

# Executive Summary

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

### 1. Introduction

Taylor is a participating member of the Wayne County HOME Consortium and participates in the Consortium's Consolidated Planning Process. The Consolidated Plan identifies the five-year programmatic goals, and activities for the Home Investment Partnership Program (HOME) the Community Development Block Grant (CDBG), and the Emergency Solutions Grant (ESG) for Wayne County HOME Consortium. The Urban County of Wayne is comprised of 43 local units of government. The Wayne County HOME Consortium, comprised of the Urban County of Wayne, The Cities of Dearborn, Lincoln Park, Livonia and Taylor have prepared this Consolidated Plan (Plan), in order to qualify for CDBG, HOME, and other formula program funding administered by the U.S. Department of Housing & Urban Development (HUD). This Con Plan is effective from July 1, 2021 through June 30, 2025, and covers the 2021 to 2025 program years. The Wayne County HOME Consortium members have undertaken numerous housing projects that service the low to moderate -income population. Members have undertaken projects to construct single- family homes, multi-family units, and single- family home-owner rehabilitations. The City of Taylor ("the City or Taylor") will have many projects to reinforce the goals and objectives of the 2021-2025 plan.

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

#### Overview

The Consolidated Plan is a compilation of significant data regarding the community's economic factors, housing conditions, demographics and greatest needs of the community. Due to limited funds the needs are prioritized to realistically determine what can be accomplished. Revitalizing and enchainning the recreational facilities, improving parks, and supporting economic development are priorities of to the City. Needs such as housing rehabilitation and public services, which are critical to the community cannot be ignored. The objectives and outcomes are listed below:

#### **Improve the Affordability of Housing**

Through the housing rehabilitation program will assist eligible homeowners with necessary housing rehabilitation. This program improves the stability of the neighborhood and the value of the homes. \$51,104 has been allocated in 2021/22 funds for housing rehabilitation.

#### **Improve Amount of Decent and Affordable Housing**

The City gives First Time Homeowners down payment assistance of \$7,500 from HOME allocation to help to purchase their first home, which helps with making housing affordable.

### **Enhance Public Safety**

Public safety is always a community concern, and during times of economic challenges the level of concern tends to rise. Taylor is committed to making its community safe for all residents.

### **Foster Economic Development**

Economic development, job creation and business attraction and retention continue to be a priority for Taylor. Due to Covid-19 pandemic the City gave small grants of \$7,5000 to businesses were impacted by the pandemic. These funds came from CDBG-CV that will help in the business investment in the community. The City is still recovering from a period of severe recession due economic downturn and pandemic and as a result, many families are still unemployed or under employed.

### **Provide and Expand Public Services**

During this time of recovering from the economic and pandemic downturn, public services are even more critical and the need is even greater to help food banks and seniors. Taylor contracts with a wide variety of non-profits that provide services to at risk residents in the community. \$69,486 of 2021/22 funds has been allocated towards public service.

### **Parks & Playground Renovations**

The importance of outdoor recreation for families is important for Taylor. Taylor has made a commitment to improving parks in LMA areas throughout the City. \$150,000 of 2021/22 funds has been allocated towards improvements of Parks

### **Enhance Overall Quality of Living Environment**

In achieving our mission, Taylor's CDBG program will build a viable community, provide structurally sound, affordable housing and economic opportunities for the community, principally focusing on the low to moderate income persons and therefore enhance overall quality of living for all the residents. This will be achieved by carrying out the projects listed in the plan in accordance with HUD regulations and guidelines. \$92,648 of 2021/22 funds has been allocated towards administration of CDBG program.

## **3. Evaluation of past performance**

The mission of Taylor's CDBG program is to build a viable community, provide structurally sound, affordable housing and economic opportunities for the community, principally focusing on the low to moderate- income persons. Taylor has gone through several changes in personnel over the last couple of years but continues to successfully achieved this mission year after year, by supporting projects and programs that improve the recreational facilities of the City, rehabilitate housing and providing public services to the community. Taylor Park has a proven system of departments and non-profits requesting allocations, which identifies the needs they are addressing and the outcome that will be achieved. In addition Taylor has an established system of documentation and controls that ensure compliance with HUD regulations and guidelines.

#### **4. Summary of citizen participation process and consultation process**

The following represents a summary of Citizens Participation Plan and thereafter amended (hereinafter Plan) due to the Covid19 pandemic to allow shorter notice to preform the emergency activities needed for the City of Taylor CDBG Program. The Plan will apply to all projects and activities carried out using CDBG funds. The plan is designed to ensure that all citizens, non-profits organizations, neighborhood groups, the business community and other interested parties are given adequate notice and an opportunity to actively participate in, review, be heard and comment on all proposals relating the CDBG Program. This Plan is designed to reach out to and encourage participation of various community stakeholders. More specifically, this Plan is designed to encourage the input and participation of various stakeholders in the Consolidated Plan, Annual Action Plan and other related housing and non-housing community development plans, revisions, performance reports and amendments for the City of Taylor.

#### **5. Summary of public comments**

Public hearings were held on April 20, 2021 and May 4, 2021 to consider the proposed submission of the 2021 Annual Budget before being submitted to the U.S. Department of Housing and Urban Development. This process of public hearings was designed to identify housing and community development needs of the community, review the proposed use of funds, and review the performance of the CDBG Program. The City was seeking comments in support of the proposed activities with questions related to how the Funds can be used.

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

None.

#### **7. Summary**

Taylor is slowly recovering from the recent economic downtown and the Covid-19 Pandemic. Although the City has completed a lot of economic development projects by bringing new businesses to the City

there is economic struggles of businesses shutting down. Among the reduction in businesses and tax revenues there is also a problem in the reduction of property values due to low and unemployment or under employment, which is very high. Municipalities have experienced not only a steep decline in tax revenues, but also have to contend with continual cuts to their State revenue sharing. This is all happening at time when the community needs more services than ever from the local government. Quality of Life in Taylor is unstable and the efforts of the Department of Planning and Community Development to address issues for those at risk, low to moderate-income population, are as important as ever.

# The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	TAYLOR	Jeff Baum

Table 1– Responsible Agencies

### Narrative

The City of Taylor Community Development Department is the lead entity for the CDBG and HOME Activities within the City. Taylor has a well-established Community Development Department with a proven track record of successful housing projects and public facility improvements throughout the City. Taylor Park has procured and hired Hennessey Engineers, Inc. for professional CDBG Administration and Engineering Services.

### Consolidated Plan Public Contact Information

Mr. Jeff Baum

Manager

Community Development Department

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Taylor, MI 48180

1-734-374-1352

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

### **1. Introduction**

Taylor has a close working relationship with the City's Public Housing Authority. Since Wayne County HOME consortia was the lead for the housing needs assessment, Taylor facilitated the information required from the PHA and Continuum of Care.

#### **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)).**

The Department of Community Development has a good working relationship with the City's Public Housing Authority. The Mayor and City Council appoint the members of the Taylor's Housing Commission. The PHA has hired the former Manager of the Community Development Department as the Executive Director, John Carter. John Carter handles the daily operation of services for the PHA.

Taylor facilitated the coordination of information from the PHA to Wayne County, HOME Consortia Lead. The PHA responded to the request and the answers were incorporated into corresponding sections of this plan.

The answers submitted have to deal with the issues relating to homelessness, special needs housing and housing for the elderly. FY 2021-2022, the City choose social service agencies that are advocates the need for the services relating to homelessness, domestic violence, senior citizens and mental health.

The City of Taylor also provided more funding due to the Covid-19 pandemic to Fish and Loaves, an organization that has a food bank to feed the low to very low- income families and individuals.

#### **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**

Other than CDBG funds the City of Taylor is not a direct recipient of any other source of funds that address homeless needs and to prevent homelessness. The City does however; plan to assist homeless and/or persons at-risk of becoming homeless through continued support and participation in the Out Wayne County Homeless Service Coalition, which serves the area as its Continuum of Care.

