the PSH and RRH programs). Employment specialists have several programs to make employment services more accessible including a weekly employment readiness group that helps with employment readiness, job search, and communicating with employers. Transportation is provided from different shelters for referrals. Employment specialists go to shelters, including the domestic violence and family shelters, to meet needs of special populations who do not easily access the other services. Employment services also help navigate pursuit of higher education. Further, one-on-one job counseling is made available to all who ask.

Wayne Metro maintains an active list of temporary jobs and employer contacts that hire clients in special circumstances. Moreover, when clients do receive employment opportunities but face other barriers, such as transportation or a traffic ticket, Wayne Metro will help manage those issues by providing monthly bus fare and paying traffic tickets on an as-needed basis. The CoC works with mainstream employment organizations to help individuals and families increase their cash income by leveraging state resources such as Michigan Works!, Michigan Rehabilitation Services, and Detroit Area Agency on Aging that all provide employment for up to 3 years and maintains an up-to-date list of job options. In 2019, Wayne Metro began implementing the Centers for Working Families model, offering employment and career services, financial education and coaching, and low-cost financial products that encourage investment and savings. Wayne Metro is responsible for overseeing the CoC's strategy to increase job and income from employment.

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

Several non-profit providers and faith-based organizations offer services and facilities to the homeless population, which include emergency shelter, transitional housing, and permanent supportive housing. These are listed and described as follows:

Chronically Homeless

The needs of chronically homeless persons in the City of Dearborn are met through programs that combine housing with supportive services. In Wayne County, Community Housing Network, Inc., Neighborhood Legal Services-Michigan, and Wayne Metropolitan Community Action all offer permanent supportive housing to chronically homeless persons. In total, these permanent supportive housing providers supply 420 beds to chronically homeless persons in the Wayne County Urban County service area. These providers also offer beds for chronically homeless veterans.

Families with Children

Several organizations in Wayne County provide services and facilities for homeless families with children. Emergency shelter for homeless families with children is provided by American Indian Services, ChristNet, First Step, and Samaritas. In total, these providers supply 125 family beds in emergency

shelters. Additionally, First Step, Safe Step Communities, and Wayne Metropolitan Community Action offer transitional housing with a total supply of 50 family beds. Permanent supportive housing for homeless families with children is provided by Community Housing Network, Inc., Neighborhood Legal Services-Michigan, and Wayne Metropolitan Community Action, with a total supply of 405 family beds. Rapid Re-Housing is provided by Blue Water Center for Independent Living and Wayne Metropolitan Community Action, with a total of 89 family beds.

Veterans

Based on the HUD 2020 CoC homeless Assistance Programs Inventory Count Report, there are no Emergency shelter beds or Safe Haven beds for veterans. Safe Step Communities offers transitional housing with a total supply of 20 veteran beds. Permanent supportive housing for homeless veterans is provided by Neighborhood Legal Services-Michigan and Wayne Metropolitan Community Action, with a total supply of 195 veteran beds. Rapid Re-Housing is provided by Blue Water Center for Independent Living and Wayne Metropolitan Community Action, with a total of 19 veteran beds.

Unaccompanied Youth

Based on the HUD 2020 CoC homeless Assistance Programs Inventory Count Report, there are no beds provided specifically for unaccompanied Youth by any Coc Program Type.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

This section describes facilities and services that assist persons who are not homeless but require supportive housing and programs. These populations may include elderly and frail elderly, persons with disabilities, persons with alcohol or drug addictions, persons with HIV/AIDS, or other groups. Such facilities and services include units that are barrier-free and physically accessible, units with on-site supportive services such as case management, counseling and healthcare, and units that are affordable to persons on a fixed or limited income.

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

Elderly & Frail Elderly

According to 2014-2018 ACS estimates, over 12% of the population in Dearborn are age 65 and over and almost 6% of the population is age 75 and over. The elderly population with housing needs continues to be an area of focus for the City of Dearborn. The elderly, and particularly the frail elderly, require supportive housing, including units that are barrier-free and accessible to the disabled, units with on-site supportive services, and units that are affordable to persons on a fixed-income. The CDBG program may be used to provide assistance with home maintenance and home modifications so that the elderly can remain in their homes for as long as possible. Those with fixed incomes, such as the elderly and disabled, are particularly impacted by the rising costs of fuel, utilities, and food.

Through local jurisdictions, some home rehabilitation funds will be used to assist the elderly and frail elderly persons maintain a decent, safe, and independent living environment. Other activities include senior services, senior transportation services.

Persons with Disabilities (Mental, Physical, Developmental)

Many disabled persons require barrier-free housing that is also affordable. In Dearborn, of those aged 18-64, almost 11% has some form of disability while 40% of residents over 65 have some form of disability. Accessibility retrofits tend to be expensive and homes with such features tend to be higher in value. In contrast, income levels for the disabled (mentally, physically or developmentally) tend to be lower than median area income, resulting in affordability concerns. While new multi-family units are required to have accessibility for such populations, older units tend to be lacking such features. Moreover, persons with mental or developmental disabilities often require supportive housing that includes on-site services. Several organizations exist within Wayne County to serve this population, including The Arc of Western Wayne County, Disability Network of Wayne County-Detroit, and Goodwill Industries of Greater Detroit. The Fair Housing Center of Metropolitan Detroit also assists individuals with disabilities address issues of housing discrimination.

Persons with Alcohol or Drug Addictions

Persons with addictions may require temporary housing and treatment. This type of housing can include beds for extended stay and counseling rooms for on-site services. For profit and non-profit providers offer programs for those with alcohol or drug additions. The Southeast Michigan Community Alliance (SEMCA) is the regional Coordinating Agency (CA) designated by the Michigan Department of Community Health's Bureau of Substance Abuse Services, which provides services in the City of Dearborn.

Persons with HIV/AIDS

Persons living with HIV/AIDS face particular challenges with regard to supportive housing. Many are experiencing physical disability, loss of employment, and lack of income resulting in a need for more stable housing. The City of Dearborn does not receive an annual allocation of Housing Opportunities for People with AIDS (HOPWA). Several organizations exist within Wayne County though to serve this population including Matrix MAC Health and the Wayne County Health Department, and Dearborn's ACCESS also provides assistance for those with HIV/AIDS.

Since 2012, there has been a significant increase in the number of newly diagnosed Wayne County residents with HIV that are on Pre-Exposure Prophylaxis (PrEP) treatment, which significantly lessens the chance for transmission.

Other Groups

Persons leaving a violent domestic situation are often homeless at first. The availability of emergency and transitional housing is critical to prevent their return to such a situation. The needs for this group are intensive and require a wide-array of wrap-around services in addition to just shelter, including mental health and counseling, crisis intervention, transportation, assistance with supervised visitation for dependent children, interpretive services, job placement, and substance abuse. First Step, located in the City of Wayne offers an emergency shelter for persons fleeing domestic violence, and the City of Dearborn is within First Step's service. One issue that they've identified is the limit that exists within Wayne County's supportive housing system that a client is not permitted to return for service for one year from their last time of receiving housing service. On average however, it takes a person seven attempts to successfully break from an abusive situation. Because of the housing service limit requirement, domestic violence victims and their children may not be eligible for housing if they've already received housing support in the prior year.

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

Households with mental or physical health issues face barriers to safe, decent, and affordable housing. Often, persons with mental or physical health issues are discharged from institutions but are then unable to find independent housing that they can afford or reasonably maintain. Many homeless people are discharged from institutions with no other housing options available to them.

Wayne County works collaboratively with the CoC and partners with service providers to help combat homelessness and to prevent homelessness in its service area. Many service providers that work with the CoC provide case management, give referrals and work with clients and residents to help ensure that they are able to receive adequate housing after exiting institutions.

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

The City of Dearborn plans on working with sub-recipient partners and service providers to ensure that the needs of the elderly, frail elderly, disabled population and other persons with special needs are being met

In addition, the City will prioritize activities based on persons being low-to moderate-income, in a presumed category, or special needs persons living in low- to moderate- income areas. These activities include, but are not limited to the following:

- Transportation services
- Down-payment Assistance
- Housing Rehabilitation
- ADA Accessibility
- Energy Efficiency Improvements
- Veterans Assistance
- Meals on Wheels
- Food Pantry
- Services for Neglected/Abused Children
- Substance Abuse Services
- Domestic Violence

Through public services, a local service agency and sub-recipient partner LAHC provide support with a substance abuse counselor to work with Dearborn youth. Local service agency and sub-recipient partner ACCESS provide social service assistance through the provision of emergency housing services, hotel/motel voucher assistance, informational and referral services, food and shelter, advocacy, translation/interpretation, immigration, and senior services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See response, above (previous question and response).

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of local jurisdictions. Such policies may include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

According to the 2014-2018 ACS, within Dearborn, the selected monthly owner costs of a housing unit with a mortgage was \$1,342 while the City's median rent was \$1,019. Families facing affordability issues will have difficulty affording these housing costs and will suffer from cost burden or severe cost burden. The Great Recession's impacts are still felt on the City's for sale house housing market, with home values increasing from \$67,958 from January 2012 to \$184,256 in May 2021 (Zillow).

Of the 308,000 households in the Wayne County Urban County area, over 89,000 households (29%) are either cost burdened (30-50% of income is spent on housing) or severely cost burdened (over 50% of income going to housing expenses). Addressing this issue is a major area of concern for the City.

