

CITY OF DEARBORN
US Department of Housing
and Urban Development

DRAFT

**Housing and Community Development
Consolidated Plan
July 1, 2026 - June 30, 2030**

**Economic Development Department
Community Development Division
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Executive Summary

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

1. Introduction

Introduction

The 2016-2020 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 and Community Development Department for the five years of the Plan.

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.

In the early 1990s, HUD began to require grantees receiving Community Development Block Grant and HOME program funds to develop a Comprehensive Housing Affordability Strategy (CHAS). Although the CHAS regulations have long since been superseded by the Consolidated Planning process, CHAS *data* live on as an important source of information for assessing local housing needs.

The American Community Survey Data (ACS) collects U.S. demographic, housing, economic, and commuting data on an annual basis. Approximately 3.5 million households are selected annually from every county in the nation to complete the survey. Annual survey results are available at the state, county, and local levels for jurisdictions with at least 65,000 residents.

The demographics data at the census tract and block group level in this report is relied on by the 2020 US Census, 2016-2020 CHAS, 2019-2023 ACS 5-Year Estimate, 2024 ACS 1-Year Estimate, and the Dearborn 2030 Master Plan data.

2. Summary of the objectives and outcomes identified in the Plan

The City of Dearborn is expected to receive an average award of approximately \$1.6 million from HUD through CDBG and HOME programs. These federal funds will be used to address the following housing and community development goals to advance opportunities for low-and-moderate income families of the City:

Affordable Housing – Improve the amount of decent and affordable housing in the City of Dearborn by supporting, housing rehabilitation and development of accessible owner and renter occupied housing.

Neighborhood Sustainability – Advance the sustainability of the Community Development Block Grant neighborhoods identified in the Consolidated Plan through the continuation of City services such as: Code Enforcement and Vector Program.

Neighborhood Enhancement - Advance City public facilities enhancement, neighborhood park enhancements and sustainability, in the Community Development Block Grant neighborhoods identified in the Consolidated Plan through the continuation of City public facilities and recreation services.

Crime Prevention, Education and Youth Development – Develop well-adjusted and productive adults through supporting youth crime prevention and awareness programs and activities for the youth of Dearborn and improve and enhance community involved crime prevention programs and activities in the Community Development Block Grant neighborhoods identified in the Consolidated Plan.

Public Facilities – Address the need to maintain, improve, and replace existing public facilities and fire equipment that are not operating at an efficient and effective level to the extent possible and permitted by funding restrictions in the Community Development Block Grant neighborhoods identified in the Consolidated Plan.

Public Improvements – Address the basic need to preserve the integrity of Dearborn neighborhoods through the continuation of existing public improvement programs such as: street resurfacing and pavement reconstruction; water main replacement and sewer projects; and sidewalk improvement projects in the Community Development Block Grant neighborhoods identified in the Consolidated Plan.

Economic Development –financial assistance to for-profit businesses to clear structures, expand or rehabilitate a building (exterior only).

3. Evaluation of past performance

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 services. The City focused programs within three core CDBG – eligible neighborhoods or “areas of concentration,” which included Fordson East, Fordson West, and Salina

neighborhoods. These neighborhoods were determined through the 2020 Census to have a minimum of 51% low to moderate income persons as defined by HUD and were the primary focus area of the 2021-2026 Consolidated Plan. Residents in these neighborhoods continue to face many interrelated social issues such as poverty; lack of affordable housing; substandard housing; higher incidence of criminal activity; and a need for support services.

The City designated CDBG and HOME to aggressively support housing-related activities. During the past five years, those resources supported the efforts of the City's housing rehabilitation and emergency minor repair, rental housing/rehabilitation, and down payment assistance for first-time homebuyers. The Residential Services and Code Enforcement Divisions multi-function is to reduce housing code violations, approve housing permits, identify abandoned and vacant housing in the community with the goal of restoring them to a functional use as affordable housing or demolishing if the structure is uninhabitable, and provide sanitation services to include 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 targeted 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 improvement and replacement projects supported the past five years were necessary to upgrade and replace outdated fire equipment that were at the end of its service life.

Public Services that continued over the past five consolidated Plan years consisted of: youth drug prevention program "Life Skills Root to Grow" administered by the LAHC organization and several social services programs administered by the ACCESS organization. Other resources provide general planning, administration, and management services which provides continued support for education and enforcement of fair housing activities.

The City utilized the model Outcomes Performance Measurement System designed by the federal government to assess its activities and subrecipients for the past five years. Activities funded through the CDBG and HOME programs are defined under the system in the Annual Action Plan reported in the Consolidated Annual Performance and Evaluation Report.

4. Summary of citizen participation process and consultation process

The Economic 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. Two community public hearings were administered at the Dearborn Administration Center to reach a broad audience of citizens and those that access community services. In addition, service providers were asked to solicit input for the Plan.

