



# **Consolidated Annual Performance Evaluation Report (CAPER) 2020/2021**

## CR-05 - Goals and Outcomes

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The 2020/2021 Year was a challenging year for accomplishments.

Bay City's 2020/2021 outcomes met stated priorities and goals but not with the numbers and outcomes that were anticipated. With a focus on getting CDBG-CV out on the streets and the effect of COVID on the community some projects were not started in a timely manner. In addition the Bay City lost a viable organization that traditionally provided housing rehabilitation, emergency housing rehabilitation program and CHDO activities. The goals Bay City identified in their five year plan along with the 2020 outcomes are listed below:

- Rehabilitation & Repair of Owner Occupied Housing

5 Low to Moderate income homeowners were able to receive emergency repairs for their homes.

- Community Policing/Crime Awareness

33,910 Residents benefited from Community Policing services directed to low to moderate income areas of Bay City.

- Homeless Services

181 homeless persons were given overnight shelter.

- Sidewalk Replacement Programs & Playground Equipment Installation

Zero Sidewalks were replaced with Community Development Funding in the 2020/2021 program year.

- Removal of Abandoned/Blighted Structures

8 Blighted structures were removed in various locations of Bay City in the 2020/2021 program year.

- Park Improvements

A new playground was installed at Maplewood Park.

- Payment on the 108 Loan.

31 Low to moderate income residents retained employment at the Double Tree Hotel/Conference Center. In 2020/2021 Bay City fully paid off the 108 loan two year early.

During the 2020 program year Bay City was awarded Round I CDBG-CV funds in the amount of \$734,522 to prevent, prepare and respond to COVID-19. Bay City initially utilized the funding for:

- Small Business Program

38 Small & Micro Businesses in Bay City received financial assistance to help them retain employees.

- Rent/Mortgage/ Utility Program

236 Houseold/639 people received assistance with rent,mortgage and utilities they were unable to pay as a result of COVID-19 hardships.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Access to Public Services	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	14000	33910	242.21%	14000	33910	242.21%
Access to Public Services	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	100	181	181.00%	20	181	905.00%

Administration of CDBG & HOME programs		CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	1590		100	1590	1,590.00%
Administration of CDBG & HOME programs		CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		50	0	0.00%
Administration of CDBG & HOME programs		CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	34091		1000	34091	3,409.10%
Administration of CDBG & HOME programs		CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		20	0	0.00%
Administration of CDBG & HOME programs		CDBG: \$	Other	Other	14000	50	0.36%			
Home Ownership	Affordable Housing	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	4	0	0.00%			

Home Ownership	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	4	0	0.00%			
Homeless Shelter Operations	Homeless	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	181		0	181	
Homeless Shelter Operations	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	100	181	181.00%	200	181	90.50%
Homeless Shelter Operations	Homeless	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		0	0	
Improve Infrastructure and Public Facilities	Non-Housing Community Development	CDBG: \$/ HOME: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	0	0.00%	1000	1590	159.00%
Improve Infrastructure and Public Facilities	Non-Housing Community Development	CDBG: \$/ HOME: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		20	0	0.00%
Job Creation/Retention Programs		CDBG: \$/ HOME: \$	Jobs created/retained	Jobs	20		%			

Payment of 108 Loan	108 loan payment	CDBG: \$/ HOME: \$	Jobs created/retained	Jobs	94	31	32.98%	94	31	32.98%
Rehabilitation & Repair of Owner Occupied Housing	Affordable Housing	CDBG: \$/ HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	175	5	2.86%	35	5	14.29%
Rehabilitation & Repair of Owner Occupied Housing	Affordable Housing	CDBG: \$/ HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	10	0	0.00%	2	0	0.00%
Removal of Abandoned/Blighted Properties	Non-Housing Community Development	CDBG: \$/ HOME: \$	Buildings Demolished	Buildings	10	8	80.00%	2	8	400.00%
Tenant Base Rental Assistance	Affordable Housing	CDBG: \$/ HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0				