The Southeast Michigan Council of Government's (SEMCOG) November 2012 *Regional Housing Needs and Neighborhood Resiliency Strategy for Southeast Michigan* identified the following Local and Regional Action Recommendations:

- Strategic and targeted demolition, deconstruction, and green reuse strategies to stabilize neighborhoods
- Strategic construction, residential rehabilitation, and infill development in market-demand and infrastructure supported areas
- Proactive promotion of foreclosure information and housing counseling opportunities to homeowners and renters
- Encourage communities for a lifetime through regional and local policies which provide housing choices that enable people to remain in the community as they age
- Enable strategic construction and adaptive reuse of housing to meet the needs of elderly households
- Utilize, where applicable, land banking tools and strategies that enable communities to gain control, clear title, hold, manage, and convey vacant, abandoned and foreclosed properties to productive use
- Implement property maintenance and improvement initiatives
- Utilize target code enforcement and property maintenance policies
- Implement a Vacant Property Registration Ordinance that allows communities to inspect, monitor, and require owners to register vacant properties as soon as they become so
- Implement a Rental Housing Policy (includes rental registration, inspection, and certification ordinance/regulation) to ensure minimum housing quality standards

- Develop a comprehensive Housing Asset Management Strategy
- Build partnerships with residents, business owners, elected officials, and other stakeholders to preserve, clean, safe, and healthy neighborhoods
- Implement proactive actions in obtaining accurate and credible appraisals
- Expand and enhance landlord education programs and outreach
- Encourage needed housing types through local land use, building, and zoning regulations
- Encourage public/private partnerships in redevelopment of local housing markets
- Provide citizens, homeowners, landlords, and others with information on housing choices, housing values, and total housing costs (including housing, transportation, and energy costs)
- Improve and bring uniformity to Fair Housing information on community websites
- Educate and inform local officials, general public, and landlords of Fair Housing laws and best practices
- Increase local and regional education campaigns on the community benefits of providing affordable and inclusive housing options
- Establish, where applicable, a Human Relations Commission whose focus is on fostering mutual self-respect and understanding and promoting amicable relations among all racial, religious, and ethnic groups
- Encourage higher density, Transit Orientated Development (TOD) and LEED-ND Smart Location and Linkage rating system to increase housing development in areas with existing infrastructure
- Prioritize incentives for rental preservation and affordable housing in areas that are transit accessible, and near employment opportunities and services
- Expand and enhance residential energy efficiency education and access to incentives

To improve the delivery of affordable housing and housing delivery, the following should be considered for affordable housing:

- Expedited permitting
- Allowance for increased density levels
- Reduction of parking requirements
- Reduction of setback requirements
- Allowance of zero-lot-line configurations
- Street design (modification of street requirements)
- Donation of publicly owned land
- Identifying qualified buyers or renters
- Accessory housing units/guest cottages
- Affordable housing development (mixed-use developments)

Additionally, and most importantly, the City of Dearborn should consider the above steps to assist in the development of much dense mixed used developments that offer affordable housing options along the City's most urban corridors including Greenfield Road, Michigan Avenue, Schaefer Road, and Warren

Avenue. This will enable residents to be able to reach the City's employment centers without car ownership and be able to be more easily served by necessary social services.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The Consolidated Plan provides a concise summary of the City of Dearborn's priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs of the City.

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market.

This section discusses the following topics:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	84	391	0.2%	0.5%	0.3%
Arts, Entertainment, Accommodations	3,744	6,031	10.2%	7.1%	-3.1%
Construction	1,178	711	3.2%	0.8%	-2.4%
Education and Health Care Services	8,260	20,406	22.6%	24.0%	1.4%
Finance, Insurance, and Real Estate	1,899	3,009	5.2%	3.5%	-1.7%
Information	399	335	1.1%	0.4%	-0.7%
Manufacturing	6,475	12,203	17.7%	14.3%	-3.4%
Other Services	1,755	1,791	4.8%	2.1%	-2.7%
Professional, Scientific, Management Services	3,762	29,867	10.3%	35.1%	24.8%
Public Administration	883	1,162	2.4%	1.4%	-1.0%
Retail Trade	4,969	6,568	13.6%	7.7%	-5.9%
Transportation and Warehousing	2,211	1,039	6.1%	1.2%	-4.9%
Wholesale Trade	916	1,597	2.5%	1.9%	-0.6%
Total	36,535	85,110	100.0%	100.0%	

Data Source: 2014-2018 ACS (Workers), 2018 Longitudinal Employer-Household Dynamics (Jobs)

Table 40 - Business Activity

Business Activity

Information provided in **Table 40** identifies workers and jobs within the City of Dearborn by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to the 2014-2018 ACS, there are 36,535 workers in the City within all business sectors identified. The number of jobs within all sectors is estimated to be 85,110 according to Longitudinal Employer-Household Dynamics data (2018, most recent available) published by the U.S. Census Bureau.

The largest share of workers is within the Education and Health Care Services sector (22.6%). This is due in part to Beaumont Health, Henry Ford Health System, University of Michigan – Dearborn, and Henry Ford Community College. Workers in the Manufacturing sector and Retail Trade sector comprise 17.7% and 13.6% shares respectively. Workers in the Agriculture, Mining, Oil and Gas Extraction sector comprise the smallest percentage of workers (0.2%). Ford Motor Company is a major contributor to both the Manufacturing and Professional, Scientific, and Management Services while East and West Dearborn downtown districts and Fairlane Mall contribute to the employment in the Retail Trade sector.

Regarding the share of jobs, the largest share of jobs is also within the Professional, Scientific, Management Services sector (35.1%). Jobs in the Education and Health Care Services (24.0%) and

Manufacturing (14.3%) sectors are also well-represented. The Agriculture, Mining, Oil and Gas Extraction and Information sectors account for the smallest percentages of jobs (0.5% and 0.4% respectively).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed and where workers have to leave the City for work. The calculation of “jobs less workers” is the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector. As **Table 40** shows, within the City there are a smaller share jobs than share of workers within three (3) business sectors: Construction; Information; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset within the City. In contrast, there may be more jobs than workers in ten (10) business sectors: Agriculture, Mining, Oil & Gas Extraction; Arts, Entertainment, Accommodations; Education and Health Care Services; Finance, Insurance, and Real Estate; Manufacturing; Professional, Scientific, Management Services; Public Administration; Retail Trade; and Wholesale Trade. This means that there may not be enough workers within Dearborn to fulfill jobs in these sectors and that workers from outside the City may be meeting the job market needs/demand for these sectors.

Labor Force

Labor Force	Number of People
Total Population in the Civilian Labor Force	39,629
Civilian Employed Population 16 years and over	36,535
Unemployment Rate	4.4%
Unemployment Rate for Ages 16-24	11.0%
Unemployment Rate for Ages 25-64	7.0%

Data Source: 2014-2018 ACS (Civilian population 16 years and over)

Table 41 - Labor Force

Labor Force

Table 41 portrays the labor force within the City. According to the 2014-2018 ACS, the total population within the City in the civilian labor force is 39,629. This number includes the number of civilian workers plus those actively seeking employment and does not include those who are not actively seeking employment.

The number of the civilian population 16 years and over who are employed totals 36,535. According to 2014-2018 ACS estimates, the City's stated unemployment rate is approximately 4.4% (3,094 unemployed). According to 2014-2018 ACS estimates, the estimated unemployment rate for ages 16-24 was 11.0% while the unemployment rate for ages 25-64 is 7.0%.

Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	4,540
Farming, fisheries, and forestry occupations	72
Service	5,643
Sales and office	8,124
Construction, extraction, maintenance, and repair	968
Production, transportation, and material moving	6,533

Data Source: 2014-2018 ACS (Civilian employed population 16 years and over)

Table 42 – Occupations by Sector

Occupations by Sector

Table 42 displays occupations by Sector within the City of Dearborn according to the 2014-2018 ACS. Although not all sectors are shown, Sales and Office Occupations account for a large number of workers with 8,124 people (22.2%). The Production, Transportation and Material Moving sector (6,533 people or 17.9%) and Service Sector (5,643 people or 15.4%) are also well-represented. The least represented sector in the City is Farming, Fisheries and Forestry (72 people or 0.2%). Of these occupations for the City of Dearborn, median earnings are highest in the Management, Business, and Financial Occupations (\$59,548) and Construction and Extraction Occupations (\$40,137), whereas median earnings are lowest in the Farming, Fishing, and Forestry occupations (\$13,444).

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	25,417	73.1%
30-59 Minutes	8,552	24.6%
60 or More Minutes	806	2.3%
Total	34,775	100.0%

Data Source: 2014-2018 ACS (Workers 16 years and over who did not work at home)

Table 43 - Travel Time

Travel Time

As shown in **Table 43**, less than three quarters (73.1%) of Dearborn residents commute less than 30 minutes to work. Approximately a quarter (24.6%) travel 30-59 minutes, with a small percentage (2.3%) commuting more than one hour. Approximately 90% (87.4%) of Dearborn's workers drive to work alone and 8.9% carpool. Only 0.7% take public transportation. According to 2014-2018 ACS estimates, for those who commute to work in the City of Dearborn, the average travel time is 20.8 minutes (less than 30 minutes) one-way.

Education

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force, Civilian Employed	In Labor Force, Unemployed	Not in Labor Force
Less than high school graduate	2,632	332	4,931
High school graduate (includes equivalency)	5,819	417	3,391
Some college or Associate's degree	9,230	608	3,369
Bachelor's degree or higher	11,474	543	2,552

Data Source: 2014-2018 ACS (Population 25 to 64 years)

Table 44 - Educational Attainment by Employment Status

Educational Attainment by Employment Status

Table 44 displays educational attainment by employment status for the population 25 to 64 years of age within the City of Dearborn. The highest numbers of employed are those with a bachelor's degree or higher (11,474 or 39.4%). Approximately 91.0% of the civilian employed population in the labor force has an education beyond high school (i.e., some college or associate degree, bachelor's degree, or higher). In contrast, only 9.0% of the civilian employed population in the labor force never graduated from high school.

The highest numbers of unemployed are those that have some college or an associate degree (608 or 32.0%). Similar numbers of unemployed are bachelor's degree, or higher (543 or 28.6%) or High school graduate (417 or 21.9%). Only 17.5% of the civilian unemployed population in the labor force never graduated from high school.

