

<b>1.0</b>	<b>PHA Information</b> PHA Name: <u>Pontiac Housing Commission</u> <span style="float: right;">PHA Code: <u>MI005</u></span> PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input checked="" type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>04/2011</u>
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<b>2.0</b>	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>442</u> <span style="float: right;">Number of HCV units: <u>768</u></span>
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<b>3.0</b>	<b>Submission Type</b> <input type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only
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<b>4.0</b>	<b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)
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Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program	
				PH	HCV
PHA 1:					
PHA 2:					
PHA 3:					

<b>5.0</b>	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.
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<b>5.1</b>	<b>Mission.</b> State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years:
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<b>5.2</b>	<b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.
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<b>6.0</b>	<p><b>PHA Plan Update</b></p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: <b>The PHA had a major problem with Bed Bugs and revised the plan to increase monies for pest control.</b></p> <p>All changes compliant under CFR 960 Admission to Continued Occupancy of Public Housing Insertion of updated language for grievance policy and procedure - Insertion of the following Policies: <i>Maintenance Prevention Plan, Violence Prevention Policy (which addresses the VAWA and is attached), and the Non Renewal of the Lease Policy.</i></p> <p>Budgeting funds for the bed bug infestation required changes to our 2008, 2009, &amp; 2010 Capitol fund programs. 2008 CFP, There was \$20,593 left unspent spread out among various budget line items. Those funds were used for a portion of the bed bug treatment.</p> <p>2009 CFP \$33,461 was budgeted for bed bugs. \$27,550 came from Refurbish Homes that were never purchased. The remainder came from Generator &amp; Security system upgrades in the Equipment category.</p> <p>The Pest Control problem led to the PHC revamping its Maintenance Prevention Plan and stricter enforcement of housekeeping guidelines.</p> <p>The PHC Internal Audit findings for fiscal year ending March 2010 contained no financial statement findings. The PHC did have findings in reference to the files for the Low income housing program and the Section 8 Housing program that were missing required information. The PHC has begun conducting quality control reviews on files in both programs. A list of what is required in each file has been compiled and the quality control check ensures that the files are complete.</p> <p>Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.</p> <p>COPIES OF THE PLAN CAN BE FOUND IN THE CITY CLERK'S OFFICE, PONTIAC HOUSING COMMISSION CENTRAL OFFICE, AND PHC SITE LOCATIONS:</p> <p style="padding-left: 40px;">Pontiac Housing Commission 132 Franklin Blvd. Pontiac, MI 48341          Woodland Heights – 120 N. Edith Street Pontiac, MI 48342          Carriage Circle – Carriage Circle Drive Pontiac, MI 48341          Main Administrative Office of local Government – 47450 Woodward Ave, Pontiac, MI 48341          Copies of the elements can be found in the PHC's main administrative office and site locations as listed above.</p>
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7.0	<p><b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i></p> <p><i>The PHC developed a designated site plan (see attached) in an effort to complete a disposition application to acquire additional public housing stock. The addresses are attached. The PHC will move forward with acquiring environmentalals as needed upon submitting the plan for review and approval in accordance with HUD regulations. The monies included in our 2011 CFP is \$90,726.00 for the purchase &amp; renovation of three existing family homes as specified in the Site plan. The PHC does have a homeownership program in which five Family Self Sufficiency program participants converted to homeownership. Four of them transitioned completely off public assistance and one transitioned to a homeownership voucher. We anticipate that we will have several more first time homeowners in the upcoming fiscal year. The PHC implemented the Project Based Voucher Program specifically through Lighthouse Community Development in Pontiac. Six vouchers have been set aside for Lighthouse PATH program participants who are survivors of domestic violence. All programs are consistent with the PHC's mission to provide decent, safe, affordable quality housing as well as resources to the Pontiac community.</i></p>
8.0	<p><b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.</p>
8.1	<p><b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p>
8.2	<p><b>Capital Fund Program Five-Year Action Plan.</b> As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p>
8.3	<p><b>Capital Fund Financing Program (CFFP).</b>  <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p>

**Housing Needs.** Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

PHC has a Section 8 (HCV) based assistance and public housing waiting list. The waiting list for Section 8 (HCV) consists of a total of 275 families waiting for housing. The Section 8 waiting list is closed. The Section 8 list has not been open since fiscal year 2007/2008. There were over 3000 people waiting to apply for a voucher when the PHC previously opened the list. The public housing waiting list is open and consists of 87 families waiting for housing. The PHC only has vacancies for efficiencies, one bedrooms and two bedrooms. There are 42 vacancies at Carriage Circle and 15 vacancies at Woodland Heights. All Scattered Site units consist of three and four bedrooms. There are no five bedrooms. All 21 scattered site units are occupied. The Section 8 Waiting list has 57 families waiting for one bedrooms, 105 families waiting for two bedrooms, 93 families waiting for three bedrooms, 20 families waiting for four bedrooms. Ninety-seven families on the list have zero income. The highest income on the list is \$45,919 for a family of four. The racial ethnicity of families on the HCV Section 8 Waiting list consist of 144 Black/African American families, 19 White/Caucasian families, 8 Hispanic families, and 104 were other or chose not to identify their race. The majority of the HCV waiting list consists of families from Pontiac. There are ten families from Auburn Hills, Twelve families from Waterford, Six families from Detroit, four families from Oak Park, four families from Southfield, Two from Holly, Three from Westland, Two from Highland Park, Three from Inkster, Two from Clarkston, Two and from Orion. Keego Harbor, Madison Heights, Shelby Township, Ferndale, Warren, Pleasant Ridge, Mt Clemons, Pleasant Ridge, West Branch, W. Bloomfield, Troy, Novi, Clinton Township, Berkley, Flint, and Mt Morris all have one family each on the HCV Waiting list.

9.0 On the Public Housing waiting list there are 80 Black families, one Nispanic, one Native American, one Asian, three White, and one that did not identify their race. The highest income on the low rent public housing waiting list is \$31,000. Thirty-eight of the families on the public housing waiting list have zero income. All families on the public housing waiting list are from Pontiac with the exception of 13 families. Three from Auburn Hills, One from Wixom, one from Farmington Hills, three from Detroit, one from Sterling Heights, one from Waterford, one from Highland Park, one from Saginaw, and one from Southfield.

There are only two high rise buildings consisting of all public housing units in the City of Pontiac (Carriage Circle and Woodland Heights). According to the City of Pontiac's Master Plan the largest percentage of housing was constructed between 48 and 67 years ago. The number of occupied housing units was 24,234, or 92 of the total units in town. Of these, 12,786 were owner-occupied (52.8), and 11,448 were renter-occupied (47.2, compared to the national average of 33.80%). There were also 2,102 vacant homes in Pontiac at the time of the last complete survey. The total number of single family, owner occupied homes in the community was 11,705, with a median value in dollars of 74,300. For homes with a mortgage, average monthly owner costs were \$802 (national average was \$1,088). For homes without a mortgage in Pontiac, average costs per month were \$282 (national average was \$295). The median income in 2009 for Oakland county was \$85,000. The median income for families in Pontiac is \$32,000. The average household size in Pontiac is 3.32 and the population is 63,977. The total amount of African Americans in Pontiac is 31,447 and total of Whites is 24,932.

A comprehensive Oakland County Housing Needs Consolidated plan just became available and was distributed to the PHC agency March 15, 2011. See attached data. The data includes information on the entire Oakland County area.

Based on the statistics there is a great need for 3 bedroom single family affordable units in the city of Pontiac as well as subsidized or affordable family housing throughout the Oakland county area.

**9.1 Strategy for Addressing Housing Needs.** Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. **Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.**

The PHC intends to increase its affordable quality housing stock, continue providing our community with knowledge through self sufficiency to become homeowners through both our Family Self Sufficiency program and Homeownership Program. The PHC would like to continue working with both private sector and grassroots agencies to address housing needs as a collaborative effort through MOUs, the Project Based Voucher program and Housing Choice Voucher program.

**Additional Information.** Describe the following, as well as any additional information HUD has requested.

(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan. (See Section ) The PHC's Five year plan goals were as follows:

- Improve overall operational performance
- Supply quality low income and affordable housing to PHC Communities
- Provide maximize program opportunities for Economic Development for PHC residents
- Improve opportunities for staff development
- Convert to a private sector property management model

10.0

The PHC passed and implemented resolutions instituting significant policy additions that included creation of the Violence Prevention Policy, updates to the criminal tracking policy, instituting the first non renewal of the lease policy, putting in place guidelines for the agency hearing processes and revamping our preventive maintenance plan. The PHC obtained two new site managers helping our agency to crack down on crime in the buildings as well as reduce the number of outstanding debts owed to the PHC. The Self Sufficiency program was able to help five participants become first time homeowners. A partnership was formulated with the University of Phoenix in which Human Service Interns were able to provide free on site health and wellness training, along with career planning services and a free housekeeping workshop to residents. The PHC came out of troubled status in both public housing and Section 8 divisions as well as successfully completed the Memorandum of Agreement with HUD at the end July 2010.

In the past five years the agency obtained the ROSS grant in 2006/2007 and the program ended in 2010. As a result, there was one public housing homeowner established through the program and several participants that obtained their GED's and went back to school. Moreover several credit repair and financial literacy trainings were held helping residents to improve their credit and learn how to budget their monies. The PHC formulated several partnerships through MOU's consisting of Catholic Social Services, Joblink, Lighthouse of Community Development, Oakland Family Services and Community Housing Network. We were able to meet with City officials to establish a partnership in the utilization of Neighborhood Stabilization funds to help our self sufficiency program participants to become homeowners and renters for units affiliated with NSP funding. The PHC is one of the only local housing agency's (outside of the state agency) in Michigan to have more than ten individuals establish homeownership through the Self Sufficiency program in such a limited amount of time. We attribute this success to the fact that the PHC had three of its staff members to become certified housing counselors (one who is bilingual). Additionally, we have continued to receive funding for our HCV Family Self Sufficiency and worked on establishing a Project Based Voucher program via the Lighthouse of Community Development. In 2009, the PHC applied for the public housing self sufficiency program grant as well as the ROSS grant. We were denied funding for both. It is our goal to reapply for these grants in the upcoming years.

(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"

The term substantial deviation is the creation of new activities that are not contained in the current goals or elimination of goals unless mandated by the Department of Housing and Urban Development.

11.0

**Required Submission for HUD Field Office Review.** In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. **Note:** Faxed copies of these documents will not be accepted by the Field Office.

- Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations* (which includes all certifications relating to Civil Rights)
- Form HUD-50070, *Certification for a Drug-Free Workplace* (PHAs receiving CFP grants only)
- Form HUD-50071, *Certification of Payments to Influence Federal Transactions* (PHAs receiving CFP grants only)
- Form SF-LLL, *Disclosure of Lobbying Activities* (PHAs receiving CFP grants only)
- Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet* (PHAs receiving CFP grants only)
- Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.
- Challenged Elements
- Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report* (PHAs receiving CFP grants only)
- Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan* (PHAs receiving CFP grants only)

**Capital Fund Program—Five-Year Action Plan**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011

**Part I: Summary**

PHA Name/Number Mich 5-1		Pontiac, Oakland, Michigan			<input checked="" type="checkbox"/> Original 5-Year Plan	<input type="checkbox"/> Revision No:
Development Number and Name	Work Statement for Year 1 FFY __2011__	Work Statement for Year 2 FFY __2012__	Work Statement for Year 3 FFY __2013__	Work Statement for Year 4 FFY __2014__	Work Statement for Year 5 FFY __2015__	
A.						
B.	Physical Improvements Subtotal	427,000	370,000	145,000	410,000	
C.	Management Improvements	115,000	115,000	115,000	115,000	
D.	PHA-Wide Non-dwelling Structures and Equipment					
E.	Administration	50,000	50,000	50,000	50,000	
F.	Other					
G.	Operations	100,000	100,000	100,000	100,000	
H.	Demolition					
I.	Development					
J.	Capital Fund Financing – Debt Service					
K.	Total CFP Funds	692,000	635,000	410,000	410,000	410,000
L.	Total Non-CFP Funds	-0-	-0-	-0-	-0-	-0-
M.	Grand Total	692,000	635,000	410,000	410,000	410,000



**Capital Fund Program—Five-Year Action Plan**

Part II: Supporting Pages – Physical Needs Work Statement(s)		Work Statement for Year 2012		Work Statement for Year 2013		
Work Statement for Year 1 FFY 2011	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
See Annual Statement	Carriage Circle Apts. Mich 5-2			Carriage Circle Apts. Mich 5-2		
	Repair sinking foundation		128,015	Convert efficiencies to one bedroom	10	200,000
	Replace Hallway tile		50,000	Parking lot lighting		20,000
	Replace blinds		4,000	Replace unit carpeting	50	50,000
	Refurbish elevators	4	150,000	Replace door hardware		2,500
	Woodland Heights			Woodland Heights		
	Mich 5-3			Mich 5-3		
	Replace elevator pumps	2	30,000	Hot water heat radiation		50,000
	Replace lawn equipment		20,000	Makeup air ductwork		20,000
	Repair roof		2,500	Landscaping		5,000
	Install shower heads		3,000	Repair parking lots		10,000
	Paint exterior of buildings		5,000	Replace door hardware		2,500
	Unit turn		10,000	Replace closet doors		2,000
	Tile hallways		10,000	Replace garbage disposals		2,000
	Repair dumpsters		2,500	Replace ceiling tile		2,000
	Rebuild boiler	1	4,048	Replace toilets		4,000
	Inspection fees		4,700			
	Replace laser printers	3	1,000			
	Replace fire extinguishers	20	2,237			
	Subtotal of Estimated Cost		\$427,000	Subtotal of Estimated Cost		\$370,000







<b>Part I: Summary</b>					
<b>PHA Name: Pontiac Housing Commission</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MI28P005501-10 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant: 2010</b> <b>FFY of Grant Approval:</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:      ) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9-30-2010 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	104,291		104,291.00	-0-
3	1408 Management Improvements	104,291		104,291.00	18,552.00
4	1410 Administration (may not exceed 10% of line 21)	52,145		52,145.00	33,960.00
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures	217,282		8,583.00	8,583.00
11	1465.1 Dwelling Equipment---Nonexpendable				
12	1470 Non-dwelling Structures	23,000		-0-	-0-
13	1475 Non-dwelling Equipment	20,444		-0-	-0-
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>				

<sup>1</sup> To be completed for the Performance and Evaluation Report.