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

Bay City's 2020/2021 CDBG funding addressed the goals given in the 2020 five year plan. The funding that was utilized was for the highest priority needs of demolition of blighted buildings, public services and new park equipment as well as paying off the principle and interest payment on the HUD 108 Loan. All funded activities were decreased in the 2020/2021 program year due to the challenges of COVID-19. In

additioan to COVID-19 challenges housing rehabilitation and housing acquisition/redevelopment/resale (ADR) projects utilizing CDBG & HOME funds fell significantly short of the anticipated goals. The City was not able to find an organization that had the capacity to deliver the CDBG and HOME CHDO housing rehabilitation projects.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	135	0
Black or African American	40	0
Asian	2	0
American Indian or American Native	3	0
Native Hawaiian or Other Pacific Islander	1	0
<b>Total</b>	<b>181</b>	<b>0</b>
Hispanic	7	0
Not Hispanic	174	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

### Narrative

The numbers represent the clients utilizing the specific client programs. The largest percentage of clients are from the overnight shelter at Good Samaritan Rescue Mission with the remaining being from the Housing Rehabilitation Programs. Clients in both programs are not targeted, clients are on a first come first serve basis and must be income eligible or presumed benefit. Programs were advertised thru Bay County Community Service Partners meetings and the 211 call line through the United Way of Bay County.



## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,248,578	1,453,049
HOME	public - federal	192,137	0

Table 3 - Resources Made Available

### Narrative

Bay City does not receive HOPWA or ESG funding. 74.31% of funding benefited low to moderate income households or low to moderate income areas in Bay City. 13.69% of funding was utilized for Public Service activities with 14.10% being utilized for Planning and Administration activities. HOME funds were not utilized in the 2020 program year.

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City Wide/Client Basis	80	4	Emergency Rehabilitation and homeless shelter operations were funded city wide on a client basis.
Low/Moderate Income Census tracts	20	0	Community Policing was administered in low/mod census tracts, new play ground in CT 2865.
NPP			
West Side			

Table 4 – Identify the geographic distribution and location of investments

### Narrative

The greatest percentage of CDBG funded activities are dispersed throughout the community on a non-targeted basis. Non-targeted activities are eligible under low income client benefit, low/mod area benefit or slum and blight. The City of Bay City is 51% low/moderate income.

## Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Bay City was not able to leverage additional resources in the 2020/2021 program year. The 2020 match requirement was waived for the City of Bay City.

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	348,370
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	348,370
4. Match liability for current Federal fiscal year	348,370
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

**Table 5 – Fiscal Year Summary - HOME Match Report**

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

**HOME MBE/WBE report**

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	0	0	0	0

Table 7 – Program Income

<b>Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period</b>						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
<b>Contracts</b>						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
<b>Sub-Contracts</b>						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
<b>Contracts</b>						
Dollar Amount	0	0	0			
Number	0	0	0			
<b>Sub-Contracts</b>						
Number	0	0	0			
Dollar Amount	0	0	0			

**Table 8 - Minority Business and Women Business Enterprises**

<b>Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted</b>						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

**Table 9 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

**Table 10 – Relocation and Real Property Acquisition**

## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	7,200	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>7,200</b>	<b>0</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	35	5
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>35</b>	<b>5</b>

Table 12 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

Bay City did not meet their goal of providing house rehabilitation assistance to 50 low/mod homeowners in the 2020 year. Shut downs and social distancing due to COVID -19 were barriers to producing rehabilitation housing units in addition the subrecipient contracted to provide housing rehabilitation did not have capacity to administer the program in the area of staff or contractors. The City of Bay City is in the process of updating a housing rehabilitation/small repair program and will administer in house.

Bay City does not have programs and limited statistics on the number of homeless, non-homeless or special-needs households that were provided affordable housing units or statistics on the number of households that were provided assistance. Bay City's housing stock is in poor condition due to the age and the inability of residents to make home repairs. Funding is targeted to owner occupied housing to allow homeowners the ability to stay in their homes and in hopes of stabilizing their neighborhoods.