Educational Attainment by Age

	Age, 18–24 years	Age, 25–34 years	Age, 35–44 years	Age, 45–65 years	Age, 65+ years
Less than 9th grade	0	773	664	1,660	1,545
9th to 12th grade, no diploma	1,024	671	731	1,616	1,045
High school graduate, GED, or alternative	2,336	2,709	2,244	4,868	2,886
Some college, no degree	4,969	3,360	2,810	3,567	2,298
Associate's degree	886	1,952	775	1,430	746
Bachelor's degree	1,199	3,328	2,018	2,569	1,435
Graduate or professional degree	40	1,688	1,407	2,340	1,904

Data Source: 2014-2018 ACS (Population 18 years and over)

Table 45 - Educational Attainment by Age

Educational Attainment by Age

Table 45 shows educational attainment by age. Nearly 10,000 people over the age of 18 (9,729 or 14.9%) in the City of Dearborn did not graduate from high school. Nearly half of adults (32,047 or 48.9%) graduated from high school or have some college education but no college degree. Combined, over half (41,776 or 63.8%) of the estimated population 18 years or older do not have a college degree. An estimated 23,717 or 36.2% of adults have an associate, bachelors, graduate, or professional degree.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months (\$)
Less than high school graduate	18,044
High school graduate (includes equivalency)	26,947
Some college or Associate degree	32,548
Bachelor's degree	50,446
Graduate or professional degree	69,814

Data Source: 2014-2018 ACS (Population 25 years and over with earnings)

Table 46 – Median Earnings in the Past 12 Months

Median Earnings in the Past 12 Months

Table 46 identifies income over a 12-month period as it relates to educational attainment in the City of Dearborn. The data set shown is sourced from 2014-2018 ACS estimates. Greater educational attainment strongly correlates with increased income. In Dearborn, persons having a graduate or professional degree have an estimated median income of \$69,814 and persons having a bachelor's degree have a median income of \$50,446. Persons with some college or an associate degree have a median income of \$32,548. Similarly, those with a high school diploma or equivalency have a median

income of \$26,947. In contrast, those without a high school diploma or equivalency have a median income of \$18,044. The greatest gains in median earnings are made for high school graduates (49% increase in median earnings compared to having no high school diploma), and for persons with a bachelor's degree (55% increase in median earnings compared to having only some college or an associate degree).

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

The four largest employment sectors in Dearborn are Professional, Scientific, and Management (34%); Education and Healthcare (24%); Manufacturing (14%); and Retail Trade (7%). Combined, the three largest employment sectors represent 72% of all available jobs within the City.

Describe the workforce and infrastructure needs of the business community

The data set shows that there are almost 50,000 more jobs in Dearborn than there are workers. The City is a net importer of workers.

The three largest employment sectors require either knowledge workers or skilled workers while the City's workforce is made up of nearly two-thirds workers without a bachelors or associate degree. There are not enough skilled, or college educated workers within the City to meet the workforce needs of the business community. Since almost two-thirds of the City's population lacks a college education, there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of employers with employees skilled in areas such as arts/entertainment, education, healthcare, manufacturing, professional and management services, and scientific research.

As a mature community, much the Dearborn's infrastructure was developed within the first half of the 20th Century. Much of it is reaching or has reached the end of its scheduled life cycle. Dearborn has begun a process of evaluating its infrastructure needs, but the demand exceeds the available funds.

While there are a number of public educational institutions, as well as workforce training initiatives, available in Dearborn to address this need for the adult population; such initiatives are lacking for the youth population, as signified by the higher unemployment rate among youth and young adults. There is a need for workforce training initiatives for youth in Dearborn to support economic opportunity after high school.

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

Dearborn Ford Campus transformation project is renovating its existing technology and engineering campus with new buildings focused on sustainability and future mobility. This change could increase the

need for highly skilled workers and designers in Dearborn. Additional transportation and mobility companies may choose to locate in the area to be near Ford Motor Company's research and technology campus and be a part of Michigan's auto-focused mobility research and manufacturing hub.

Wayne County Economic Development Department, Southeast Michigan Council of Governments (SEMCOG), and the Michigan Economic Development Corporation (MEDC) lead Metro Detroit's and the State of Michigan's economic development efforts. They continue to position southeast and central Michigan as America's auto capital and assist in the transformation into a region focused on new forms of mobility.

To position Dearborn and southeastern Michigan as a destination for mobility investment, modern research and development facilities and testing locations are needed along with a highly skilled and educated workforce. Ford is making a major investment into its research and development campus in Dearborn and at the Michigan Central Depot in Detroit's Corktown district. Additional investments and infrastructure will be needed to support the development of the Tier 1 suppliers and smaller start-up technology companies.

The City of Dearborn continues to focus redevelopment efforts on its East and West Dearborn downtown districts with support to the downtown development authorities that manage the downtown. These two districts are a major benefit to the residents of Dearborn and serve as a regional dining and retail destination for all Metro Detroit. Continued public sector investments support private sector development efforts.

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

Though higher than Michigan's average for residents 25 and older with a college degree (28.3% - 2016) with 36.2% of Dearborn adults having a bachelors or higher, the City still has a gap between the number of higher skilled jobs and number of potential workers available living within the City.

There are more jobs than skilled workers in five (5) business sectors that require highly skilled or educated workforce including: Education and Healthcare; Finance, Insurance, and Real Estate; Manufacturing; Professional, Scientific, Management Services; and Public Administration.

Shifting employment trends are resulting in local priorities changing to keep Dearborn competitive. Before the Millennium, employees entering the workforce would tend to go where the jobs were and build the rest of their lives around that job setting. Today, the Millennial generation is very flexible in their job seeking tendencies, meaning that they are often more interested in the quality of the "place" they are selecting to live, then finding job opportunities within that market. That trend has exposed a weakness in Southeast Michigan based on our auto-centric suburban development form. Many of Metro Detroit's communities lack a strong sense of place; consequently, they are less desirable to the future employees of our businesses and institutions.

Fortunately for Dearborn, it has a strong sense of place, a rich and diverse population, and the strength of blending over 80 cultures into the American tapestry of the melting pot that makes for a wonderful community. Dearborn has made many policy decisions, working closely with County and State officials to reposition the City for ongoing success. Examples of this include participation in the State of Michigan Redevelopment Readiness Communities program, the National Resource Network program of the U.S. Department of Housing and Urban Development, the Governor's Place-making initiative through the Michigan Municipal League, and continued investment in the City's two downtown districts.

The community also has substantial educational institutions ranging from the innovative Dearborn Public Schools to the Henry Ford College with 12,200 students to the campuses of the University of Michigan-Dearborn with over 9,500 students. Literally hundreds of higher education and vocational training programs are available within the boundaries of Dearborn.

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

There are three major workforce training agencies located in or near the City of Dearborn surrounding area. They are Michigan Works, Michigan Technical Education Centers (M-TEC) and Service Employment and Redevelopment (SER) of Metro Detroit.

Michigan Works Association has the first unified workforce development system in the United States. They provide professional development, training, and business solutions services and support to both job Seekers and employers around the state. There is a service center branch located in East Dearborn.

M-TEC is part of the 1998 Michigan Skilled Worker Initiative. The Michigan Economic Development Corporation funded the construction of 18 Michigan Technical Education Centers (M-TECS) around the state. The centers specialize in training programs in high-wage, high-skill, and high-demand occupations. Dearborn has a 30,000 square foot facility at the Henry Ford Community College, which is a specialized facility built for training, retraining, and updating job skills of Ford Motor Company employees, as well as employees of other Michigan companies and the general public.

SER Metro-Detroit is a multi-service Michigan corporation committed to the development and utilization of the local workforce. SER promotes upward mobility and economic self-sufficiency for Metro-Detroit residents through a comprehensive service delivery system in areas of, Literacy, Education, Employment, Community Development, and Economic Opportunity. Adult programs include: Center for Working Families (CWF), Partnership Accountability, Training, Hope (PATH), and Adult Education Services. Youth programs include: SER Youth of Promise Leadership Program, SER Youthbuild Construction Institute, and SER Learning Academy.

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

Yes.

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

Yes, Dearborn participated through the Southeastern Michigan Council of Government's (SEMCOG's) *Increasing Shared Prosperity for a Resilient Economy – March 2021*. This Economic Development Strategy (CEDS) in their development of this planning document that includes all of the communities within SEMCOG's service area including Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne counties. This document outlines the economic development strategy for the region including focused on workforce development, improving place, and supporting business. This plan also focuses on diversity, equity, and inclusion and supporting recovery from the global pandemic.

The City of Dearborn is also working with the Michigan Economic Development Corporation (MEDC) through its Redevelopment Ready Communities (RRC) certification, which it was awarded in July 2015. This program assists local communities in developing strategies and marketing materials that promote the attractiveness of Dearborn to potential local, national, and international investors, and the program is a conduit for the MEDC to funnel financial and technical support to local communities.

The City of Dearborn is an employment center within Metropolitan Detroit with the City's daytime population swelling to approximately 150,000 people. The City's major employer is the Ford Motor Company with one of its worldwide major research and development complexes located within the City. This complex is currently undergoing a multiyear reconstruction project. Significant efforts support Ford with their transformation project.

As a major American tourist attraction, The Henry Ford is another major economic driver for the City. This facility provides both jobs and visitors to the City. Efforts are being evaluated as to how the City may assist tourist businesses with their recovery from the pandemic.

The City is home to two distinct downtown districts, East and West Dearborn. These districts are located along Michigan Avenue. These districts are important assets for the City serving both residents and visitors alike. The City through its East and West Dearborn Development Authorities professionally manages these assets to create attractive places for the City's residents to obtain both necessary and non-necessary services while also serving as an economic development asset for the City for attracting visitors to both commercial districts.

A number of these economic development goals may be supported by the CDBG programs of the City of Dearborn including first time homebuyer assistance, home rehabilitation, and home weatherization programs. Other education and workforce training programs of the CEDS are carried out by partner organizations that have operations within the City (ACCESS and LAHC) and regional entities.

Discussion

According to the 2014-2018 ACS, the City's civilian labor force is comprised of approximately 70,329 people, of which approximately 95.6% are employed and 4.4% are unemployed. The largest employment (i.e., jobs) sectors in the Dearborn are education and healthcare; manufacturing; and professional, scientific, and management – three of the largest four employment occupations – comprise over 50% of all jobs. Most of these jobs require either a college degree or skilled trade, and less than 35% of Dearborn's residents have the skills/education necessary to fill these positions

Like in most communities, higher median earnings generally correlate with higher education. The highest median earnings in Dearborn are in occupations such as management, business, and financial or sciences, education, and healthcare, while the lowest median earnings are in service occupations.

Approximately 85.1% of the City's adult population has more than a high school education, but only 27.4% of the population has a Bachelor's, graduate, or professional degree. While there are several workforce training initiatives in and around Dearborn for adults seeking employment, there is still a need for workforce training for youth in the City, particularly in targeted industries such as advanced manufacturing, research and development, business and financial services, information technology, and life sciences and medical technologies.