Out Wayne County Homeless Service Coalition coordinates the activities of its members with a comprehensive and strategic approach to combat homelessness. The Coalition is composed of several agencies, organizations, governmental units, businesses and individuals working to meet the needs of

homeless and near homeless persons. Funding for the Continuum of Care comes from a variety of sources, including HUD, the Emergency Service Grant, the Michigan Housing Development Authority, and McKinney-Vento Homeless Assistance grant.

**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**

Wayne County and Continuum of Care would have addressed these procedures and is included in the Wayne County Portion of the plan.

**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	<b>Agency/Group/Organization</b>	Taylor Housing Commission
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City contacted the PHA for information regarding the - current status of the demand for public housing-waiting lists, current rents and what are the most immediate needs of the residents of the public housing and Housing Choice voucher holders ? Revitalization and Restoration needs for the facility? And to discuss the PHA strategy for improving the living environment of low and moderate income families residing in public housing.
2	<b>Agency/Group/Organization</b>	FISH & LOAVES
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Food Pantry
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Fish and Loaves is a nonprofit organization that has a food pantry to allow low income individuals and families to shop in the food pantry with dignity. Due to the Covid-19 pandemic, the City needed to assess the number of families and individuals that needed more help due to loss of jobs and incomes. The City assessed if there is a need for additional funding this year to be able bridge the gap and help individuals and families survive during these unpredictable times.
3	<b>Agency/Group/Organization</b>	FIRST STEP
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-Education Services-Employment Services – Victims

<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Taylor continues to work closely with First Step to bring awareness to the services that First Step provides to domestic violence victims. First Step assesses the needs of the victim that it serves to communicate its needs to the City of Taylor, which needs more funding to provide the social services needed.

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

The need for Broadband internet services is conducted through Comcast, the City did not consult with Comcast but is aware of the services that are offered to Low income individuals and families. The City did build a media center to help narrow the digital divide. The center is open to the community as well as organizations that can use the facility to conduct training. The City feels with the media enter and Comcast the digital needs are met and CDBG funds can be used for other services and activities.

The City's water department addressed the needs for floods plane management and flood plane areas. This is not a strong need for the community development department in using CDBG funds.

Wayne Metro is public agency that address housing as well as social service and ACCESS are public agencies that address social services, employment and education for low income. These two agencies were not consulted due to the lack of staff in the Community Development Department and the current circumstances. However since the department has more staff more outreach will be made to these agencies to assess the community needs.

**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	Wayne Metro	The 10-year plan to remove homelessness aligns with the goals of this plan

**Table 3– Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

There were several Wayne County HOME Consortia meetings that involved strategies and brainstorming on how to address issues.

**Narrative**

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

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

Taylor consulted with residents, non-profit organizations, department heads and elected officials in the creation of the plan. Taylor also participated in the broader outreach campaign conducted for the preparation of the Wayne County HOME Consortium Plan. Plan outreach utilized focus groups and online surveys. to encourage maximum involvement the focus group meetings were open to the public.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	CDBG First Public Hearing April 20, 2021 - Public Hearing attended by elected officials, employees, consultants, residents and non-profit organizations. Summary of the program was given along with a list of the requested allocations from City Departments as well as non-profit service organizations.	none	none	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	CDBG Second Public Hearing - May 4 held at the Library to discuss the 2021/2022 CDBG activities and budget and was attended by Community Development Director, residents and consultants	None	None	
3	Internet Outreach	Non-targeted/broad community	The Consolidated Plan/2021 Action plan was posted on the City Website, and library to allow the residents to viewed on April 14, 2021 and comment.			

**Table 4– Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

A review and analysis of community data provided by U.S. Census Bureau, Semcog and Wayne Metro Community Action Agency Community Assessment in conjunction with consultations with the elected officials and department heads, the City has determined that the following needs exist within the community:

1. Maintain and increase of owner occupied housing stock due to foreclosure.
2. Economic Development to assist in the recovery of small business due to the Covid-19 pandemic
3. Additional decent, safe and affordable housing for low-income families and persons with special needs or disabilities.
4. Continued investment in public and community facilities to maintain quality and to best meet the needs of low to moderate income individuals and persons with special needs or disabilities; and
5. Continued fair housing activities to promote nondiscriminatory practices throughout the community.



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

### **Describe the jurisdiction's need for Public Facilities:**

The provision of public facilities and the improvements of these facilities address the goal of providing public services and recreational activities for low to moderate -income persons. The needs include renovations to the senior center, community center, and park improvements. The following needs and improvements are based on input from community stakeholders and the public.

**Senior Centers:** Improvements to the senior center facility.

**Removal of Architectural Barriers:** Compliance with American disabilities Act

**Parks, Recreational Facilities:** Improvements to parks and recreational facilities

**Community Center:** Improvements to Community /Neighborhood Centers

### **How were these needs determined?**

The need for public facilities are based on the public participation process, consultation with City Administration and Community Partners, in conjunction with achieving the goals and objectives of the Community Development Department.

### **Describe the jurisdiction's need for Public Improvements:**

The infrastructure is aging and is in need of repair. The following repairs are needed

**Water / Sewer Improvements:** Improvements to water, storm and sanitary sewers

**Street Improvements:** Roadway sectioning and replacement Sidewalk installation, sectioning and replacement

### **How were these needs determined?**

The need for public improvements are based on the public participation process, consultation with City Administration and Community Partners, in conjunction with achieving the goals and objectives of the Community Development Department.

### **Describe the jurisdiction's need for Public Services:**

The need for public services is based on the goal to provide adequate health, social, recreational, and crime awareness for low to moderate- income persons and low to moderate clientele. Based on the input received the need for public services are as follows improvement to better service clientele Senior Services: Services provided to seniors

Youth Services: Services provided to at risk youth

Fair Housing Activities: Addressing impediments to fair housing

Mental Health Services: Assistance to programs that address mental health Screening for Lead-Based Paint/Lead Hazards Poison: Advertising and distribution of pamphlets and public service announcements regarding lead poisoning.

### **How were these needs determined?**

The need for public services are based on the public participation process, consultation with City Administration and Community Partners, in conjunction with achieving the goals and objectives of the Community Development Department.

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

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Housing Market Analysis is a critical part in the development of the Consolidated Plan for the City of Taylor. The City evaluated the following:

General Characteristics - review of data from Secomg provides the significant characteristics of the market in terms of supply, demand, condition, and the cost of housing.

Public Housing – Taylor Housing Commission – briefly describes the local governmentally owned senior housing.

Homeless Inventory – brief inventory of existing facilities, housing and services that meet the needs of the homeless in the area.

Special Need Facilities and Service – brief description of facilities and services that assist persons who are not homeless but require supportive housing.

Barriers to Affordable Housing – an explanation is given regarding the whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policy, particularly those of the City.



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

### Introduction

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	64	10	0	0	0
Arts, Entertainment, Accommodations	3,256	2,615	14	13	-1
Construction	922	1,346	4	7	3
Education and Health Care Services	4,135	2,198	17	11	-6
Finance, Insurance, and Real Estate	1,166	546	5	3	-2
Information	380	15	2	0	-2
Manufacturing	3,672	2,793	16	14	-2
Other Services	951	1,149	4	6	2
Professional, Scientific, Management Services	2,578	1,164	11	6	-5
Public Administration	0	0	0	0	0
Retail Trade	3,337	4,934	14	24	10
Transportation and Warehousing	1,932	1,800	8	9	1
Wholesale Trade	1,274	1,598	5	8	3
Total	23,667	20,168	--	--	--

**Table 5 - Business Activity**

Alternate Data Source Name:

2015-2019 ACS

Data Source Comments:

**Labor Force**

Total Population in the Civilian Labor Force	29,295
Civilian Employed Population 16 years and over	25,085
Unemployment Rate	14.29
Unemployment Rate for Ages 16-24	46.77
Unemployment Rate for Ages 25-65	8.69

