



Executive Summary

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

1. Introduction

For over ten years the City of Pontiac has been part of the Oakland County Consortium due to the previous recommendations of an emergency manager. During this time, the City has not administered the Community Development Block Grant program in house but has been a subrecipient through Oakland County for CDBG Funding. The City has now built a strategic centralized management system and expanded Department of Grants and Philanthropy, resulting in the City no longer having need for a subrecipient agreement with the County. The needs and priorities that are identified in the Consolidated Plan will be addressed through the Annual Action Plans which illustrate what specific goals, objectives, and strategies the City plans to accomplish with CDBG and other funding sources to primarily benefit low-to moderate income residents. In conjunction with this plan, which will be used as a guide for future initiatives, the City of Pontiac has also hired an outside agency to complete a housing study to analyze the barriers to housing that Pontiac residents currently face. The City is also developing a Master Plan that lays out future goals for the city. This plan will address future land uses and community development in a coordinated manner and will provide a clear overview of community goals and objectives, establish a vision of the future, and include a plan to achieve the vision of future Pontiac.

In compliance with HUD regulations, the City will prepare a Consolidated Plan every five years to address its affordable housing, community development, economic development, and strategic planning needs. The City of Pontiac has prepared its five-year Consolidated Plan (CP) for the period of PY 2024, beginning July 1, 2024, through PY 2028, ending June 30, 2029. The Five-Year Consolidated Plan is a collaborative planning process between the City, the community as a whole, social service agencies, housing providers, and community development groups. This process was implemented by public hearings, stakeholder consultations, statistical data, and reviewing previous community development plans.

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

Affordable Housing

Objective: There is a need for decent, safe, accessible, and affordable housing to improve quality of life.

Outcomes:

- **Homebuyer Assistance:** Providing down payment assistance for first time homebuyers will increase homeownership in the City of Pontiac.
- **Owner Occupied Home Repair:** Providing needed repairs to low to moderate-income citizens will increase home safety and reduce blight in Pontiac neighborhoods.
- **Housing development:** Encouraging the construction of new accessible and affordable housing units in the City of Pontiac will increase the stock of affordable housing in the City.
- **Development of vacant and commercial properties:** Encouraging developers to buy and develop or demolish vacant commercial properties to create new developments with affordable housing units will increase the stock of affordable housing in the City and remediate blight.
- **Development of Vacant lots:** Selling City-owned vacant lots will encourage future housing developments in the City and reduce the number of blighted vacant lots in the City.

Community and Economic development

Objective: There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City of Pontiac.

Outcomes:

- **Revitalization of Commercial Corridor:** Visual improvements to commercial properties located in the designated targeted area will reduce blight and encourage future developments.
- **Façade improvement:** Beautification efforts will encourage future community and private investment in the commercial districts.
- **Aesthetic improvements:** Improvements will include sidewalks, tree planting, signage, benches, and planters. These improvements will provide beautification elements to the targeted area and will provide additional amenities for public use.
- **Clearance and Demolition:** Addressing and eliminating vacant and deteriorated structures will reduce blight throughout the city and will provide parcels that are ready for future developments.
- **Employment:** Supporting and encouraging job creation, job retention, and job training will create opportunities for Pontiac residents.
- **Development:** Supporting business and commercial growth through expansion and new development opportunities will provide opportunities and amenities for Pontiac residents and spur future commercial developments.

Administration, Planning, and Management

Objective: There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.

Outcomes:

- **Compliance:** Timely and compliant expenditure of CDBG funds. Strong financial management and oversight of funds.
- **Overall Coordination:** Providing program management and oversight for the successful administration of CDBG funding will include planning services for studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

3. Evaluation of past performance

In past years, the City of Pontiac has used Community Development Block Grant to fund sidewalk replacement, renovations to city-owned senior centers, and other public services. The work completed using Community Development Block Grant funding has had a significant impact on the residents of Pontiac, making substantial improvements to the two city-owned senior centers and improving City infrastructure with the sidewalk replacement program. This plan year constitutes a transition from Oakland County to City of Pontiac administration of CDBG funds.