**Discuss how these outcomes will impact future annual action plans.**

Finding organizations that are able to provide quality housing rehabilitation programs in Bay City is a challenge, operational costs are high and it is a challenge to attract quality experienced contractors that have building and lead based paint experience in today's market. In addition the Midland Region within 30-45 miles suffered substantial flooding in the early spring of 2019 leaving an open market of people needing home repairs and new construction creating a deeper drain on the contractor shortage. Added to the challenge is a lack of contractors and a workforce for the contractors that do exist to draw from. Bay City is continually looking to qualify new CHDOs for the development of affordable housing. Housing remains a high priority.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

<b>Number of Households Served</b>	<b>CDBG Actual</b>	<b>HOME Actual</b>
Extremely Low-income	0	0
Low-income	5	0
Moderate-income	0	0
<b>Total</b>	<b>5</b>	<b>0</b>

**Table 13 – Number of Households Served**

**Narrative Information**

The largest percentage of persons served were low-income residents. Bay City has a 52% low/moderate income representation, they are housing cost burdened and in most cases unable to maintain or repair their homes. Funding is targeted to owner occupied homeowners providing them quality housing and ability to remain in their homes long term.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

Bay City maintains a relationship with the Bay County Continuum of Care/Bay County Community Service Partners to allow its member agencies to focus their efforts on the elimination of chronic homelessness. CDBG funds have been allocated to the Good Samaritan Rescue Mission the provider of emergency shelter for men, women and families that are homeless in our region. CDBG funds were used to provide one month of utility assistance to the shelter in the 2020/2021 program year.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Bay City maintains a relationship with the Bay County Continuum of Care/Bay County Community Service Partners to allow its member agencies to focus their efforts on the elimination of chronic homelessness. CDBG funds have been allocated to the Good Samaritan Rescue Mission the provider of emergency shelter for men, women and families that are homeless in our region. CDBG funds were used to provide one month of utility assistance to the shelter in the 2020/2021 program year.

### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Bay City does not directly provide homeless services though the area homeless providers assist with transportation, life skills training, counseling, connection to social services agencies, coordinated case planning with Mental Health, and coordinated case planning with the local Housing Assessment and Resource Agency (HARA). The HARA for Bay County is Mid-Michigan Community Action Agency, they administer the case management

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



Member agencies of the CoC/Bay County Community Service Partners and the Human Services Collaborative Committee provide services such as life skills training, employment assistance, credit counseling, family counseling, landlord-tenant mediation, crisis intervention and substance abuse treatment programs in an attempt to keep individuals and families from being homeless. Health care providers (medical and mental) have discharge plans in place that do not allow discharging patients into homelessness, when discharging a patient without a home interaction with various agencies is conducted until a suitable shelter is found.

When available the HARA provide homeless prevention funding to families in danger of losing their home.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

The Bay City Housing Commission pursues its strategic objectives in several ways, all of which enable the agency to provide a high level of affordable housing in the community. As a HUD-designated “High Performing” agency, the Bay City Housing Commission consistently delivers high quality housing opportunities to meet local needs. A market demand analysis commissioned by the Michigan State Housing Development Authority (MSHDA) in 2018 projected a demand for additional, good quality, affordable and assisted housing of 1150 units by 2020. The Bay City Housing Commission is continuing the strategy it initiated in 2017 of developing new affordable multifamily housing along the Columbus Avenue corridor. By providing new housing stock to its public housing residents, the PHA will then be able to re-deploy a portion of its current housing to additional residents earning up to 80% of the area median income and needing affordable homes for their families. The strategic action plan for the agency in FY2020 includes the following goals:

1. Increase staff and organizational capacity and scale.
2. Optimize property operations.
3. Complete its public housing conversion.
4. Increase supportive services program capacity for residents, including supporting and providing homeownership programs.
5. Support the community’s Five-Year Action Plan including providing leadership that supports strategic neighborhood revitalization

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

The public housing portfolio is constituted of single family and duplex buildings scattered throughout the Bay City community. The residents gain valuable insights into homeownership by living in a comparable setting and understanding, first-hand, the responsibilities of maintaining a home. The PHA refers its residents to HUD-Certified Home Ownership Counselors that provide home ownership education and counseling for credit building

### **Actions taken to provide assistance to troubled PHAs**

The Bay City Housing Commission is designated by HUD’s Public Housing Assessment System (PHAS) as a “high performer”. The Bay City Housing Commission has also provided high levels of professional support to other PHAs in the region to enhance the capacity of those organizations. Perhaps the most successful support mechanism for PHAs are the educational and networking activities of the National Association of Housing Redevelopment Officials (NAHRO) at a national and state level. Through its conferences and “peer to peer” networking, troubled PHAs may gather valuable instruction and perspective about issues and opportunities that will assist in their recovery.