The Economic Development Department opened a 30-day comment period to gather input from community at-large. After the comment period, a public hearing will be held by the Community Development Division. The notices of the public comment period and public hearings will be posted in the local newspaper, Arab American News. In addition, the dates were emailed to all of the applicants who submitted a request for funding for the 2026 Program Year. The draft Plan was available in the Economic Development Department, three City public libraries, and ACCESS and LAHC organizations.

5. Summary of public comments

The City will complete outreach to local nonprofits, stakeholder organizations, community leaders and residents who access public services. The summary of public comments will be shared in the final draft of the 2026-2030 Consolidated Plan.

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

All comments will be 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 2026-2030 City of Dearborn Consolidated Plan will reflect 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.

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
Community Development Division	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.

Table 2: Responsible Agencies

The lead entity for the administration of CDBG and HOME programs is the City of Dearborn through the Economic Development Department. As the lead agency, the City is responsible for overseeing the development and implementation of the 2026-2030 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.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

As lead agency, the City of Dearborn, through the Economic Development Department will oversee the consultation required to complete the 2026-2030 Consolidated Plan. The City's Community Development Compliance Officer and her Team 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.

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

In Spring 1996 over sixty agencies, organizations, and governmental units (including the City of Dearborn) came together to formalize the Out-Wayne County Homeless Services Coalition (Continuum of Care). The Coalition is a county- wide housing partnership that oversees the planning and

coordination of the Community's continuum of housing needs, as well as activities within the homeless assistance system. The composed members work to meet the needs of homeless persons in Wayne County excluding the City of Detroit. 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.

Today in 2026, Out Wayne County's mission and strategy has changed slightly and is described as follows: Our Continuum of Care is a local planning body with a mission to end homelessness in the Out Wayne County area. We believe that all residents at risk of or experiencing homelessness should receive the support they need to thrive in housing that is safe, affordable, and affirming. We collaborate with area service providers, partner organizations to illuminate the issues that contribute to homelessness and create solutions. Ending homelessness requires a systemic, community approach and we invite you to join our fight to end homelessness in Out Wayne County.

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: emergency hotel vouchers, 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- Education-Employment Services- Fair Housing- 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?	Consultation meeting 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?	Consultation meeting and 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 correspondence 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?	Consultation meeting and 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?	Through meeting consultation and 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?	Through meeting consultation and 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?	Through meeting consultation. Continuation of supportive social services, food assistance, emergency support, and disaster relief services for Dearborn residents.
8	Agency/Group/Organization	Pals Inc.
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Employment

	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?	Consultation meetings. Continuation of supportive services for the developmentally disabled individuals by provided housing, employment assistance and assisted living for local 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?	Consultation meetings and 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?	Consultation meeting and 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		

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(I))

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

The development of priorities, goals and objectives for the 2026-2030 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. One was in-person at the Dearborn Admin Center on March 25, 2026 in the Dearborn Administrative Center to allow for community input. The second public hearing was virtual on May 6, 2026. 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 were held.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

NA-05 Overview

The Needs Assessment section of the Five-Year Consolidated Plan identifies Dearborn’s communitywide housing and community development needs. Data from the Comprehensive Housing Affordability Strategy (CHAS) database and 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 (60% of the Section 8 Very Low-Income Limits)
- Very Low Income (30%-50% AMI)
- Low Income (50%-80% AMI)

TABLE 5: 2025 HUD INCOME LIMITS

FY 2025 Income Limit Area	Median Income	FY 2025 Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Detroit-Warren-Livonia, MI HUD Metro FMR Area	\$101,000	Extremely Low (*)	\$21,250	\$24,250	\$27,300	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150
		Very Low (50%)	\$35,350	\$40,400	\$45,450	\$50,500	\$54,550	\$58,600	\$62,650	\$66,700
		Low (80%)	\$56,600	\$64,650	\$72,750	\$80,800	\$87,300	\$93,750	\$100,200	\$106,700

Source: 2025 HUD Income Limits Documentation System effective April 1, 2025; *Calculated as 30/50ths (60 %) of the Section 8 very low-income limits

Table 5 – 2025 HUD Income Limits

The threshold for a block group to be considered low- or moderate-income is 51%. **Map 1** shows the 2020 Census Block Groups where 51% or more of the population is within the low- or moderate-income limit categories. According to HUD FY2024 Low- and Moderate-Income Summary Data (LMISD), there are approximately 52,305 persons of low- or moderate income within the jurisdiction as whole, which represents 55.6% of Dearborn’s estimated population (93,960) for that year according to the HUD-provided LMISD. HUD’s FY 2024 LMISD data is based on 2016-2020 ACS data.