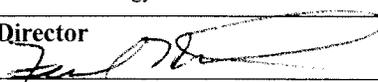
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
**Expires 4/30/2011**

<b>Part I: Summary</b>						
<b>PHA Name:</b> Pontiac Housing Commission		<b>Grant Type and Number</b> Capital Fund Program Grant No: MI28P005501-10 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant:2010</b> <b>FFY of Grant Approval:</b>	
<b>Type of Grant</b>						
<input type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement (revision no: )		
<input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9/30/2010				<input type="checkbox"/> Final Performance and Evaluation Report		
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>		
		Original	Revised <sup>2</sup>	Obligated	Expended	
18a	1501 Collateralization or Debt Service paid by the PHA					
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment					
19	1502 Contingency (may not exceed 8% of line 20)					
20	Amount of Annual Grant:: (sum of lines 2 - 19)	521,453		268,490	61,095.00	
21	Amount of line 20 Related to LBP Activities					
22	Amount of line 20 Related to Section 504 Activities					
23	Amount of line 20 Related to Security - Soft Costs	90,041				
24	Amount of line 20 Related to Security - Hard Costs					
25	Amount of line 20 Related to Energy Conservation Measures					
<b>Signature of Executive Director</b> 			<b>Date</b> 1-11-11	<b>Signature of Public Housing Director</b>		
				<b>Date</b>		

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

<b>Part II: Supporting Pages</b>								
PHA Name: Pontiac Housing Commission			<b>Grant Type and Number</b> Capital Fund Program Grant No: MI28P003501-10 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 2010</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
Administration	Project Manager	1410		26,073		26,073.00	16,980.00	In process
Carriage Circle	Operations - Health Insurance	1406		52,146		52,146.00	-0-	In process
Mich 5-2	Security	1408		45,021		45,021.00	11,402.00	In process
	Extermination	1408		7,125		9,276.00	9,276.00	Complete
	Unit turn	1460		54,507		-0-	-0-	Not started
	Cycle painting	1460		12,500		2,014.00	2,014.00	In process
	Replace carpet	1460		12,500		1,104.00	1,104.00	In process
	Replace Carriage A & b wing windows	1470		20,000		-0-	-0-	Not started
	Replace roof - Carriage Circle pavilion	1470		3,000		-0-	-0-	Not started
	Replace garbage disposals	1460		1,000		-0-	-0-	Not Started
	Replace blinds	1460		1,000		923.00	923.00	In process
	Replace ceiling tile	1460		1,250		-0-	-0-	Not started
	Repair vinyl siding 100 Astor	1460		3,000		-0-	-0-	Not started
	Install bath tub liners	1460		4,000		710.00	710.00	In process
	Install security cameras	1460		10,000		-0-	-0-	Not started
	Carpet cleaning	1460		2,500		-0-	-0-	Not started
	Replace floor tile	1460		20,000		-0-	-0-	Not started

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

<b>Part II: Supporting Pages</b>								
PHA Name: Pontiac Housing Commission			<b>Grant Type and Number</b> Capital Fund Program Grant No: MI28P005501-10 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 2010</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
Woodland Heights	Extermination	1408		7,125		7,150.00	7,150.00	Complete
Mich 5-3	Operations	1406		52,145		52,145.00	-0-	Not started
	Project Manager	1410		26,072		26,072.00	16,980.00	In process
	Unit turn	1460		54,275		820.00	820.00	In process
	Cycle painting	1460		12,500		2,835.00	2,835.00	in process
	Replace carpet	1460		12,500		-0-	-0-	Not started
	Replace garbage disposals	1460		1,000		-0-	-0-	Not started
	Replace Blinds	1460		1,000		177.00	177.00	In process
	Replace ceiling tile	1460		1,250		-0-	-0-	Not started
	Install security cameras	1460		10,000		-0-	-0-	Not started
	Carpet cleaning	1460		2,500		-0-	-0-	Not started
	Security	1408		45,020		45,020.00	-0-	In process
Equipment	Fire proof files	1475		2,444		-0-	-0-	Not started
	Lease copier	1475		18,000		-0-	-0-	Not started

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name: Pontiac Housing Commission				<b>Federal FFY of Grant: 2010</b>	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
HA WIDE	7/14/2012		7/14/2014		
Carriage Circle	7/14/2012		7/14/2014		
Woodland Heights	7/14/2012		7/14/2014		

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.



<b>Part I: Summary</b>					
<b>PHA Name: Pontiac Housing Commission</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MI28S005501-09 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant: 10/1/2009</b> <b>FFY of Grant Approval:</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:      ) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9/30/2010 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>				
3	1408 Management Improvements	30,116.00	30,116.00	30,116.00	30,116.00
4	1410 Administration (may not exceed 10% of line 21)	40,000.00	66,311.60	66,311.60	43,880.03
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs		11,205.00	11,205.00	5,602.50
8	1440 Site Acquisition				
9	1450 Site Improvement	40,000.00	34,117.00	34,117.00	1,444.11
10	1460 Dwelling Structures	354,500.00	509,876.12	509,876.12	471,948.54
11	1465.1 Dwelling Equipment—Nonexpendable	15,000.00	8,125.51	8,125.51	8,125.51
12	1470 Non-dwelling Structures	24,000.00	3,364.77	3,364.77	3,364.77
13	1475 Non-dwelling Equipment	59,500.00			
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>	100,000.00	-0-		

<sup>1</sup> To be completed for the Performance and Evaluation Report.

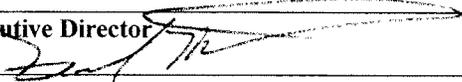
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name:</b> Pontiac Housing Commission		<b>Grant Type and Number</b> Capital Fund Program Grant No: M128S005501-09 Replacement Housing Factor Grant No: Date of CFFP:		<b>FFY of Grant:</b> 10/1/2009 <b>FFY of Grant Approval:</b>	
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:        ) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9-30-2010 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	663,116.00		663,116.00	549,850.02
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs	30,116.00		30,116.00	30,116.00
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> 		<b>Date</b> 1-11-11		<b>Signature of Public Housing Director</b>  	
				<b>Date</b>	

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

<b>Part II: Supporting Pages</b>								
PHA Name: Pontiac Housing Commission			<b>Grant Type and Number</b> Capital Fund Program Grant No: MI28S005501-09 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 10/1/2009</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
Management Improvements	Security	1408		30,116.00	30,116.00	30,016.00	30,116.00	Complete
Administration	Project manager	1410		40,000.00	66,311.60	66,311.60	43,880.03	In process
Fees & Costs	Physiscal needs assesment	1430			11,205.00	11,205.00	5,602.50	In process
Carriage Circle	Replace elevator mechanicals	1460		150,000.00	151,584.39	151,584.39	151,584.39	Complete
Mich 5-2	Paint exterior of building	1460		2,500.00	2,500.00	2,500.00		In process
	Replace carpet & tile in units	1460		12,500.00	10,702.00	10,702.00	5,538.83	In process
	Replace hot water heat pumps & valves	1460		5,000.00	55,280.50	55,280.50	55,280.49	Complete
	Cycle painting	1460		6,000.00	6,000.00	6,000.00	2,947.24	In process
	Replace unit door locks	1460		9,000.00	9,023.00	9,023.00	9,023.00	Complete
	Repair leaking roof	1460		2,500.00	2,500.00	2,500.00	2,250.00	Complete
	Install energy efficient shower heads	1460		1,404.00				Cancelled
	Repare sidewalks & driveway, brickwork	1450		7,000.00	10,675.50	10,675.50	5,000.00	In process
	Security system upgrades	1460			32,249.00	32,249.00	32,249.00	Complete
	Unit turn	1460		46,295.00	102,561.77	102,561.77	78,412.36	In process
	Replace stoves & refrigerators	1465		7,500.00	4,062.75	4,062.75	4,062.76	Complete

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

<b>Part II: Supporting Pages</b>								
PHA Name: Pontiac Housing Commission			<b>Grant Type and Number</b> Capital Fund Program Grant No: MI28S005501-09 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 10-1-2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
	Tile hallway floors	1460		10,000.00	23,013.00	23,123.00	23,123.00	Complete
	Repair dumpsters	1475		2,500.00				Cancelled
	Replace elevator interiors	1460			51,831.00	51,831.00		In process
	Landscaping	1450		2,250.00	3,566.00	3,566.00	1,444.11	In process
	Replace carpet & tile	1460		14,276.71				
	Replace rooftop furnaces	1460		10,000.00	10,000.00	10,000.00	10,000.00	Complete
	Replace fire extinguishers	1460		2,000.00	1,118.50	2,237.00	2,237.00	Complete
	Repair parking lots	1450		5,000.00	7,500.00	7,500.00	7,500.00	Complete
	Install fencing	1450		10,000.00	9,200.00	9,200.00	9,200.00	Complete
	Replace card key security system	1460		12,500.00	9,665.50	9,665.50	9,665.50	Complete
Woodland Heights	Replace card key security system	1460		12,500.00	9,665.50	9,665.50	9,665.50	Complete
Mich 5-3	Cycle painting	1460		6,000.00	6,000.00	6,000.00		In process
	Replace carpet & tile	1460		12,500.00	10,702.00	10,702.00	5,538.84	Complete
	Install energy efficient shower heads	1460		1,596.00				Cancelled
	Paint exterior of building	1460		1,000.00	2,500.00	2,500.00		Inprocess
	Replace stoves & refrigerators	1465		7,500.00	4062.75	4,062.75	4,062.75	Complete
	Repare sidewalks & driveway, brickwork	1450		8,000.00	5,000.00	5,000.00	5,000.00	Complete
	Unit turn	1460		30,000.00	28,861.46	8,861.46	33,101.95	In process
	Replace maintenance room heaters	1470		2,500.00	3,364.77	3,364.77	3,364.77	Complete

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.



Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

Part I: Summary		Grant Type and Number		FFY of Grant: 2011	
PHA Name: Pontiac Housing Commission		Capital Fund Program Grant No: MIZ8P005501-11		FFY of Grant Approval:	
		Replacement Housing Factor Grant No:			
		Date of CFFP:			
Type of Grant	<input checked="" type="checkbox"/> Original Annual Statement and Evaluation Report for Period Ending:	<input type="checkbox"/> Reserve for Disasters/Emergencies	<input type="checkbox"/> Revised Annual Statement (revision no: )		Total Actual Cost <sup>1</sup>
Line	Summary by Development Account		Total Estimated Cost	Obligated	Expended
			Original	Revised <sup>2</sup>	
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>		91,572.00		
3	1408 Management Improvements		91,572.00		
4	1410 Administration (may not exceed 10% of line 21)		45,780.00		
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs		20,000.00		
8	1440 Site Acquisition				
9	1450 Site Improvement		5,000.00		
10	1460 Dwelling Structures		139,937.00		
11	1465.1 Dwelling Equipment—Nonexpendable		50,000.00		
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment		14,000.00		
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>				

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

Part I: Summary		FFY of Grant: 2011	
<b>PHA Name:</b> Pontiac Housing Commission <b>Grant Type and Number:</b> Capital Fund Program Grant No: M128P005501-11 Replacement Housing Factor Grant No: Date of CFFP:		<b>FFY of Grant Approval:</b>	
Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Performance and Evaluation Report for Period Ending:			
Summary by Development Account		Total Estimated Cost	Total Actual Cost <sup>1</sup>
Line		Original	Revised <sup>2</sup>
18a	1501 Collateralization or Debt Service paid by the PHIA		
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment		
19	1502 Contingency (may not exceed 8% of line 20)		
20	Amount of Annual Grant: (sum of lines 2 - 19)	457,861.00	
21	Amount of line 20 Related to LEP Activities		
22	Amount of line 20 Related to Section 504 Activities		
23	Amount of line 20 Related to Security - Soft Costs		
24	Amount of line 20 Related to Security - <del>Hard-Costs</del>		
25	Amount of line 20 Related to Energy Conservation Measures		
Signature of Executive Director		Signature of Public Housing Director	
Date 1-7-12		Date	

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Part II: Supporting Pages		Federal FFY of Grant: 2011						
PHA Name: Pontiac Housing Commission		Grant Type and Number Capital Fund Program Grant No: M128P005501-11 CFFP (Yes/ No): Replacement Housing Factor Grant No:						
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
PHA-Wide Activities	Operations	1406		91,572				
	Health insurance	1408		91,752				
Administration	Purchasing Agent A & E fees	1410 1430		45,780 20,000				
Dwelling Structures Carriage Circle	Repair exterior door hardware Replace closet doors Replace garbage disposals Replace ceiling tile Replace toilets Replace air-conditioners Replace elevator pumps Replace blinds Repair shiggles & soffits Stoves & refrigerators Replace domestic hot water boiler	1460 1460 1460 1460 1460 1460 1460 1460 1465 1460		2,500 1,000 1,000 1,000 2,000 2,500 15,000 2,000 10,000 25,000 40,000				

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

Part II: Supporting Pages		Federal FFY of Grant: 2011						
PHA Name: Pontiac Housing Commission		Grant Type and Number Capital Fund Program Grant No: M128P005501-11 CFFP (Yes/ No): Replacement Housing Factor Grant No:						
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
Woodland Heights	Repair exterior door hardware	1460		2,500				
	Replace closet doors	1460		1,000				
	Replace garbage disposals	1460		1,000				
	Replace ceiling tile	1460		1,000				
	Replace toilets	1460		2,000				
	Replace air-conditioners	1460		2,500				
	Replace elevator pumps	1460		15,000				
	Replace blinds	1460		2,000				
	Replace roof top heating unit	1460		10,000				
	Replace carpet	1460		25,937				
	Stoves & Refrigerators	1465		25,000				
Equipment								
	Uniforms	1475		5,000				
	Strippers & buffers	1475	4	4,000				
	Snow blade for tractor	1475		1,000				
	Zero turn mower	1475		4,000				
Lakeside Homes	Clean up land	1450		5,000				

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.



**CAPITAL FUND PROGRAM TABLES START HERE**

Annual Statement/Performance and Evaluation Report		Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary			
PHA Name: Pontiac Housing Commission		Grant Type and Number Capital Fund Program Grant No: MI28900550108 Replacement Housing Factor Grant No:	Federal FY of Grant: 10/1/2008		
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/ Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9-30-2010 <input type="checkbox"/> Final Performance and Evaluation Report		Total Actual Cost			
Line No.	Summary by Development Account	Total Estimated Cost	Total Actual Cost		
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	104,770	104,770.00	104,770.00	104,770.00
3	1408 Management Improvements	104,770	104,770.00	104,770.00	104,770.00
4	1410 Administration	52,380	52,380.00	52,380.00	52,380.00
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	35,000	35,000.00	35,000.00	32,730.62
10	1460 Dwelling Structures	173,126	221,407.48	205,386.41	205,386.41
11	1465.1 Dwelling Equipment—Nonexpendable	48,400	4,792.52	2,867.72	2,867.72
12	1470 Nondwelling Structures	750	750.00	371.80	371.80
13	1475 Nondwelling Equipment	4,674	-0-		
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				

**Annual Statement/Performance and Evaluation Report  
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary**

PHA Name: Pontiac Housing Commission  
 Grant Type and Number: M128900550108  
 Capital Fund Program Grant No: M128900550108  
 Replacement Housing Factor Grant No:

Federal FY of Grant:  
10/1/2008

Original Annual Statement  Reserve for Disasters/ Emergencies  Revised Annual Statement (revision no: )  
 Performance and Evaluation Report for Period Ending: 9-30-2010  Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost			Total Actual Cost		
		Original	Revised	Obligated	Expended		
21	Amount of Annual Grant: (sum of lines 2 – 20)	523,870	523,870.00	503,276.55	503,276.55		
22	Amount of line 21 Related to LBP Activities						
23	Amount of line 21 Related to Section 504 compliance						
24	Amount of line 21 Related to Security – Soft Costs			-0-	-0-		
25	Amount of Line 21 Related to Security – Hard Costs	36,420.64	60,972.64				
26	Amount of line 21 Related to Energy Conservation Measures						

**Annual Statement/Performance and Evaluation Report  
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)  
Part II: Supporting Pages**

PHA Name: Pontiac Housing Commission		Grant Type and Number Capital Fund Program Grant No: M128P0055108 Replacement Housing Factor Grant No:		Federal FY of Grant: 10/1/2008				
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
HA-WIDE	Operations	1406		104,770	104,770.00	104,770.00	104,770.00	Complete
	Security	1408		90,520	90,520.00	90,520.00	90,520.00	Complete
	Extermination	1408		14,250	14,250.00	14,250.00	14,250.00	Complete
	Project Manager	1410		52,380	52,380.00	52,380.00	52,380.00	Complete
Carriage Circle	Replace carpet in units	1460		12,500	12,500.00	12,500.00	12,500.00	Complete
Mich 5-2	Replace window screens	1460		1,000	1,000.00	948.20	948.20	In process
	Refurbish elevators	1460		40,000	51,542.18	51,542.18	51,542.18	Complete
	Replace window blinds	1460		1,250	1,250.00	727.97	727.97	In process
	Repair leaking air conditioners	1460		2,500	2,500.00	2,114.03	2,114.03	In process
	Replace air conditioning panels	1460		10,000	35,829.00	35,829.00	35,829.00	Complete
	Upgrade fire alarms	1460		27,140	29,193.30	29,193.30	29,193.30	Complete
	Cycle painting	1460		5,000	8,354.34	4,113.59	4,113.59	In process
	Carpet cleaning	1460		3,500	3,500.00	2,828.76	2,828.76	In process
	Replace floor tile	1460		10,000	-0-			Cancelled
	Replace electrical line	1460		13,486	13,485.85	13,485.85	13,485.85	Complete
	Replace closet doors	1460		1,000	1,000.00	1,000.00	-0-	Not started

**Annual Statement/Performance and Evaluation Report  
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)  
Part II: Supporting Pages**

PHA Name: Pontiac Housing Commission		Grant Type and Number Capital Fund Program Grant No: MI28P0055108 Replacement Housing Factor Grant No:		Federal FY of Grant: 10/1/2008				
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
	Replace Stoves & refrigerators	1465		19,200	4,796.52	2,867.72	2,867.72	In process
	Replace hood fans	1460		2,000	2,000.00	1,212.76	1,212.76	Complete
	Replace air conditioners	1460		5,000	2,000.00	1,290.00	1,290.00	In process
Woodland Heights	Replace carpet in units	1460		12,500	12,500.00	12,500.00	12,500.00	Complete
Mich 5-3	Replace window screens	1460		1,000	1,000.00	948.20	948.20	In process
	Replace window blinds	1460		1,250	1,250.00	727.96	727.96	In process
	Repair leaking air conditioners	1460		2,500	2,500.00	2,114.03	2,114.03	In process
	Replace air conditioning panels	1460		10,000				
	Cycle painting	1460		5,000	5,000.00	4,113.58	4,113.58	In process
	Carpet cleaning	1460		3,500	3,500.00	2,828.76	2,828.76	In process
	Replace closet doors	1460		1,000	1,000.00	-0-	-0-	In process
	Replace hood fans	1460		2,000	2,000.00	1,212.75	1,212.75	Complete
	Replace air conditioners	1460		5,000				
	Replace sink in Community Room	1470		750	750.00	371.80	371.80	Complete
	Replace Stoves & refrigerators	1465		19,200	-0-			
	Refurbish units	1460			23,498.81	20,155.29	20,155.29	In process





Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

Part I: Summary		Grant Type and Number		FFY of Grant: 10-2009 FFY of Grant Approval:	
PHA Name: Pontiac Housing Commission		Capital Fund Program Grant No: M128P005501-9 Replacement Housing Factor Grant No: Date of CFFP:			
Line	Type of Grant <input type="checkbox"/> Original Annual Statement <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9-30-2010	Summary by Development Account	Reserve for Disasters/Emergencies <input type="checkbox"/> Reserve for Disasters/Emergencies Performance and Evaluation Report for Period Ending: 9-30-2010	Revised Annual Statement (revision no: )	
				Total Estimated Cost	Total Actual Cost <sup>1</sup>
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	104,770		104,770.00	104,770.00
3	1408 Management Improvements	104,770		104,770.00	104,770.00
4	1410 Administration (may not exceed 10% of line 21)	52,380		52,380.00	52,380.00
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures	217,994		106,285.91	106,285.91
11	1465.1 Dwelling Equipment—Nonexpendable			7,151.55	7,151.55
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment	42,500		58,730.63	58,730.63
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>				

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>		FFY of Grant: 10-2009 FFY of Grant Approval:	
PHA Name: Pontiac Housing Commission	Grant Type and Number Capital Fund Program Grant No: M128P005501-9 Replacement Housing Factor Grant No: Date of CFFP:		
Type of Grant <input type="checkbox"/> Original Annual Statement <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9/30/2010		<input type="checkbox"/> Revised Annual Statement (revision no: ) <input type="checkbox"/> Final Performance and Evaluation Report	
Line	Summary by Development Account	Total Estimated Cost	Total Actual Cost <sup>1</sup>
		Original	Revised <sup>2</sup> Obligated Expended
18a	1501 Collateralization or Debt Service paid by the PHA		
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment		
19	1502 Contingency (may not exceed 8% of line 20)		
20	Amount of Annual Grant: (sum of lines 2 - 19)	522,414	434,088.09
21	Amount of line 20 Related to LBP Activities		
22	Amount of line 20 Related to Section 504 Activities		
23	Amount of line 20 Related to Security - Soft Costs	90,520	90,520.00
24	Amount of line 20 Related to Security - Hard Costs		
25	Amount of line 20 Related to Energy Conservation Measures		
Signature of Executive Director		Signature of Public Housing Director	
Date 1-8-12		Date	

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Part II: Supporting Pages		Federal FFY of Grant: 10-1/2009						
PHA Name: Pontiac Housing Commission		Grant Type and Number Capital Fund Program Grant No: M128S003501-9 CFFP (Yes/No): Replacement Housing Factor Grant No:						
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
Administration	Project Manager	1410		52,380.00		52,380.00	52,380.00	Complete
Carriage Circle Mich 5-2	Operations - Health Insurance Security Extermination Repair Elevators Repair window glazing Replace unit door locks Replace carpet Repair air conditioners Cycle painting Refurbish trucks Security system upgrades Replace network server Replace workstations Electrical upgrades	1406 1408 1408 1460 1460 1460 1460 1460 1460 1475 1460 1475 1475 1475	4 25 13 8 42 4	52,380.00 45,260.00 7,125.00 88,494.00 2,000.00 2,500.00 13,134.18 2,500.00 25,580.00 10,000.00 20,000.00 11,250.00 5,000.00 5,000.00		52,380.00 45,260.00 7,125.00 31,464.79 -0- -0- 13,134.18 1,040.00 23,778.83 5,592.66 2,835.74 12,176.50 16,637.86 -0-	52,380.00 52,380.00 45,260.00 7,026.00 31,464.79 -0- -0- 13,134.18 1,040.00 23,778.83 5,592.66 2,835.74 12,176.50 16,637.86 -0-	Complete Complete Complete In process Complete Not started Not started Complete In process Complete In process Complete Complete Complete Not started

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

Part II: Supporting Pages		Federal FFY of Grant: 10-2009						
PHA Name: Pontiac Housing Commission		Grant Type and Number Capital Fund Program Grant No: MI28P005501-09 CFFP (Yes/No): Replacement Housing Factor Grant No:						
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
Woodland Heights Mich 5-3	Extermination Replace carpet Replace unit door locks Repair air conditioners Cycle painting	1408 1460 1460 1460 1460	12 25 8 15	7,125.00 12,000.00 2,500.00 2,500.00 9,375.00		7,125.00 13,134.18 700.00 16,303.14	7,026.00 13,134.18 700.00 16,303.14	Complete Complete In process Complete
	Repair soffits Replace network server Operations - health insurance Security Replace work stations	1460 1475 1406 1408 1475		5,000.00 11,250.00 52,385.00 45,260.00 5,000.00		3,100.00 12,176.50 52,385.00 45,260.00 12,147.11	3,100.00 12,176.50 52,385.00 45,260.00 12,147.11	Complete Complete Complete Complete Complete
	Refurbish homes purchased with ARRA Replace stoves & refrigerators	1465		27,550.00 0		-0- 7,151.55	-0- 7,151.55	Not started Complete

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.