**Table 6 - Labor Force**

**Alternate Data Source Name:**

2015-2019 ACS

**Data Source Comments:**

<b>Occupations by Sector</b>		<b>Number of People</b>
Management, business and financial	3,390	
Farming, fisheries and forestry occupations	1,000	
Service	3,160	
Sales and office	6,950	
Construction, extraction, maintenance and repair	2,320	
Production, transportation and material moving	2,585	

**Table 7 – Occupations by Sector**

**Alternate Data Source Name:**

2015-2019 ACS

**Data Source Comments:**

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,855	71%
30-59 Minutes	5,925	25%
60 or More Minutes	1,085	5%
<b>Total</b>	<b>23,865</b>	<b>100%</b>

Table 8 - Travel Time

Alternate Data Source Name:

2015-2019 ACS

Data Source Comments:

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,045	655	1,760
High school graduate (includes equivalency)	7,510	1,040	4,000
Some college or Associate's degree	8,580	885	2,590
Bachelor's degree or higher	2,590	255	525

Table 9 - Educational Attainment by Employment Status

Alternate Data Source Name:

2015-2019 ACS

Data Source Comments:

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	135	290	220	485	935

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
9th to 12th grade, no diploma	1,235	795	765	1,915	1,690
High school graduate, GED, or alternative	1,970	2,415	2,745	7,395	3,905
Some college, no degree	1,875	2,855	2,275	4,335	1,425
Associate's degree	195	820	725	1,040	395
Bachelor's degree	210	730	705	1,015	450
Graduate or professional degree	0	255	250	410	250

**Table 10 - Educational Attainment by Age**

Alternate Data Source Name:

2015-2019 ACS

Data Source Comments:

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,920
High school graduate (includes equivalency)	29,896
Some college or Associate's degree	30,673
Bachelor's degree	45,920
Graduate or professional degree	50,848

**Table 11 – Median Earnings in the Past 12 Months**

Alternate Data Source Name:

2015-2019 ACS

Data Source Comments:

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

Retail Trade 24%, Manufacturing 14% and Arts, Entertainment and Accommodation 13% are the largest employment sectors in Taylor, with Education and Health Care Services and Wholesale Trade following.

**Describe the workforce and infrastructure needs of the business community:**

The greatest local workforce need is training dollars.

The greatest infrastructure need in the community is quality roads.

**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 Eureka Corridor of Taylor has had a large influx of private investment into the retail business sector.

- Menards purchased an existing Gibraltar Trade Center and is investing \$15 Million
- Lucky Strike also has purchased an existing strip mall to renovate the investment was \$5 Million,
- Cinemark is opening a luxury theater with an investment of \$8 Million
- Pizza Papalis investment \$165,000.00
- Primanti Brothers investment \$685,000.00
- Golden Corral investment \$656,000.00

The bulk of the investments will impact employment in the Retail Trade and the Arts, Entertainment and Accommodation Sectors – two of Taylor’s major employment sectors currently. In the retail trade sector, Taylor struggles to fill the jobs, Number of jobs 4934 versus Number of workers 3,337. There is a small surplus in Arts, Entertainment, Accommodations – Number of Jobs 2615 and number of workers 3256.

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

Given the current private economic investment into Taylor, the two sectors with employment opportunities will be Retail Trade and Arts, Entertainment, Accommodations. Prior to the investment Retail Trade has more jobs than workers and Arts, Entertainment, Accommodations has a slight buffer with approximately 21% more workers than jobs.

The sectors with the greatest variance between the numbers of workers compared to the number of jobs are not being impacted by the recent investments. These sectors are Education and Health Care Services, Finance, Insurance and Real Estate, Information, Manufacturing and Professional, Scientific, Management Services

**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.**

Taylor has access to the Downriver Community Conference, which is the provider for Michigan Works providing workforce development in SE Michigan.

The purpose of Michigan Works is to enhance the quality of life for residents, workers and businesses. Also responsibly manages the necessary financial resources to successfully implement this vision.

1. On Site Services

-Job search support materials

-resume and cover letter guides

-Career exploration tools

-Workshops include, interviewing for success, computer and printer training along with learning networking techniques

1. Youth Services

-DCC will guide the youth ages 12-24 to receive proper guidance in obtaining a high school diploma along with the proper training to assist them with job placement.

1. Pure Michigan Talent

-This website allows you to post your resume which automatically forwards it to hundreds of employers instantly as it matches your unique skills and abilities accordingly.

#### 4. Job Search Websites

-Flipdog.com

-Monster.com

-Hotjobs.com

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

No

**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.**

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

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

Specific neighborhood information on concentrated housing problems is not available. Though specific information is not available, homes in need of the most repair are located in the areas with the greatest concentration of low 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")**

According to the 2019 Census the African American Population in Taylor is 17.3 % which is an increase from 15.7% 2010 Census. Listed below are census blocks with a population African American population greater than 20%.

5839 – 24%

5840 – 24%

5842 – 26%

5843 – 23%

5846 – 21%

5848 – 56%

The following census block groups have a low to moderate -income level of greater than 50.5%

5830.03 – 52.52%

5831.01 – 60.87%

5831.02 – 52.27%

5831.3 - 50.65%

5831.5 84.46%

5832.01 - 60.00%

5832.03 – 58.17%

5833.02 57.69%  
5834.01 69.17%  
5834.02 56.03%  
5837.02 55.84%  
5837.04 55.84%  
5838 64.11%  
5839.02 – 64.83%  
5839.03 – 64.36%  
5840.02 – 71.56%  
5842.01 – 58.55%  
5842.02 – 51.89%  
5843.01 – 83.41%  
5844.01 – 53%  
5844.02 – 53.40%  
5846.01 – 78.32%  
5846.02 - 69.28%  
5847.01 – 63.14%  
5847.-2 53.85%  
5848.1 95.80%  
5848.02 – 97.66%  
5848.03 – 90.98%  
5848.04 – 61.24%

5846.02 – 78.32%

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

These neighborhoods are the oldest housing stock and neighborhoods. Most homes are approximately 1,000 square feet. Several of the homes are slab homes without basements. The areas tend to have higher volumes of rentals mixed with longtime elderly owners (been there 50 plus years). Located away from Central Business District.

**Are there any community assets in these areas/neighborhoods?**

There are several parks in the areas and public facilities.

**Are there other strategic opportunities in any of these areas?**

In the last two years Taylor has started to invest in the parks, Recreational center with public facility improvements and public service staffing to create suitable living environment and stabilize the neighborhoods.

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

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

According to 2019 Census, the City of Lincoln Park has the following data:

### COMPUTERS AND INTERNET USE

Total households

With a computer 89.8%

With a broadband Internet subscription 76.6%

Since there is 76.6% of the people that reside in Lincoln Park has subscription to broadband Internet subscription then there really is not a need. Furthermore the resident that do not have broadband internet subscriptions have access to the City's media center and local library that have internet access.

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

Consumers have access to 18 Internet providers operating in Taylor. There are 4 mobile Internet companies, and 6 offer wired or wireless residential broadband.

Looking specifically at the Internet technologies in Taylor, you have two choices: cable (XFINITY from Comcast, for example) and DSL (providers like AT&T Internet).

broadband consumer choice is decent overall, and the average Taylor census block has around 3 providers to choose from. (3.83 per census block.)

We should note that since FCC coverage data is currently only collected biannually and only made public 6+ months after filing, availability shown here may not be complete. Our process incorporates availability and plan data directly from many major companies to help fix this problem.

Viasat Internet (formerly Exede) and HughesNet are the most commonly available providers in Taylor as measured by coverage. The more common providers frequently cover the same addresses around Taylor.

- There are 16 internet providers in Taylor with 6 of those offering residential service
- Taylor is the 95th most connected city in Michigan ahead of Southgate, Riverview, Allen Park, Romulus and Lincoln Park.

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

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

Natural disasters have been in the rise nation wide and from the City Data the number of natural disasters in Wayne County (14) is near the US average (15). Major Disasters (Presidential) Declared: 9 Emergencies Declared: 4 Causes of natural disasters: Storms: 9, Floods: 7, Tornadoes: 3, Blizzard: 1, Hurricane: 1, Power Outage: 1, Snowstorm: 1, Winter Storm: 1, Other: 1 (Note: some incidents may be assigned to more than one category).