Approximately 73.1% of the City of Dearborn's workforce drives less than 30 minutes to get to work, with approximately 97.7% of the workforce driving less than one hour to get to work. This means that most employees work within or near to Dearborn; however, the lower skilled employees must leave the City because there are not enough jobs within Dearborn to meet demand, which raises concerns about transportation costs affecting household budgets.

Several organizations in Dearborn promote economic opportunity, including ACCESS and LAHC and Henry Ford Community College, which provide workforce skills/training. Regional planning initiatives by SEMCOG, Wayne County, and the Michigan Economic Development Corporation also further economic development, allowing Dearborn to leverage regional and state sources for economic development.

MA-50 Needs and Market Analysis Discussion

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

In the past five years, Dearborn focused the majority of its CDBG-funded activities in eligible block groups (i.e., areas of low- and moderate-income concentration). Results of the last full Consolidated Plan in 2016-2020, found that the most significant housing problem in Dearborn was cost burden with approximately 32% paying at least 30 percent or more of their income towards housing while 21% paid 50% or more. Homeowners were shown to have the highest percentage of households with cost burden of 40% or more.

Given that less than a quarter of the City's housing stock was built after 1980, housing problems are limited to units built prior to 1980 that are now over 40 years old. According to the 2014-2018 ACS, an estimated 34.0% (10,499) of the City's occupied housing units have one housing problem. In contrast, only 3.4% (1,051) of occupied housing units have multiple (i.e., two or more) housing problems. The majority (62.6% or 19,347) of occupied housing units have no housing problems.

The City will focus programs within three core CDBG-eligible neighborhoods or "areas of concentration", which include Fordson East, Fordson West, and Salina neighborhoods. Through the 2014-2018 ACS, these neighborhoods were determined to have a minimum of 51% low- and moderate-income persons as defined by HUD and remain the primary focus areas of the 2021-2025 Consolidated Plan.

Table 47 shows the Census Tracts with concentrations of multiple housing problems (i.e., two or more problems) that align with CDBG-eligible areas within Dearborn. For this analysis, "concentration" is defined where the percentage of occupied housing units with multiple housing problems is higher than that of the City as a whole. Within the City of Dearborn, 3.4% of occupied housing units have multiple housing problems. Therefore, any census tract that has a percentage of occupied units with multiple housing problems 10% greater than 3.4% would be considered a concentration. As evidenced by the table, there is only one census tract that has a percentage of occupied units with multiple housing problems that is 10% greater than the jurisdiction as a whole: tract 5735 at 14.0%.

Eligible Census Tract Number	Occupied Units with Multiple Housing Problems (i.e., two or more problems), Number	Occupied Units with Multiple Housing Problems (i.e., two or more problems), Percentage
Tract 5735	142	14.0%

Data Source: 2015-2019 ACS

Table 47 – Concentrations of Households with Multiple Housing Problems

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

Of the City's 89 block groups, 40 block groups have a low- and moderate-income percentage of 51% or more. This signifies that approximately 45% of the City's combined neighborhoods are CDBG-eligible.

These CDBG-eligible block groups are primarily concentrated in the Fordson East and Fordson West neighborhoods. Some low- and moderate-income block groups are located in the Princeton Carlysle neighborhood as well. The highest concentrations of low- and moderate-income population (95.31%, 92.04%, and 90.53% are block groups in the 5738, 5736, and 5736 census tracts, respectively. Dearborn is internationally recognized as a center of immigration to the United States, and the northeast and southeast areas of Dearborn have the highest concentrations of persons of Arabic descent. Both census tracts 5738 and 5736 are areas of Arab Ancestry concentration.

The following table, **Table 47A** identifies the low- and moderate-income population percentages by neighborhood within the City of Dearborn. The Fordson-East, Fordson-West, and the Salina neighborhoods all have the highest concentrations of low- and moderate-income populations ranging from about 70% to 77%. These concentrations are approximately 30% greater than the neighborhood, Princeton-Carlysle, with the next highest low- and moderate-income concentration at 40.9%. According to the 2021 Low- and Moderate-Income Summary Data, the overall low- and moderate-income percentage for the City of Dearborn is 53.65%

Low-Income Households by Neighborhood						
Community	Low-income Persons		Low- and Moderate-Income Persons		Low-, Moderate-, and Medium-income Persons	
	#	%	#	%	#	%
Fordson-East	11,735	59.6%	15,225	77.3%	17,880	90.8%
Fordson-West	14,030	53.3%	18,585	70.7%	22,005	83.7%
Salina	2,610	54.8%	3,480	73.1%	4,180	87.8%
Springwells	325	12.0%	900	33.3%	1,290	47.8%
Fairlane	455	35.4%	505	39.3%	600	46.7%
Edison Snow	1,715	16.9%	3,155	31.0%	5,325	52.3%
Cherry Hill	2,440	14.5%	3,950	23.5%	6,375	37.9%
West Business	455	27.7%	510	31.0%	895	54.4%

Princeton-Carlysle	2,815	22.7%	5,080	40.9%	8,085	65.1%
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Data Source: 2015-2019 ACS

Table 47A – Concentrations of Low-Income Households by Neighborhood

An area of concentration is defined as an area where a certain group (racial, ethnic, or income) comprises a percentage of the population that is 10% higher than the jurisdiction as a whole. For example, if a municipality had a jurisdiction-wide racial minority percentage of 15%, then any census tracts that had a concentration of that same racial minority at a percentage of 25% or greater would be considered a racial concentration.

According to the 2014-2018 ACS data, the racial composition of Dearborn is 90.5% White, 3.3% Black/African American, 2.4% Asian, 0.5% Some Other Race, and 3.0% Two or More Races. Residents of Arab ancestry are 43,810 persons, comprising 45.2% of Dearborn's population while residents of Hispanic descent make up 3.3% of the City's population.

In Dearborn, the Black/African American population concentration for the jurisdiction as a whole is 3.39%. Therefore, any census tract that has a concentration of Black/African American populations at a rate of 10% higher than 3.39% would be considered a racial concentration. **Table 50** shows the single census track with a concentration of Black/African American more than 10% higher than 3.39%.

Census Tract Number	Black/African American Population, Number	Black/African American Population, Percentage
Tract 5742.02	452	16.12%

Data Source: 2014-2018 ACS

Table 48 – Concentrations of Black/African American Population

In Dearborn, the Arab Ancestry population concentration for the jurisdiction as a whole is 45.17%. Therefore, any census tract that has a concentration of Arab Ancestry populations at a rate of 10% higher than 45.17% would be considered a racial concentration. **Table 49** illustrates that there are 10 census tracts with an Arab Ancestry population concentration greater than the jurisdiction as a whole.

Census Tract Number	Arab-Ancestry Population, Number	Arab-Ancestry Population, Percentage
Tract 5733	3,217	72.31%
Tract 5734	2,501	68.39%
Tract 5735	3,576	78.65%
Tract 5736	4,864	72.5%
Tract 5737.01	1,474	73.48%
Tract 5737.02	5,011	80.71%
Tract 5738	3,916	75.74%
Tract 5739	3,542	68.56%
Tract 5740	4,299	75.93%
Tract 5741	3,020	70.86%

Data Source: 2014-2018 ACS

Table 49 – Concentrations of Arab Ancestry Population

In Dearborn, the Hispanic or Latino Origin population concentration for the jurisdiction as a whole is 3.31%. Therefore, any census tract that has a concentration of Hispanic or Latino Origin populations at a rate of 10% higher than 3.31% would be considered a racial concentration. **Table 50** illustrates that there is only one census tracks with a Hispanic or Latino Origin population concentration greater than the jurisdiction as a whole.

Census Tract Number	Hispanic/Latino Population, Number	Hispanic/Latino Population, Percentage
Tract 5756	225	14.55%

Data Source: 2014-2018 ACS

Table 50 – Concentrations of Hispanic/Latino Population

Census Tracts with greater concentrations of racial and ethnic minorities generally correspond to Block Groups where at least 51% of the population is low- and moderate-income. Although these concentrations exist, the data provided in the Market Analysis show that all residents of low- and moderate-income, regardless of race or ethnicity, may have significant housing needs related to cost burden and affordability.

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

These Northeast and Southeast areas of Dearborn include Fordson East, Fordson West, and Salina neighborhoods or “areas of concentration”, which have older housing stock and a strong presence of rental housing. Because of the high percentage of Arabic population, many households are considered linguistically isolated. In turn, this creates a language barrier for lending practices, housing choice, education, and employment. The population is also vulnerable to housing discrimination due to challenges accessing information on Fair Housing Laws, understanding the illegality of discriminatory practices, and how to engage enforcement agencies, and what the procedures are. Labor force participation rates tend to be lower and employment rates are higher than the City overall. Education levels are also lower, which impacts the ability to earn higher wages.

Are there any community assets in these areas/neighborhoods?

While some of the challenges facing these neighborhoods are significant, there are substantial assets as well. The Arab Community Center for Economic & Social Services (ACCESS) was established in Eastern Dearborn in response to increased immigration from Arabic-speaking countries. ACCESS works to empower Arab Americans, as well as all immigrant and low-income individuals. They provide a wide range services including comprehensive social services, youth and education, health and research, and employment and training. The LAHC (formerly known as the Lebanese American Heritage Club) provides youth development and education programs, substance abuse prevention, nutrition and physical fitness education, housing, and social services program from its facility located in East Dearborn.

There are three active neighborhood associations that help improve the quality of life of the communities for residents. Eastborn Neighborhood Association, Southwestern Outer Drive Neighborhood Association, and Ford Home Historic District Association believe long-term residents and homeowners are an asset to the neighborhoods. They are often involved in the associations and other neighborhood events. They provide stabilizing influence in these neighborhoods that tend to have a high number of rental units, increasing transiency of residents.

Much of the City’s CDBG public service funds are targeted in the Fordson East, Fordson West, and Salina neighborhoods. Community Policing, Park Management, T.I.T.A.N. and Vector public service activities assist in stabilizing, protecting, and improving the overall quality of life for residents.