The previous five years show significant progress in efforts made by the City of Pontiac to implement HUD entitlement programs. The City complies with HUD regulations and continues to meet the needs of the intended recipients and national objectives, with projects that primarily include low-income eligible neighborhoods and populations. The City of Pontiac Department of Economic Development and the Department of Grants and Philanthropy strive to improve the quality of life for City residents through revitalization efforts in neighborhoods including housing rehabilitation and new construction, ordinance enforcement to reduce blight, and programs and initiatives to benefit senior and youth populations in the City like the Pontiac Youth Recreation Program and programming held at the two city-owned senior centers.

4. Summary of citizen participation process and consultation process

Obtaining feedback from Pontiac residents is an important step in developing plans to utilize CDBG funding. The City of Pontiac held a public informational presentation on April 2, 2024, and a public hearing on April 16, 2024, to inform Pontiac residents about CDBG and eligible uses of the funding. Feedback was gathered from residents regarding the types of projects that they would like to see implemented using CDBG funds at both the informational presentation and the Public Hearing. Community Town Hall Meetings have been and will continue to be held to obtain community feedback regarding CDBG funded programs. At the request of City Council members, the staff presented the plan and took comments from meetings held in each of the seven City Council Districts. These meetings are used to gather feedback as well as to inform residents on how implemented programs will benefit them, and what steps they will need to complete to participate in programs when applicable.

5. Summary of public comments

The public comments expressed a range of concerns and suggestions regarding community development and allocation of CDBG funds. Overall, several comments from residents indicated that the City of Pontiac should prioritize the Pontiac Home Repair Program, Commercial Corridor Revitalization, and demolishing blighted properties. Some residents raised concerns regarding future improvements in the City leading to increased property taxes, use of funds regarding transportation and positions, lack of community involvement with the planning and decision-making process, the selection process to determine focus areas, and lack of funding for mental health and childcare services. Questions were raised about ongoing current projects, stakeholder involvement, and additional ways to participate in decision-making processes. Residents also voiced the desire for clarity and transparency regarding project details, objectives, and funding distribution. Some residents expressed dissatisfaction with the level of community involvement and representation in the decision-making processes and about the implementation process and the focus on downtown rather than community needs.

The comments fell into the following broad categories most frequently heard from residents:

- Recommendation that the City of Pontiac should prioritize continuation of the Pontiac Home Repair Program, Commercial Corridor Revitalization, and demolishing blighted properties.
- Concerns regarding future improvements in the City leading to increased property taxes.
- Use of funds regarding transportation and positions.
- Concerns regarding the level of community involvement and representation with the planning, decision-making process, and implementation process.
- Selection process to determine focus areas.
- Funds being allocated to commercial corridor revitalization rather than the Pontiac Home Repair Program.
- Lack of funding for mental health and childcare services.
- Questions were raised about ongoing current projects.
- Stakeholder involvement, and additional ways to participate in decision-making processes.
- Residents also voiced the desire for clarity and transparency regarding project details, objectives, and funding distribution processes, and program/project implementation.
- The focus on downtown rather than community needs.
- A call for a more comprehensive planning approach before requesting funds.

To the extent feasible, the City took citizen input into consideration, focusing on the Home Repair program, programs to improve the safety and appearance of neighborhood-serving commercial districts, and assistance to small businesses. It was explained by staff that the strategy is to identify smaller, manageable areas where the amount of funding the City received through the CDBG program can have a visible impact in a short amount of time. The initial focus area was selected with the understanding that additional areas would later be selected. The City also explained that, through consultation with other



community stakeholders it intends to use its CDBG funding to attract and leverage additional resources in partnership with nonprofit and private affordable housing developers.

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

The City of Pontiac reviewed and considered all feedback obtained from residents. The Consolidated Plan addresses feedback received from residents. A summary of all feedback obtained from residents is included as an attachment to the Five-Year Consolidated Plan.