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

The natural disasters from storms and floods have been a major factor in the City of Lincoln Park. The flood in 2014 caused major water damage to homes all over Wayne County especially housing occupied by low -moderate-income households but however the City of Taylor was not impacted by such flooding.

The City has previously constructed 2 golf courses the Lakes of Taylor and Taylor Meadow's, which act as water retention for flood disasters. The City in constructing the golf courses was forward thinking in the design in hopes to prevent Taylor from flooding which helped to prevent damages to all of the residents.

It's hard for the City to make any further assessments regarding other disasters since the City lacks an individual hazard vulnerability assessment and thus cannot assign risks including related to climate Change. The City relies on the Wayne County to plan for relief due to natural disasters.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Taylor is expected to receive an average of approximately \$463238 in federal funding each year over the next five years, through US Department of Housing and Urban Development Community Block Grant. These Funds will be used to address the following priority needs as identified by the Community.

- Removal of Architectural Barriers
- Parks, Recreational Facilities
- Community Center Improvements
- Parking Facilities
- Water / Sewer Improvements
- Street Improvements
- Sidewalks Senior Center Improvements
- Tree Planting
- Public Services
- Senior Services
- Youth Services
- Community Policing and Crime Awareness
- Fair Housing
- Mental Health Services
- Screening for Lead Based Paint / Lead Hazards Poisons
- Acquisition of Real Property
- Disposition of Real Property
- Clearance and Demolition
- Construction of Housing
- Rehab Single - Family Residence
- Public Housing Modernization
- Rehab: Other Publicly Owned Residential Buildings
- Rehab: Publicly or Privately Owned Commercial
- Code Enforcement
- Lead Based / Lead Hazard Test / Abatement
- Economic Development
- Administration and Planning

Addressing these needs will assist the City in achieving the overall goals of housing and community development:

- Improve Public Facilities and Infrastructure
- Improve the Affordability of Housing
- Improve Amount of Decent and Affordable Housing
- Enhance Public Safety
- Foster Economic Development
- Code Enforcement
- Provide and Expand Public Services
- Parks & Playgrounds Renovation
- Enhance Quality of Living Environment

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

### Geographic Area

Table 12 - Geographic Priority Areas

1	<b>Area Name:</b>	City of Taylor
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Public Service
	<b>Identify the neighborhood boundaries for this target area.</b>	This target area is for the public services portions of the plan, which focuses on the income level of the individual
	<b>Include specific housing and commercial characteristics of this target area.</b>	Low to moderate income or presumed low to moderated income persons
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The need for services for the at risk population is a priority of the City.
	<b>Identify the needs in this target area.</b>	Services such as Food banks, foreclosure legal aid and senior services.
	<b>What are the opportunities for improvement in this target area?</b>	The funding limits the amount of services we are able to provide - at this time we can not address all the public service needs of the community.
<b>Are there barriers to improvement in this target area?</b>	The only barrier is the lack of funding	
2	<b>Area Name:</b>	Taylor LMA Census Tracts
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	LMA Census Tracts

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>5830.03 – 52.52%</p> <p>5831.01 – 60.87%</p> <p>5831.02 – 52.27%</p> <p>5831.3 - 50.65%</p> <p>5831.5 84.46%</p> <p>5832.01 - 60.00%</p> <p>5832.03 – 58.17%</p> <p>5833.02 57.69%</p> <p>5834.01 69.17%</p> <p>5834.02 56.03%</p> <p>5837.02 55.84%</p> <p>5837.04 55.84%</p> <p>5838 64.11%</p> <p>5839.02 – 64.83%</p> <p>5839.03 – 64.36%</p> <p>5840.02 – 71.56%</p> <p>5842.01 – 58.55%</p> <p>5842.02 – 51.89%</p> <p>5843.01 – 83.41%</p> <p>5844.01 – 53%</p> <p>5844.02 – 53.40%</p> <p>5846.01 – 78.32%</p> <p>5846.02 - 69.28%</p> <p>5847.01 – 63.14%</p> <p>5847.-2 53.85%</p> <p>5848.1 95.80%</p> <p>5848.02 – 97.66%</p> <p>5848.03 – 90.98%</p> <p>5848.04 – 61.24%</p> <p>5846.02 – 78.32%</p>
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<b>Include specific housing and commercial characteristics of this target area.</b>	Taylor is characterized by single family and multi-family neighborhoods with most homes on smaller lots
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	These are the eligible areas for CDBG projects
<b>Identify the needs in this target area.</b>	These areas need park and recreational facility improvements, housing rehabilitation and infrastructure improvements.
<b>What are the opportunities for improvement in this target area?</b>	There are existing parks in the area that can be repaired and improved, numerous homes in need of housing rehab, and aging infrastructure that needs to be repaired.
<b>Are there barriers to improvement in this target area?</b>	The main barrier is the lack of funding to complete all that is needed in these low and low-moderate areas.

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

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

### Priority Needs

Table 13 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Senior Center Improvements
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	City of Taylor
	<b>Associated Goals</b>	Improve Public Facilities and Infrastructure
	<b>Description</b>	Improvements to the Senior Center Facility
	<b>Basis for Relative Priority</b>	Senior Center repairs to maintain compliance in code.
<b>2</b>	<b>Priority Need Name</b>	Accessibility /Barrier Free Improvements
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Mentally Ill Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	City of Taylor
	<b>Associated Goals</b>	Improve Public Facilities and Infrastructure
	<b>Description</b>	Compliance with American Disabilities Act
	<b>Basis for Relative Priority</b>	Most of the City Facilities were built prior to the ADA and therefore need to be renovated to accommodate persons with disabilities.
<b>3</b>	<b>Priority Need Name</b>	Parks, Recreational and Community Facilities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Non-housing Community Development

	<b>Geographic Areas Affected</b>	Taylor LMA Census Tracts
	<b>Associated Goals</b>	Enhance Quality of Living Environment Improve Public Facilities and Infrastructure Parks and Recreational Facilities
	<b>Description</b>	Improvements to parks and recreational facilities
	<b>Basis for Relative Priority</b>	To provide access to recreational activities for low to moderate income persons
<b>4</b>	<b>Priority Need Name</b>	Streets, Sidewalks, Water/Sewer Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Individuals Families with Children Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Taylor LMA Census Tracts
	<b>Associated Goals</b>	Enhance Public Safety Enhance Quality of Living Environment Improve Public Facilities and Infrastructure Sustainable Neighborhoods
	<b>Description</b>	improvements to roadways, sidewalks, water distribution systems and sewers
	<b>Basis for Relative Priority</b>	The infrastructure in the City is aging and in need of repairs
<b>5</b>	<b>Priority Need Name</b>	Housing Rehabilitation
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	City of Taylor
	<b>Associated Goals</b>	Enhance Quality of Living Environment Improve the Affordability of Housing
	<b>Description</b>	Provide assistance to low to moderate income home owners to complete necessary repairs
	<b>Basis for Relative Priority</b>	Improve housing stock making available appropriate housing.
<b>6</b>	<b>Priority Need Name</b>	Down Payment Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Victims of Domestic Violence

	<b>Geographic Areas Affected</b>	City of Taylor
	<b>Associated Goals</b>	Enhance Quality of Living Environment Improve Amount of Decent and Affordable Housing Improve the Affordability of Housing
	<b>Description</b>	Provide down payment assistance to income eligible homebuyers
	<b>Basis for Relative Priority</b>	Make available appropriate housing and address of affordable housing.
<b>7</b>	<b>Priority Need Name</b>	Property Acquisition / Rehab / Resale
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	Taylor LMA Census Tracts
	<b>Associated Goals</b>	Improve Amount of Decent and Affordable Housing Improve Public Facilities and Infrastructure Improve the Affordability of Housing
	<b>Description</b>	Acquire, rehabilitate, and resell properties to support low income residents.
	<b>Basis for Relative Priority</b>	Make available appropriate housing and address the needs of homeless and at -risk families
<b>8</b>	<b>Priority Need Name</b>	Code Enforcement
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	Taylor LMA Census Tracts
	<b>Associated Goals</b>	Enhance Quality of Living Environment Improve Amount of Decent and Affordable Housing Improve the Affordability of Housing
	<b>Description</b>	Improve and continue code enforcement activities in low income neighborhoods.
	<b>Basis for Relative Priority</b>	Improve the community through code enforcement.
9	<b>Priority Need Name</b>	Demolition, Clearance, Remediation
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development