There are a total of three large community parks that offer active and passive recreation activities, which are usually 30 to 60 acres in size. There are five smaller neighborhood parks that are designed for

children between the ages of six to 14 years of age, and seven mini parks are in these neighborhoods intended to serve families with young children from one to seven years of age.

Are there other strategic opportunities in any of these areas?

Ford Community and Performing Arts Center located in East Dearborn on Michigan Avenue offers a wide range of recreation activities such as a fitness center, swimming pool, gymnasium, and climbing wall. The center includes a theater and a public art gallery and facility rentals for special events.

East Dearborn's downtown district is a regional-scale commercial area that since the turn of the 20th Century has been home to waves of immigration. This has given East Dearborn a vibrant tapestry of people and cultures. East Downtown along a mile stretch of Michigan and Schaefer has dozens of diverse restaurants and shops to each summer's free Jazz on the Ave concert series in City Hall Park.

The rich architecture of East Downtown is becoming home to new businesses opening to serve growing nearby neighborhoods, including the old City Hall, which until recently was the Dearborn City Hall campus. The complex has been transformed into City Hall Artspace Lofts, an artist community featuring 50+ live-work units. The Artspace development is serving as a catalyst to reinvigorate the area, as witnessed across the country, and reinforce the arts and culture vision for the district. East Dearborn is also home to the Arab American National Museum, which is the first and only museum in the U.S. devoted to sharing the Arab American story.

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

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

According to Connected Nation Michigan, over 99.4% of Wayne County residents had access to fixed terrestrial non-mobile broadband service meeting the current Federal Communications Commission's definition of broadband with 25 Mbps download and 3 Mbps upload speeds. This data was published in September 2020. At that time, they estimate that only 4,130 households in Wayne County were underserved via broadband access. The information was developed from a combination of data collection, FCC Form 477 broadband deployment filings, and independent research. If a broadband provider wasn't able to provide granular information, the Form 477 information was used, which has less reliability. This broadband access information does not include access to either wireless or satellite broadband services. From this information, there does not appear to be an access to broadband wiring or connections issues for Dearborn residents including low- and moderate-income individuals.

According to the National Broadband Availability Map (NBAM) created by the National Telecommunication and Information Administration (NTIA) of the Department of Commerce, as well as the NTIA's Broadband USA initiative, broadband internet access is critical in supporting economic opportunity among low- and moderate-income households. Access to the internet supports a household's connection to employment, education, and healthcare, as well as government services and social networks. For example, in today's society, simply applying for a job, completing a homework assignment, working remotely, or even making a doctor appointment is dependent on internet access. Therefore, all low- and moderate-income neighborhoods require access to broadband wiring and connections in order for residents to participate equitably in society. Although all neighborhoods in Dearborn already have broadband wiring and connections in-place, according to the National Telecommunications and Information Administration (NTIA), the primary reasons why lower income households do not utilize broadband service are two-fold: (1) there is no working computer in the household, and/or (2) internet service subscriptions are unaffordable. Because sufficient service provider coverage already exists in Dearborn (see below), the main barriers to digital inclusion and thus equitable participation in society include limited access to working computers and the high cost of internet service subscriptions.

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

According to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map (<https://broadbandmap.fcc.gov>), Dearborn is already well-served by broadband providers. The broadband technology available in the City includes ADSL, cable, fiber, fixed wireless, satellite, and other mediums. As defined by the FCC, broadband capability requires consumers to have access to actual download speeds of at least 25 Mbps and actual upload speeds of at least 3 Mbps (i.e., 25/3 Mbps).

As of June 2020 (99.14% of the population) is served by three or more fixed residential broadband providers at speeds of up to 25/3 Mbps (downstream/upstream, June 2020). This is slightly higher than the statewide percentage of 96.01%. For speeds greater than 25/3 Mbps (e.g., 100/10 or 250/25), service is less available and more area dependent. For example, while most of the City is served by three or more providers that offer speeds of 100/10 Mbps, many strips along many of the City's main roads have only two providers that offer speeds of 100/10 Mbps. Much of the City's industrial and institutional areas have only two providers. However, for typical broadband speeds, Dearborn has sufficient competition between broadband service providers. The fixed broadband service providers in the county include: AT&T (ADSL & Fiber), Comcast (Cable), WideOpenWest Finance, LLC (Cable), ViaSat, Inc. (Satellite), Hughes Network Systems, LLC (Satellite). [Source: Fixed Broadband Deployment – Federal Communications Commission]

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

According to most scientists, the impacts of climate change in Wayne County and the City of Dearborn in particular will include more summer heat waves and hot days and increased severe rain events. A preliminary Great Lakes Integrated Sciences Assessment describes the challenges including: higher probability of heat waves and hot days each summer (heat-related illness and death, reduced air quality, reduced water quality, longer growth periods for plants increasing pollen loads); more severe and more frequent wet weather events (flooding and rapid Great Lakes water depth changes); infrastructure issues related to increased demands during wet weather and heat events (sewer overflows, electric grid reliability issues, and buckling of roadways).

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

The impacts of climate change in Michigan will affect households of all incomes; however, lower income households often have fewer options available to minimize the anticipated climatic impacts and often live in areas that are more susceptible to climate change. The Michigan Climate and Health Profile Report – 2015 identifies concerns facing an urban and suburban population in SE Michigan.

According to this report, Wayne County's most vulnerable will be more likely to suffer from heat-related illnesses and death due to lack of access to air conditioning and urban heat island affect. Urban areas tend to have lower air quality and the anticipated higher temperatures will increase ozone and impact asthma rates. Low-income urban areas also often have lower urban forestry canopy rates, which leads to higher day and nighttime air temperature, and the lack of urban canopy limits its beneficial greening impacts by limiting its capacity to reduce harmful carbon emissions, lowering PM_{2.5} levels, and reducing ozone.

Michigan's 2019 Air Quality Annual Report does track regionally the impacts of air quality, but the information is not granular enough to directly correlate to low- and moderate-income areas in Dearborn; however, the findings are still broadly applicable to Dearborn's low- and moderate-income communities/neighborhoods. While some air quality monitors are located in the Downriver area near significant heavy industries along the Detroit River south of Dearborn, there is one monitor in the City, with others located nearby in the City of Detroit. Three new sites were added for the Gordie Howe International Crossing including the West Fort St monitor location is of interest to the City's Salina neighborhood. These monitors illustrate attainment for PM₁₀ and PM_{2.5}. Regionally, Southeastern Michigan is an ozone nonattainment area and small portions of Downriver are sulfur dioxide nonattainment areas. Both the Salina and Fordson-West communities have higher Low-Income Households than the remainder of Dearborn. According to Wayne County located air monitors, the area meets air quality standards for CO, Pb, NO₂, SO₂, and PM_{2.5} and PM₁₀; however, it is not in compliance with ozone requirements.

Increased wet weather events that caused flooding may adversely impact Dearborn's more marginalized populations than other populations due to the higher incidence of no property/renters insurance among low-income populations and limited housing choice. Low-income populations often face higher physical and environmental barriers to alleviate extreme heat. During extended periods of high temperatures, Michigan's electric grid has been operating near capacity, and if the electrical grid fails, low- and moderate-income residents have fewer options to find air conditioning to escape these events. Wealthier residents often live-in single-family homes that do not retain heat as much as multi-unit apartment buildings, and if the power does go out, they have greater access to safe generators and may also temporarily relocate to a motel or hotel with operating air conditioning. Due to concerns regarding crime, low-income residents may not feel safe leaving windows and doors open for ventilation during extended periods of high heat too, especially overnight while sleeping. The 2015 Michigan Climate and Health Profile Report warns that lower income residents often face higher rates of respiratory illness and complications from their overall poorer general health, and warming air temperature may contribute to more respiratory conditions caused by increased ozone, pollen, and mold levels.

City of Dearborn, Michigan Attachments

1. City of Dearborn Citizen Participation Comments
2. City of Dearborn Grantee Unique Appendices
3. City of Dearborn SF-424 Forms and Certifications

Grantee SF-424's and Certification(s)

OMB Number: 4340-0064
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424		
*1. Type of Submission <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Applicant <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	*3. Revision, select appropriate letter(s) <input type="text"/> * Other (Specify): <input type="text"/>
*3. Date Received: <div style="background-color: yellow; width: 100px; height: 20px;"></div>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="B 21 NC 26 0004"/>	
State Use Only: 6. Date Received by State: <input type="text"/> 7. State Application Identifier: <input type="text"/>		
8. APPLICANT INFORMATION:		
*a. Legal Name: <input type="text" value="City of Dearborn, Michigan"/>		
*b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="38-603-1695"/>		*c. Organizational DUNS: <input type="text" value="1424207930000"/>
d. Address:		
* Street1: <input type="text" value="10001 Michigan Avenue, Suite 13"/>	Street2: <input type="text"/>	
* City: <input type="text" value="Dearborn"/>	Country/Parish: <input type="text"/>	
* State: <input type="text" value="MI: Michigan"/>	Province: <input type="text"/>	
* County: <input type="text" value="USCA: UNITED STATES"/>	* Zip/Postal Code: <input type="text" value="48126-2567"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Eco & Community Development"/>		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Ms."/>	* First Name: <input type="text" value="Regina"/>	
Middle Name: <input type="text"/>		
* Last Name: <input type="text" value="Mistachuk"/>		
Suffix: <input type="text"/>		
Title: <input type="text" value="Community Development Coordinator"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="313-542-4150"/>		Fax Number: <input type="text" value="313-543-2775"/>
* Email: <input type="text" value="rmistachuk@cityofdearborn.mi.gov"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.010"/> CFDA Title: <input type="text" value="Community Development: Block Grant/Entitlement Grants"/>	
* 12. Funding Opportunity Number: <input type="text" value="N/A"/> * Title: <div style="background-color: yellow; height: 40px; width: 100%;"></div>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Add Attachment Delete Attachment View Attachment </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="Dearborn Michigan 2021-2022 Community Development Block Grant Project (Revision Increase Award)"/>	
Attach supporting documents as specified in agency instructions. <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Add Attachments Delete Attachments View Attachments </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="MI-011"/>	* b. Program/Project: <input type="text" value="JDI C14"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2021"/>	* b. End Date: <input type="text" value="06/30/2022"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="1,000,000.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value="75,000.00"/>
* g. TOTAL	<input type="text" value="1,075,000.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review or <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** - AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Print: <input type="text" value="Mr."/> * First Name: <input type="text" value="John"/>	
Middle Name: <input type="text" value="P."/>	
* Last Name: <input type="text" value="O'Reilly"/>	
Suffix: <input type="text" value="Jr."/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="313 943 2000"/>	* Fax Number: <input type="text" value="313-612-5670"/>
* Email: <input type="text" value="bobbie@ci.dearborn.mi.us"/>	
* Signature of Authorized Representative: <input type="text" value="C. 24 7-307-21"/>	* Date Signed: <input type="text" value="8-3-21"/>