## **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)**

The City is an urban population center that delivers a full range of municipal services. Because of this, the tax rate is high compared to adjoining suburban townships and agricultural communities. Zoning controls in the city had an adverse impact on the development and maintenance of a new affordable housing development project in the past year. The city's master land use plan recognizes the city as a traditional urban community and encourages the use of small-lots for residential use in the city's residential neighborhoods. Zoning regulations do not impose excessive minimum floor area, lot area, lot width or setback regulations on single-, two- or multi-family residential development. The city imposes no land use or impact fees or growth limits on new residential or non-residential development. Bay City is currently in the process of having an updated/new zoning ordinance prepared.

New home construction on standard city lots (typically 50 feet by 100 feet in size) in the city's residential zoning districts, and in certain non-residential zoning districts, is permitted by city zoning regulation as a matter of right. There are no regulations prohibiting the construction of new homes on sub-standard size lots. There are no state, regional, county or city impact fees, charges or growth limits that have an adverse impact on new home construction. In addition, the State of Michigan has mandated uniform construction and rehabilitation codes across all jurisdictions, so construction requirements from municipality to municipality theoretically do not vary, and construction costs differ based on local market conditions.

Fifty percent of the city's housing stock was built before 1940. Thirty-one percent was built between 1940 and 1959. Many of these homes, while often affordable to lower and moderate-income home buyers, are often in need of significant rehabilitation to bring them up to modern housing standards. Such rehabilitation is typically not required of the city's newer, more expensive housing stock. This situation has resulted in lower and moderate-income segments of the city's population either opting out of homeownership, or purchasing and living in substandard housing.

The Habitat for Humanity of Bay County home construction/repair program and the Mid-Michigan Community Action Agency's weatherization are the only local programs that assist low and moderate-income homebuyers with the repair of existing homes or the construction and purchase of new homes. The City of Bay City is in the process of setting up a housing rehabilitation/small repair program to help low/mod homeowners in Bay City.

## **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

A number of factors serve as obstacles to the city's and non-profit community's efforts to meet city resident's housing, public services and community development needs. Minimal federal and state grant funding, and the lack of funding in the City's general fund has resulted in the reduction or elimination of funding for non-profit agency and other community development programs that had historically

benefitted from city CDBG entitlement funds. The Community Policing Program and the Good Samaritan Rescue Mission were the public service programs funded in the 2020 program year.

Though the economy is improving the size of the city's population at risk of homeless stays consistent. A decreasing local tax base and yearly reductions in state revenue sharing have essentially eliminated the city's ability to fund neighborhood improvement and infrastructure projects using general fund monies. Increasing costs associated with the delivery of services, home rehabilitation, home repair, and infrastructure limit city and non-profit public service provider abilities to meet ever increasing needs. The most successful manner of addressing these obstacles involve the delivery and administration of CDBG and HOME-funded public service, housing and community development activities to those segments of the city's population that can most benefit from them.

#### **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

At this time Bay City does not have a local program in place that addresses lead-based paint hazards. Contact information is given for the Michigan Department of Health and Human Service/Healthy Homes Division

#### **Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

Bay City supports social service agency programs that provide life skills education, emergency shelter and transitional housing, home buying and foreclosure prevention counseling, and free health and dental care services to very low, low and moderate-income residents in an effort to keep them out of poverty during times of economic crisis

#### **Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The city is committed to addressing local housing, public service and community development needs in a manner consistent with HUD's CDBG and HOME program objectives. This includes the delivery of programs that improve the quality of housing for low and moderate-income homeowners, increased opportunities for ownership of affordable housing of standard quality and serving local needs for homeless facilities and services.