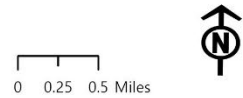
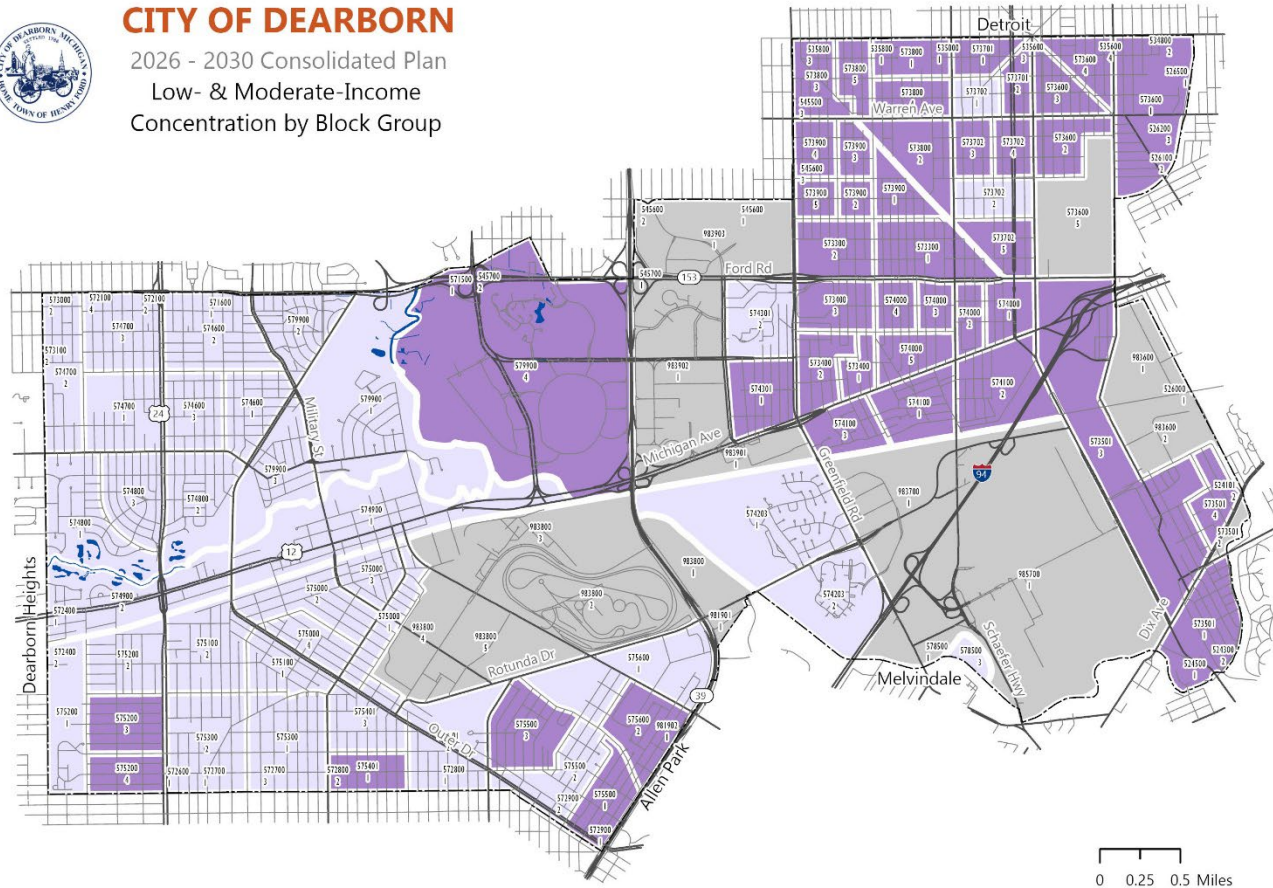
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MAP 1 – Low- and Moderate-Income Areas by Census Block Groups



CITY OF DEARBORN

2026 - 2030 Consolidated Plan
 Low- & Moderate-Income
 Concentration by Block Group



- Low-Moderate Income Population > 51.00%
- Low-Moderate Income Population < 51.00%
- Block Groups without Residential Population
- City Limits
- Bodies of Water
- Major Roads
- Other Roads
- 57200
80 Block Group Boundaries

Source: Wayne County GIS, 2020 Block Groups;
 FY 2024 LMSD by Granite - Summarized Block Group Data,
 Based on 2016-2020 American Community Survey



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

Public Facilities NEEDS

Public facilities needs in the City of Dearborn are primarily associated with maintenance, rehabilitation, and modernization of publicly-owned buildings and fixed facilities, many of which serve older neighborhoods and low- and moderate-income populations.

New public facilities are not a high priority for the City of Dearborn; however, the City has a strong need to maintain its existing public facilities to ensure efficiency and effective operating. To the extent possible, and as permitted by funding restrictions, the City recognizes a basic need to maintain staffing, condition, and high quality existing public facilities.