OMB Number: 2506-004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preproposal <input checked="" type="checkbox"/> Application <input type="checkbox"/> Change/Corrected Application		
* 2. Type of Application: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input checked="" type="checkbox"/> Revision		
* If Revision, make appropriate listing: A: Increase Award * Other (Specify):		
* 3. Date Received: <input type="text"/>		
4. Applicant Identification: <input type="text"/>		
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only: 6. Date Received by State: <input type="text"/>		
7. State Application Identifier: <input type="text"/>		
B. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/>		
* b. Employee/Taxpayer Identification Number (EIN/TIN): <input type="text"/>		* c. Organizational DUNS: <input type="text"/>
d. Address:		
* Street: Street 1: <input type="text"/> Street 2: <input type="text"/>		
* City: <input type="text"/>		
County/Parish: <input type="text"/>		
* State: <input type="text"/>		
Province: <input type="text"/>		
* Country: <input type="text"/>		
* Zip/Postal Code: <input type="text"/>		
e. Organizational Unit:		
Department Name: <input type="text"/>		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/> * First Name: <input type="text"/>		
Middle Name: <input type="text"/>		
* Last Name: <input type="text"/>		
Suffix: <input type="text"/>		
Title: <input type="text"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text"/>		Fax Number: <input type="text"/>
* Email: <input type="text"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="15.121 B"/>	
CFDA Title: <input type="text" value="Community Development Block Grant/Entitlement Grants"/>	
* 12. Funding Opportunity Number: <input type="text" value="N/A"/>	
* Title: <div style="background-color: yellow; height: 40px; width: 100%;"></div>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <div style="display: flex; align-items: center;"> <input type="text"/> <div style="margin-left: 10px;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="Dearborn Michigan 2021-2022 Community Development Block Grant Project"/>	
Attach supporting documents as specified in agency instructions. <div style="display: flex; align-items: center;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: MI C14	* b. Program/Project MI 914
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: 07/01/2021	* b. End Date: 06/30/2022
18. Estimated Funding (\$):	
* a. Federal	3,305,500.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	50,000.00
* g. TOTAL	3,355,500.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review or <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an internet site where you may obtain the list, is contained in the instructions or agency specific instructions.</small>	
Authorized Representative:	
Prefix: Mr.	* First Name: John
Middle Name: B.	
* Last Name: C'Reilly	
Suffix: Jr.	
* Title: Mayor	
* Telephone Number: 313-943-2300	* Fax Number: 313-943-3050
* Email: jhobbe@cd.earborn.mi.us	
* Signature of Authorized Representative: [Signature]	* Date: 07-07-2021
APPROVED: [Signature] Deputy Mayor	

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

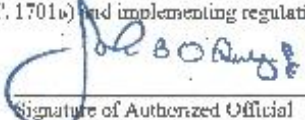
Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official


Title



Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) _____ [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint – Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws – It will comply with applicable laws.

Signature of Authorized Official

8-3-21
Date

Title



APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number 4040-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:


- Has the legal authority to apply for Federal assistance, and the institutional, managerial, and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
- Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
- Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
- Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progress reports and such other information as may be required by the assistance awarding agency or State.
- Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
- Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4765) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
- Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
- Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to non-discrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-618), as amended, relating to non-discrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to non-discrimination in the sale, rental or financing of housing; (i) any other non-discrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other non-discrimination statute(s) which may apply to the application.

Previous Edition Usable

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Standard Form 424D (Rev. 7-87)
Prescribed by DMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11890; (d) evaluation of flood hazards in flood plains in accordance with EO 11888; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1965, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1960, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipients from: (1) engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Dearborn	8-3-21

SF-424D (Rev. 7-87) Back

APPROVED:
 DATE: 8/3/2021
 Deputy CORPORATION COUNSEL

By Saraini supported by Herrick.

7-307-21. WHEREAS: The City of Dearborn anticipates an entitlement allocation of \$2,005,536 for the 47th Year (FY2021-22) Community Development Block Grant (CDBG) program from the US Department of Housing and Urban Development (HUD), and

WHEREAS: The City will also be programming \$70,000 (contingencies) of anticipated program income; therefore be it

RESOLVED: That the Mayor is hereby authorized to execute an application and grant agreement in the amount of \$2,005,536, reprogram \$600,000 of prior year 2019 and 2020 unexpended/un-programmed funds, and estimated \$70,000 in program income for the 47th Year Community Development Block Grant Program to support eligible projects, programs, and activities; be it further

RESOLVED: That the Mayor be and is hereby authorized to execute subrecipient agreements between the City of Dearborn and the Arab Community Center for Economic and Social Services (ACCESS) and the Leaders Advancing and Helping Communities (LAHC). Also, a contract between the City and the Fair Housing Center of Metropolitan Detroit; be it further

RESOLVED: That prior period funding for the Home Rehabilitation Program (Project Z51200) that is unexpended at June 30, 2021 shall roll forward to the 47th Year Home Rehabilitation budget; be it further

RESOLVED: That the Economic and Community Development Department be and is hereby authorized to administer the program in accordance with program regulations; be it further

RESOLVED: That the Finance Director be and is hereby authorized to recognize and appropriate the grant award and the estimated program income and to receive, direct, and disperse those award funds within the Community Development Fund (283) or other funds as supported through the annual schedule of supported resources which could include the General Fund (101), Local Street Fund (203), Library Fund (271), Water Fund (591), Facilities Fund (634), or Fleet Replacement Fund (668); be it further

RESOLVED: That this resolution be given immediate effect.

The resolution was adopted as follows: Yes: Abraham, Byrnes, Cebaja, Herrick, O'Donnell and Saraini (6). No: None. Absent: Bazzzy (1).

HOME-ARP

ECONOMIC DEVELOPMENT DEPARTMENT


**DEARBORN
ECONOMIC
DEVELOPMENT**

TO: City Council
FROM: Jordan Twardy, Director Economic Development
VIA: Mayor Abdullah H. Hammoud
SUBJECT: Request for approval of the Substantial Amendment to the Dearborn 2021-2025 Five Year Consolidated Plan and 2023-2024 Annual Action Plan
DATE: May 4, 2023

The reallocation of Community Development Block Grant (CDBG) funds for the 2021-2025 Con Plan Priority Needs Summary Table below is only for strategic planning purposes and do not require actual budget approval as follows:

CDBG Consolidated Plan Amendments
FROM:

<u>Amended CDBG Projects</u>	<u>Original Budget</u>	<u>Remaining Budget</u>
2021-2025 Street and Water Main	\$4,258,411	\$3,250,000
2021-2025 TITAN Youth Services	\$175,000	\$140,000
Prior Year Un-expended CDBG Funds	\$0	\$1,872,623
TOTAL	\$4,433,411	\$5,262,623

TO:

<u>Funded CDBG Projects</u>	<u>Original Budget</u>	<u>Amount Added to Budget</u>
Warren Ave. Façade Program	\$0	\$1,800,000
Park and Recreation Programs	\$235,000	\$1,150,000
Fire Station and Equipment	\$200,000	\$ 500,000
Administration & Planning	\$1,032,124	\$ 140,000
Disaster Response & Recovery	\$0	\$1,872,623
TOTAL	\$1,467,124	\$5,262,623

The reprogramming of CDBG funds for the 2023-24 Annual Action Plan will include reallocating funds from the Public Facility Vector Supplies project to the Dix-Vernor Business Liaison Staff and Programs. This reprogramming action does affect CDBG budget amounts and will require budget approval as follows:

CDBG Project Annual Action Plan Amendment
FROM:

<u>Amended CDBG Projects</u>	<u>Original Budget</u>	<u>Remaining Budget</u>
Public Facility Vector Supplies	\$205,000	\$195,000

TO:

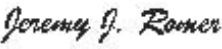
<u>Funded CDBG Projects</u>	<u>Original Budget</u>	<u>Amount Added to Budget</u>
Dix-Vernor Business Liaison Staff and Programs	\$0	\$195,000

Immediate effect is requested.

Respectfully Submitted,


 Julian Twardy
 Economic Development Director


 Michael Kennedy
 Finance Director


 Jeremy Romer
 Corporation Counsel

COUNCIL RESOLUTION

WHEREAS: The reallocation of Community Development Block Grant (CDBG) funds for the 2021-2025 Con Plan Priority Needs Summary Table below is only for strategic planning purposes and do not require actual budget approval as follows:

CDBG Consolidated Plan Amendments**FROM:**

<u>Amended CDBG Projects</u>	<u>Original Budget</u>	<u>Remaining Budget</u>
2021-2025 Street and Water Main	\$4,258,411	\$3,250,000
2021-2025 TITAN Youth Services	\$175,000	\$140,000
Prior Year Un-expended CDBG Funds	\$0	\$1,872,623
TOTAL	\$4,433,411	\$5,262,623

TO:

<u>Funded CDBG Projects</u>	<u>Original Budget</u>	<u>Amount Added to Budget</u>
Warren Ave. Façade Program	\$0	\$1,800,000
Park and Recreation Programs	\$235,000	\$1,150,000
Fire Station and Equipment	\$200,000	\$ 500,000
Administration & Planning	\$1,032,124	\$ 140,000
Disaster Response & Recovery	\$0	\$1,872,623
TOTAL	\$435,000	\$5,262,623 And,

WHEREAS: The reprogramming of CDBG funds for the 2023-24 Annual Action Plan will include reallocating funds from the Public Facility Vector Supplies project to the Dix-Vernor Business Liaison Staff and Programs. This reprogramming action does affect CDBG budget amounts and will require budget approval as follows:

CDBG Project Annual Action Plan Amendment**FROM:**

<u>Amended CDBG Projects</u>	<u>Original Budget</u>	<u>Remaining Budget</u>
Public Facility Vector Supplies	\$205,000	\$195,000

TO:

<u>Funded CDBG Projects</u>	<u>Original Budget</u>	<u>Amount Added to Budget</u>
Dix-Vernor Business Liaison Staff and Programs	\$0	\$195,000 And,

RESOLVED: Immediate effect is requested to submit CDBG Substantial Amendment to HUD for review and approval in efforts to reallocate the effected projects in the 2021-2025 Five Year Con Plan Priority Needs Summary Table. This is only for strategic planning purposes and do not require actual budget approval. And,

RESOLVED: Immediate effect is requested to submit CDBG Substantial Amendment to HUD for review and approval in efforts to reallocate (Vector Supply and Equipment project) and fund new projects (Dix-Vernor Liaison Staff) and (Dix-Vernor CDBG Programs) for the duration of the 2023-24 CDBG fiscal year. And.