7. Summary

The Overall goal of the Five-Year Consolidated Plan is to improve the living conditions for the residents in the City of Pontiac, to create a suitable and sustainable living environment, and to address the housing, community, and economic development needs of the city. The purpose of the Consolidated Plan is to serve as a strategic planning document for the City to make strategic planning decisions pertaining to community, housing, and economic development that best serve the needs of Pontiac residents based on the feedback received. The goals outlined in the Consolidated Plan can be summarized into three main areas of focus: Affordable Housing; Community and Economic Development; and Administration, Planning, and Management.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	PONTIAC	
CDBG Administrator		

Table 1 – Responsible Agencies

Narrative

The Department of Grants and Philanthropy manages Community Development Block Grant funding and coordinates with other departments at the City of Pontiac to implement programs and initiatives using Community Development Block Grant funding, track, and report progress, and manage budgets for each program using Community Development Block Grant funding.

Consolidated Plan Public Contact Information

Renee Hall, City of Pontiac Grants Compliance Analyst, rhall@pontiac.mi.us, 248.758.3114

Deborah Younger, City of Pontiac Economic Development Manager, dyounger@pontiac.mi.us, 248.758.3034

Michael Martin, City of Pontiac Grant Writer, mmartin@pontiac.mi.us, 248.758.3117

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

1. Introduction

The City of Pontiac had previously been part of the Oakland County Consortium for the last several years. The City is bringing administration of CDBF funding back in house and will oversee all future programming using CDBG funding within the City of Pontiac. The City consulted with public and private stakeholders that serve the low and moderate income residents of Pontiac. The Consolidated Plan was developed by the Departments of Grants and Philanthropy and Economic Development, using input from the consultations with local organizations and community partners to establish the priority needs and goals to be addressed with CDBG and other funds during the PY2024 to PY 2028 five-year period.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Coordination of the Consolidated Plan between applicable municipal departments at the City of Pontiac resulted in a plan that will benefit the residents of Pontiac and facilitate implementation of programming included in the plan. The Department of Grants and Philanthropy manages federal and private sector funding that is received by the City. The Community Development Division provided coordination between public and assisted housing providers, as well as private governmental health, and social service agencies. The Community Development Division is comprised of the Code Enforcement Department, Economic Development, Building and Safety, and Planning & Zoning. Code Enforcement enforces the City property maintenance and zoning codes. Economic Development identifies and cultivates relationships with community leaders and stakeholders to devise and implement programs that will best serve the residents of Pontiac and spur future developments.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Alliance for Housing is Oakland County’s Continuum of Care. The Alliance is made up of various community organizations that address the needs of persons experiencing homelessness through a community-based process of coordination of care including housing and self-sufficiency through linking with community resources. The Alliance for Housing establishes and uses a coordinated entry system to provide equitable and consistent access to all potential program participants seeking permanent supportive housing in the local community. Referrals are made to a centralized housing prioritization



registry. Upon referral, the participating partner begins the process of contacting the program participant and verifying all information. The partner is also responsible for updating the Homeless Management Information System (HMIS) client record to reflect up to date and accurate information throughout this process as well as providing input and updates to the coordinated entry system on weekly calls and monthly face to face meetings. Because this is the first year of the City of Pontiac administering its own CDBG funding, more collaboration is needed and will be pursued in the future.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Because this is the first year that the City of Pontiac will be administering CDBG funding in recent history, the City will be consulting with the CoC to develop performance standards.

The Continuum of Care (CoC) consults with the following Emergency Solutions Grant (ESG) recipients, Michigan State Housing Development Authority (MSHDA) & Oakland County (local Govt) in the planning and allocation of ESG funds. The CoC provides detailed information of community need and requests to align funding to best serve individuals experiencing homelessness or those at imminent risk of homelessness. Oakland County attends the CoC annual retreat to get input from homeless service providers as well as CoC staff and provides written and in person comment during the public comment period of the Oakland County annual planning process. CoC staff attends the annual MSHDA homeless summit and provides written and in person comment during open comment periods. The CoC participates in evaluating and reporting on performance of ESG recipients as the CoC is the HMIS lead. HMIS data is then reviewed to evaluate and provide performance-based feedback to the recipient and subrecipients. The CoC, as the fiduciary, also monitors MSHDA/ESG grantees for process, performance, spending, and file reviews. CoC data is gathered through CAPER reports and aids in decision making as well as strategic planning and service implementation. The CoC provides Point in Time/Housing Inventory Count data to the Consolidated plan, the Director of the HOME and ESG funds, and any other independent jurisdictions. The CoC meets regularly and provides data and input for all updates to the jurisdictions included in the Consolidated plan and is always available via email or phone to answer questions, provide data, and give feedback. CoC ED is on the Oakland County Citizen Advisory Committee and reviews the con and annual action plan and provides data and input.