	<b>Geographic Areas Affected</b>	Taylor LMA Census Tracts
	<b>Associated Goals</b>	Enhance Quality of Living Environment Foster Economic Development Improve Public Facilities and Infrastructure Sustainable Neighborhoods
	<b>Description</b>	Demolish blighted properties
	<b>Basis for Relative Priority</b>	Create sustainable neighborhoods by removing blighted structures
10	<b>Priority Need Name</b>	Senior and Youth Services
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	City of Taylor
	<b>Associated Goals</b>	Enhance Quality of Living Environment Provide and Expand Public Services
	<b>Description</b>	

	<b>Basis for Relative Priority</b>	Addressing the needs of at-risk families
11	<b>Priority Need Name</b>	Supportive Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Taylor
	<b>Associated Goals</b>	Enhance Quality of Living Environment Provide and Expand Public Services
	<b>Description</b>	
	<b>Basis for Relative Priority</b>	Provide and expand public services
12	<b>Priority Need Name</b>	Fair Housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Taylor
	<b>Associated Goals</b>	Enhance Quality of Living Environment Provide and Expand Public Services
	<b>Description</b>	Promote access to housing for all residents that qualify.
	<b>Basis for Relative Priority</b>	Make available appropriate housing for all residents.
13	<b>Priority Need Name</b>	Food Bank Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Taylor
	<b>Associated Goals</b>	Provide and Expand Public Services
	<b>Description</b>	Provide food access services and programs to support low income residents
	<b>Basis for Relative Priority</b>	Addressing the antipoverty needs individuals families and at at-risk families.
14	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Taylor LMA Census Tracts
	<b>Associated Goals</b>	Enhance Quality of Living Environment Foster Economic Development Improve Public Facilities and Infrastructure
	<b>Description</b>	Enhance economic development activities and provide job training opportunities.
	<b>Basis for Relative Priority</b>	Foster Economic Development and help small business recover from the effects of the Covid-19 Pandemic.
15	<b>Priority Need Name</b>	Administration and Planning
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Taylor LMA Census Tracts
	<b>Associated Goals</b>	Enhance Quality of Living Environment
	<b>Description</b>	Administration and Planning of the CDBG Program
	<b>Basis for Relative Priority</b>	Administration of the Program

**Narrative (Optional)**

The City every year evaluates the level of need in its community and for its residents to accomplish its goals. The priority level might shift due to the current needs and such needs will be addressed first.

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

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	463,238	0	0	463,238	0	Funds to be used to address the needs of the community
Other	public - federal	Housing	230,811	0	0	230,811	230,811	HOME Consortia Participating Member portion of funds. To be used for HOME eligible activities such as housing rehabilitation and housing construction.

**Table 14 - Anticipated Resources**

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

Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate Federal, State and private resources, including but not limited to those listed below:

### **Federal Resources**

HOME Funds through a consortium with lead agency the Charter County of Wayne. Matching funds will be used collectively with other consortium members.

### **State Resources**

- Department of Natural Resources to help to reapply for park improvements and recreational use of parks. The City is planning to apply again because it was denied due to a technical issue.
- . Wayne County Treasurer first right of refusal which gives the City the right to choose to purchase tax foreclosed for rehabilitation and sell to income qualifies families which will help the City improve the taxable income for these properties. This program has proven to be successful and has raised the City's taxable income.

### **Private Resources**

- Private Contributions

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

Improvements will be made to Parks located in the City of Taylor within low and moderate income areas to address the needs of the community. The City has dedicated \$150,000 of its 2021-2022 CDBG allocation to these services.

## **Discussion**

## 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
TAYLOR	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
ST VINCENT DE PAUL	Non-profit organizations	Non-homeless special needs public services	Region
FIRST STEP DOMESTIC VIOLENCE PROGRAM	Non-profit organizations	Homelessness public services	Region
THE SENIOR ALLIANCE PROGRAM	Non-profit organizations	public services	Region
WAYNE COUNTY FAMILY CENTER	Non-profit organizations	Homelessness	Region
DOWNRIVER GUIDANCE CENTER	Non-profit organizations	public services	Region
SALVATION ARMY	Non-profit organizations	Homelessness public services	Region
Taylor Housing Commission	PHA	Homelessness Public Housing Rental	Jurisdiction

**Table 15 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Taylor ensures overall compliance with its programs. Wayne County, as lead entity for the HOME Consortium, ensures compliance for HOME related projects. Both entities monitor program controls including requirements for continuing affordability, affirmative marketing, procurement and labor standards and shares data with members. The County monitors (and provide technical assistance)

to CHDO entities as prescribed by regulation but also based on assessed risk. It will monitor more frequently, if needed.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			

**Table 16 - Homeless Prevention Services Summary**

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

Taylor benefits from being part of the downriver communities, which have major community partners in the area to combat homelessness. However, the need for permanent affordable supportive housing and services continues to be a pressing issue for persons experiencing homelessness and special needs populations. The only recipient of HOPWA funds in Wayne County is the City of Detroit.

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

Taylor has excellent administrative capacity, with capable staff, excellent relationships with communities and non-governmental entities, and innovative programs. In addition to positive relationships with communities, the Department maintains open lines of communication with the CoC and many other non-profits servicing Taylor low-income residents. The major gap is in the amount of funding, with the current economic environment, recently exiting an emergency manager the City does not have enough funds to provide all the services needed by the low to moderate income population and well as the persons with special needs.

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

Taylor continually looks for opportunities for additional grant funds to fill the gap and looks for partnership opportunities with other communities and non-profits.

## 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	Parks and Recreational Facilities	2021	2025	Non-Housing Community Development	Taylor LMA Census Tracts	Parks, Recreational and Community Facilities	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
2	Improve the Affordability of Housing	2021	2025	Affordable Housing	Taylor LMA Census Tracts	Code Enforcement Down Payment Assistance Housing Rehabilitation Property Acquisition / Rehab / Resale	CDBG: \$255,791	Homeowner Housing Rehabilitated: 30 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Improve Public Facilities and Infrastructure	2021	2025	Non-Housing Community Development	Taylor LMA Census Tracts	Accessibility /Barrier Free Improvements Demolition, Clearance, Remediation Economic Development Parks, Recreational and Community Facilities Property Acquisition / Rehab / Resale Senior Center Improvements Streets, Sidewalks, Water/Sewer Improvements	CDBG: \$169,448	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
4	Enhance Public Safety	2021	2025	Non-Housing Community Development	Taylor LMA Census Tracts	Streets, Sidewalks, Water/Sewer Improvements		Public service activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve Amount of Decent and Affordable Housing	2021	2025	Affordable Housing	Taylor LMA Census Tracts	Code Enforcement Down Payment Assistance Property Acquisition / Rehab / Resale	CDBG: \$30,000	Homeowner Housing Added: 2 Household Housing Unit
6	Sustainable Neighborhoods	2021	2025	Affordable Housing	Taylor LMA Census Tracts	Demolition, Clearance, Remediation Streets, Sidewalks, Water/Sewer Improvements	CDBG: \$265,798	Housing Code Enforcement/Foreclosed Property Care: 3000 Household Housing Unit
7	Provide and Expand Public Services	2021	2025	Non-Housing Community Development	City of Taylor	Fair Housing Food Bank Services Senior and Youth Services Supportive Services	CDBG: \$101,023	Public service activities other than Low/Moderate Income Housing Benefit: 12000 Persons Assisted
8	Foster Economic Development	2021	2025	Non-Housing Community Development	Taylor LMA Census Tracts	Demolition, Clearance, Remediation Economic Development		Jobs created/retained: 100 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Enhance Quality of Living Environment	2021	2025	Non-Housing Community Development	Taylor LMA Census Tracts	Administration and Planning Code Enforcement Demolition, Clearance, Remediation Down Payment Assistance Economic Development Fair Housing Housing Rehabilitation Parks, Recreational and Community Facilities Senior and Youth Services Streets, Sidewalks, Water/Sewer Improvements Supportive Services	CDBG: \$133,636	Other: 33000 Other