**Civil Rights Certification**

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 Expires 4/30/2011

**Civil Rights Certification****Annual Certification and Board Resolution**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

Pontiac Housing Commission

MI005

\_\_\_\_\_  
 PHA Name

\_\_\_\_\_  
 PHA Number/HA Code

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

Harrold Holland

Title

President

Signature

Date

1-13-2011

# Certification for a Drug-Free Workplace

U.S. Department of Housing and Urban Development

Applicant Name

Pontiac Housing Commission

Program/Activity Receiving Federal Grant Funding

2011 CFP

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:

a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.

b. Establishing an on-going drug-free awareness program to inform employees ---

- (1) The dangers of drug abuse in the workplace;
- (2) The Applicant's policy of maintaining a drug-free workplace;
- (3) Any available drug counseling, rehabilitation, and employee assistance programs; and
- (4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;

d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will ---

(1) Abide by the terms of the statement; and

(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted ---

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

g. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs a. thru f.

**2. Sites for Work Performance.** The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)

Carriage Circle Apts. 255 Carriage Circle Pontiac, MI 48342  
Woodland Heights Apts. 120 N. Edith Pontiac, MI 48342

Check here  if there are workplaces on file that are not identified on the attached sheets.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.  
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

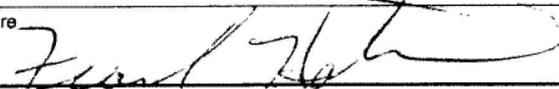
Name of Authorized Official

Franklin Hatchett

Title

Executive Director

Signature

X 

Date

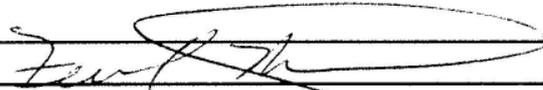
1/13/2011



## DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352  
(See reverse for public burden disclosure.)

Approved by OMB  
0348-0046

<b>1. Type of Federal Action:</b> <input type="checkbox"/> a. contract <input checked="" type="checkbox"/> <b>B</b> b. grant c. cooperative agreement d. loan e. loan guarantee f. loan insurance	<b>2. Status of Federal Action:</b> <input checked="" type="checkbox"/> <b>A</b> a. bid/offer/application b. initial award c. post-award	<b>3. Report Type:</b> <input checked="" type="checkbox"/> <b>A</b> a. initial filing b. material change <b>For Material Change Only:</b> year _____ quarter _____ date of last report _____
<b>4. Name and Address of Reporting Entity:</b> <input checked="" type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known:  Congressional District, if known: 7th	<b>5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:</b>  Congressional District, if known: 7th	
<b>6. Federal Department/Agency:</b> Department of Housing & Urban Development	<b>7. Federal Program Name/Description:</b> Capitol Fund Program CFDA Number, if applicable: _____	
<b>8. Federal Action Number, if known:</b>	<b>9. Award Amount, if known:</b> \$ 522,414	
<b>10. a. Name and Address of Lobbying Registrant</b> <i>(if individual, last name, first name, MI):</i>  Not Applicable	<b>b. Individuals Performing Services</b> <i>(including address if different from No. 10a)</i> <i>(last name, first name, MI):</i>	
<b>11.</b> Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	Signature:  Print Name: Franklin Hatchett Title: Executive Director Telephone No.: (248) 338-4551      Date: 1/13/2011	
<b>Federal Use Only:</b>		Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)



**Certification by State or Local  
Official of PHA Plans Consistency  
with the Consolidated Plan**

**U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011**

**Certification by State or Local Official of PHA Plans Consistency with the  
Consolidated Plan**

I, Leon Jukowski the Mayor certify that the Five Year and  
Annual PHA Plan of the Pontiac Housing Commission is consistent with the Consolidated Plan of  
City of Pontiac prepared pursuant to 24 CFR Part 91.



Signed / Dated by Appropriate State or Local Official



**Certification for  
Contracts, Grants, Loans,  
and Cooperative Agreements**

**U.S. Department of Housing  
and Urban Development**  
Office of Public and Indian Housing

OMB Approval No. 2577-0044 (exp. 7/31/98)  
OMB Approval No. 2577-0157 (exp. 7/31/98)

Public reporting burden for this collection of information is estimated to average 0.25 hours per response, including the time for gathering the information, completing and reviewing the collection of information, completing HUD forms, and reporting. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Paperwork Reduction Project (2577-0044 and 0157) Office of Information Technology, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600. HUD may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a currently valid OMB control number. **Do not send this form to the above address.**

This collection of information requires that each Housing Authority (HA) certify that no Federally appropriated funds have been or will be used to influence Federal employees, Members of Congress, and Congressional staff regarding specific grants or contracts. Responses to the collection are required by the FY1990 department of the Interior and Related Agencies Appropriations Act (P.L. 102-121). The information requested does not lend itself to confidentiality.

<p>HA Name:</p> <p>Pontiac Housing Commission 132 Franklin Blvd. Pontiac, MI 48341</p>	<p>If other than Operating Subsidy or Section 23, enter the Federal Fiscal Year in which the funds are expected to be reserved: 2010</p>	<p>If Operating Subsidy or Section 23, enter HA's fiscal Year Ending date in which funds are expected to be obligated:</p>
<p>Program/Activity Receiving Federal Grant over \$100,000: (mark one)</p> <p>Operating Subsidy <span style="float:right">CGP</span></p> <p>Development <span style="float:right">CIAP</span></p> <p>Drug Elimination Grants <span style="float:right">HOPE VI</span></p> <p>Sec.23 Leased Housing <span style="float:right">Other:(describe)CFP</span></p> <p>Adjustments</p>		

Acting on behalf of the above named HA as its Authorized Official, I make the following certifications to the Department of Housing and Urban Development (HUD):

- (1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan or cooperative agreement.
- (2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or any employee of a Member of Congress

in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure of Lobbying Activities, in accordance with its instructions.

- (3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C.3729,3802)

<p>Name of Authorized HA Official:</p> <p>Franklin Hatchett</p>	<p>Title Executive Director</p>
<p>Signature:</p> <p>X </p>	<p>Date:</p> <p>01/13/2011</p>

**Housing Needs by Tenure and Household Income** - The household distribution of a community is provided in relation to the area median income (AMI) 2010 AMI for Oakland County is \$69,800. For the "Urban County", the CHAS reported the following household income distribution among 298,997 resident households: 6.2% were Extremely Low Income (0-30% of AMI), 7.1% Very Low Income (31-50% of AMI) and 13.2% Low Income (51-80% of AMI). The remaining 7.35% of the households had income above 80% AMI. Of 298,997 resident households, 62,404 rent, 236,593 own, and 79,128 have incomes <80% MFI which means they could require some form of housing assistance. The following narrative supported by CHAS data provides detailed information on housing needs by income level, tenure, disability status and race and ethnicity.

**ELI (Extremely-Low-Income) Renter Households:** According to CHAS data, there were 9,439 ELI renter households living in the "Urban County". This sub-population comprises 15% of all renters and have incomes at or below 30% Median Family Income (MFI) as defined by the U.S. Census Bureau. Of the total ELI Renters:

4,016 or 42.5% were elderly	2,933 or 33.2% had mobility and self-care limitations
2,147 or 22.7% were small households (2 to 4 members)	237 or 16.6% were Hispanic
314 or 3.3% were large households (5 or + members)	912 or 17.8% were Black Non-Hispanic
2,962 or 31.3% were "Other"	306 or 7.2% were of Asian origin

ELI renters demonstrated a high degree of housing assistance need. 72.6% of all ELI renter households had some housing problem. 71.5% were cost burdened (paying more than 30% of income for rent) and 55.5% were severely cost-burdened (paying more than 50% of income for rent). This suggests a need for rental rehabilitation and assistance. Hispanic households had a higher, and possibly disproportionate, degree of need.

**LI (Low-Income) Renter Households:** LI households have incomes between 31% and 50% MFI. There were a total of 8,160 LI renter households, 13.7% of all renters, living in the "Urban County" during 2000. Of the total LI Renters:

2,756 or 33.7% were elderly	1,889 or 21.4% had mobility and self-care limitations
2,387 or 29.2% were small households (2 to 4 members)	221 or 15.5% were Hispanic
425 or 5.2% were large households (5 or + members)	741 or 14.4% were Black Non-Hispanic
2,592 or 31.7% were "Other"	199 or 4.7% were of Asian origin

77.7% percent of all LI renter households had some housing problem. 74.1% were cost burdened (paying more than 30% of income for rent). There was a sharp decline down to roughly 27%), in the number of severely cost-burdened households (paying more than 50% of income for rent) probably due to increased incomes. Hispanic households had a higher, and possibly disproportionate, degree of need.

**MI (Moderate-Income) Renter Households:** MI households have incomes between 51% and 80% of MFI. There were 12,731 MI renter households, or 20.4% of all renters, living in the "Urban County" in 2000. Of the total MI Renters:

2,020 or 15.8% were elderly	1,637 or 18.5% had mobility and self-care limitations
3,977 or 31.2% were small households (2 to 4 members)	330 or 23.1% were Hispanic
731 or 5.7% were large households (5 or + members)	1,033 or 20.1% were Black Non-Hispanic
6,003 or 47.1% were "Other"	462 or 11% were of Asian origin

Among MI renters, the need seemed to shift from elderly (down to 10.4% of the total) to large families (at 31.2%). Hispanic households had a higher, and possibly disproportionate, degree of need. As one might expect, higher incomes leave fewer MI households living in substandard housing roughly 8.8% and 4.1% were cost burdened. There was virtually no (.4%) severely cost burdened MI households residing in the "Urban County". Programs of rental rehabilitation, renter assistance, and possibly homebuyer assistance are indicated.

**Other (Non-Lower Income) Renter Households:** It is not possible to provide a breakdown among households with incomes between 81% and 95% of MFI because CHAS data does not provide the information. Consequently, this analysis calculates the numbers among households above the 80% MFI level. According to CHAS data, in 2000 there were a total of 32,074 renter households with incomes over 80% MFI. This figure represents 51.3% of all renter households in the "Urban County". Of the total non-lower income renters:

2,577 or 8% were elderly	2,360 or 26.7% had mobility and self-care limitations
12,537 or 39% were small households (2 to 4 members)	636 or 44.6% were Hispanic
1,323 or 4.1% were large households (5 or + members)	2,428 or 47.4% were Black Non-Hispanic
15,637 or 48.7% were "Other"	3,233 or 76.9% were of Asian origin

Since this income stratum is not eligible to receive federal housing assistance, an analysis is not offered. It does, however, provide a baseline for evaluating the needs among other income groups.

**Owner Households** - There are 236,593 owner households residing within the "Urban County". Of the number, 48,798 households have incomes <80% MFI, and could require some form of housing assistance. The following data illustrates housing need by income level, tenure, disability status, race and ethnicity.

**ELI (Extremely-Low-Income) Owners:** According to CHAS data, there were 9,001 ELI owner households living in the "Urban County". This sub-population has incomes at or below 30% Median Family Income (MFI) as defined by the U.S. Census Bureau. Of the total ELI Owners:

4,034 or 44.8% were elderly	2,435 or 8.6% had mobility and self-care limitations
2,447 or 27.2% were small households (2 to 4 members)	120 or 4.9% were Hispanic
566 or 6.2 % were large households (5 or + members)	359 or 4.8% were Black Non-Hispanic
1,954 or 21.7% were "Other"	114 or 1.8% were of Asian origin

As might be expect, there is a large number of elderly ELI owner households, followed by a smaller, but still sizeable need among small households. More than 80.5% of all ELI households had some housing problem, 79.8% were cost-burdened, and 62.1% were severely cost-burdened. These indicators suggest a need for housing assistance, primarily through housing rehabilitation (particularly for elderly homeowners and small families). Programs designed to help reduce cost burden, perhaps by encouraging energy consumption reductions and improved fiscal management, may be beneficial. Hispanic households had a higher, and possibly disproportionate, degree of need

**LI (Low-Income) Owner Households:** There were 12,989 LI owner households, 5.4% of all owners residing in the “Urban County”. This sub-population has incomes between 31% and 50% MFI. Of the total LI Owners:

6,361 or 48.9% were elderly	3,454 or 12.2% had mobility and self-care limitations
3,695 or 28.4% were small households (2 to 4 members)	92 or 3.7% were Hispanic
1,066 or 8.2% were large households (5 or + members)	330 or 4.4% were Black Non-Hispanic
1,867 or 14.3% were “Other”	210 or 3.3% were of Asian origin

LI homeowners have lesser housing needs than their ELI counterparts. Elderly and small families combined total 77.4% of all households in need. More than half of all LI owner households had some housing problem (56.8%) were cost-burdened (55.6%) or severely cost-burdened (27.4%). Housing rehabilitation, energy reduction, and financial management counseling may be beneficial.