2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by	How was the Agency/Group/Organization consulted and what are the anticipated outcomes
<TYPE=[pivot table] REPORT_GUID=[AA4FDEC5439905E0BA7EBD82142E56F5]>			

Table 2 – Agencies, groups, organizations who participated

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

Most agencies were contacted and consulted emails were sent to several local agencies. Many of which responded, however there were some that were contacted that have not responded.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Alliance for Housing	To address the needs of the homeless and to find housing placement.
MSHDA	MSHDA	To address the needs of the homeless and to find them housing permanently. Also to determine the number of vouchers in the Pontiac community.

Table 3 – Other local / regional / federal planning efforts

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

Several local agencies, groups, and organizations were contacted to assist with coordination of the Pontiac Consolidated Plan with existing programs at other agencies, groups, and organizations. Additionally, many of the local agencies, groups, and organizations were able to provide useful data from implemented programs that was useful in guiding the creation of this Consolidated Plan.

Narrative (optional):



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

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

The Citizen Participation Plan includes communicating with residents through in-person Community Town Hall Meetings, informational presentations, and Public Hearings, where feedback on residents' concerns is collected and information on upcoming projects in the City is presented. These meetings offer a valuable opportunity for both residents of Pontiac and the City administration to fully understand the needs of the community. Additionally, information is presented to the public through the City website, social media, and quarterly newsletter that is mailed directly to every resident in Pontiac. Feedback collected through the Community Town Hall Meetings, City website, and social media outlets is considered when programming each year of Community Development Block Grant funding.



Citizen Participation Outreach

DRAFT



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
------------	------------------	--------------------	--------------------------------	------------------------------	--	---------------------

DRAFT

1	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The City of Pontiac held a public informational meeting and a Public Hearing to obtain resident feedback regarding usage of CDBG funding. Both meetings were advertised in the Oakland Press, on the City website, and social media outlets. At the first meeting, which was held at Pontiac City Hall on April 2, 2024, at 5:00pm, there were 7 residents in attendance. At the Public Hearing that was held on April 16, 2024, at 5:00 pm, there were 28 residents in attendance.</p>	<p>The public comments expressed a range of concerns and suggestions regarding community development and allocation of CDBG funds. Overall, several comments from residents indicated that the City of Pontiac should prioritize continuation of the Pontiac Home Repair Program, Commercial Corridor Revitalization, and demolishing blighted properties. Some residents raised concerns regarding future improvements in the City leading to</p>	<p>All comments given by residents were accepted and considered.</p>	
---	----------------	--	--	--	--	--

				<p>increased property taxes, use of funds regarding transportation and positions, lack of community involvement with the planning and decision-making process, the selection process to determine focus areas, funds being allocated to commercial corridor revitalization rather than the Pontiac Home Repair Program, and lack of funding for mental health and childcare services. Questions were raised about ongoing current projects, stakeholder</p>		
--	--	--	--	---	--	--

				<p>involvement, and additional ways to participate in decision-making processes. Residents also voiced the desire for clarity and transparency regarding project details, objectives, and funding distribution. Some residents expressed dissatisfaction with the level of community involvement and representation in the decision-making processes and about the implementation process and the focus on downtown rather than community needs. Some residents call</p>		
--	--	--	--	--	--	--

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				for a more comprehensive planning approach before requesting funds. Overall, the comments highlight a desire for increased transparency, community involvement, and a focus on addressing pressing needs such as home repair, economic development, and community engagement.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Pontiac is a historically disadvantaged community located in Oakland County, Michigan with a population of approximately 61,601, per the United States Census Bureau. Almost half of the population in Pontiac identifies as Black/African American and over 19% identifies as Hispanic. Poverty levels in Pontiac are extremely high, with 27.7% of the population living at or below the poverty line and approximately half of Pontiac households categorized as low-income. The median household income in Pontiac is \$34,673 and the per capita income is \$20,369. The median age is 33.6 years old with 25% of residents under the age of 18 and 12.2% 65 or older.