Table 17 – Goals Summary

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Parks and Recreational Facilities
	<b>Goal Description</b>	Taylor has made improving the accessibility and condition of the parks and recreational systems a high priority of CDBG Funds. The funds will be spend to make the parks located in LMA areas accessible and handicapped equipped for the use of the community
<b>2</b>	<b>Goal Name</b>	Improve the Affordability of Housing
	<b>Goal Description</b>	Over the last couple of years Taylor has increased the number of housing rehabilitation projects completed in a year. We hope the number will continue to increase as we improve the housing stock of the community.
<b>3</b>	<b>Goal Name</b>	Improve Public Facilities and Infrastructure
	<b>Goal Description</b>	As part of the goal of improving the parks and recreational facilities, Taylor is evaluating the accessibility of the parks in LMA areas and installing sidewalks where needed. This is in addition to continually looking at public facilities and the condition of the infrastructure.
<b>4</b>	<b>Goal Name</b>	Enhance Public Safety
	<b>Goal Description</b>	It is a goal of the City to combat crime and to reach into the community to foster a better working relationship between the Police and the residents of the neighborhoods. In addition the City would like to enhance crime awareness.
<b>5</b>	<b>Goal Name</b>	Improve Amount of Decent and Affordable Housing
	<b>Goal Description</b>	Participate in development of low to moderate housing rehabilitation or construction
<b>6</b>	<b>Goal Name</b>	Sustainable Neighborhoods
	<b>Goal Description</b>	Taylor's goal is to have a community of stable and sustainable neighborhoods through code enforcement and demolition.
<b>7</b>	<b>Goal Name</b>	Provide and Expand Public Services
	<b>Goal Description</b>	Based on the needs of the community, the City will partner with non-profits to address the challenges and provide services to the low and low-moderate income (LMI) population as well as the low and low-moderate clientele (LMC) population.

<b>8</b>	<b>Goal Name</b>	Foster Economic Development
	<b>Goal Description</b>	Taylor has recently seen a major increase in the private commercial investments made in their community. Taylor's goal is leverage CDBG funds to assist with the economic growth and job creation and assist small businesses due to the Covid-19 Pandemic.
<b>9</b>	<b>Goal Name</b>	Enhance Quality of Living Environment
	<b>Goal Description</b>	Taylor has an overall goal to improve the Quality of Life for all residents by maximizing the funding opportunities to meet the needs of the community.

**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)**

The City is giving out down payment assistance to first time homebuyers that are low to moderate income. The grants are in the amount of \$7,5000 and it plans to give at least 30 down payment grants from it's HOME allocation to provide affordable housing.



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

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

90% of the City of Taylor's housing stock was constructed before 1978. As the City's housing stock ages, the Community Development Department's Housing Rehabilitation Program takes a critical role on informing residents of the dangers of lead poisoning. The City has chosen to follow the strategies set by the Federal Government. In the process of receiving assistance from the Housing Rehabilitation Program the applicant is given a pamphlet regarding lead-based paint hazards and prior to receiving any funds the applicant must sign and submit that they have read the statement.

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

In accordance with federal regulations, at the time of the application, the staff distributes the EPZ/HUD "Protect Your Family from Lead in Your Home" pamphlet and provides guidance to all housing rehabilitation assistance recipients. The pamphlet explains the dangers of lead based paint, symptoms of lead based paint poisoning, and provides instructions on actions to be taken if lead based poisoning is suspected. The staff periodically attends training provided by HUD and other regulatory agencies to stay current with the regulatory guidelines regarding lead based paint hazards.

## **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 Taylor's Poverty level for 2019 is 16.6 % of which 12.3% -White, 31.8 % Black, 17.1% Hispanic and 21.2 American Indian. Taylor's programs are designed to reduce the number of poverty level households located with the City. Taylor is leveraging the recent private commercial investment that has been happening and advertising the availability of jobs. Taylor believes that the most important element in reducing poverty is to increase the amount of residents employed. However due to the Covid -19 pandemic the unemployment rate in the City is 11.5% , which is over the unemployment rate of the State of Michigan. Public services such as food banks have been an essential tool to help with feeding individuals and families in this time of crises. The City has allocated more of the CDBG-CV funds to assist in this goal.

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

To supply those of low to moderate income levels with affordable housing, the City continues to provide down payment assistance to first time homebuyers to individuals and families. Such families and individuals are also being counseled for homebuyer education to assist in helping the families and individuals to maintain their houses.

## **SP-80 Monitoring - 91.230**

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

For activities being carried out by sub-recipients, the City will prepare a risk assessment of the sub-recipients and develop a monitoring plan based on the risk assessment. The types of monitoring will include desk monitoring, questionnaires or on-site monitoring if warranted. Technical assistance will be included with the monitoring. The voucher approval process incorporates an in-house review of every payment request and progress report.

An annual audit is conducted by an independent auditor, in accordance with Single Audit Act requirements. Additionally, the City performs an in-house, year end review of projects and expenditures. Audit reports that are completed by independent auditor are required annually from all CDBG sub-recipients.

The City maintains extensive records and reviews them regularly.

## Expected Resources

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

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	463,238	0	0	463,238	0	Funds to be used to address the needs of the community
Other	public - federal	Housing	230,811	0	0	230,811	230,811	HOME Consortia Participating Member portion of funds. To be used for HOME eligible activities such as housing rehabilitation and housing construction.

**Table 18 - Expected Resources – Priority Table**

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

Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate Federal, State and private resources, including but not limited to those listed below:

**Federal Resources**

HOME Funds through a consortium with lead agency the Charter County of Wayne. Matching funds will be used collectively with other consortium members.

**State Resources**

- Department of Natural Resources to help to reapply for park improvements and recreational use of parks. The City is planning to apply again because it was denied due to a technical issue.
- . Wayne County Treasurer first right of refusal which gives the City the right to choose to purchase tax foreclosed for rehabilitation and sell to income qualifies families which will help the City improve the taxable income for these properties. This program has proven to be successful and has raised the City's taxable income.

**Private Resources**

- Private Contributions

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

Improvements will be made to Parks located in the City of Taylor within low and moderate -income areas to address the needs of the community. The City has dedicated \$150,000 of its 2021-2022 CDBG allocation to these services.