**MI (Moderate-Income) Owner Households:** MI households have incomes between 51% and 80% of MFI. There were 26,808 MI owner households, or 11.3% of all owners, living in the “Urban County” in 2000. Of the total MI Owners:

9,539 or 35.5% were elderly	5,163 or 18.2% had mobility and self-care limitations
9,777 or 36.4% were small households (2 to 4 members)	272 or 11.1% were Hispanic
2,725 or 10.1% were large households (5 or + members)	843 or 11.3% were Black Non-Hispanic
4,767 or 17.7% were “Other”	403 or 6.3% were of Asian origin

MI homeowners demonstrate less housing need compared to their ELI and LI counterparts. Nearly 40% had some kind of housing problem or were cost burdened (37%) while 10.3% were severely cost-burdened. There still are housing needs, but at a reduced level. Hispanic households had a higher, and possibly disproportionate, degree of need

**Other (Non-Lower Income) Owner Households:** According to 2000 CHAS data, 187,795 households had incomes over 80% MFI. This other group represents 79.3% of all owner households in the “Urban County” and does not qualify for housing assistance. Of the total non-lower income owners:

23,744 or 12.6% were elderly	17,181 or 60.8% had mobility and self-care limitations
114,954 or 61.2% were small households (2 to 4 members)	1,960 or 80.1% were Hispanic
21,377 or 11.3% were large households (5 or + members)	5,877 or 79.3% were Black Non-Hispanic
27,720 or 14.7% were “Other”	5,583 or 88.4% were of Asian origin

This income level is not eligible to receive federal housing assistance however this group does experience housing problems (10.6%) and to a much lesser extend cost burden (9.6%) and severe cost burden (1.2%).

Table 30: SOCDs CHAS Data: Housing Problems Output for All Households

Household by Type, Income, & Housing Problem	RENTERS						OWNERS					
	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or +)	All Other	Total Renters	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or +)	All Other	Total Owners	Total Households	
Household Income <= 50% MFI	6,772	4,534	739	5,554	17,599	10,395	6,142	1,632	3,821	21,990	39,589	
Household Income <=30% MFI	4,016	2,147	314	2,962	9,439	4,034	2,447	566	1,954	9,001	18,440	
% with any housing problems	62.9	82.3	87.9	77.0	72.6	75.0	85.9	88.3	82.7	80.5	76.4	
% Cost Burden >30%	62.0	80.7	83.4	76.4	71.5	74.8	84.9	84.5	82.5	79.8	75.5	
% Cost Burden >50%	38.6	70.2	63.7	66.8	55.5	51.1	71.6	73.9	69.5	62.1	58.7	
Household Income >30 to <=50% MFI	2,756	2,387	425	2,592	8,160	6,361	3,695	1,066	1,867	12,989	21,149	
% with any housing problems	70.5	77.6	92.0	83.1	77.7	39.0	72.8	80.4	72.7	56.8	64.9	
% Cost Burden >30%	69.7	71.1	66.8	82.6	74.1	38.6	71.3	73.3	72.7	55.6	62.7	
% Cost Burden >50%	34.9	18.6	19.3	27.7	27.0	16.5	38.5	35.6	37.8	27.4	27.2	
Household Income >50 to <=80% MFI	2,020	3,977	731	6,003	12,731	9,539	9,777	2,725	4,767	26,808	39,539	
% with any housing problems	54.1	34.9	51.6	26.6	35.0	20.8	48.1	57.3	47.0	39.1	37.8	
% Cost Burden >30%	53.6	25.2	16.4	26.3	29.7	20.6	46.4	44.3	46.6	37.0	34.7	
% Cost Burden >50%	12.5	3.1	1.9	1.9	4.0	5.3	13.6	11.8	12.8	10.3	8.3	
Household Income >80% MFI	2,577	12,537	1,323	15,637	32,074	23,744	114,954	21,377	27,720	187,795	219,869	
% with any housing problems	10.4	12.7	31.2	3.5	8.8	7.0	9.3	16.9	14.5	10.6	10.4	
% Cost Burden >30%	9.1	4.5	7.3	2.8	4.1	6.9	8.7	11.3	14.3	9.6	8.8	
% Cost Burden >50%	2.0	0.3	0.0	0.2	0.4	1.3	1.0	1.6	1.5	1.2	1.1	
Total Households	11,369	21,048	2,793	27,194	62,404	43,678	130,873	25,734	36,308	236,993	298,997	
% with any housing problems	51.3	31.4	52.2	24.2	32.8	21.0	15.4	25.3	25.5	19.1	21.9	
% Cost Burden >30	50.4	23.7	27.3	23.6	28.7	20.8	14.7	19.0	25.2	17.9	20.2	
% Cost Burden >50	24.8	10.0	10.6	10.4	12.9	9.0	4.3	5.7	8.5	6.0	7.4	

Source: HUD

Table 31: SOCDs CHAS Data: Housing Problems Output for Mobility & Self Care Limitation

Household by Type, Income, & Housing Problem	RENTERS						OWNERS					
	Extra Elderly (1 & 2)	Elderly (1 & 2)	All Other	Total Renters	Extra Elderly 1 & 2	Elderly 1 & 2	All Other	Total Owners	Total Households			
1. Household Income <=50% MFI	2,120	1,044	1,658	4,822	2,037	1,476	2,376	5,889	10,711			
2. Household Income <=30% MFI	1,311	636	986	2,933	796	612	1,027	2,435	5,368			
% with any housing problems	65.3	62.4	79.1	69.3	73.5	81.4	82.6	79.3	73.8			
3. Household Income >30 to <=50% MFI	809	408	672	1,889	1,241	864	1,349	3,454	5,343			
% with any housing problems	75.8	57.6	82.4	74.2	30.1	39.6	66.5	46.7	56.4			
4. Household Income >50 to <=80% MFI	600	251	786	1,637	1,458	1,324	2,381	5,163	6,800			
% with any housing problems	69.5	35.1	29.4	45.0	14.9	26.8	47.7	33.1	35.9			
5. Household Income >80% MFI	510	253	1,597	2,360	2,046	2,687	12,448	17,181	19,541			
% with any housing problems	30.0	5.5	13.4	16.1	2.8	10.3	12.1	10.7	11.4			
6. Total Households	3,230	1,548	4,041	8,819	5,541	5,487	17,205	28,233	37,052			
% with any housing problems	63.1	47.4	44.0	51.6	22.3	26.8	25.5	25.1	31.4			

Source: HUD

**Housing Needs by Household Type**

**Female-Headed Households (Households Headed by Females)** - Single-parent households are likely to have greater needs for affordable housing, affordable day care, and access to public transportation because women continue to earn less on average than men do for comparable jobs. Single-parent households have unique constraints because they must take into account proximity and access to day care, school, and other activities along with regular work schedules. The Oakland County Housing Needs Assessments reported that almost 5% of Oakland County households had incomes below \$10,000 in 2000; 12% (almost 57,000 households) earned less than \$20,000. Almost 21% (nearly 100,000) of households earned less than \$30,000. Poverty is particularly problematic for single-parent female headed households. Single-parent, female headed families with children in Oakland County are 8.7 times more likely to be in poverty than married-couple families. Poverty levels vary considerably by community. The overall poverty rate ranged from a high of 23.5% to 2.2% or less. The lowest rate for any community was the 2.2% in Novi. On the high end were Royal Oak Township (23.5%) and Hazel Park (12.4%). No other community had a rate of 10 percent or above.

**Large Families/Households (Households with five or more members)** - The housing problem related to large families is one of affordability. There is no overall shortage of housing to accommodate large families in Oakland County. However, most of it is for homeowners. The cost of this housing is relatively high and the result is that a greater number of large owner families face cost burden in Oakland County than statewide. The more critical issue is affordability of rental units for large families. Again, there is no shortage of rental units, but they tend to be expensive. To the extent that a shortage of units exists, it appears to be in the subsidized segment of the market. Given the relatively small prevalence of large families and the overall supply of units available to serve the needs of these families, this part of the special needs market seems to have the least pressing needs. Of course, the number of people impacted for each large family with a problem is much larger than for each small family. Although only about 5,800 large renter households face cost burden, at least 29,000 people reside in these households. Thus, action is warranted. It would seem that the needs of large families would be served more efficiently through subsidies that help them afford existing units rather than efforts to construct new units, particularly since many existing large units are likely to filter down in the housing market as more householders become elderly and leave their existing homes.

**Public Housing Residents** - Only seven of Oakland County's 61 communities have public housing commissions, and only four of them own and manage public housing units. Combined, they provide about 740 public housing units. More than half of them are located in Pontiac. Except for the 16 units in South Lyon the balance are located in Ferndale and Royal Oak Twp.

**Families on the Section 8 Tenant Based Waiting List** - The Section 8 (a.k.a. Housing Choice Voucher program) is the primary source of tenant-based subsidies. Five communities in the county—Ferndale, Pontiac, Madison Heights, Royal Oak, and Southfield—operate Section 8 tenant-based voucher programs through their public housing commissions. Together, they provide about 1,900 families with rental assistance. However, almost 1,300 of these units are concentrated in two communities—Pontiac and Ferndale. Moreover, a total of almost 800 families are on waiting lists for vouchers in three of these communities (waiting list data were not available for Ferndale or Southfield). About another 1,800 vouchers are provided through MSHDA in communities that do not have their own public housing commissions. Here to, the demand outstrips the supply.

Table 32: Overcrowding

Community	Percent White Overcrowded	Percent Black Overcrowded	Percent Asian Overcrowded	Percent Hispanic Overcrowded
Addison Twp	1.40%	0.00%	0.00%	0.00%
Auburn Hills	2.29%	0.82%	27.48%	17.29%
Berkley	0.70%	0.00%	0.00%	0.00%
Beverly Hills Village	0.18%	0.00%	0.00%	0.00%
Bingham Farms Village	0.00%	0.00%	0.00%	0.00%
Birmingham	0.42%	7.79%	0.00%	6.45%
Bloomfield Hills	0.22%	0.00%	0.00%	0.00%
Bloomfield Twp	0.23%	1.56%	7.60%	3.82%
Brandon Twp	2.06%	0.00%	0.00%	0.00%
Clarkston	1.46%	0.00%	0.00%	0.00%
Clawson	1.11%	0.00%	0.00%	8.75%
Commerce Twp	1.39%	0.00%	0.00%	9.59%
Farmington	1.23%	7.84%	24.68%	33.33%
Farmington Hills	1.09%	3.65%	11.37%	12.97%
Ferndale	1.63%	7.82%	0.00%	0.00%
Franklin Village	0.00%	0.00%	0.00%	0.00%
Groveland Twp	1.88%	0.00%	0.00%	0.00%
Hazel Park	4.20%	13.56%	36.26%	14.15%
Highland Twp	1.98%	0.00%	0.00%	0.00%
Holly Twp	0.97%	0.00%	0.00%	0.00%
Holly Village	1.67%	0.00%	0.00%	0.00%
Huntington Woods	0.39%	0.00%	0.00%	0.00%
Independence Twp	0.94%	7.37%	14.02%	3.54%
Keego Harbor	2.89%	0.00%	100.00%	11.43%
Lake Angelus	0.00%	0.00%	0.00%	0.00%
Lake Orion Village	0.51%	0.00%	0.00%	0.00%
Lathrup Village	1.05%	0.00%	0.00%	0.00%
Leonard Village	0.00%	100.00%	0.00%	100.00%
Lyon Twp	1.19%	0.00%	0.00%	0.00%
Madison Heights	3.95%	2.09%	21.33%	8.67%
Milford Twp	1.60%	0.00%	0.00%	0.00%
Milford Village	0.80%	0.00%	0.00%	0.00%
Northville (Part)	1.21%	0.00%	0.00%	0.00%
Novi	1.38%	5.26%	4.50%	12.50%
Novi Twp	0.00%	0.00%	0.00%	0.00%
Oakland Twp	0.17%	0.00%	0.00%	0.00%
Oak Park	6.95%	3.44%	32.04%	13.75%
Orchard Lake	0.57%	0.00%	0.00%	0.00%
Orion Twp	0.81%	12.20%	6.90%	7.14%
Ortonville	3.05%	0.00%	0.00%	0.00%
Oxford Twp	1.47%	33.33%	0.00%	0.00%
Oxford Village	2.82%	0.00%	0.00%	42.11%
Pleasant Ridge	0.00%	0.00%	0.00%	0.00%
Pontiac	5.36%	10.34%	38.01%	24.76%
Rochester	0.87%	17.48%	6.80%	0.00%
Rochester Hills	1.29%	3.92%	10.17%	6.73%
Rose Twp	2.00%	0.00%	0.00%	23.26%
Royal Oak	1.06%	5.30%	14.74%	0.00%
Royal Oak Twp	7.60%	4.24%	15.63%	0.00%
South Lyon	1.23%	0.00%	0.00%	0.00%
Southfield	4.30%	2.63%	7.49%	9.48%
Southfield Twp	0.00%	0.00%	0.00%	0.00%
Springfield Twp	0.87%	0.00%	0.00%	0.00%
Sylvan Lake	0.99%	0.00%	0.00%	0.00%
Troy	1.62%	2.91%	11.87%	13.91%
Walled Lake	3.56%	0.00%	0.00%	0.00%
Waterford Twp	1.34%	0.44%	3.31%	8.62%
West Bloomfield Twp	1.42%	0.00%	0.00%	11.18%
White Lake Twp	1.87%	5.24%	13.67%	13.14%
Wixom	3.69%	4.62%	11.76%	0.00%
Wolverine Lake Village	1.77%	0.00%	0.00%	0.00%

Source: Census 2000, Oakland County Housing Needs Assessment

**Overcrowding** - An overcrowded housing unit is defined as a unit with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Unit overcrowding typically results from combine effect of low earnings and high housing costs in the community, and reflects the inability of households to buy or rent housing that provides a reasonable level of privacy and space. Overcrowding was not a major problem for residents of Oakland County in 2000. Only 2.5% of all households were overcrowded. The problem was more severe for renters, with nearly 4% of rental households being overcrowded. Overcrowding was more common for racial/ethnic minorities than whites. Those living below the poverty line were most at-risk for overcrowding.

