

City of Midland
Community Development



2015 - 2019 Consolidated Plan
for Housing and Community Development

2015 - 2016 Annual Action Plan

Amendment: March 6, 2016

Executive Summary

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

1. Introduction

The Consolidated Plan establishes Midland's long-range strategy for investment of its U.S. Department of Housing and Urban Development (HUD) resources and other resources linked to activities directed at the community development, housing and homeless services needs. The overall goal of the Consolidated Plan is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. The Consolidated Plan is also the means to meet the application requirements for four HUD programs. Of the four, the City of Midland is only eligible for the Community Development Block Grant (CDBG) program.

The Plan covers a five-year period, beginning October 1, 2015 and ending September 30, 2020. The City has also prepared the first year Action Plan and it is included with the Consolidated Plan. It covers the October 1, 2015 to September 30, 2016 period.

In brief, relative priorities and measurable objectives are established for housing, homeless services and non-housing community development needs utilizing HUD's suggested format.

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

The "high" priority needs of the Plan are:

- Affordable home owner housing
- Affordable rental housing for the elderly
- Affordable rental housing
- Home owner home improvements
- Homeless services
- Special needs housing
- Street improvements
- Multi-purpose public facility
- Public services

The First Year Action Plan covering the City's fiscal 2015-2016 will use its \$828,610 total CDBG funding as follows (100% of funds to benefit low and moderate income persons):

Housing Needs

Owner Housing Major Projects Program - \$50,000

Homebuyer Assistance Program - \$115,528

Affordable Housing Development Program - \$450,000

Community Development Needs

Senior Nutrition Program- \$66,500

Home Cleaning Program - \$32,500

Take Home Terrific Program - \$15,000

Contingency - \$49,082

3. Evaluation of past performance

Although CDBG funding has been less than anticipated, the City has nonetheless made good progress in meeting its primary goals of the current Consolidated Plan. For prior land acquisition, the succeeding housing development is nearly completed. Goals for homebuyers assistance, housing minor repairs, street paving, sidewalk improvements, Neighborhood parks improvements, public services for child care and senior citizens, and lot clearance goals have been met with the final year yet to be completed. The housing reconstruction program will be less than 100% as it has been reduced to emergency cases only. The dilapidated structure removal program is no longer CDBG funded.

4. Summary of citizen participation process and consultation process

For development of the 2015-2019 Consolidated Plan, the City adhered to its CDBG Citizen Participation Plan. Specifically, publicity for scheduled meetings and events was made, a citizen survey was conducted, community meetings were conducted, three focus groups arrived at recommended priorities and goals, and two public hearings were held by the Midland City Council. Effort was made to include as many sub-populations/groups and/or advocate groups for them in the process.

5. Summary of public comments

The Citizen Participation Section in the Appendix contains comments made at community meetings and by those completing a citizen survey.

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

Such comments or views will be added to the Citizen Participation Section (See the Appendix) once the development process is completed.

7. Summary

This document has been developed to satisfy the consolidated planning requirements of HUD. Goals are principally those that can be funded, assuming availability of funds, by the CDBG program or that can be administratively supported by City staff and/or the Midland City Council. The Consolidated Plan consists of a needs assessment, a housing market analysis, the strategy plan and the first year annual action plan. Lead-based paint concerns, barriers to affordable housing, the citizen participation process and an anti-poverty strategy are also discussed.

Expected Resources

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

Introduction

The City of Midland expects to receive its annual allotment of CDBG funds over the next five years for an estimated \$3,250,000. CDBG program income is projected at \$465,000 over the next five years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	656,282	106,800	65,528	828,610	2,951,918	

Table 1 - 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

CDBG does not have matching requirements.

CDBG funds are expected to leverage local resources primarily by the private mortgages to be made in individual assistance cases of the homebuyer program. Infrastructure projects can also be expected to include an undetermined amount of local government and/or other non-CDBG funds.

It is unrealistic to expect that CDBG funds by themselves will have a major impact on addressing priorities in the Plan. It is hoped that leaders and managers for programs/projects that can address needs will seek other funding sources including other HUD programs, State programs, local foundations and other City funds.