Key public facilities needs include:

- Fire stations and emergency response facilities, including building upgrades and replacement of aging equipment.
- Parks, playgrounds, and recreational facilities, particularly in established neighborhoods where facilities have reached the end of their useful life and may require renovation or replacement to ensure safety, accessibility, and inclusive use.
- Neighborhood or community facilities, including publicly-owned buildings used for civic, recreational, or neighborhood-based activities (such as Dearborn Public Library, Ford Community and Performing Arts Center, or other public facilities)
- Accessibility and modernization improvements to existing public facilities to address any functional obsolescence, energy efficiency, and compliance with current accessibility standards

PUBLIC FACILITIES Need Determination

These needs were identified through previous consolidated planning efforts, the City's Capital Improvements plan, annual budgeting, and public outreach for the consolidated plans and other community-wide planning efforts.

Public Improvements NEEDS

Public improvements needs in Dearborn involve infrastructure and physical improvements that support neighborhood functionality and safety but are not limited to a single building. The City of Dearborn recognizes a basic need to preserve the integrity of its neighborhoods through existing public improvements.

Key public improvements needs include:

- Street and roadway improvements, including pavement rehabilitation, curbs, and related infrastructure in older residential areas where deterioration affects neighborhood conditions, desirability, and mobility.
- Water and sewer infrastructure upgrades, including rehabilitation and replacement of aging systems to support long-term service reliability and neighborhood sustainability.
- Other general infrastructure improvements that enhance neighborhood stability, such as improvements that support public health, safety, and overall livability within eligible residential neighborhoods. These may include sidewalk improvements, street lighting improvements, traffic calming measures, parks and recreation pathway access, among other things.

PUBLIC IMPROVEMENTS Need Determination

These needs were identified through previous consolidated planning efforts, the City's Capital Improvements plan, annual budgeting, and public outreach for the consolidated plans and other community-wide planning efforts.

Public Services NEEDS

The City of Dearborn has an increasing need for programs and service so maintain and improve the viability of their households and neighborhoods. Public service needs in the City of Dearborn relate to programs and activities that provide direct support to eligible residents, which complement investments in housing, public facilities, and public infrastructure.

Key public service needs include:

- Code enforcement services, including inspections and enforcement activities addressing property maintenance issues, illegal rentals, vacant properties, and housing code violations.
- Public health and vector control services, including rodent control and related health interventions that support healthy living environments in residential neighborhoods.
- Fair Housing services, including education, outreach, and enforcement activities to promote equal housing opportunity and information sharing.
- Youth, senior, and recreation services that support positive youth development, academic support, nutrition and food assistance services, transportation and mobility services, and other low-cost or barrier-free recreational, wellness, and community health-based programming.

- Crime prevention and neighborhood safety programs to support community stability and quality of life, particularly in low- and moderate-income areas.

PUBLIC SERVICES Need Determination

These needs were identified through previous consolidated planning efforts, the City’s Capital Improvements plan, annual budgeting, and public outreach for the consolidated plans and other community-wide planning efforts.

Housing Market Analysis

Housing Market Analysis Overview

The purpose of the Market Analysis is to provide a clear picture of the environment in which Dearborn must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section are populated with a default data set based on the most recent data available. Additional data has been obtained from various sources, including more current American Community Survey (ACS) estimates and local data from the City of Dearborn and Wayne County.

This section of the 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.

The City of Dearborn is located within Southeast Michigan and functions as a major employment and residential center within the region. Dearborn’s housing market is characterized by stable, largely built-out neighborhoods, an aging housing stock, and continued pressure on housing affordability driven by regional employment patterns and limited new construction. This section evaluates local housing supply, tenure, affordability, and housing conditions within the context of broader regional economic and demographic trends identified by the Southeast Michigan Council of Governments (SEMCOG) and the Department of Housing and Urban Development (HUD). The analysis also examines the availability of public and assisted housing, housing needs of low- and moderate-income households, persons experiencing homelessness, and individuals with special needs, as well as barriers to affordable housing. Together, this information provides a localized understanding of Dearborn’s housing market and informs strategies that respond to both citywide and regional housing challenges.

MA-45 Non-Housing Community Development Assets

Introduction

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

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local workforce 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

TABLE 41: Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less
			%	%	%
Agriculture, forestry, fishing and hunting, and mining	104	288	0%	0%	0%
Construction	1,174	660	3%	1%	-2%
Manufacturing	5,131	12,668	12%	16%	4%
Wholesale trade	1,033	1,249	2%	2%	-1%
Retail trade	7,583	6,752	18%	8%	-10%
Transportation and warehousing, and utilities	4,368	1,250	10%	2%	-9%
Information	452	376	1%	0%	-1%
Finance and insurance, and real estate and rental and leasing	945	3,718	2%	5%	2%
Professional, scientific, and management, and administrative and waste management services	3,929	28,205	9%	35%	26%
Educational services, and health care and social assistance	8,661	18,469	21%	23%	2%
Arts, entertainment, and recreation, and accommodation and food services	5,420	4,324	13%	5%	-7%
Other services, except public administration	2,410	1,363	6%	2%	-4%
Public administration	946	994	2%	1%	-1%
Total	42,156	80,316	100%	100%	-

Source: 2024 ACS 1-Year Estimates (Workers, civilian employed 16-years and older), 2021 Longitudinal Employer-Household Dynamics (Jobs)

Table 41 – Business Activity

Table 41 identifies workers and jobs within 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 2024 ACS 1-Year Estimates, there are 42,156 workers within all business sectors identified in Dearborn the number of jobs within all sectors is estimated to be 80,316 according to 2021 Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau. These data indicate that workers from outside the City are travelling in to employment centers within Dearborn.