The city is adequately staffed and has the knowledge to meet the requirements for CDBG and HOME program administration. COVID has presented many challenges in the delivery of CDBG & HOME programs. Challenges include the lack of a work force along with a lack of general and specialized contractors making it a challenge to meet the 1.5 timeliness criteria. In addition the City has experienced a shortage of non-profit agencies that are experienced in housing rehabilitation with federal funding and the remaining agencies are running short staffed. The City is continually seeking non profit organizations that have experience in housing rehabilitation, lead base paint regulations that could meet the CDBG & HOME regulations for CHDO certification for affordable housing development.

#### **Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

The city is committed to addressing local housing, public service and community development needs in a manner consistent with HUD's CDBG and HOME program objectives. This includes the delivery of programs that improve the quality of housing for low and moderate-income homeowners, increased opportunities for ownership of affordable housing of standard quality and serving local needs for homeless facilities and services. City staff is a member of the Bay County Community Service Partners/Continuum of Care group in Bay County attending monthly meetings and interacting with the service providers on a consistent basis.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

Bay City worked with the Legal Services of Eastern MI/Eastern MI Fair Housing Center to prepare a new Analysis of Fair Housing Study. An updated Analysis of Fair Housing Study was completed in 2019. Aside from the completion of the Fair Housing Analysis other Fair Housing efforts were not implemented to to COVID-19.

## **CR-40 - Monitoring 91.220 and 91.230**

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

Bay City normally funds two or less subrecipients/CHDOs annually. Annual monitoring of all subrecipients/CHDOs is required regardless of funding levels and performance. The CDBG Coordinator and a member of the Accounting/Fiscal Services staff will monitor all Subrecipients & CHDOs to ensure program compliance.

Monitoring of Subrecipients/CHDOs shall entail program, financial and regulatory performance. Onsite monitoring reviews are completed annually. A monitoring review normally include but is not limited to reviews of performance reports, records, audits, allowed costs, review of financial reports, eligibility and number of beneficiaries served, compliance with federal regulations and City program requirements. Off site monitoring was conducted for the 2020 program year due to COVID-19.

## **Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

Consistent with Bay City's Citizen Participation Plan, Bay City notified the public through public hearing notices in the Bay City Times. A public hearing was held on January 20, 2022. XX Attendees were present at the public hearing and XX public comments were received on the 2020 CAPER. Bay City also advertised the CAPER on City of Bay City website and sent emails to all members of Bay City's five Citizen District Councils and the Bay Area Service Partners/ Continuum of Care group.

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

Bay City did not change their program objectives in the 2020 year, Bay City stayed consistent with the goals and priorities in the five year plan. Though priorities remained in place funding was directed to non housing rehabilitation priority activities that would enable the city to stay consistent with spending requirements. The 108 loan was paid off two years early to keep funding moving and in line with timeliness requirements. Changes in programs is not expected housing is a high priority, staff will continue to build an in house repair program.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

## **CR-50 - HOME 91.520(d)**

### **Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Bay City currently does not have HOME assisted rental housing units. Inspection compliance is not required.

### **Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)**

Bay City does not have rental or homebuyer projects containing five or more HOME-assisted housing units.

### **Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics**

HOME funds were not utilized to produce HOME eligible projects in the 2020 year. Zero program income was collected in the 2020 program year.

### **Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)**

Bay City is currently without a CHDO and a qualified affordable housing provider. Bay City staff are active members on the Bay County Community Partners committee as well as serving as a board member on the Bay City Housing Commission. Staff is consistently meeting and interacting with Habitat for Humanity, Mid Michigan Community Action Agency, the Bay City Housing Commission and Good Samaritan Rescue Mission on forming and providing affordable housing opportunities and programs in addition to CHDO certification.