**Cost Burden** - State and federal standards specify that households spending more than 30 percent of gross annual income on housing experience a housing cost burden. Households spending more than 50 percent of gross annual income on housing experience severe housing cost burden. Housing cost burden occurs when housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities such as health care. In the event of unexpected circumstance such as loss of employment and health problems, low-income households with a burdensome housing cost are more likely to become homeless. Homeowners with a housing cost burden have the option of selling the homes and becoming renters. Renters, on the other hand are vulnerable to contact changes in the housing market. Cost burden issues are discussed in the earlier portion of this Section by household type and tenure

**2. Disproportionate Racial/Ethnic Need**

The Consolidated Plan regulations require an analysis of Census data to determine if there are any instances of housing problems being more severe for a particular ethnic or racial group than for the County as a whole. The threshold for determining disproportionate need is a difference of 10 percentage points; when the percentage of an ethnic/racial group experiencing a problem exceeds the County wide norm by more than 10 percentage points for that income group, it is classified as "disproportionate need." The following tables summarize housing problems of racial/ethnic minorities which experienced housing problems in excess of the County average. The purpose is to identify where any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole. The categories of disproportionate need for a category have the notation "DISP" and are accompanied by a positive difference of at least ten percent.

**Table 33: Percent of RENTER Households with any Housing Problems 2000**

<b>INCOME</b>	<b>ALL HOUSEHOLDS</b>	<b>BLACK NON-HISPANIC HOUSEHOLDS</b>	<b>BLACK NON-HISPANIC HOUSEHOLDS - ALL HOUSEHOLDS</b>	<b>THRESHOLD</b>
Total	32.8%	36.3%	3.50%	OK
0-30%	72.6%	77.9%	5.30%	OK
31-50%	77.7%	75.7%	-2.00%	OK
51-80%	35%	33%	-2.00%	OK
<b>INCOME</b>	<b>ALL HOUSEHOLDS</b>	<b>HISPANIC HOUSEHOLDS</b>	<b>HISPANIC HOUSEHOLDS - ALL HOUSEHOLDS</b>	<b>THRESHOLD</b>
Total	32.8%	47.8%	15.00%	DISP
0-30%	72.6%	84%	11.40%	DISP
31-50%	77.7%	76%	-1.70%	OK
51-80%	35%	59.1%	24.10%	DISP

Source: HUD

**Table 34: Percent of OWNER Households with any Housing Problems 2000**

INCOME	ALL HOUSEHOLDS	BLACK NON-HISPANIC HOUSEHOLDS	BLACK NON-HISPANIC HOUSEHOLDS - ALL HOUSEHOLDS	THRESHOLD
Total	19.1%	25.6%	6.50%	OK
0-30%	80.5%	78.8%	-1.70%	OK
31-50%	56.8%	73%	16.20%	DISP
51-80%	39.1%	58.1%	19.00%	DISP
INCOME	ALL HOUSEHOLDS	HISPANIC HOUSEHOLDS	HISPANIC HOUSEHOLDS - ALL HOUSEHOLDS	THRESHOLD
Total	19.1%	20.6%	1.50%	OK
0-30%	80.5%	77.5%	-3.00%	OK
31-50%	56.8%	67.4%	10.60%	DISP
51-80%	39.1%	41.2%	2.10%	OK

Source: HUD

**Minority Homeownership** - Oakland County federal resources to increase homeownership are limited to the HOME Investment Partnerships Program. However, the Housing Counseling Unit provides free services to female, senior, minority, mentally ill, developmentally, and physically disabled clients in any Oakland County community. Of 861 persons served during PY 2008-2009, 220 or 25.5% were minorities. First-time homebuyer education services were provided to 80 clients during this period. The Oakland County Home Improvement Program meets the critical need of maintaining homeownership. From May 1, 2009 - January 31, 2010, the County completed rehabilitation on 190 homes. Eighty-nine percent of recipients were White with the remaining 11% split among the Black or African American, American Indian/Alaskan Native, Hispanic and Asian populations. To promote decent housing the 1st Time Homebuyer Strategy in the Oakland County Consolidated Plan estimated that from PY 2005-2009 14 minority households would experience increased housing opportunities through HOME funded Community Housing Development Organizations (CHDO) homebuyer programs. During PY 2009, the County committed \$0 in HOME funds for CHDO projects. In the previous program year of the six units sold 50% were to minority homebuyers.

**Priority Housing Needs (91.215 (b))**

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. Census data provided by HUD for preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

Five-Year Strategic Plan Priority Housing Needs response:

**1. Priority Housing Needs**

A healthy housing market includes decent safe and affordable rental and owner options. The 2000 Comprehensive Housing Affordability Strategy (CHAS) data for Oakland County indicated that all income sectors faced cost burden. With radical changes in the housing and employment market the number of households in need has increased. It is difficult to measure the level of need until the release of 2010 Census data. The 2000 CHAS data indicates that overall housing problems were prevalent across all income levels, yet more so in the extremely low- and low-income levels. The overall priority housing needs for the Consolidated Plan are to increase the supply and improve the quality of rental and ownership housing. The Consolidated Plan anticipates using CPD program funds to support activities that expand and preserve the supply of affordable housing to create opportunities for low and moderate-income and special needs households.

**Renter Need** - Oakland County has achieved success with efforts to promote and sustain affordable home ownership. However, home ownership may not be an attainable or desirable option for everyone. Renters especially people with disabilities, seniors, and those with low incomes face challenges in locating affordable housing. Many rental units exceed local Fair Market Rents (FMR) and waiting lists for Section 8 vouchers are long and rarely open. The County has seen a great deal of private investment in the rental market by speculators who have converted existing single family units to rental properties. One problem with privately owned rental housing is the difficulty in enforcing housing codes, which contributes to deterioration and eventual loss of rental housing. Moreover, enforcement is inconsistent -too lax in some areas too strict in others. In 2008 median rent in the County was \$777 and 21% of all renter households paid more than \$1,000 per month. Average rental rates vary based on age and condition of structure, structure type, square footage, number of bedrooms, and location.

**Table 35: Median Gross Rent**

RENT	PERCENT
less than 200	1.3%
\$200 - \$299	1.0%
\$300 - \$499	6.3%
\$500 - \$749	37.7%
\$750 - \$999	26.3%
\$1,000 - \$1,499	21.0%
\$1,500 +	6.3%
<b>median (dollars)</b>	<b>\$777</b>

Sources: U.S. Census Bureau, 2006-2008 American Community Survey

In Oakland County, an extremely low income four-person household would earn \$20,950 or 30% of the Area Median Income. This household would have to pay more than 46% of their income to rent a two-bedroom unit at the Fair Market Rent (FMR).

**Table 36: Affordability of Oakland County Rental Units**

BEDROOMS	FAIR MARKET RENT
0	594
1	676
2	809
3	968
4	997

Source: HUD

Production of new affordable rental housing is difficult due to high land costs and opportunities for developers to produce more profitable market rate projects. Predominate among the existing affordable rental housing in the county are large developments created decades ago that may not meet current accessibility standards. The County recognizes the need for affordable housing for owners and renters and will cooperate in efforts to expand housing opportunities.

**Rental Rehabilitation** - The 2005-2010 Consolidated Plan was amendment to provide the County under the CHDO component of the HOME Program to identify rental rehabilitation of multi-unit properties with less than 11 units as a need. The foreclosure crisis and double digit unemployment have increased the need for affordable rental housing options. Providing CHDOs with the opportunity to acquire and rehabilitate affordable rental housing offers a response to the need and a flexible development strategy. HOME program requirements for rental housing will be incorporated into a program design which is to be included in the PY 2011 CHDO application process.

DECENT HOUSING	OUTCOME/OBJECTIVE	FUNDS	PY 2011-2015 GOAL
DH-2.7	Address the need for affordable decent housing for low income households by providing gap financing for newly constructed or rehabilitated rental units	HOME	25

**Table 37: HUD Table 2A - Priority Housing Needs/Investment Plan Table**

PRIORITY HOUSING NEEDS (HOUSEHOLDS)		PRIORITY NEED LEVEL HIGH, MEDIUM, LOW, NO SUCH NEED		ESTIMATED UNITS
Renter	Small Related	0-30%	M	2147
		31-50%	M	2387
		51-80%	H	3977
	Large Related	0-30%	M	314
		31-50%	M	425
		51-80%	H	731
	Elderly	0-30%	H	4016
		31-50%	M	2756
		51-80%	M	2020
	All Other	0-30%	M	2962
		31-50%	M	2592
		51-80%	H	6003

**Homeowner Need** - The amount of older housing stock continues to increase and with it the need for ongoing home maintenance. Due to the housing crisis many homeowners are unable to afford to keep their homes let alone maintain them in good condition. In addition most septic fields in the County are reaching and surpassing their life expectancies. Many wells are also failing because of lower water tables. Therefore, older communities may need to connect to the sewer system.

**Home Improvement Program (HIP)** - Oakland County's HIP intends to preserve the homes of low-income persons through repairs to major components. This enhances the living environment and prevents further structural deterioration. This is especially important for the County's low-income senior citizens and disabled residents, who may not be physically capable of carrying out necessary home repairs. The HIP funds single family housing rehabilitation with both CDBG and HOME funds. The PY 2011 HIP interest rate is 0%. All loan paybacks from the HIP are recycled to provide additional home improvement funding. Low-income homeowners in participating communities are eligible to apply. The HIP currently provides loans of up to \$18,000.00 (with a \$2,000 contingency) to make a variety of health and safety repairs.

DECENT HOUSING	OUTCOME/OBJECTIVE	FUNDS	PY 2011-2015 GOAL
DH-2.1	Owner-Occupied Moderate Rehab – Offer rehab assistance through County Home Improvement Program to low income homeowners in participating communities.	CDBG HOME	1000

**Minor Home Repair Programs** - Minor Home Repair (MHR) Programs provide labor and materials at no cost to the homeowner for homes of eligible low income, elderly, and disabled residents. A MHR cannot exceed \$5,000 with the exception of a one item job that does not affect interior or exterior painted surfaces. Homes that require substantial improvements receive referral to the Home Improvement Program. Most MHR jobs require a local building permit. Jobs with lead based paint must be completed by certified lead abatement contractors. In order for a MHR to be eligible it must address HUD Section 8 Housing Quality Standards (HQS) and conform to Title 10 Lead Based Paint Reduction Act requirements. Mobile homes are ineligible for the County's Home Improvement Program due to lien requirements. However, participating communities may use CDBG for MHR for units occupied by low-income owners. Emergency Repair Programs correct immediate health and safety problems and are exempt from Lead Based Paint and SHPO requirements. Procurement and necessary permits are still required. The contractors completing these jobs must be licensed and carry liability, property damage and worker's compensation insurance.

DECENT HOUSING	OUTCOME/OBJECTIVE	FUNDS	PY 2011-2015 GOAL
DH-2.3	Owner-Occupied Minor Rehab –Offer Minor Home, Mobile Home, and Emergency Home Repair to low income homeowners in participating communities.	CDBG	40690

**Homeownership Need** - Due to the high rate of foreclosures county wide emergency assistance for the redevelopment of abandoned and foreclosed homes and residential properties is also a high priority.