The largest share of workers is within the Educational Services, and Healthcare/Social Assistance sector at 21% of the workers. Workers in the Retail Trade (18%), Arts, Entertainment, and Accommodations (13%), and Manufacturing (12%) are also well represented. Workers in the Agriculture, Mining, Oil and Gas Extraction sector and Information sectors, and Wholesale Trade sectors account for the smallest percentage of workers at 0% and 1% respectively.

With regard to the share of jobs, the largest share of jobs is within the Professional, Scientific, and Management sector (35%). Jobs in the Education and Health Care Services sector (23%) and Arts, Manufacturing Sector (16%) sectors are also well-represented. The Agriculture, Mining, Oil and Gas Extraction sector, Construction Sector, and Public Administration sector account for the smallest percentages of jobs (0%, 1%, and 1%, respectively).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed. The calculation of “jobs less workers” is the percentage of jobs less the percentage of workers. A negative number may reflect an oversupply of labor for the sector. As **Table 41** shows, within Dearborn there are fewer jobs than workers within the following sectors: Construction; Retail Trade; Transportation, Warehousing, and Utilities; Information; Arts, Entertainment, and Accommodations; and Other Services, except public administration. This means that workers in these business sectors may have more difficulty finding a job within the City that matches their skillset. There are more jobs than workers in every other sector within Dearborn.

TABLE 42: LABOR FORCE

Total Population in the Civilian Labor Force*	45,028
Civilian Employed Population 16 years and over	42,067
Unemployment Rate	3.7%
Unemployment Rate for Ages 16-24**	16.7%
Unemployment Rate for Ages 25-64	4.7%

Source: 2020-2024 ACS
 *Universe: population 16 years and over
 **Estimated average value

Table 42 – Labor Force

Table 42 portrays the labor force within Dearborn. According to the 2020-2024 ACS the total population within the City in the civilian labor force is 45,028. 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 42,067. According to 2020-2024 ACS estimates, the City’s unemployment rate is approximately 3.7%. The unemployment rate for ages 16-24 is higher than for the City as a whole. The unemployment rate for those between the ages of 16-24 is approximately 16.7% while for ages 25-65 the unemployment rate is equal to the Citywide unemployment rate at approximately 4.7%.

TABLE 43: Occupations by Sector

Occupations by Sector	Number of People*	Median Earnings (\$)
Management, business and financial	17,671	\$68,252
Farming, fisheries and forestry occupations	28	-
Service	6,450	\$19,615
Sales and office	8,334	\$35,956
Construction, extraction, maintenance and repair**	2,406	\$39,798
Production, transportation and material moving	7,178	\$35,433

Source: 2020-2024 ACS

*Universe: Civilian employed population 16 years and over with earnings (past 12 months)

**Estimated average value

Table 43 – Occupations by Sector

Table 43 displays occupations by Sector within Dearborn according to the 2020-2024 ACS. Management, business, and financial occupations account for the largest number of occupations. The sales and office sector, and production, transportation and material moving sector are also well-represented. The least represented sector in Dearborn is farming, fisheries, and forestry occupations (28 people). Of these occupations, median earnings are highest in the Management, Business, and Financial occupations, whereas median earnings are lowest in the Service sector. No data is available for median earnings for those in the farming, fisheries, and forestry occupations.

TABLE 44: Travel Time

Travel Time	Number*	Percentage
< 30 Minutes	26,200	73.8%
30-59 Minutes	8,247	23.2%
60 or More Minutes	1,069	3.0%
Total	35,516	100%

Source: 2020-2024 ACS

*Universe: population not working at home

Table 44 – Travel Time

As shown in **Table 44**, the vast majority of Dearborn residents commute less than 30 minutes to work. A notable percentage travel 30-59 minutes with a small percentage commuting more than one hour.

Education:

TABLE 45: 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	2,952	302	4,477
High school graduate (includes equivalency)	6,495	385	4,651
Some college or Associate's degree	9,756	540	3,419
Bachelor's degree or higher	15,073	422	3,187

Source: 2020-2024 ACS

*Universe: population 25 to 64 years (Civilian)

Table 45 – Educational Attainment by Employment Status

Table 45 displays Educational Attainment by Employment Status. Within Dearborn, the highest numbers of employed are those with a bachelor’s degree or higher. A significant number of employed also a high school graduate or have some college. The highest numbers of unemployed are those with some college or an associate’s degree.