RESOLVED: That current period funding in the amount of \$195,000 for CDBG Vector Supplies and Equipment (Z506-1) is reallocated in the amount of \$100,000 to CDBG Dix-Vernor Liaison Staff (Z51700) and \$95,000 reallocated to Dix-Vernor Programs (Z51750).

EXECUTIVE SUMMARY


**DEARBORN
ECONOMIC
DEVELOPMENT**
Immediate Effect is Requested

REQUEST: Request for approval of the Substantial Amendment to the Dearborn 2021-2025 Five Year Consolidated Plan and 2023-2024 Annual Action Plan

DEPARTMENT: Economic Development Department Community Development Division

BRIEF DESCRIPTION: The reallocation of Community Development Block Grant (CDBG) funds for the 2021-2025 Con Plan Priority Needs Summary Table below is only for strategic planning purposes and do not require actual budget approval as follows:

CDBG Consolidated Plan Amendments**FROM:**

<u>Amended CDBG Projects</u>	<u>Original Budget</u>	<u>Remaining Budget</u>
2021-2025 Street and Water Main	\$4,258,411	\$3,250,000
2021-2025 TITAN Youth Services	\$175,000	\$140,000
Prior Year Un-expended CDBG Funds	\$0	\$1,872,623
TOTAL	\$4,433,411	\$5,262,623

TO:

<u>Funded CDBG Projects</u>	<u>Original Budget</u>	<u>Amount Added to Budget</u>
Warren Ave. Façade Program	\$0	\$1,600,000
Park and Recreation Programs	\$235,000	\$1,150,000
Fire Station and Equipment	\$200,000	\$ 500,000
Administration & Planning	\$1,032,124	\$ 140,000
Disaster Response & Recovery	\$0	\$1,872,623
TOTAL	\$1,467,124	\$5,262,623

The reprogramming of CDBG funds for the 2023-24 Annual Action Plan will include reallocating funds from the Public Facility Vector Supplies project to the Dix-Vernor Business Liaison Staff and Programs. This reprogramming action does affect CDBG budget amounts and will require budget approval as follows:

CDBG Project Annual Action Plan Amendment**FROM:**

<u>Amended CDBG Projects</u>	<u>Original Budget</u>	<u>Remaining Budget</u>
Public Facility Vector Supplies	\$205,000	\$195,000

EXECUTIVE SUMMARY


**DEARBORN
ECONOMIC
DEVELOPMENT**
TO:

<u>Funded CDBG Projects</u>	<u>Original Budget</u>	<u>Amount Added to Budget</u>
Dix-Vernor Business Liaison Staff and Programs	\$0	\$105,000

PRIOR COUNCIL ACTION: The 2021-2025 Five Year Consolidated Plan was approved at the City Council at its July 13, 2021 Regular Meeting.

BACKGROUND: The Dearborn Five-Year Consolidated Plan (Con Plan) period is from 2021-2025. The Con Plan is the strategic plan document in which community development priorities and multiyear goals are set based on an assessment of housing and community development needs and market conditions.

The City of Dearborn will amend its approved Con Plan whenever, between annual submissions, it makes one of the following decisions:

1. To make a change in its allocation priorities (Con Plan Priority Needs Summary Table) or a change in its project selection process;
2. To carry out a project/activity not previously described in its Action Plans; or,
3. To change the purpose, scope (budget), location (community or neighborhood), or beneficiaries (ex. low income, disabled, elderly) of a project/activity.

All amendments will be submitted to HUD at the end of each program year.

In accordance with Consolidated Plan requirements and the City's Citizen Participation Plan, EDD has posted the changes to the Con Plan and Annual Action Plan through the Substantial Amendment public notice.

A summary of the proposed Substantial Amendment was published in the Dearborn Press and Guide newspaper on March 15, 2023 in order to provide opportunity for public comment. The 30-day comment period ended on April 17, 2023.

FISCAL IMPACT: The City of Dearborn receives an estimated \$1.7M of federal annual entitlement CDBG funding from the U.S. Department of Housing and Urban Development.

IMPACT TO COMMUNITY:

Improve the condition of existing housing by supporting housing rehabilitation of owner-occupied housing.

EXECUTIVE SUMMARY



**DEARBORN
ECONOMIC
DEVELOPMENT**

Improve recreational and park facilities through park renovations and enhancements.

Maintain, improve, and replace existing public facilities such as libraries and fire stations.

Support health services with the continuation of the Vector pest (rodents) control program and the continuation of the youth substance abuse prevention program in the Dearborn Public Schools.

Improve and enhance community involved crime prevention activities through the Community Policing program.

Increase social service programs for low-and-moderate income residents through the continuation of emergency shelter programs (hotel/motel vouchers) to prevent homelessness, transitional housing, subsidized and senior housing assistance, food assistance, health & mental health, employment & training, legal aid services, education, and programs which address language barriers.

IMPLEMENTATION TIMELINE: Immediate effect is requested to submit CDBG Substantial Amendment to HUD for review and approval in efforts to reallocate the (Vector Supply and Equipment project) and fund the new projects (Dix-Vernor Liaison Staff and Dix-Vernor CDBG Programs) for the duration of the 2023-24 CDBG fiscal year.

COMPLIANCE/PERFORMANCE METRICS: There are three main components to the CPD Outcome Performance Measurement System:

Objectives: The objectives are framed broadly to capture the range of community impacts that occur as a result of program activities.

Outcomes: The program outcome helps further refine the grantee's objective and is designed to capture the nature of the change or the expected result of the objective that a grantee seeks to achieve.

Indicators: There are four common indicators that are relevant for most activities. The system requires the grantee to report on these data elements for nearly all program activities.

- ✓ Amount of money leveraged from other Federal, state, local, and private sources, per activity.
- ✓ Number of persons, households, businesses, units or beds assisted, as appropriate.
- ✓ Income levels of persons or households by: 30 percent, 50 percent or 80 percent of area median income.
- ✓ For CDBG activities that benefit an area, the data reported for that activity will need to show the total number of persons served and the percentage of LMI individuals served. Race, ethnicity, and disability data for activities that currently report these data elements.

By Fros supported by Paris.

9-2019-23. WHEREAS: The reallocation of Community Development Block Grant (CDBG) funds for the 2021-2025 Con Plan Priority Needs Summary Table below is only for strategic planning purposes and do not require actual budget approval as follows.

CDBG Consolidated Plan Amendments

FROM:

Amended CDBG Projects	Original Budget	Remaining Budget
2021-2025 Street and Water Main	\$4,233,411	\$2,256,000
2021-2025 Adult Youth Services	\$178,000	\$140,000
Fiscal Year Unexpended CDBG Funds	\$0	\$1,872,623
TOTAL	\$4,433,411	\$5,262,623

TO:

Funded CDBG Projects	Original Budget	Amount Added to Budget
Warren Ave. Façade Program	\$0	\$1,600,000
Park and Recreation Programs	\$235,000	\$1,150,000
Fire Station and Equipment	\$200,000	\$ 500,000
Administration & Planning	\$1,032,124	\$ 140,000
Disaster Response & Recovery	\$0	\$1,872,623
TOTAL	\$1,467,124	\$5,262,623

AND:

WHEREAS: The reprogramming of CDBG funds for the 2023-24 Annual Action Plan will include reallocating funds from the Public Facility Vector Supplies project to the Dix-Verran Business Liaison Staff and Programs. This reprogramming action does affect CDBG budget amounts and will require budget approval as follows:

CDBG Project Annual Action Plan Amendment**FROM:****Amended CDBG****Projects**Public Facility
Vector Supplies**Original Budget**

\$205,000

Remaining Budget

\$195,000

TO:**Funded CDBG****Projects**Dix-Vernor Business Liaison
Staff and Programs**Original Budget**

\$0

**Amount Added to
Budget**

\$195,000

THEREFORE BE IT

RESOLVED: That Council does hereby approve the submittal of the CDBG Substantial Amendment to the Dearborn 2021-2025 Five Year Consolidated Plan and 2023-2024 Annual Action Plan, as presented by the Economic Development Department, to HUD for review and approval in efforts to reallocate (Vector Supply and Equipment project) and fund new projects (Dix-Vernor Liaison Staff) and (Dix-Vernor CDBG Programs) for the duration of the 2023-2024 fiscal year; be it further

RESOLVED: That Council does hereby approve current period funding in the amount of \$195,000 for CDBG Vector Supplies and Equipment (2506-1) be reallocated in the amount of \$195,000 to CDBG Dix-Vernor Liaison Staff (251766) and \$95,000 be reallocated to Dix-Vernor Programs (251750); be it further

RESOLVED: That this resolution be given immediate effect.

The resolution was unanimously adopted.