## **Discussion**

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Parks and Recreational Facilities	2016	2017	Non-Housing Community Development	Taylor LMA Census Tracts	Parks, Recreational and Community Facilities	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted
2	Improve the Affordability of Housing	2016	2020	Affordable Housing	City of Taylor	Housing Rehabilitation	CDBG: \$51,104	Homeowner Housing Rehabilitated: 8 Household Housing Unit
3	Improve Public Facilities and Infrastructure	2016	2020	Non-Housing Community Development	Taylor LMA Census Tracts	Streets, Sidewalks, Water/Sewer Improvements	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
7	Provide and Expand Public Services	2016	2020	Non-Housing Community Development	City of Taylor	Supportive Services	CDBG: \$101,023	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
9	Enhance Quality of Living Environment	2016	2020	Non-Housing Community Development	City of Taylor	Administration and Planning	CDBG: \$92,648	Other: 1 Other

Table 19 – Goals Summary

#### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Parks and Recreational Facilities
	<b>Goal Description</b>	Improvements to Parks and Recreational facilities
<b>2</b>	<b>Goal Name</b>	Improve the Affordability of Housing
	<b>Goal Description</b>	Over the last couple of years Taylor has increased the number of housing rehabilitation projects completed in a year. We hope the number will continue to increase as we improve the housing stock of the community.
<b>3</b>	<b>Goal Name</b>	Improve Public Facilities and Infrastructure
	<b>Goal Description</b>	As part of the goal of improving the parks and recreational facilities, Taylor is evaluating the accessibility of the parks in LMA areas and installing sidewalks where needed. This is in addition to continually looking at public facilities and the condition of the infrastructure
<b>7</b>	<b>Goal Name</b>	Provide and Expand Public Services
	<b>Goal Description</b>	Provide public services to the at-risk residents
<b>9</b>	<b>Goal Name</b>	Enhance Quality of Living Environment
	<b>Goal Description</b>	Administration of the CDBG program

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The City of Taylor will invest CDBG Funds to address the high priority needs identified in 2021-2022 Consolidated Plan in projects that preserve affordable housing, provide services to low and moderate-income residents, preserve neighborhoods and parks, eliminate slum and blight improve public facilities and infrastructure and facilities. Together, these projects will address the housing and community needs of Rialto residents-particularly those residents residing in the low and moderate-income CDBG Target Areas.

#	Project Name
1	Administration & Planning
2	Public Service
3	Home Rehabilitation
4	Parks
5	Infrastructure

**Table 20 – Project Information**

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

The primary obstacles to meeting the underserved needs of low and moderate-income people include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable to low-income people and the lack of availability of home improvement financing in the private lending industry. To address these obstacles, the City is investing CDBG funds through the 2021-2022 Action Plan in projects that provide grants to low- and moderate-income homeowners for home improvements and projects that provide public and neighborhood services to low- and moderate-income people.

The City is allocating 100 percent of its CDBG funds for program year 2021-2022 to projects and activities that benefit low- and moderate-income people. Due to the nature of the projects and activities to be undertaken, investments in projects concerning Neighborhood Services and Public Facilities and Infrastructure Improvements are limited to the low-and moderate income Areas while other projects and activities benefit low- and moderate-income limited clientele and are available citywide.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Administration & Planning
	<b>Target Area</b>	City of Taylor
	<b>Goals Supported</b>	Enhance Quality of Living Environment
	<b>Needs Addressed</b>	Administration and Planning
	<b>Funding</b>	CDBG: \$92,648
	<b>Description</b>	Administration and Planning
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City of Taylor
	<b>Planned Activities</b>	These funds will be used to fund the operation of the Community Development Department and their consultants. This department is responsible for the operation of the Community Development Block Grant Program on a City-wide basis throughout the year.
<b>2</b>	<b>Project Name</b>	Public Service
	<b>Target Area</b>	City of Taylor
	<b>Goals Supported</b>	Provide and Expand Public Services
	<b>Needs Addressed</b>	Senior and Youth Services Supportive Services Food Bank Services

	<b>Funding</b>	CDBG: \$69,486
	<b>Description</b>	To provide and expand the needed public services to the residents of the City of Taylor.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	11,000
	<b>Location Description</b>	City of Taylor
	<b>Planned Activities</b>	The public service activities will be performed City Wide based on Income of the low to moderate residents . Services include but not limited to provide to local food bank, senior and youth services.
<b>3</b>	<b>Project Name</b>	Home Rehabilitation
	<b>Target Area</b>	Taylor LMA Census Tracts
	<b>Goals Supported</b>	Parks and Recreational Facilities
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$51,104
	<b>Description</b>	Housing Rehabilitation to qualified homeowners.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	6 homeowners rehabilitation
	<b>Location Description</b>	LMA eligible tracts
	<b>Planned Activities</b>	Homeowner Rehabilitation will be based on the needs of the resident such as repairs but not limited to the roofs , windows, and insulation.
<b>4</b>	<b>Project Name</b>	Parks

	<b>Target Area</b>	Taylor LMA Census Tracks
	<b>Goals Supported</b>	Parks and Recreational Facilities
	<b>Needs Addressed</b>	Parks, Recreational and Community Facilities
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Park Improvements
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Parks are open to the residents of the City of Taylor and could be visited by over 10,000 individuals or families.
	<b>Location Description</b>	The park improvements will help all the families that are located in the eligible census tract.
	<b>Planned Activities</b>	The park improvements will help all the families that are located in the eligible census tract.
5	<b>Project Name</b>	Infrastructure
	<b>Target Area</b>	Taylor LMA Census Tracks
	<b>Goals Supported</b>	Improve Public Facilities and Infrastructure
	<b>Needs Addressed</b>	Streets, Sidewalks, Water/Sewer Improvements
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Improvements to infrastructure such as road or sewer projects.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The low to moderate income families in the City of Taylor will benefit from the activities relating to infrastructure improvements such as roads and sewers.
	<b>Location Description</b>	Eligible LMA census Tract
	<b>Planned Activities</b>	Repairs to roads and sewers in eligible census tracks in the City of Taylor.



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

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

The City of Taylor is located within Wayne County. Approximately 63,131 residents reside in the City of Taylor according to U.S. Census data 2010. As of 2013 estimates the population decreased to 61,817 which is a percentage change of -2.1%. The median household income is \$41,660 and percentage of persons below poverty level is 20.3%, which is higher percentage than the State of Michigan percentage of 16.3%. The City of Taylor will allocate all funding to low and moderate income residents, special needs individuals and low and moderate income areas of the City to the extent possible. Additionally, Taylor will evaluate non-profit agencies on their ability to diversify their funding sources. The purpose of CDBG dollars is to supplement on-going efforts by agencies, rather than to provide the sole source of funds.

Activities planned for the 2016-2017 Program Year are all focused within low and moderate income areas or are on a community-wide basis and are public services that are directed at a number of low income and special needs residents.

The City of Taylor will continue to focus its efforts and programming in the CDBG eligible areas of the City. These areas are defined as having 51% of the block group residents with incomes below 80% of the median income for the Detroit-Warren-Livonia Metropolitan Statistical Area (MSA).

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Taylor	15
Taylor LMA Census Tracts	85

**Table 21 - Geographic Distribution**

## **Rationale for the priorities for allocating investments geographically**

For the 2021-22 program year, the City will invest all of the of CDBG funds to benefit low- and moderate-income people throughout the City. Due to the nature of the projects and activities to be undertaken, investments in projects and activities such as Neighborhood Services and Public Facilities and Infrastructure are limited to the CDBG low-and moderate –income areas while other projects and activities benefit low- and moderate-income limited clientele and are available citywide.

## **Discussion**

Based on the Strategic Plan Summary within the Annual Action Plan, the City is allocating 100 percent of its CDBG funds for program year 2021-2022 to projects and activities that benefit low- and moderate-income people.

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

### **Introduction**

#### **Actions planned to address obstacles to meeting underserved needs**

One obstacle to meeting underserved needs is a lack of resources. The City plans to review alternative sources of funds to help address the needs of City residents.

The City has the infrastructure in place with the number of nonprofit organizations and government agencies that can meet the need of residents of Taylor but the dollars to fund all of these programs is not there. A majority of the federal dollars are going to City project, which will provide a greater overall benefit to the community and help the City maintain some level of quality of life for our residents. These include cleaning up our neighborhoods by demolishing blighting properties that negatively affect the neighborhood, around them and improving local neighborhood streets and improvements to City parks. Efforts will be made to submit grant applications to Federal, state, and local agencies. Specific grant applications could include economic development grants, demolition of City owned commercial structures, infrastructure improvements, and neighborhood revitalization.

The City has formed strong partnerships with service providers that assist low and moderate income residents, seniors, and those with special needs. The City plans to continue supporting these agencies with both funding and administrative assistance as deemed appropriate.

The City has identified, throughout the Action Plan, a number of strategies that will be used to address obstacles and activities to meeting underserved needs in the community. To that end, the City will continue to narrow the gap in services provided to citizens with special needs.