# Attachment

## PR 26 - CDBG Financial Summary

	Office of Community Planning and Development	DATE: 10-26-21
	U.S. Department of Housing and Urban Development	TIME: 16:34
	Integrated Disbursement and Information System	PAGE: 1
	PR25 - CDBG Financial Summary Report	
	Program Year 2020 BAY CITY, MI	

<b>PART I: SUMMARY OF CDBG RESOURCES</b>		
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR		1,708,140.27
02 ENTITLEMENT GRANT		1,248,429.00
03 SURPLUS URBAN RENEWAL		0.00
04 SECTION 108 GUARANTEED LOAN FUNDS		0.00
05 CURRENT YEAR PROGRAM INCOME		155,854.40
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)		0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT		0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT		0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE		0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)		3,112,423.67
<b>PART II: SUMMARY OF CDBG EXPENDITURES</b>		
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION		475,483.46
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT		0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)		475,483.46
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION		198,057.67
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS		779,507.65
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES		0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)		1,453,048.78
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)		1,659,374.89
<b>PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD</b>		
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS		0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING		0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES		353,333.46
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT		0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)		353,333.46
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)		74.31%
<b>LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS</b>		
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY:	0.00
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION		0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS		0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)		0.00%
<b>PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS</b>		
27 DISBURSED IN IDIS FOR PUBLIC SERVICES		181,693.53
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR		0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR		0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS		0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 + LINE 29 + LINE 30)		181,693.53
32 ENTITLEMENT GRANT		1,248,429.00
33 PRIOR YEAR PROGRAM INCOME		78,298.42
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP		0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)		1,326,727.42
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)		13.69%
<b>PART V: PLANNING AND ADMINISTRATION (PA) CAP</b>		
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION		198,057.67
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR		0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR		0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS		0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 + LINE 39 +LINE 40)		198,057.67
42 ENTITLEMENT GRANT		1,248,429.00
43 CURRENT YEAR PROGRAM INCOME		155,854.40
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP		0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)		1,404,283.40
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)		14.10%



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LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17  
 Report returned no data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18  
 Report returned no data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2017	10	927	6480437	Maplewood Park Playground Equipment	03F	LWA	\$75,000.00
					03F	Matrix Code	\$75,000.00
2020	8	889	6513166	Good Samaritan Rescde Mission - Homeless Shelter	03T	LWC	\$23,432.73
2020	8	889	6535932	Good Samaritan Rescde Mission - Homeless Shelter	03T	LWC	\$1,181.80
					03T	Matrix Code	\$24,614.53
2020	7	890	6485686	Community Policing	05I	LWA	\$157,079.00
					05I	Matrix Code	\$157,079.00
2017	7	862	6418142	Housing Rehabilitation - Housing Study Areas	14A	LWH	\$3,830.89
2017	7	862	6435663	Housing Rehabilitation - Housing Study Areas	14A	LWH	\$1,260.41
2017	7	862	6451006	Housing Rehabilitation - Housing Study Areas	14A	LWH	\$4,117.47
2018	5	875	6418142	Emergency Rehabilitation	14A	LWH	\$11,941.72
2018	5	875	6435663	Emergency Rehabilitation	14A	LWH	\$17,235.02
2018	5	875	6451006	Emergency Rehabilitation	14A	LWH	\$24,770.24
2018	5	875	6480437	Emergency Rehabilitation	14A	LWH	\$17,022.00
2018	5	875	6485686	Emergency Rehabilitation	14A	LWH	\$5,385.47
2019	16	881	6409920	Program Delivery	14A	LWH	\$882.10
2019	16	881	6435663	Program Delivery	14A	LWH	\$1,764.79
2019	16	881	6451006	Program Delivery	14A	LWH	\$1,121.16
2019	16	881	6468757	Program Delivery	14A	LWH	\$1,525.53
2019	16	881	6480437	Program Delivery	14A	LWH	\$1,120.39
2019	16	881	6485686	Program Delivery	14A	LWH	\$1,642.89
2019	16	881	6493907	Program Delivery	14A	LWH	\$242.22
2020	16	930	6458727	Program Delivery	14A	LWH	\$1,502.16
2020	16	930	6493907	Program Delivery	14A	LWH	\$0.59
2020	16	930	6507457	Program Delivery	14A	LWH	\$900.89
2020	16	930	6513166	Program Delivery	14A	LWH	\$500.88
2020	16	930	6535932	Program Delivery	14A	LWH	\$263.11
					14A	Matrix Code	\$96,639.93
Total							\$353,333.46