MediaNews Group

MICHIGAN GROUP

AFFIDAVIT OF PUBLICATION

2125 Butterfield Dr, Suite 102N • Troy MI 48064

CITY OF DEARBORN
16901 MICHIGAN AVE STE#11

DEARBORN, MI 48126
Attention: Regina Sistrunk

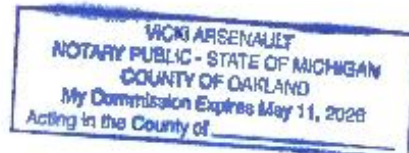
STATE OF MICHIGAN,
COUNTY OF WAYNE

The undersigned Cindy Sklar Cindy Sklar, being duly sworn the he/she is the principal clerk of Dearborn Press & Guide, pressandguide.com, published in the English language for the dissemination of local or transmitted news and intelligence of a general character, which are duly qualified newspapers, and the annexed hereto is a copy of certain order, notice, publication or advertisement of:

CITY OF DEARBORN

Published in the following edition(s):

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Sworn to the subscribed before me this

22 May 2023

Vicki Arsenault
Notary Public, State of Michigan
Acting in Oakland County

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Letter: to the city council and the City of Charleston, Economic Development Department (EDD) regarding to extend the U.S. Department of Housing and Urban Development (HUD) Five Year Comprehensive Plan 2008-2013 until year 2019 through 2022
 "renewal" and to remove the Annual Act of Plan (AAP) by year 2022-2023 to top up the Community Development Block Grant (CDBG) funds for the program proceeds to different projects than the one made before. The reason is to avoid effects to the market and to keep the aid and support from the HUD as per request and the funds available with the city.

[illegible]

Program/Project Title	Current Gov. Plan Proj. #	Current Gov. Plan Budget	Revised Gov. Plan Budget	AMENDED FID		
				Action Plan Project	Current Gov. Plan Budget	New Gov. Plan Budget
CDM PLAN	Street and Watermain	\$4,258,411	\$1,879,000	Environmental Development Projects	\$0	\$1,879,000
CDM PLAN	Street and Watermain	\$4,258,411	\$1,879,000	Neighborhood Reentry and Public Safety	\$275,000	\$1,879,000
CDM PLAN	Street and Watermain	\$4,258,411	\$300,000	Fire Station and Equipment	\$270,000	\$270,000
CDM PLAN	TOTAL Public Services	\$170,000	\$340,000	Animal Services & Programs	\$1,335,125	\$1,335,125
CDM PLAN	Disaster Response & Recovery Activities	\$0	\$1,574,500	Disaster Response & Recovery Activities	\$0	\$1,574,500
Program/Project Title	Current Action Plan Project	Current Action Plan Budget	Revised Action Plan Budget	AMENDED FID		
				Action Plan Project	Current Action Plan Budget	New Action Plan Budget
CAF	Public Safety Capital Services	\$200,000	\$140,000	Environmental Development Projects	\$0	\$140,000

02500001 "Following requests to review supporting documents from a few customers regarding the proposed agreement, it has been decided to the European Development Committee in October 1980. It will also require Suez, Gas, Iberian, and Elf to submit a report by July 1st of 1981. All comments will be received until July 1st, 1982 and will be considered in the framework of the above-mentioned agreement. A summary of all comments and a summary of all agreements is being sent to the relevant parties. It will be discussed in the Council General and

Individuals with disabilities who seek special accommodations, auxiliary aids or services or request on this notice may contact (313) 241-6068 or email ada@calhoun.org for assistance. Possible advance notice is required.

Regina Siskunk
Community Development Coordinator

Abstract. *Veron* 15 2703

HOME-ARP

**CITY OF DEARBORN
NOTICE OF PROPOSED SUBSTANTIAL AMENDMENT
TO HUD CONSOLIDATED PLAN
FISCAL YEARS 2021-2025**

Notice is hereby given that the City of Dearborn, Community Development Department (CDD) proposes to amend its U.S. Department of Housing and Urban Development (HUD) Five Year Consolidated Plan (COP) for years 2021 through 2025 to reallocate and reprogram its Annual Action Plan (AAP) for year 2022-23 to the program Community Development Block Grant (CDBG) funds from the original projects to the listed projects identified in the table below. The reprogramed allocations to these projects will be used for the reprogramming of the CDBG projects and the funds associated with them.

In accordance with Consolidated Plan requirements at 24 CFR Part 91 Subpart B and the City's Office of Participation Plan, CDD has posted the changes to the COP Plan and AAP through this Reallocation and Reprogramming Amendment in order to provide opportunity for public comment.

DEARBORN SUBSTANTIAL AMENDMENT TO CDBG CONSOLIDATED PLAN						
Amendment Type	Original COP Plan Project	Original COP Plan Budget	Reprogramed COP Plan Budget	AMEND TO:		
				COP Plan Project	Original COP Plan Budget	New COP Plan Budget
COP PLAN	Street and Watermain	\$4,255,411	\$3,250,000	Economic Development Projects	\$0	\$1,000,000
COP PLAN	Street and Watermain	\$4,255,411	\$1,650,000	Neighborhood Rehabilitation Public Facility	\$200,000	\$1,450,000
COP PLAN	Street and Watermain	\$4,255,411	\$550,000	Fire Station and Equipment	\$110,000	\$440,000
COP PLAN	TOWN Youth Services	\$175,000	\$140,000	Administration & Planning	\$1,120,000	\$1,120,000
COP PLAN	Neighborhood Response & Recovery Activities	\$0	\$1,572,525	Disaster Response & Recovery Activities	\$0	\$1,572,525
Amendment Type	Original Action Plan Project	Original Action Plan Budget	Reprogramed Action Plan Budget	AMEND TO:		
				Action Plan Project	Original Action Plan Budget	New Action Plan Budget
AAP	Public Facility Water supplies	\$200,000	\$190,000	Economic Development Projects	\$0	\$185,000

Questions or clarification requests to review supporting documents or for further comments regarding the proposed amendment will be received at the Community Development Department located at 1500 Lakeshore Avenue, Suite 6, Dearborn, MI 48126 or email Regina.Siebrink@cityofdearborn.gov. All comments will be received until April 17, 2022 and will be considered in the execution of the substantial amendment. A summary of these comments, and a summary of any comments received on the amendment, will be attached to the COP Plan Amendment.

Individuals with disabilities who require special accommodations, auxiliary aids or services to respond to this notice may contact (313) 948-5262 or email Regina.Siebrink@cityofdearborn.gov. Reasonable accommodation is required.

Regina Siebrink
Community Development Coordinator

Published: March 15, 2022



AFFIDAVIT OF PUBLICATION
2125 Butterfield Dr, Suite 107N • Troy MI 48064

CITY OF DEARBORN
18901 MICHIGAN AVE STE #11

DEARBORN, MI 48126
Attention: Regina Skatrunk

STATE OF MICHIGAN,
COUNTY OF WAYNE

I, the undersigned Vicki Roseman, being duly sworn, the he/she is the principal clerk of Dearborn Press & Guide, pressandguide.com, published in the English language for the dissemination of local or transmitted news and intelligence of a general character, which are duly qualified newspapers, and the undersigned hereto is a copy of certain order, notice, publication or advertisement of

CITY OF DEARBORN
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Sworn to and subscribed before me this 22 May 2023

Vicki Roseman
Notary Public, State of Michigan
Acting in Oakland County

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Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Dearborn 2021 Market Analysis</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>The City of Dearborn procured Wade Trim to complete its 2021-25 Needs Assessment and Market Analysis for the Dearborn 2021-25 Con Plan.</p> <p>Data Source: 2014-2018 ACS (Workers), 2018 Longitudinal Employer-Household Dynamics (Jobs)</p> <p>Table 42 - Business Activity is located in the 2021 Market Analysis attachment.</p> <p>PLEASE REFER TO THE 2021-25 DEARBORN NEEDS ASSESSEMENT AND 2021 MARKET ANALYSIS ATTACHMENT TO CON PLAN</p>
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Provide a brief summary of the data set.

Business Activity

Information provided in **Table 42** identifies workers and jobs within the City of Dearborn by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to the 2014-2018 ACS, there are 36,535 workers in the City within all business sectors identified. The number of jobs within all sectors is estimated to be 85,110 according to Longitudinal Employer-Household Dynamics data (2018, most recent available) published by the U.S. Census Bureau.

The largest share of workers is within the Education and Health Care Services sector (22.6%). This is due in part to Beaumont Health, Henry Ford Health System, University of Michigan – Dearborn, and Henry Ford Community College. Workers in the Manufacturing sector and Retail Trade sector comprise 17.7% and 13.6% shares respectively. Workers in the Agriculture, Mining, Oil and Gas Extraction sector comprise the smallest percentage of workers (0.2%). Ford Motor Company is a major contributor to both the Manufacturing and Professional, Scientific, and Management Services while East and West Dearborn downtown districts and Fairlane Mall contribute to the employment in the Retail Trade sector.

Regarding the share of jobs, the largest share of jobs is also within the Professional, Scientific, Management Services sector (35.1%). Jobs in the Education and Health Care Services (24.0%) and Manufacturing (14.3%) sectors are also well-represented. The Agriculture, Mining, Oil and Gas Extraction and Information sectors account for the smallest percentages of jobs (0.5% and 0.4% respectively).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed and where workers have to leave the City for work. The calculation of “jobs less workers” is the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector. As **Table 42** shows, within the City there are a smaller share jobs than share of workers within three (3) business sectors: Construction; Information; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset within the City. In contrast, there may be more jobs than workers in ten (10) business sectors: Agriculture, Mining, Oil & Gas Extraction; Arts, Entertainment, Accommodations; Education and Health Care Services; Finance, Insurance, and Real Estate; Manufacturing; Professional, Scientific, Management Services; Public Administration; Retail Trade; and Wholesale Trade. This means that there may not be enough workers within Dearborn to fulfill jobs in these sectors and that workers from outside the City may be meeting the job market needs/demand for these sectors.

PLEASE REFER TO THE 2021-25 DEARBORN NEEDS ASSESSEMENT AND 2021 MARKET ANALYSIS ATTACHMENT TO CON PLAN

	<p>What was the purpose for developing this data set?</p> <p>Provide more recent and accurate data relating to Dearborn Business Activity.</p> <p>PLEASE REFER TO THE 2021-25 DEARBORN NEEDS ASSESSEMENT AND 2021 MARKET ANALYSIS ATTACHMENT TO CON PLAN</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data is comprehensive</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The data set information covered 2021.</p> <p>Data Source: 2014-2018 ACS (Workers), 2018 Longitudinal Employer-Household Dynamics (Jobs)</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data set information is complete.</p>