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2015	2019	Affordable Housing		Affordable Home Owner Housing	CDBG: \$450,000	Homeowner Housing Added: 40 Household Housing Unit
2	Homeowner Housing Improvements	2015	2019	Affordable Housing		Home Owner Home Improvements	CDBG: \$100,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	Homebuyer Assistance	2015	2019	Affordable Housing		Affordable Home Owner Housing	CDBG: \$115,528	Direct Financial Assistance to Homebuyers: 7 Households Assisted
4	Public Services	2015	2019	Non-Housing Community Development		Public Services	CDBG: \$114,000	Public service activities other than Low/Moderate Income Housing Benefit: 325 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	
2	Goal Name	Homeowner Housing Improvements
	Goal Description	
3	Goal Name	Homebuyer Assistance
	Goal Description	
4	Goal Name	Public Services
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Of the proposals received for funding consideration, the following projects were recommended by the Midland City Council CDBG Committee with input from city staff for funding from the CDBG funds expected to be available for program year 2015-2016. A total of \$49,082 was not allocated and is retained as contingency / unprogrammed funds.

Projects

#	Project Name
1	Owner Occupied Housing Minor Repairs
2	Homebuyer Assistance Program
3	Senior Nutrition Program
4	Home Cleaning Program
5	Take Home Terrific Program
6	Affordable Housing Development Program
7	Owner Occupied Housing Major Projects

Table 3 - Project Information

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

The projects listed above were selected by the Council CDBG Committee from the total of all project proposals received during the open application process for the 2015/16 CDBG program. Only the owner housing reconstruction program was not funded. It has been decided to suspend additional funding for that program as existing funds are available and applications are only being accepted for emergency projects. All of the above selected projects will serve underserved needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Owner Occupied Housing Minor Repairs
	Target Area	
	Goals Supported	Homeowner Housing Improvements
	Needs Addressed	Home Owner Home Improvements
	Funding	CDBG: \$50,000
	Description	Minor repair assistance will be available to low income owner households. Generally, eligible repairs will be plumbing, electrical, roofing and heating. Some minor program revenue will be earned and will be used within the project.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is expected that 20 homeowners will be helped.
	Location Description	Low to moderate income areas of the city
	Planned Activities	major plumbing, heating/air conditioning, electrical and roof needs
2	Project Name	Homebuyer Assistance Program
	Target Area	
	Goals Supported	Homebuyer Assistance
	Needs Addressed	Affordable Home Owner Housing
	Funding	CDBG: \$115,528
	Description	Closing costs and down payment financial assistance to low and moderate income first time home buyers. Only single family homes will be eligible.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The requested funds could assist 8 households during the year.
	Location Description	This program is available citywide. Specific locations to be assisted will be inputted at a later date.
Planned Activities	down payment and closing cost assistance	
3	Project Name	Senior Nutrition Program

	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$66,500
	Description	This is the nutrition program at Casa de Amigos and Southeast Community Senior Citizen Center that provides a noon time meal Monday through Friday for the elderly. The central kitchen for the year-long program is at 3301 Sinclair. This activity will be performed by Senior Link of Midland, a non-profit.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 154 seniors are expected to benefit from the lunch time meal program.
	Location Description	locations sites are Casa de Amigos and SE Senior Citizens Center
	Planned Activities	Serve a noon time meal
4	Project Name	Home Cleaning Program
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$32,500
	Description	This is the home cleaning service for low income elderly and/or handicapped residents of Midland. Service enables recipients to continue independent safe and sanitary living in their own home. This activity will be performed by Casa de Amigos, a non-profit.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	it is expected that 141 clients will be assisted during the year
	Location Description	The program is available city wide
	Planned Activities	Programs objective is to maintain safe and sanitary conditions for indigent senior citizens and disabled individuals
5	Project Name	Take Home Terrific Program

	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	It is an evening meal delivery service program for individuals who have some type of mobility dysfunction or health issue that would keep them from meeting their nutritional needs.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	it is estimated that 30 clients will be assisted during the year
	Location Description	the program is available city wide
	Planned Activities	Deliver evening meals and assess clients
6	Project Name	Affordable Housing Development Program
	Target Area	
	Goals Supported	Affordable Housing Development
	Needs Addressed	Affordable Home Owner Housing
	Funding	CDBG: \$450,000
	Description	The Affordable Housing Development Program (AHDP) will consist of continuing the project selected for development with 2014/2015 CDBG funding. If this project does not require additional funding then the City will undergo a process to select a new location and determine the scale of that particular project (meaning the total land size and number of new homes to be developed). This process will be a substantial CDBG Amendment to include citizen participation. Whether the funds are used to continue on a current location or a new location is added, the outcome is the same – single family homes for purchase by low/moderate income households as primary residences. Housing construction will be accomplished by non-profit housing development entities.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This may be the continuation of the project location selected with 2014/15 CDBG funding or a new location will be selected. See above description.