**Oakland County Homebuyer Program** - Section 1497 of the Wall Street Reform and Consumer Protection Act (Dodd Frank Act) of 2010 (Pub. L. 111 203, approved July 21, 2010 delivers a \$2,080,700 NSP3 grant to Oakland County as a substantial amendment to the PY 2010 Community Development Block Grant (CDBG) program for emergency assistance for redevelopment of abandoned and foreclosed homes and residential properties. Oakland County's NSP3 Homebuyer Program offers down payment assistance and rehabilitation assistance for the purchase of foreclosed, abandoned, or vacant residential properties in areas of greatest need census tract block groups with HUD Risk Scores of 17-20. NSP3 applicants must qualify based upon HUD income guidelines. Households whose incomes are equal to or less than 120% AMI must qualify for a 30 year fixed rate mortgage based on 51% of the home's final cost including purchase price and rehabilitation. Oakland County will finance 49% of the cost for down payment assistance and/or rehabilitation. A minimum of 25% of NSP3 funds will be used for housing individuals and families whose incomes do not exceed 50%AMI.

DECENT HOUSING	OUTCOME/OBJECTIVE	FUNDS	PY 2011-2015 GOAL
DH-2.2	Homebuyer Assistance – Offer homebuyer assistance and moderate rehab of vacant foreclosed homes.	NSP3	30

**Homebuyer Assistance** - Gaps in information, stable income, lack of initial equity and the inability to find a home of adequate quality in a desirable location are the primary causes of lower homeownership rates for potential low income buyers.

DECENT HOUSING	OUTCOME/OBJECTIVE	FUNDS	PY 2011-2015 GOAL
DH-2.8	Homebuyer Assistance – Offer funds to affordable housing developers for rehab/ construction. Offer assistance to eligible homebuyers for principal reduction/DPA/closing costs.	HOME	25

Table 38: HUD Table 2A - Priority Housing Needs/Investment Plan Table continued

PRIORITY HOUSING NEEDS (HOUSEHOLDS)		PRIORITY NEED LEVEL HIGH, MEDIUM, LOW, NO SUCH NEED		ESTIMATED UNITS
Owner	Small Related	0-30%	M	2447
		31-50%	M	3695
		51-80%	H	9777
	Large Related	0-30%	M	566
		31-50%	M	1066
		51-80%	H	2725
	Elderly	0-30%	M	4034
		31-50%	M	6361
		51-80%	H	9539
	All Other	0-30%	M	1954
		31-50%	M	1867
		51-80%	H	4767
Non-Homeless Special Needs	Elderly	0-80%	M	2050
	Frail Elderly	0-80%	M	2050
	Severe Mental Illness	0-80%	M	2050
	Physical Disability	0-80%	M	2050
	Developmental Disability	0-80%	M	2050
	Alcohol/Drug Abuse	0-80%	M	2050
	HIV/AIDS	0-80%	M	2050
	Victims of Domestic	0-80%	M	2050

High Priority: Activities to address this need are expected to be funded with CPD funds during the five-year period. Medium Priority: If CPD funds are available, activities to address this need may be funded during the five-year period. Low Priority: The Urban County will not directly fund activities using CPD funds to address this need during the five-year period.

Table 37 lists the County's housing priorities by activity type and level of priority.

Table 39: Housing Priorities by Activity Type

CATEGORY	PRIORITY
01 Acquisition of Property - 570.201(a)	L
02 Disposition - 570.201(b)	L
12 Construction of Housing - 570.201(m)	M
13 Homeownership Direct - 570.201(n)	M
14A Rehab; Single-Unit Res. - 570.202	H
14B Rehab; Multi-Unit Residential	M
14C Public Housing Modernization	L
14D Rehab; Other than Public-Owned Residential Bids	H
14G Acquisition for Rehabilitation	L
14H Rehabilitation Administration	H
21D Fair Housing Activity (subject to Admin. cap)	H

## **2. Housing Market Influence on Priorities**

If someone opened a newspaper or magazine over the last year, they probably read something about events that have proven to be pivotal to communities in Michigan—from the problems of the “Big Three” automakers to the foreclosure crisis that continues to inflict damage on Michigan’s housing market. These ongoing issues signal the depth of need for assistance in stabilizing struggling neighborhoods. Oakland County must use available resources to mitigate the effects of four factors – decline in manufacturing employment, elevated foreclosure rates, limited access to credit, and loss of population. These four factors have all combined to create serious challenges for housing and community development in Oakland County. Each tends to reinforce the other, creating circumstances that require targeted efforts.

**Decline in Manufacturing Employment** - The first of these factors, and probably the most important, is the decline in manufacturing employment that has taken place over the last 40 years, especially in the automotive industry. A large number of workers in Oakland County are (or were) employed in this sector. While this has been a continuing trend, it has accelerated greatly over the last year, with the dramatic slowdown in auto sales and the bankruptcies of Chrysler, General Motors, Visteon and Lear. Since manufacturing work is generally a high-wage sector, these changes have led to lower incomes, higher rates of bankruptcy among affected households, and continued high rates of mortgage foreclosures in Oakland County. Metro Detroit’s unemployment rate continues to increase and many unemployed homeowners cannot sustain their monthly mortgage payments which often results in mortgage foreclosure. The unemployed lack the financial stability needed to become homeowners.

**Elevated Foreclosure Rates** - Elevated foreclosure rates are the second contributor to the decline of Oakland County neighborhoods. The current housing crisis has been present in Michigan since the third quarter of 2006, when data from RealtyTrac showed that the Detroit MSA had the largest amount of foreclosure activity nationally. Subprime lending was also an important ingredient in foreclosures. A high percentage of these mortgages had adjustable-rates. As housing prices peaked, refinancing adjustable-rate mortgages to a more manageable monthly payment became more difficult. As adjustable-rates mortgage began to reset at higher rates, the cost burden of owning a home increased and mortgage delinquencies soared. Restricted access to credit and higher mortgage loan rates have reduced the number of individuals and households capable of either sustaining or entering into homeownership.

Recent first time home buyer tax credits have assisted in providing temporary relief to a long-term problem. HUD’s 2000 CHAS data indicates that 28.7% of Oakland County renters and 17.9% of mortgage holders spent 30% or greater of their monthly income on mortgage related costs (cost burdened). Today, the single largest factor contributing to the outstanding cost burden is the continued rise of adjustable mortgage rates. Mortgage foreclosed properties have saturated the housing market and reduced value and equity for existing homeowners. According to the September 2009 S&P/ Case-Shiller 20-City Composite Home Price Indices data, the Detroit MSA has seen some positive movement in recent months however, the market is still at only 73% of its 2000 value. While the purchase price of a house has dropped significantly, other factors play a significant role in determining the affordability of homeownership. According to the research firm First American CoreLogic, nearly 23% of U.S. homeowners owe more on their outstanding mortgage than their home is worth as of September 2009. First American CoreLogic estimated that 45% of the mortgages within the Michigan are higher in value than the sale of the property. As home prices stabilize or go up in value, fewer mortgage holders will find themselves owing more than their house is worth according to estimated market values.

**Access to Credit** - Access to credit is the third major contributor to neighborhood decline. While the current crisis in foreclosures is a visible sign of the problem, inner city areas have historically been underserved by mortgage lenders. In part, this limited access to mainline sources of credit helped establish a high demand for more expensive, “predatory” loan products in the neighborhoods that make up the target geography. Further, as sources of credit have tightened up as a result of recent lending practices and a relative shortage of credit capital to lend (in terms of the amount of money available to lend and heightened underwriting standards on loans), it has been more difficult for lower-income families to obtain mortgages.

**Loss of Households and Population** - The final contributing factor in the decline is the continued loss of households in Michigan. According to the 2008 ACS, Michigan households numbered about 3.8 million. Since 2000, the state’s household count grew by only 0.6 percent, an increase far less robust than the country’s seven percent.

### **3. Basis for Assigning Priorities**

Input from the various sources (residents, community stakeholders, service providers, and participating communities) also help the County establish priorities for expending HUD funds based on a number of criteria, including:

- Urgency of needs
- Cost efficiency
- Eligibility of activities/programs
- Availability of other funding sources to address specific needs
- Funding program limitations
- Capacity and authority for implementing actions
- Consistency with countywide goals, policies, and efforts

### **4. Obstacles to Meeting Underserved Needs**

**Regional Economy At-Risk** - Traditionally plentiful and high paying jobs have evaporated, and more are at risk. As a result, families are faced with economic uncertainty. Homeless service providers report increases in the number families requesting services.

**Increased Cost of Home Maintenance and Operation** - Despite stagnant or declining income, insurance, utility, maintenance, and other non-housing costs, including food, transportation and health insurance, continue to increase, making homeownership more difficult to sustain.

**Homeownership vs. Renter Housing** - Ownership tends to promote neighborhood stability and is therefore viewed by many as more desirable than rental housing. Oakland County has traditionally had of high rate of homeownership. This may now be changing due to home foreclosures and a lack of traditional buyers.

**Weak Incentives to Maintain Rental Housing** - Some rental developments are built for immediate investment return, based on tax features designed to encourage development. These can be very lucrative for developers and beneficial for renters who are able to obtain decent housing. These incentives diminish over time, however, and financial incentives may disappear, or become smaller and less a motivating factor. Owners may have difficulty enforcing leases, and be discouraged from maintaining properties which can result in substandard conditions for renters.

**Lack of County Powers** - Oakland County lacks municipal planning and enforcement powers and cannot directly adopt or enforce policies to promote affordable housing. This hinders the County's ability to reduce or remove obstacles to underserved needs. Actions taken to overcome these deficiencies are identified elsewhere in the Plan.

**Declining Resources** - The cost of meeting housing needs is greater than the revenues available. Housing needs have increased sharply due to the economic downturn that brought high unemployment and home foreclosures. With federal funding steadily decreasing, it is not possible to keep pace with the needs demonstrated in this Plan.

**Lack of regional coordination** - Most service agencies indicate that a lack of regional coordination is preventing agencies and local governments from comprehensively addressing problems associated with housing, poverty, and homelessness. Overwhelmed with the daily client demand for housing and other social services, staffs find it difficult to take the time to develop or participate in regionally coordinated efforts.

**Housing Market Analysis (91.210)**

- 1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.*
- 2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts)*
- 3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note: the goal of affordable housing is not met by beds in nursing homes.*

Five-Year Strategic Plan Priority Housing Market Analysis response:

**1. Housing Market Characteristics**

The availability and attainment of decent, safe and affordable housing for current and future residents is critical to Oakland County's economic development and quality of life. However, limited federal resources made available through the U.S. Department of Housing and Urban Development (HUD) cannot meet all of the housing needs of low income and special needs households. Ongoing demand for limited resources led the County to call for a comprehensive countywide Housing Needs Assessment. The following narrative includes major findings from Chapter 3 of the Oakland County Housing Needs Assessment. This document was produced by Wayne State University/Center for Urban Studies in August 2006 based upon the most current data available. Although data remains largely unchanged, the Consolidated Plan recognizes radical changes in the housing market and the analysis reflects new market realities.

**Housing Units** - The number of housing units in the County varies by community, from a low of nine in Southfield Township to a high of 35,698 in Southfield. One-quarter of cities/villages/townships (CVTs) have less than 1,450 units. Another quarter contain between 1,450 and 4,500 housing units. The remaining 50% are divided equally between those with 4,500 to 11,000 units and those with 11,000 to 36,000. On average, the 25% of CVTs with the largest number of units contain 30 times more units than the 25% of CVTs with the smallest number of units. This is a true indicator of the diversity of CVTs in terms of housing units. The difference in number of units is due to the varying size (e.g. square miles) of communities, the extent to which communities are developed, and the density of development. Density, defined as the number of housing units per square mile, helps us isolate differences caused by the extent and/or density of development rather than the size of the community.<sup>1</sup> On average, Oakland County CVTs have 15 square miles of land area, but they vary significantly in size, from 0.1 square miles in Novi Township to 37.1 square miles in White Lake.

**Table 40: Oakland County Housing Units (as of 2000)**

Community	Housing Units (2000)	Community	Housing Units (2000)
Addison Twp	2,161	Milford Village	2,491
Auburn Hills	8,822	Northville (Part)	1,324
Berkley	6,833	Novi	19,649
Beverly Hills Village	4,196	Novi Twp	68
Bingham Farms Village	477	Oakland Twp	4,529
Birmingham	9,700	Oak Park	11,370
Bloomfield Hills	1,628	Orchard Lake	805
Bloomfield Twp	17,455	Orion Twp	11,517
Brandon Twp	4,718	Ortonville	572
Clarkston	424	Oxford Twp	4,675
Clawson	5,676	Oxford Village	1,476
Commerce Twp	11,191	Pleasant Ridge	1,129
Farmington	4,991	Pontiac	26,336
Farmington Hills	34,858	Rochester	5,056
Ferndale	10,243	Rochester Hills	27,263
Franklin Village	1,118	Rose Twp	2,277
Groveland Twp	2,199	Royal Oak	29,942
Hazel Park	7,612	Royal Oak Twp	2,595
Highland Twp	7,179	South Lyon	4,461
Holly Twp	1,417	Southfield	35,698
Holly Village	2,509	Southfield Twp	9
Huntington Woods	2,416	Springfield Twp	4,794
Independence Twp	12,375	Sylvan Lake	855
Keego Harbor	1,317	Troy	30,872
Lake Angelus	146	Walled Lake	3,390
Lake Orion Village	1,320	Waterford Twp	30,404
Lathrup Village	1,647	West Bloomfield Twp	24,410
Leonard Village	129	White Lake Twp	10,616
Lyon Twp	4,065	Wixom	6,086
Madison Heights	13,623	Wolverine Lake Village	1,733
Milford Twp	3,159	Oakland County	492,006

Source: Census 2000 (SF3, Table H. 1) Oakland County Housing Needs Assessment

<sup>1</sup> Density can be calculated several different ways, including the number of housing units per unit of developed (or developable) land or number of housing units per unit of total land area. Each calculation requires a different interpretation. In this case, we have calculated density as the number of housing units per square mile of total land area. This does not include undevelopable areas such as lakes and other bodies of water.

