

CR-05 - Goals and Outcomes

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

Bay City's 2019/2020 outcomes are less than in previous years. Though Bay City made their 1.5 timeliness spending requirement less projects were started or completed due to COVID shutting city services down for months in addition to the closure of Community Home Solutions, the provider of housing rehabilitation and CHDO activities. The goals Bay City identified in their five year plan along with the 2019 outcomes are listed below:

- **Rehabilitation & Repair of Owner Occupied Housing**

12 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**

266 homeless persons were given overnight shelter.

- **Sidewalk Replacement Programs & Playground Equipment Installation**

Zero Sidewalks were replaced with Community Development Funding in the 2019/2020 program year.

- **Removal of Abandoned/Blighted Structures**

Zero Blighted structures were removed in the 2019/2020 program year.

- **Payment on the 108 Loan.**

31/69% Low to moderate income residents retained employed at the Double Tree Hotel/Conference Center.

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	80000	89730	112.16%	15000	33910	226.07%
Access to Public Services	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	1986		20	266	1,330.00%

Access to Public Services	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
Access to Public Services	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Homelessness Prevention	Persons Assisted	250	0	0.00%			
Administration of CDBG & HOME programs		CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		5	0	0.00%
Administration of CDBG & HOME programs		CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	21		20	0	0.00%

Administration of CDBG & HOME programs		CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	89730		15000	33910	226.07%
Administration of CDBG & HOME programs		CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	197		50	12	24.00%
Administration of CDBG & HOME programs		CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	0				
Administration of CDBG & HOME programs		CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		20	266	1,330.00%
Administration of CDBG & HOME programs		CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	1720				
Administration of CDBG & HOME programs		CDBG: \$	Buildings Demolished	Buildings	0	0		3	0	0.00%
Administration of CDBG & HOME programs		CDBG: \$	Other	Other	14000	8	0.06%			
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	80000	50741	63.43%			

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		4	0	0.00%
Payment of 108 Loan	108 loan payment	CDBG: \$ / HOME: \$	Jobs created/retained	Jobs	94	417	443.62%	50	31	62.00%
Rehabilitation & Repair of Owner Occupied Housing	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	0	1		0		
Rehabilitation & Repair of Owner Occupied Housing	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	165	197	119.39%	50	12	24.00%
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	25	6	24.00%	3	0	0.00%

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 2019/2020 CDBG funding addressed the goals given in the 2015 five year plan. The funding that was utilized was for the highest priority needs of housing rehabilitation and public services as well as the principle and interest payment on the HUD 108 Loan. All funding activities were down in the 2019/2020 program year due to the challenges of COVID-19. In addition to COVID-19 challenges housing rehabilitation and housing acquisition/redevelopment/resale (ADR) projects utilizing CDBG & HOME funds fell short of the 2019 anticipated goals. The organization responsible for consistently providing housing rehabilitation and ADR projects suffered numerous setbacks in the 2018 and 2019 year leaving them unable to produce units to the standard they have in past years.

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	174	0
Black or African American	80	0
Asian	2	0
American Indian or American Native	4	0
Native Hawaiian or Other Pacific Islander	0	0
Total	260	0
Hispanic	15	0
Not Hispanic	243	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 on the Bay City & Community Home Solutions websites, 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	1,267,995	820,211
HOME	public - federal	186,048	0

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City Wide/Client Basis	68	21	
Low/Moderate Income Census tracts		13	
NPP		0	
West Side		0	

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

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 2019/2020 program year.

Bay City did not have a HOME match requirement in the 2019 program year.

Fiscal Year Summary – HOME Match	
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	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	348,370

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
0	0	0	0	0	0	0	0	0

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

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

Table 8 - Minority Business and Women Business Enterprises

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						
	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

Relocation and Real Property Acquisition – 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	20	0
Number of Non-Homeless households to be provided affordable housing units	15,000	12
Number of Special-Needs households to be provided affordable housing units	0	0
Total	15,020	12

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	50	12
Number of households supported through Acquisition of Existing Units	3	0
Total	53	12

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 2019 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 and Acquisition/Development/Resale opportunities experienced numerous setbacks in the program year leaving them unable to produce more than 12 units of rehabilitated housing.

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 leaving an open market of people needing home repairs and new construction creating a deeper drain on the contractor shortage. Bay City is looking to qualify new CHDOs to rehabilitate existing owner occupied housing and purchase existing homes for rehabilitation and resale to low/moderate income homebuyers that are able to obtain a mortgage from a local lending institution. 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.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	12	0
Moderate-income	0	0
Total	12	0

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 2019/2020 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 2019/2020 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 Emergency Rehabilitation, substantial rehabilitation program, and homeownership programs administered by Community Home Solutions, 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 purchase and/or repair of existing homes or the construction and purchase of new homes.

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 2018 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)

All homes subject to substantial rehabilitation under Bay Area Housing, Inc.'s rehabilitation programs are subject to lead-based paint inspections and risk assessments. Lead-based paint hazard abatement are done through the Emergency Repair Program in owner occupied dwellings where a child six years of age or younger has a blood lead level of 10 or higher.

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. The city has not identified any significant gaps in process of soliciting, selecting, administering, monitoring or reporting on activities and programs receiving CDBG and HOME entitlement funds. The City has experienced a shortage of non-profit agencies that are experienced in housing rehabilitation with federal funding. The City is currently seeking non profit organizations that have experience in housing rehabilitation, lead based paint regulations that could meet the CDBG & HOME regulations for CHDO certification.

The City worked closely with Community Home Solutions, the City's only eligible HOME subrecipient and Community Development Housing Development Organization (CHDO) to put all new HOME requirements in place. Community Home Solutions has suffered numerous setbacks and is not able to provide housing rehabilitation services.

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 2019/2020.

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 2019 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.

The City of Bay City has an approved Citizen Participation Plan that was update within the past year. The plan outlines critera for providing public hearing and public comment notice.

The 2019 CAPER was advertised on MLIVE, Bay City's Website under News Flash, Bay City's Websitie on the Calendar and emails were sent out to the Bay County Community Service Partner group as well as the Citizen District Council membership list. A public hearing was scheduled for March 3rd with a 14 day comment period. One person attended the Pubilc Hearing, zero comments or input was given.

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 2019 year. The housing rehabilitation programs did experience a decrease in activity compared to previous years due to the service provider facing staffing and financial challenges and shut downs and social distancing due to COVID-19 in the 2019 program year.

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 24 CFR 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 24 CFR §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. 24 CFR 91.520(e) and 24 CFR 92.351(a)

Bay City does not have rental or homebuyer projects containing five or more HOME-assisted housing units. All HOME properties assisted with HOME funds have been single family Acquisition/Development /Resale, Downpayment Assistance/Rehabilitation and Homeowner Rehabilitation.

Zero units were acquired, rehabilitated, resold or assisted with downpayment assistance utilizing HOME funding in the 2019 program year.

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 2019 year. The eligible subrecipient/CHDO responsible for consistently utilizing HOME funds for Acquisition/Development/Resale and Substantial Rehabilitation projects encountered numerous setbacks during the past program year rendering them unable to meet CHDO criteria. Zero program income was collected in the 2019 program year.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Bay City interacted on a regular basis with Community Home Solutions, Habitat for Humanity, Mid Michigan Community Action Agency and the Bay City Housing Commission in the effort to maintain and increase opportunities for affordable housing. Bay City is in the process of seeking non-profit housing providers that are able to meet the CHDO criteria.