As a post-industrial city, Pontiac has faced many hardships over the last several decades. While the city was once a thriving hub for manufacturing, abandonment by the automobile industry has left the city with a deteriorated infrastructure and physical barriers between neighborhoods and the downtown. Additionally, Pontiac is still recovering from emergency management, which resulted in a large amount of municipal equipment being sold and city contracts terminated, causing further decline. Pontiac is the county seat centrally located in Oakland County, one of the wealthiest, highest educated counties in the nation. The stark contrast in poverty and environmental conditions between neighboring cities has resulted in a lower quality of life and life expectancy for Pontiac residents for decades. Altogether these conditions resulted in a dramatic increase in the number of abandoned properties, lack of new developments, and heightened crime.

Pontiac lacks enough rental housing for individuals and families with extremely low-incomes at or below 30% AMI, which is equivalent to \$24,200 in annual income for a three-person household. There is also a shortage of attainable and available rentals for low-income households at or below 80% AMI and very low-income renter households at 50% AMI. Additionally, the demand remains high for lower cost units among higher income renters, making it increasingly difficult for extremely low-income households, compared to other renters, to find attainable housing in the city.

The current administration for the City of Pontiac has made significant progress in making improvements to city infrastructure including streetlights, roadways, and parks; implementing new programs to assist residents in greatest need like the Pontiac Home Repair Program and the Pontiac Small Business Program; and has increased municipal staffing to improve the services provided to Pontiac residents and to help counteract the negative effects the challenges faced the Pontiac community has faced over the last several decades. The City of Pontiac will be designating Community Block Grant funding to the following areas: blight remediation, a commercial corridor façade



improvement program, and to fund the existing Pontiac Home Repair Program. Additionally, the City plans to improve accessibility to broadband services for residents in Pontiac to ensure that all residents have access to the internet.

DRAFT



NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Because the City of Pontiac is currently part of the Oakland County Consortium the data pulled from CHAS is limited for the city. Pontiac lacks enough rental housing for individuals and families with extremely low incomes at or below 30% AMI. There is also a shortage of attainable and available rentals for low-income households at or below 80% AMI and very low-income renter households at 50% AMI. Additionally, the demand remains high for lower cost units among higher income renters, making it increasingly difficult for extremely low-income households, compared to other renters, to find attainable housing in the city.

In addition to there being a need for additional housing units, there is also need for renovations to the existing housing stock in Pontiac. Much of the housing in Pontiac needs renovation. This need is especially urgent for the aging population of the City of Pontiac, as this population is growing, represents a large portion of the population in Pontiac with severe income restraints, and includes many residents with physical disabilities that make renovations to improve accessibility and safety necessary to safely remain in their homes.

Demographics	Base Year: 2013	Most Recent Year: 2017	% Change
Population	59,751	60,039	0%
Households	23,485	23,262	-1%
Median Income	\$27,528.00	\$31,401.00	14%

Table 5 - Housing Needs Assessment Demographics

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,650	3,940	5,090	2,110	5,470
Small Family Households	2,860	1,694	2,189	907	2,352
Large Family Households	3,791	2,246	2,901	1,203	3,118
Household contains at least one person 62-74 years of age	1,529	906	1,170	485	1,258
Household contains at least one-person age 75 or older	293	173	224	93	241
Households with one or more children 6 years old or younger	1,829	1,084	1,400	580	1,504

Table 6 - Total Households Table



Alternate Data Source Name:
CHAS
Data Source Comments:

DRAFT

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	3,680	1,765	965	60	6,470	1,065	655	625	90	2,435
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	77	36	43	14	170	23	23	33	18	97
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	108	51	61	19	239	32	32	46	25	135
Housing cost burden greater than 50% of income (and none of the above problems)	3,055	525	45	20	3,645	810	295	40	0	1,145

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	3,635	1,615	790	45	6,085	1,020	630	550	75	2,275
Zero/negative Income (and none of the above problems)	0	0	0	0	0	0	0	0	0	0

Table 7 – Housing Problems Table

Alternate Data Source Name:

CHAS

Data Source

Comments: Data was not available for the Zero/negative income (and none of the above problems) category