	Location Description	Location may be the same as that for the 2014/15 AHDP location or a new location will be selected.
	Planned Activities	Continue CDBG funding for specific site(s) selected by the City that will result in affordable single family homes for purchase by CDBG income eligible households.
7	Project Name	Owner Occupied Housing Major Projects
	Target Area	Low and Moderate Income Census Tracts
	Goals Supported	Homeowner Housing Improvements
	Needs Addressed	Home Owner Home Improvements
	Funding	CDBG: \$50,000
	Description	Financial assistance to low and moderate income homeowners for reconstruction of substandard homes. Program will be available for single family dwellings on a loan basis.
	Target Date	9/30/16
	Estimate the number and type of families that will benefit from the proposed activities	2 homeowners
	Location Description	South and Southeast Midland
	Planned Activities	Reconstruction

AP-50 Geographic Distribution – 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 geographic areas in which CDBG funds will be directed are shown on the Locations of Proposed 2015 Projects Map. The Map also identifies the location criteria for beneficiaries of each proposed project. The reader should also refer to the census tract boundaries, minority population and low-income area maps found in the Appendix.

Geographic Distribution

Target Area	Percentage of Funds

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City's rationale for its geographic distribution of CDBG funds is based on compliance with the CDBG Primary Objective - the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. Generally, CDBG supported public services are available on a citywide basis to income eligible households or persons. However, public capital improvements and other development projects are specifically directed at sites within low- and moderate-income neighborhoods.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's CDBG program for 2015-2016 will result in affordable housing through its homebuyer assistance program and affordable housing development program (AHDP). At this time, it is not known if additional units will be supported by the AHDP or funds will be needed to continue the AHDP location selected for the 2014-2015 CDBG program year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total	10

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	8
Total	8

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The only public housing project in Midland is for the elderly and is in good condition but was built in 1976.

Actions planned during the next year to address the needs to public housing

The City will remain receptive to assisting the PHAs, upon request, on their "resident initiative" activity and will continue to provide information on homeownership opportunities to households assisted by the PHAs. The CD Office provides its housing brochure to the PHAs for distribution at its offices, and the PHAs reciprocate.

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

See above.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The PHA is not designated as troubled.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Not counting the CDBG program, the City does not receive any funds to carryout homeless programs. Therefore, the City relies on other organizations to pursue funds to serve homeless needs. For the 2015/2016 program, the City does not anticipate using CDBG funds that will directly support programs that serve the homeless.

By being an active partner in the Midland Homeless Coalition, and the Midland Affordable Housing Alliance, the City aims to work toward addressing gaps within the Midland continuum of care for the homeless and eliminating chronic homelessness. Collaborations with the United Way and local foundations are vital in efforts to ensure current funding levels are sustained and that federal/state funding opportunities are not missed in order to apply for shelter and transitional housing needs. The United Way of Midland has partnered with Family Promise of Midland and has achieved six transitional housing units.

Nonetheless, the current system of support services and facilities through the Salvation Army, Midland Fair Havens, Safe Place, local churches and social service agencies will continue. This system intends that extremely low income individuals and families can be prevented from becoming homeless and that homeless persons can be aided in their transition to permanent housing and independent living.