TABLE 46: Educational Attainment by Age

	Age*				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	124	530	1,107	1,857	1,555
9th to 12th grade, no diploma	865	595	1,283	2,359	1,265
High school graduate, GED, or alternative	2,164	2,850	2,654	6,027	3,397
Some college, no degree	3,758	2,329	2,076	4,411	2,589
Associate's degree	1,354	1,723	1,311	1,873	1,587
Bachelor's degree	1,695	4,685	2,878	3,890	2,250
Graduate or professional degree	265	2,462	1,875	2,892	2,038

Source: 2020-2024 ACS

*Universe: population age 18 years and over

Table 46 – Educational Attainment by Age

Table 46 shows Educational Attainment by Age. A significant population over the age of 18 (15.1%) in Dearborn did not graduate from high school. A significant number of adults (52.3%) graduated from high school or have some college education but no college degree. Combined, over 67% of the population 18 years or older do not have a college degree. About 32.5% of the population in Dearborn over the age of 19=8 have a Bachelor’s degree or Graduate degree.

TABLE 47: Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months (\$)
Less than high school graduate	\$22,454
High school graduate (includes equivalency)	\$32,613
Some college or associate degree	\$41,423
Bachelor's degree	\$60,375
Graduate or professional degree	\$73,821

Source: 2020-2024 ACS
 *Universe = population 25 years and over w/earnings
 **2024 inflation-adjusted dollars

Table 47 – Median Earnings in the Past 12 Months

Table 47 identifies income over a 12-month period as it relates to educational attainment in Dearborn. The data shown is based on 2020-2024 ACS estimates. Greater educational attainment strongly correlates with increased income over a 12-month period.

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

The major employment sectors in Dearborn are Education and Health Care Services; Professional, Scientific, and Management; and Manufacturing. Combined, these employment sectors represent over 74% of all available jobs in Dearborn.

Describe the workforce and infrastructure needs of the business community:

The data set shows that there are almost 40,000 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 a large percentage of Dearborn’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 retail, services, administration, and construction. Administration jobs, in particular, typically require a bachelor’s degree or higher, whereas jobs in the retail trade, hospitality, and construction sectors typically require a high school diploma or equivalency,

some college or an associate degree. With that, there are a number of private and public educational institutions, as well as workforce training initiatives, available in Wayne County to address this need.

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.

The 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?

With regard to the share of jobs, the largest share of jobs is within the Professional, Scientific, and Management sector (35%). Jobs in the Education and Health Care Services sector (23%) and Arts, Manufacturing Sector (16%) sectors are also well-represented. The Agriculture, Mining, Oil and Gas Extraction sector, Construction Sector, and Public Administration sector account for the smallest percentages of jobs (0%, 1%, and 1%, respectively).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed. The calculation of “jobs less workers” is the percentage of jobs less the percentage of workers. A negative number may reflect an oversupply of labor for the sector. As **Table 41** shows, within Dearborn there are fewer jobs than workers within the following sectors: Construction; Retail Trade; Transportation, Warehousing, and Utilities; Information; Arts, Entertainment, and Accommodations; and Other Services, except public administration. This means that workers in these business sectors may have more difficulty finding a job within the City that matches their skillset. There are more jobs than workers in every other sector within 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, through the Southeast Michigan Council of Governments (SEMCOG) and the Metropolitan Affairs Coalition – “Increasing Shared Prosperity for a Resilient Economy” Report (March 2021), which includes Wayne County and its jurisdictions.

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.

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 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. 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 museum and Greenfield Village complex is another major economic driver for the City. This facility provides both jobs and visitors to the City.

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.

Discussion

According to the 2020-2024 ACS, the City's civilian labor force is comprised of approximately 45,028 people, of which approximately 96.3% are employed and 3.7% 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 70% 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 84.9% of the City's adult population has more than a high school education, but only 32.5% 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 73.8% of the City of Dearborn's workforce drives less than 30 minutes to get to work, with approximately 97.0% of the workforce driving less than one hour to get to work. This means that most employees work within or near to Dearborn; however, some 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.

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, the City focused the majority of its CDBG-funded activities in eligible block groups (i.e., areas of low- and moderate-income concentration). Generally, these same areas are also disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden.