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,680	1,765	965	60	6,470	1,065	655	625	90	2,435
Having none of four housing problems	705	0	0	0	705	135	0	0	0	135
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Alternate Data Source Name:

CHAS



Data Source

Comments: Data was not available for the Zero/negative income (and none of the above problems) category

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	0	0	0	0	0	0
Large Related	0	0	0	0	0	0	0	0
Elderly	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

CHAS

Data Source

Comments: Data was not available that pertains specifically to include household members, cost burden, and AMI.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	0	0	0	0	0	0
Large Related	0	0	0	0	0	0	0	0
Elderly	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0

Table 10 – Cost Burden > 50%

Data Source

Comments: Data was not available that pertains specifically to include household members, cost burden, and AMI.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	0	0	0	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data Source
Comments:

Data was available for number of occupants in the household, but not in combination with whether or not the occupants were related, and the percentage of AMI

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:
CHAS

Data Source
Comments:

Data was available regarding children being present in the household, but not in combination with percentage of AMI

Describe the number and type of single person households in need of housing assistance.

The City of Pontiac is included under the Oakland County Consortium, which limits statistical data that is available for many categories. According to the 2017 United States Census Bureau American Community Survey statistics, there are approximately 23,262 households in Pontiac. Of those 23,262 households, approximately 48% of them are single person households. Approximately 65% of the single-family households in Pontiac are occupied by residents who earn at or below the median income for the City of Pontiac. Additionally, there are an estimated 400-500 homeless individuals in Pontiac. Many of the residents earning at or below the median income require housing assistance.



Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

The City of Pontiac is included under the Oakland County Consortium, which limits statistical data pertaining to Pontiac specifically that is available for many categories. An estimated 21% of the total population of Pontiac lives with a hearing, vision, cognitive, or physical disability. Many of these residents need housing assistance due to income limitations.

Pinpointing specific numbers of domestic violence victims is difficult due to the lack of reporting and other mitigating factors. However, HAVEN, provides shelter, counseling, advocacy, and educational programming to nearly 30,000 people each year. Oakland County's only comprehensive program for victims of domestic violence and sexual assault, states that over 100 domestic violence-related homicides occur in Michigan every year, and one in three Michigan families are impacted by domestic violence. HAVEN reports that 83% of the victims they serve have a low- to moderate income.

What are the most common housing problems?

The City of Pontiac is included under the Oakland County Consortium, which limits statistical data pertaining to Pontiac specifically that is available for many categories. In Oakland County, the most common housing problem is housing cost burden and severe cost burdens. Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income. Severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. A range of housing is needed in the City of Pontiac, however, due to the high levels of poverty among residents of the City of Pontiac, affordable housing is a serious issue that is affecting many of the residents currently living in Pontiac. It is estimated based on current needs and projected population growth, that approximately 2,300 housing units need to be added to what is presently available in Pontiac. Currently, of the total number of households in the city, 73% are low-income households, having household incomes that are under 80% AMI. While there are several existing attainable housing complexes and many single dwelling units, the need for increased number of attainable housing units in the city and better streamlined connections to resources is of crucial and cultural importance. An estimated 27.7% of the overall population of Pontiac lives at or below the poverty level, resulting in difficulty securing affordable housing and making critical home repairs to keep homes safe to reside in. Implementation of the Pontiac Home Repair Program illustrated the large number of residents struggling to make critical home repairs to their homes. Many members of the growing aging population in Pontiac, which represents approximately 12% of the total population, need home modifications to facilitate aging in place, in addition to needing critical home repairs. This is a growing segment of the Pontiac population, increasing 31% between 2010 and 2020. Additionally, many residents with disabilities, the majority of whom are part of the aging population in Pontiac, need of accessibility modifications and renovations to their homes to increase safety and maintain independence. Additionally, there are a lot of concerns with rental units not being registered properly with the City, and not being maintained. The City of Pontiac



has dramatically increased staff in the Department of Code Enforcement to ensure that all rental units are registered with the City and that they are inspected regularly to ensure that they do not have any code violations. This will result in an increase in the quality of rental units within the City of Pontiac and will help to remedy this housing problem in the City.

Are any populations/household types more affected than others by these problems?