#### **Actions planned to foster and maintain affordable housing**

The City of Taylor has planned housing activities for the 2021-2022 program year and has allocated 51,104.00 of 2021-2022 CDBG funds specifically to housing. It is a priority of the City to provide assistance to owner-occupied households with 30% to 80% Median Family Income (MFI). Additionally,

the City is committed to fair housing and ensuring that people of all incomes, religions and ethnicities have the opportunity to live in a decent, safe and healthy environment.

### *Homeowner Activities*

The Homeowner Repair Program is designed to provide non-substantial housing repairs including emergency and other repairs of homes owned by lower to moderate -income residents. In general, the program allows improvements to a home to bring it to minimum code standards, correct barriers to mobility and health and to address safety hazards and energy improvements. The most common non-substantial repairs include roofs, electrical, plumbing and furnaces. Other repairs are allowed under the program, but remodeling is not covered, nor is substantial reconstruction.

The City of Taylor purchased several FHA-foreclosed homes from the U.S. Department of Housing and Urban Development (HUD) to provide first-time homebuyers with low to moderate income an opportunity to become proud homeowners and encourage community revitalization. City of Taylor complies with the Fair Housing Act and does not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. The City is actively rehabilitating these homes and looking for low and moderate -income homebuyers.

Finally, the City of Taylor is a member of the Wayne County HOME consortium. The City will continue to provide down payment assistance to First Time Homebuyers in the amount of \$7500 to families and individuals to foster and maintain affordable housing. The City helped out 28 individuals or families in getting homebuyer counseling and down payment assistance.

### **Actions planned to reduce lead-based paint hazards**

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips and dust can pose serious health hazards if not taken care of properly. The City of Taylor takes an active role in the prevention of childhood lead poisoning through housing-based approaches. According to the 2007-2011 American Community Survey, approximately 83.8% of all housing units in the City were built in 1978 or before. According to the same dataset, approximately 88.4% of owner-occupied units in the City were built in 1979 or before. Also, 77.2% of renter-occupied units were built in the same timeframe. As the City's housing stock is aging the Housing Rehabilitation Program administered through the Community and Economic Development Department is becoming more important.

A rental housing inspection program was established in Taylor in 1999. It ensures that rental properties

are compliant with current codes and ordinances prior to occupancy. Originally, these programs focused on the quality and safety of building interiors, but over time and as compliance with local codes has improved, the focus is shifting toward exterior concerns including the conditions of driveways, parking and landscaping. The owner-occupied single-family homes throughout the City are in large part built prior to 1978. The City works to alleviate lead hazards on a case by case basis through the Home Repair Program. All Home Repair projects on homes built prior to 1978 are lead tested and abated.

The City has and will contract with environmental services firms that provide lead testing to evaluate every home being considered for home repairs. A number of contractors on the City's home repair bid list have taken advantage of training to become certified lead paint contractors.

The City will continue to encourage appropriate staff and participating contractors to attend training and obtain certification in "Lead-Based Paint Safe Work Practices" for City construction and rehabilitation projects.

### **Actions planned to reduce the number of poverty-level families**

According to the City Data, in 2019 residents with income below the poverty level for in the City of Taylor is 16.6 % which was 21.8% greater than the poverty level of 13.0 % across the State of Michigan. Servicing poverty-stricken people is still a high priority for the City through the CDBG Program especially now due to the Covid-19 pandemic.

Many City of Taylor programs are designed to reduce the number of poverty level households within the City through the provision of human services, the creation of economic opportunities and the improvement of physical conditions in low income areas. The City of Taylor believes that poverty can be alleviated by improving the conditions in which people live and by simultaneously providing them with job training and education.

A key element of the anti-poverty strategy is the community's successful coordination with human service providers for the homeless and other special needs. A number of services are available to assist homeless, near-homeless and special needs individuals and families. Better coordination of these services is vital to providing a seamless continuum of care to assist these individuals on the road to self-sufficiency.

Reducing poverty and assisting lower income families is an ongoing concern and can only be accomplished through broad based programs. Over a number of years, the City of Taylor has worked to build relationships with nonprofit agencies and other public sector offices with the goal of serving the low income population of the City. The City will continue to work closely with Taylor families to improve family self-sufficiency and provide a safety net. Staff will work with agencies such as Fish & Loaves and

Gleaners that provide free and low-cost food for low- income families.

Working relationships have been established with local churches and with local businesses to ensure a safety net for residents in need.

The City will seek to achieve its goal of reducing the number of families that are below the poverty line. The Community Development Department will work with area agencies to ensure that programs and policies are in place to assist in achieving this goal. Together, these efforts will enable a low income family the opportunity to access needed assistance to improve their economic and emotional environment.

### **Actions planned to develop institutional structure**

The City has a strong institutional structure in place necessary to carry out its housing and community development strategies. The Community Development Department will administer the CDBG program. The Community Development Department is also very involved in the administration of our subrecipient agreements and has a good working relationship with our nonprofit service providers. Prior to receiving funding from the City, each organization must attend a training session and the City is very clear on the responsibilities of the administration of the grant. Staff will assist these organizations to help ensure that the grant is properly executed and the program reaches the intended beneficiaries.

In conjunction with other City operating departments, the Community Development Department will also implement any public works projects proposed by the 5-Year Consolidated Plan or any of the annual Action Plans.

In conjunction with the policy of the City of Taylor, all housing and community development programs will include an extensive, year-end performance review and audit. This review will help determine, based upon goals and objectives stated at program initiation, the success of the program. Activities will be quantitatively measured against program performance, compliance with overall program goals and requirements will be determined, and citizen input regarding program performance will be sought. The 2021-2022 Action Plan will aid the assurance of meeting program objectives. It will further assist in the planning of long-term program goals, objectives and activities.

The Community Development Department will continue to coordinate with various community groups to determine objectives and goals through the public participation process. These groups play a vital role in implementing the 5-Year Consolidated Plan and the One-Year Action Plans, annual Performance Reviews, and any proposed Substantial Amendments. All stakeholders are welcomed and encouraged to participate in the implementation of the Consolidated Plan and Action Plans.

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

The City of Taylor addresses the needs of public housing through its partnership with the Taylor Housing Commission (THC). According to City Data, in 2019 residents with income below the poverty level for is 16.6 % of the City's population living in poverty. Mortgage foreclosure rates in the City of Taylor have increased drastically since 2007. The current economic conditions, loss of jobs, and continued decline in earned wages are some of the critical factors that are contributing to the increase in demand for affordable low-income housing.

The Public Housing Authority in the City of Taylor is the THC. According to the most recent PHA 5-Year and Annual Plan, public housing in the City of Taylor consists of one development comprised of 102 units for the elderly. Residents of the development have formed a resident council that meets regularly, provides input to the housing commission, and undertakes numerous activities in a semi-autonomous manner. Public Housing Comprehensive Grant (PHCG) assistance is principally sought for physical improvements to the development and is not used in conjunction with other Comprehensive Plan activities.

Taylor's housing values are relatively low in comparison to the county and nearby communities. In addition to declining prices, oversupply of housing units has resulted in prolonged vacancies.

According to the THC, the average tenant rent is \$300 per month. Approximately 32% of persons make between \$5,000 and \$9,999 per year. While the average annual household income for 935 families that are receiving housing choice vouchers of tenants is \$14,867. Approximately 52% of persons who receive a housing choice voucher have remained on the program for a period of five years or longer.

## **Discussion**

## Program Specific Requirements

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

#### Introduction

The implementation of programs and activities under the 2021-2022 Annual Action Plan, the City of Taylor will follow all HUD regulations concerning the use of program income, forms of investment, overall low- and moderate-income benefit for the CDBG program. The City will also will work with its consortia partners to select project that will benefit eligible homebuyers.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

#### Discussion

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>2015-2019 ACS</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p>
	<p><b>Provide a brief summary of the data set.</b></p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p>
	<p><b>Briefly describe the methodology for the data collection.</b></p>
	<p><b>Describe the total population from which the sample was taken.</b></p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>