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity to prevent, prepare for, and respond to Coronavirus	Activity Name	Grant Number	Fund Type	Matrix Code	National Objective	Drawn Amount
2020	8	889	6513166	No	Good Samaritan Rescde Mission - Homeless Shelter	B20MC260003	EN	03T	LWC	\$11,185.53
2020	8	889	6513166	No	Good Samaritan Rescde Mission - Homeless Shelter	B20MC260003	PI	03T	LWC	\$12,247.20
2020	8	889	6535932	No	Good Samaritan Rescde Mission - Homeless Shelter	B20MC260003	EN	03T	LWC	\$1,181.80
								03T	Matrix Code	\$24,614.53
2020	7	890	6485686	No	Community Policing	B20MC260003	EN	05I	LWA	\$157,079.00
								05I	Matrix Code	\$157,079.00
				No	Activity to prevent, prepare for, and respond to Coronavirus					\$181,693.53
Total										\$181,693.53

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2014	4	806	6507457	General Administration	21A		\$0.19
2019	1	877	6418142	General Administration	21A		\$131.31
2020	5	884	6418142	General Administration	21A		\$31,801.35
2020	5	884	6435663	General Administration	21A		\$263.25
2020	5	884	6451006	General Administration	21A		\$18,511.92
2020	5	884	6458727	General Administration	21A		\$19,569.39
2020	5	884	6468757	General Administration	21A		\$17,586.62
2020	5	884	6480437	General Administration	21A		\$15,009.93
2020	5	884	6485686	General Administration	21A		\$23,449.54
2020	5	884	6493985	General Administration	21A		\$34.29



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Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	5	884	6493907	General Administration	21A		\$2,832.78
2020	5	884	6507457	General Administration	21A		\$6,213.55
2020	5	884	6513166	General Administration	21A		\$8,708.39
2020	5	884	6535932	General Administration	21A		\$3,668.16
					21A	Matrix Code	\$147,782.67
2020	6	885	6451006	Indirect Administration	21B		\$12,570.00
2020	6	885	6458727	Indirect Administration	21B		\$12,570.00
2020	6	885	6468757	Indirect Administration	21B		\$8,390.00
2020	6	885	6480437	Indirect Administration	21B		\$4,190.00
2020	6	885	6485686	Indirect Administration	21B		\$12,565.00
					21B	Matrix Code	\$50,275.00
<b>Total</b>							<b>\$198,057.67</b>

# HOME Match Liability Rpt

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Fiscal Year	Match Percent	Total Disbursements	Disbursements Requiring Match	Match Liability Amount
1998	12.5%	\$380,042.32	\$335,174.21	\$41,806.77
1999	12.5%	\$139,032.82	\$109,374.57	\$13,671.82
2000	12.5%	\$287,029.09	\$228,264.26	\$34,783.03
2001	12.5%	\$126,763.06	\$125,457.83	\$14,432.22
2002	12.5%	\$400,302.39	\$439,607.92	\$54,950.99
2003	12.5%	\$368,806.28	\$347,760.52	\$43,470.06
2004	25.0%	\$475,703.89	\$453,869.07	\$113,467.26
2005	25.0%	\$323,373.24	\$309,249.76	\$77,312.44
2006	25.0%	\$335,216.37	\$317,906.70	\$79,476.67
2007	25.0%	\$341,628.91	\$328,525.58	\$82,131.39
2008	25.0%	\$149,789.08	\$133,059.08	\$33,264.77
2009	25.0%	\$402,986.88	\$391,036.88	\$97,759.22
2010	25.0%	\$327,236.94	\$312,896.94	\$78,224.23
2011	25.0%	\$224,533.21	\$216,180.52	\$54,045.13
2012	0.0%	\$430,840.32	\$0.00	\$0.00
2013	0.0%	\$93,232.25	\$0.00	\$0.00
2014	0.0%	\$219,356.26	\$0.00	\$0.00

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Year	Percentage	Amount	Percentage	Amount
2015	0.0%	\$167,479.73	50.00	\$0.00
2016	0.0%	\$66,758.88	50.00	\$0.00
2017	0.0%	\$265,751.77	50.00	\$0.00
2018	0.0%	\$93,640.33	50.00	\$0.00