<sup>2</sup> The size of CVTs is measured by land area only, and does not include bodies of water in its calculation.

- **Oakland County has the 2nd largest number of homes and largest number of new units.** Oakland's 492,006 housing units in 2000 gave it the 2nd highest total statewide and nearly 14% higher than in 1990. The growth in the number of homes (59,322) was the largest in the state. The pace of growth in the first half of this decade was similar to that of the 90s. The county added 25,520 single-family units from 2000 through 2004.
- **Like population, housing is spreading outward.** The outlying parts of the county have seen tremendous growth and account for a growing share of the county's housing. The greatest growth occurred in communities forming a horseshoe-like shape around the southeastern core. Considerable growth is also found in communities closer to the northern and western edges of the county. This pattern of development continued from 2000 to 2004.
- **Single-family structures dominate.** Oakland County's housing stock is dominated by single-family structures (78% of all housing in 2000, up from 77% in 1990). The overwhelming majority of Oakland County's single-family units (84%) were traditional detached dwellings containing one housing unit. Many communities along the northern and western borders of the county have noticeably high percentages of single-family housing. A handful of communities stand out as having especially high shares of multifamily structures. These include Auburn Hills (40%), Farmington (37%), Royal Oak Twp (60%), and Wixom (55%).
- **Oakland County has more multifamily housing than most counties in the region.** Almost 89,000 units (18% of all housing) are multifamily. In the region, only Washtenaw County had a higher share.
- **Multifamily housing is geographically concentrated, but gaining presence in many developing communities.** Multifamily housing is highly concentrated in the southern and older portion of the county. In Madison Heights, Royal Oak Township, Farmington, and Walled Lake at least 20% of all units are multifamily units. Novi and Wixom had at least 20% of their units in multifamily structures. Commerce and Independence Townships, which have also experienced high growth added a significant number of multifamily units in the 1990s. Oakland County's multifamily units are generally located in relatively small structures (19 units or less).
- **Condos are an important part of the housing mix.** In 2000, nearly seven percent of single family units were attached (i.e. condominiums/townhouses). Countywide, more than 4,600 condos and/or townhouses were added since 1990. Condos/townhouses as a share of all housing increased slightly over the decade, and forty-three communities gained condos/ townhouses in the 1990s.
- **Manufactured housing accounts for a small share of all housing, and it is concentrated in a small number of communities.** About 4% of all housing in the county is manufactured housing (same as in 1990). Some of the communities where it is concentrated are in highly developed areas along the county's southern border. Others are in newly developing areas of the county.

**Table 41: Manufactured Housing**

YEAR	# OF PARKS	# OF UNITS
2003	65	18893
2005	65	18897
2007	63	18376

Source: SEMCOG

- **Manufactured housing is initially affordable, but presents challenges over time.** Manufactured housing developments have unique affordability advantages in the initial years of ownership and most developments in the county had few vacancies, but occupants are increasingly facing unique challenges in maintaining affordability and homeownership. Challenges are often linked to increasing lot fees and utility costs, permit approval processes, and quick depreciation in the value of the homes purchased.
- **There is relatively little subsidized housing, and most of it is for the elderly.** In 2005, Oakland County contained about 18,000 government-subsidized housing units (about 3% of all housing). Almost all units were in multifamily structures. Most of the subsidized units were designated for elderly use.
- **Government-subsidized housing is highly concentrated in a small number of communities.** Auburn Hills, Ferndale, Madison Heights, and Troy had a notable share of subsidized housing in the "Urban County". All of the communities with more than 500 subsidized units are located in the southeast corner of the county.
- **Rent restrictions on many subsidized units may expire soon.** By the end of 2006, the rental restrictions are scheduled to expire on 1,928 (11%) of the existing subsidized units. Another 2,317 (13%) will see their restrictions expire by 2010. In total, restrictions on 6,757 (38% of all subsidized units) will expire by 2020. Although national experience shows that most owners/managers choose to renew their expiring subsidy contracts, the owners/managers will have the option to convert the units to market-rate.
- **Most subsidized housing in the county is small.** Most of the units in subsidized properties contain one bedroom. Large families requiring 4-bedroom dwellings are limited to where they may locate. Only Auburn Hills, Royal Oak Township, and Ferndale are equipped with 4-bedroom subsidized units, and they have very few overall.

**Housing Demand** - The data used to estimate housing demand (i.e. number of households) comes from SEMCOG's 2030 Regional Development Forecast (RDF). This forecast estimates the number of households by community at five-year intervals through 2030 and serves as the basis for long range regional planning. The forecasts use the latest information from Census 2000; jobs data from the state employment agency; and updates on land availability, planned land use, development projects in the pipeline, and future sewer capacity plans obtained from local officials. The data are integrated into computer models to create final projections. SEMCOG estimates that Oakland County will gain another 109,000 households by 2030. Most communities within the county are expected to share in that growth. The City of Novi and Lyon Twp are poised for the greatest growth in households, about 19,000 and 15,000 respectively. The next greatest estimated growth is about one-third of these totals—almost 6,000 households in Rochester Hills. Orion and Oxford Townships round out the list of communities projected to have 5000 or more additional households by 2030. Two participating communities—Commerce Twp, and Wixom expect growth of about 4,200 to 4,900 units. West Bloomfield, Springfield Twp, Oakland Twp, and Independence Twp all expect growth in the 3,000s. White Lake Twp, Troy, Highland Twp, Brandon Twp, South Lyon, and Auburn Hills are estimated to gain from 2,200 to 2,900 households by 2030. Although there are certainly exceptions, the general ranking of communities by estimated growth is similar from 2010 to 2030. On the opposite end, almost half of Oakland County communities (30) are expecting minimal growth—less than 500 households. Seventeen of these are actually projected to lose households. Most of the losses are minimal, but Rochester, Ferndale, and Hazel Park are each expected to lose at least 400 households.

**Table 42: Estimated Household Growth and Housing Units Needed by Decade**

	2003	2010	2020	2030
Estimated Household	472,699	506,941	540,706	568,405
Additional Housing Units Needed		34,242	33,765	27,699

Source: Oakland County Housing Needs Assessment

Table 40 shows the expected number of households and the number of additional housing units that will be necessary to accommodate growth by decade. From 1990 to 2000, the county gained 59,322 homes, far more than it will have to add in any decade through 2030. Moreover, under current and planned land use, the county has ample land capacity to provide new housing units to accommodate growth. However, complications arise when we look at the numbers by community. A dozen communities are projected to have insufficient housing capacity to accommodate estimated growth. Six of those communities—Lyon Township, Novi, Orion Township, South Lyon, West Bloomfield, and Wixom—are projected to account for 47% of the county’s total household growth through 2030. A shortage of over 26,000 units (24% of the county’s projected household growth) is projected for these six communities.

If the county wants to maintain the current homeownership rate (75%), as well as the current percentage of homes that are single-family (82%), 25% of the new units would need to be rental and 18% would need to be multifamily. While the distribution between owners and renters is something the government has little control over, local governments do have control over multifamily developments through zoning and other land use regulations. On the whole, there is ample land zoned/planned for multifamily units to accommodate the development necessary to maintain current ratios. However, data presented subsequently suggest that the share of housing that is multifamily will need to increase to better accommodate special needs populations and overall affordability. Moreover, there are several communities that have minimal land zoned/planned for multifamily use.

**Table 43: Additional Renter & Multifamily Units to Maintain Current Affordable Housing Needs**

	2010	2020	2030
Total Units	34,242	33,765	27,699
Renter	8,561	8,441	6,925
Owner	25,682	25,324	20,774
Multifamily	6,164	6,077	4,986

Source: Oakland County Housing Needs Assessment

The overall household growth and capacity estimates have mixed implications for affordability. The capacity estimates provide no direct measure of affordability. We cannot determine from the raw numbers whether the land planned for new housing will be filled by high-, moderate-, or low-cost housing. The surplus/deficit estimates suggest that overall affordability will be better with the countywide surplus than without it, but many of the high growth areas face housing capacity deficits that will place upward pressures on housing price. The infrastructure needs suggest that construction and expansion of infrastructure in many growth areas will also place upward pressures on housing prices and property taxes.



**PHA Certifications of Compliance with the PHA Plans and Related Regulations:  
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan for the PHA fiscal year beginning 4-1-2011, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
  - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
  - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

Pontiac Housing Commission

\_\_\_\_\_  
PHA Name

MI005\_\_\_\_\_  
PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 2010\_ - 2011

Annual PHA Plan for Fiscal Years 2010\_ - 2011

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

Harrold Holland

Title President

BOARD CHAIR

Signature

Date

1-9-12

**Civil Rights Certification**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011

**Civil Rights Certification**

**Annual Certification and Board Resolution**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

Pontiac Housing Commission

MI005

PHA Name

PHA Number/HA Code

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)			
Name of Authorized Official	Harrold Holland	Title	President
Signature		Date	1-13-2011

# Certification for a Drug-Free Workplace

U.S. Department of Housing and Urban Development

Applicant Name

Pontiac Housing Commission

Program/Activity Receiving Federal Grant Funding

2011 CFP

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:

a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.

b. Establishing an on-going drug-free awareness program to inform employees ---

(1) The dangers of drug abuse in the workplace;

(2) The Applicant's policy of maintaining a drug-free workplace;

(3) Any available drug counseling, rehabilitation, and employee assistance programs; and

(4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;

d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will ---

(1) Abide by the terms of the statement; and

(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted ---

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

g. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs a. thru f.

2. **Sites for Work Performance.** The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)

Carriage Circle Apts. 255 Carriage Circle Pontiac, MI 48342  
Woodland Heights Apts. 120 N. Edith Pontiac, MI 48342

Check here  if there are workplaces on file that are not identified on the attached sheets.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.  
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official Franklin Hatchett	Title Executive Director
Signature 	Date 1/13/2011



**Certification by State or Local  
Official of PHA Plans Consistency  
with the Consolidated Plan**

**U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011**

**Certification by State or Local Official of PHA Plans Consistency with the  
Consolidated Plan**

I, Leon Jukowski the Mayor certify that the Five Year and  
Annual PHA Plan of the Pontiac Housing Commission is consistent with the Consolidated Plan of  
City of Pontiac prepared pursuant to 24 CFR Part 91.



Signed / Dated by Appropriate State or Local Official

**Certification for  
Contracts, Grants, Loans,  
and Cooperative Agreements**

**U.S. Department of Housing  
and Urban Development**  
Office of Public and Indian Housing

OMB Approval No. 2577-0044 (exp. 7/31/98)  
OMB Approval No. 2577-0157 (exp. 7/31/98)

Public reporting burden for this collection of information is estimated to average 0.25 hours per response, including the time for gathering the information, completing and reviewing the collection of information, completing HUD forms, and reporting. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Paperwork Reduction Project (2577-0044 and 0157) Office of Information Technology, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600. HUD may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a currently valid OMB control number. Do not send this form to the above address.

This collection of information requires that each Housing Authority (HA) certify that no Federally appropriated funds have been or will be used to influence Federal employees, Members of Congress, and Congressional staff regarding specific grants or contracts. Responses to the collection are required by the FY1990 department of the Interior and Related Agencies Appropriations Act (P.L. 102-121). The information requested does not lend itself to confidentiality.

HA Name:  Pontiac Housing Commission 132 Franklin Blvd. Pontiac, MI 48341	If other than Operating Subsidy or Section 23, enter the Federal Fiscal Year in which the funds are expected to be reserved: 2010	If Operating Subsidy or Section 23, enter HA's fiscal Year Ending date in which funds are expected to be obligated:
Program/Activity Receiving Federal Grant over \$100,000: (mark one)		
	Operating Subsidy	CGP
	Development	CIAP
	Drug Elimination Grants	HOPE VI
	Sec.23 Leased Housing	Other:(describe)CFP
	Adjustments	

Acting on behalf of the above named HA as its Authorized Official, I make the following certifications to the Department of Housing and Urban Development (HUD):

- (1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan or cooperative agreement.
- (2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or any employee of a Member of Congress

in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure of Lobbying Activities, in accordance with its instructions.

- (3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C.3729,3802)

Name of Authorized HA Official:  Franklin Hatchett	Title Executive Director
Signature:  	Date:  01/13/2011