Emergency Shelter Grants (ESG)

The City of Midland does not receive an ESG allocation.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

<p style="margin: 0in 0in 0pt;">The City shall continue to participate in the Midland Homeless Coalition and support individual efforts of agencies comprising the Coalition.</p>

Addressing the emergency shelter and transitional housing needs of homeless persons

See above

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

See above

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

It is anticipated that the public service programs supported by CDBG will aid low-income individuals and families avoid becoming homeless by providing meals to them.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Above and beyond the direct involvement in governmental supported housing developments, there are limited actions that the City can take to help make affordable housing possible in Midland. Market decisions will generally drive where and how much housing of any type will occur.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City shall continue to be receptive to cases supporting the objective. Often, favorable outcomes can be achieved when re-zoning cases, mobile home occupancy permit and sidewalk waivers are considered. The City shall also strive to reduce or waive certain development and building fees for affordable housing projects and use local funds to pay for public improvements and the disposal of site clearance debris on affordable housing sites. Services such as platting and surveying aspects can also be considered for non-profit developers. The City uses its Street Fund that is generated from each building permit for street improvements primarily within the city's low income areas. The City shall strive to use City resources for street improvements, primarily in Midland's south and east sides. Continuation of CDBG funding for the housing improvement program contributes toward this objective. These actions also have the effect of fostering and maintaining affordable housing.

Discussion:

It is also hoped that actions implementing recommendations in a new Analysis of Impediments to Fair Housing Choice in Midland will also help reduce barriers to affordable housing in Midland.

AP-85 Other Actions – 91.220(k)

Introduction:

The following actions will be pursued by the City towards meeting Consolidated Plan regulations on other actions.

Actions planned to address obstacles to meeting underserved needs

The CDBG housing assistance and elderly programs specifically target underserved populations. The targeting techniques include providing higher levels of assistance for lower income applicants and limiting assistance to low income areas. The City shall encourage and assist, as appropriate, other private and/or public entities seeking funds for programs designed for the underserved.

Actions planned to foster and maintain affordable housing

The City shall continue to be receptive to cases supporting the objective. Often, favorable outcomes can be achieved when re-zoning cases, mobile home occupancy permit and sidewalk waivers are considered. The City shall also strive to reduce or waive certain development and building fees for affordable housing projects and use local funds to pay for public improvements and the disposal of site clearance debris on affordable housing sites. Services such as platting and surveying aspects can also be considered for non-profit developers. The City uses its Street Fund that is generated from each building permit for street improvements primarily within the city's low income areas. Continuation of CDBG funding for the housing programs contribute toward this objective. These actions also have the effect of fostering and maintaining affordable housing.

Actions planned to reduce lead-based paint hazards

The City will implement its CDBG-aided activities consistent with the lead-based paint hazard reduction objective. Specifically, prospective households shall be made aware of the potential hazard and appropriate evaluation and reduction steps will be pursued in rehabilitation programs. Referrals to services for testing of children by local health and child welfare agencies will be made as needed. Information for providers and contractors will be passed-through.

Actions planned to reduce the number of poverty-level families

The City will continue its overall anti-poverty strategy that revolves around economic development – using the economic development sales tax to create jobs for Midland. Unfortunately, the current oil price slump has resulted in uncertainty for continued economy growth. Other aspects of the local strategy are to continue to direct assistance programs towards the neediest households, employment-training programs and the hiring of low income individuals on federally supported contracts. Small businesses that hire low income persons typically are vendors in housing assistance programs.

Adherence to HUD's Section 3 requirements is another way to help eliminate poverty. CDBG supported public services also aid participating clients to benefit economical, even if the dollar amount is nominal to many.

Actions planned to develop institutional structure

Major changes to the institutional structure described in the Consolidated Plan are not anticipated in the coming year. The City will continue to support activity by the various providers and encourage them to seek other funding sources to enhance the service delivery system in Midland. City staff and/or elected officials will continue to be involved in housing and homeless concerns that seek to improve service delivery. For example, the City will continue to participate in the Midland Affordable Housing Alliance and the Midland Homeless Coalition among others. The City will provide necessary CDBG related training to its subrecipients.

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

The City will continue to cooperate with private housing providers and social service agencies, including participation in MAHA and the Homeless Coalition. The long standing, good working relationships with both PHAs will be continued. The City will continue to accommodate the PHAs in their planning requirements.