According to the HUD CPD Maps tool, **Table 48** shows the Census Tracts that have concentrations of housing problems (i.e., more than half of extremely low income, low income, or moderate-income households residing therein have some type of housing problem):

Table 48: Concentrations of Households with housing problems

% of Households w/Housing Problems	Extremely Low-Income Households	Low Income Households	Moderate Income Households
50-75%	5755, 5754, 5751, 5750, 5749, 5799, 5746, 5735, 5741, 5743, 5734, 5733, 5739, 5737.01, 5736	5756, 5754, 5752, 5749, 5747, 5746, 5799, 5742.02, 5735, 5741, 5743, 5734, 5740, 5736, 5737.01, 5737.02, 5733, 5739, 5738	5736, 5739, 5733, 5734, 5742.02, 5799
>75%	5747, 5752, 5753, 5756, 5742.02, 5740, 5737.02, 5738	5753	None

Source: HUD CPD Maps, Accessed April 2026

Table 48 – Concentrations of Households with Housing Problems

Because of the age of Dearborn’s housing stock, housing problems are distributed throughout the City’s limits. Geographically, housing problems affecting extremely low-income households are the most widespread. The majority of extremely low-income households have some type of housing problem, regardless of their location. Housing problems affecting low-income households are also widespread, but there is only one Census Tracts that has a concentration of housing problems greater than 75% within low-income households. Housing problems are less widespread for moderate-income households.

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

The lowest income areas of Dearborn are most affected by housing problems and in need of community investment. Unfortunately, these areas are widespread. Forty-three (43) of the City's 79 Block Groups have a low- and moderate-income percentage of 51% or greater, signifying that approximately 54% of the City's neighborhoods are CDBG-eligible. These block groups are distributed throughout the City, but most concentrated in the eastern portion of the city.

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 of 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 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, 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.

MA-60 Broadband Needs of Housing

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

According to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map, accessed in March 2026, nearly all of Dearborn (99.98%) has access to fixed residential broadband providers. One impediment to broadband access within low- and moderate-income households is the ability to afford monthly fees along with purchasing equipment (computers, smartphones, tablets, and routers). Additionally, spurred by the COVID-19 pandemic, the need for internet access to accommodate remote work, school, and virtual interaction has grown throughout the United States.

DESCRIBE THE NEED FOR INCREASED COMPETITION BY HAVING MORE THAN ONE BROADBAND INTERNET SERVICE PROVIDER SERVE THE JURISDICTION.

As stated above, according to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map accessed in March 2026, Dearborn has three (3) or more fixed residential broadband providers throughout city. Additionally, 99.98% of the city is covered by broadband internet access and there is already competition in the area.

MA-65 Hazard Mitigation

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

According to the Climate Science Special Report Fourth National Climate Assessment, Midwest communities will see an increase in average temperature in both the winter months and summer months. Increased heat wave intensity and frequency, increased humidity, degraded air quality, and reduced water quality will increase public health risks.

Increases in precipitation are also likely. Given that the City of Dearborn is located in Metro-Detroit, the City is largely developed and may experience greater risks of flooding due to the high amounts of impervious surface. Extreme rainfall events and flooding have increased during the last century, and these trends are expected to continue, causing erosion, declining water quality, and negative impacts on transportation, agriculture, human health, and infrastructure.

DESCRIBE THE VULNERABILITY TO THESE RISKS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS BASED ON AN ANALYSIS OF DATA, FINDINGS, AND METHODS.

As mentioned above, as climate change progresses Midwest communities may see an increase in temperatures, increase in precipitation, and more extreme storm events. This poses a threat to all housing within Midwest communities. Housing located in areas with high amounts of impervious surfaces. Major storms and high winds may pose a threat to housing as well.

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

Introduction

The City of Dearborn anticipates receiving CDBG and HOME funds over the next five years of this Consolidated Plan. Often additional resources are leveraged by the City and our subrecipients and partners to complete a project.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	\$1,888,322	0	\$832,421	\$2,720,743	\$7,200,000	These funds will leverage City dollars through home rehabilitation programs, public service programs, public facility and infrastructure investment, and special economic development projects and programs. In addition, other Federal, State and private funds will be leveraged toward these programs and projects
HOME	public - federal	Improve and Sustain Affordable Housing	\$492,803	0	0	\$492,803	\$2,000,000	

Table 4 - 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:

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

Special Economic Development projects and programs will be leveraged by the small business owners.

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

Subrecipients 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 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.

If appropriate, describe publicly 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.

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 Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction

Table 5 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City's Department of Economic Development (ED) 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.

The City of Dearborn has strengthened relationships in the past few 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 \$350,000-600,000/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 consortia sub-recipients and partners (such as down payment assistance or purchase/rehab assistance).

ED works closely with many city departments (including DPW, Residential Services, Fire, Police, Library, Health, and Recreation), non-profit agencies (including ACCESS, LAHC, WMCAA, Out Wayne County Homeless Coalition, First Step, and Lutheran Social Services) and public institutions (including MSHDA, SEMCA, 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 2021 – 2026 Consolidated Plan, was the City of Dearborn lacking a Community-Based Housing Development Organization (CHDO) who's primary (or only) service area is Dearborn. While this is still an identifiable gap, it is not a critical one. Since that time, the City has consulted with the Wayne Metropolitan Community Action Agency (WMCAA) who 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.

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.