Discussion:

Program Specific Requirements

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

Introduction:

This section provides details on program specific requirements on the Community Development Block Grant that the City will receive.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion:

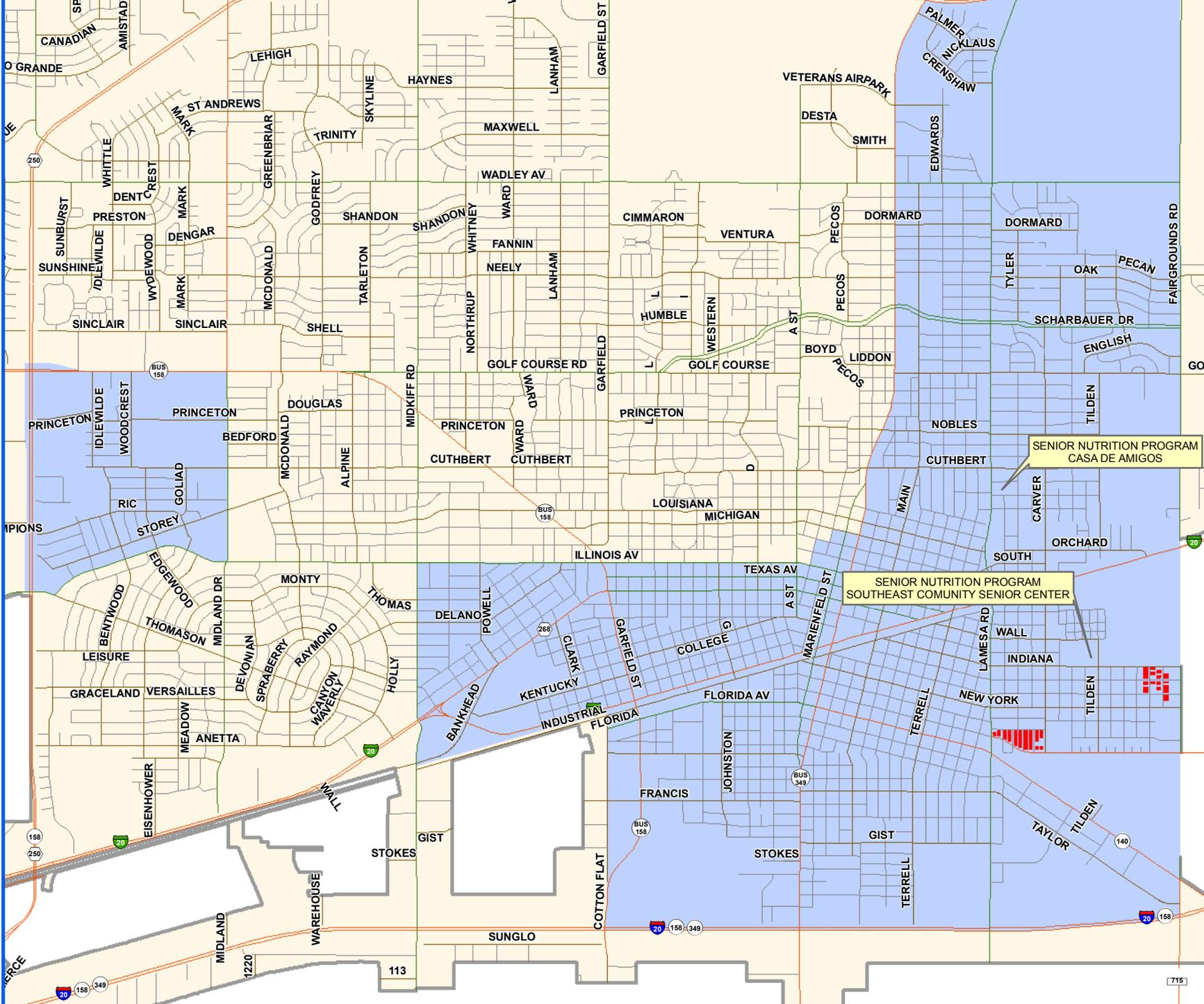
Only the 2015-2016 Program year with CDBG Entitlement Grant # B-15-MC-48-0023 and program income to be received during the year is covered by this Action Plan.

Citywide Programs – Homebuyer Assistance, Home Cleaning Program, Take Home Terrific Program
 Low Income Area – Owner Occupied Minor Repairs, owner occupied major program.

LOCATIONS OF PROPOSED 2015 PROJECTS



- Legend**
- Proposed Affordable Housing Development Location
 - Arterial
 - Collector
 - Interstate & State Highway
 - Residential
 - City Limit



MARCH 2, 2016
 STEVE BAKER

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