The need for permanent affordable supportive housing continues to be a concern for low-and-moderate income persons and the homelessness population 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

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 amount of Affordable Housing	2026	2030	Affordable Housing	City-Wide	Rehabilitation Single-Unit Residential Emergency Rehabilitation Single-Unit Residential Direct Homeownership Assistance Rental Housing	CDBG: \$875,000 Front Porch: \$400,000 HOME: \$2,492,803	Homeowner Housing Rehabilitated: 100 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
2	Improve Public Infrastructure	2026	2030	Non-Housing Community Development	Fordson East Fordson West Salina	Street Improvements Water / Sewer Improvements Sidewalks	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 51000 Persons Assisted
3	Improve Neighborhood and Recreational Facilities	2026	2030	Non-Housing Community Development	Fordson East Fordson West Salina	Neighborhood and Recreational Facilities Other Public Facilities	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 51000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Code Enforcement	2026	2030	Non-Housing Community Development	Fordson East Fordson West Salina	Code Enforcement	CDBG: \$200,000 Blight Program	Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit
5	Other Public Services	2026	2030	Homeless Non-Housing Community Development	Fordson East Fordson West Salina	Homeless Facilities Health Services Other Public Services	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted Homelessness Prevention: 100 Persons Assisted
6	Afirmatively Further Fair Housing	2026	2030	Administrative and Planning Services	City-Wide	Fair Housing Activities (subject to admin cap)	CDBG: \$30,000	Other: 10 Other
7	Health Services	2026	2030	Non-Housing Community Development	Fordson East Fordson West Salina	Health Services Other Public Services Vector Program	CDBG: \$200,000	Public service activities other than Low/Moderate Income Housing Benefit: 51000 Persons Assisted
8	Administration, Planning, and Management	2026	2030	General Program Administration	City-Wide	Grant Administration and Planning	CDBG: \$1,000,000	Other: 25 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Improve & Support Economic Development	2026	2030	Economic Development	Fordson East Fordson West Salina	Slum or Blighted Area Spot Blight	CDBG: Dix Vernor Facade \$2,500,000 Warren Ave Facade \$3,015,743	Businesses assisted: 110 Small Businesses Assisted
10	Improve & Support Microenterprises and Small Businesses	2026	2030	Economic Development	Fordson East Fordson West Salina	L/M Income Area Benefit L/M Income Jobs L/M Income Limited Clientele	CDBG: \$700,000 Workforce Development and Outreach	Microenterprise or Small Businesses assisted: 100 Microenterprise and /or small businesses

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Improve the amount of Affordable Housing
	Goal Description	Homeowner rehabilitation single-unit residential, homeowner emergency rehabilitation single-unit residential, lead-based paint/lead hazards, energy efficient improvements single-unit residential, direct homebuyer assistance, increase affordable rental units, and Fair Housing.
2	Goal Name	Improve Public Infrastructure
	Goal Description	Street resurfacing improvements, water main and sewer improvements, and sidewalk improvements,
3	Goal Name	Improve Neighborhood and Recreational Facilities
	Goal Description	Upgrade and improve neighborhood facilities such as libraries, enhance and update parks and recreational facilities and other public facilities upgrades in the Fordson East, Ford West and Salina neighborhoods.
4	Goal Name	Code Enforcement
	Goal Description	Exterior inspections of residential homes, yards and vacant lots (focused on property maintenance and sanitation standards). Exterior inspections focused on illegal rental properties, vacant homes, fire damaged homes and items related to permits.
5	Goal Name	Other Public Services
	Goal Description	(Social services) salaries, fringe benefits and operating budget for social service programs including information and referral, food and shelter, advocacy, translation interpretation, immigration, senior services and homeless prevention services, youth development programs, mental health services, development disabilities and autism services, nutritional education expertise and leadership services.
6	Goal Name	Affirmatively Further Fair Housing
	Goal Description	Continuation of annual support for enforcement activities of the Fair Housing Center of Metropolitan Detroit.

7	Goal Name	Health Services
	Goal Description	Continuation of the pest (rodents) control and health services program (Vector). Service include complaint investigation, education, counseling and the inspection of food establishments, child care facilities and neighborhood pools.
8	Goal Name	Administration, Planning, and Management
	Goal Description	Grant administration, planning and management services.
9	Goal Name	Improve and 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.
10	Goal Name	Improve and Support Microenterprises and Small Businesses
	Goal Description	Executing a workforce development strategy targeted at increasing job opportunities to Dearborn residents. Programs include: Workforce and entrepreneurial workshops and events, technical assistance, website design, business creation /expansion, and developing programs for the city of partners to implement.

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 2026-2030 Con Plan years. The funding source will be from the City's HOME funds.

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 sub-recipient 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 – Work first; 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.
- Leaders advancing and Helping Communities Organization to provide several social services to include: youth development programs, scholarship opportunities, mental health services, development disabilities and autism services, nutritional education expertise and leadership, exercise and parenting programs that are tailored for women and girls, digital literacy classes, financial literacy classes, substance use disorder prevention, juvenile justice and reform, and place-based partnerships.
- 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.