The City of Pontiac is included in the Oakland County consortium, so data pertaining specifically to Pontiac on its own is limited. In Oakland County, owner occupied housing in Pontiac, specifically elderly non-family households are most likely to be impacted by housing cost burdens. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens.

Renter households are impacted at a higher rate by cost burdens than owner households.

Additionally, the City of Pontiac Home Repair Program received an overwhelming response from residents who needed to apply when the program opened. Based on the applicants to the Pontiac Home Repair Program, residents over 55 years of age are struggling with home repairs more than younger residents. The aging population in Pontiac also requires more adaptations to be made to their homes to improve accessibility which will facilitate safely aging in place. Additionally, an estimated 27.7% of the total population of Pontiac lives at or below the poverty level, creating severe problems with locating affordable housing.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families residing in Pontiac have urgent need for affordable housing. Many of these residents work with one of the organizations located in Pontiac that provides assistance to those who do not currently have housing or are at risk of needing to leave their current housing. Programs offered by these organizations, like Lighthouse, are often able to provide shelter when needed, and assistance with obtaining and keeping housing for these residents. Additionally, the City of Pontiac is working with housing developers to create more affordable housing options for those in need of low-income housing. Over 27% of the total population of Pontiac lives at or below the poverty level, and an estimated 73% of the households located in Pontiac have household incomes that are at or below 80% AMI.



If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The descriptions and statistics with regards to the populations of Pontiac were created with data available through the United States Census Bureau American Community Survey. The City of Pontiac is part of the Oakland County Consortium, which limits data available that is specific to Pontiac. The at-risk populations were defined by race/ethnicity, income level, disability, and age. The definitions of each of these categories is the same as those used by the United States Census Bureau to calculate data found in the American Community Survey

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Occupied homes that need critical repairs can result in the home no longer being able to be inhabited due to safety reasons. When a low-income resident does not have the ability to perform the repairs needed to make the home safe to live in, a risk of becoming unsheltered can occur, if other housing is unavailable, or unaffordable. Assisting residents with critical home repairs will allow them to be able to remain in their homes, without requiring any expense from the homeowner. The goal of the Pontiac Home Repair Program to eliminate blight from the City of Pontiac and to assist homeowners that are in greatest need to get critical home repairs completed so that their homes are safe for them to remain in.

Discussion

The City of Pontiac lacks sufficient affordable rental housing for individuals and families with low incomes. Additionally, the demand remains high for lower cost units among higher income renters, making it increasingly difficult for extremely low-income households, compared to other renters, to find attainable housing in the city. Initiatives that encourage housing and commercial developments within the City will help remediate the issue of there being a lack of affordable housing in the City. Additionally, housing and commercial developments will spur additional developments, providing more housing, reducing blight, and improving the quality of life for Pontiac residents.

Continuation of the Pontiac Home Repair Program will help meet the need for renovations to the existing housing stock in Pontiac, which consists largely of older homes, many of which need varying degrees of repair. This need is especially urgent for the aging population of the City of Pontiac, as this population is growing, represents a large portion of the population in Pontiac with severe income restraints, and includes many residents with physical disabilities that make renovations to improve accessibility and safety necessary in order to safely remain in their homes.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Nearly 75% of the population of the City of Pontiac is comprised of minority populations. Per the United States Census Bureau, 50.1% of the population of Pontiac identifies as Black or African American, 15.6% as Hispanic or Latino, 3.2% Asian, and 11.8%, .4% as American Indian/Alaska Native, and 11.8% as other (a race not previously listed, or two or more races). Racial minorities have a long history of having disproportionately greater needs with regards to housing. Racial and ethnic minorities face greater adversity when seeking housing and are more likely to have greater limitations with income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,505	1,375	225
White	1,510	565	10
Black / African American	3,010	595	150
Asian	80	60	30
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	790	50	35

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,970	1,295	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	955	590	0
Black / African American	1,345	555	0
Asian	95	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	500	135	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,245	3,085	0
White	730	1,390	0
Black / African American	1,150	1,135	0
Asian	40	110	0
American Indian, Alaska Native	19	10	0
Pacific Islander	0	0	0
Hispanic	250	415	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	550	1,950	0
White	265	735	0
Black / African American	250	870	0
Asian	10	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	250	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Creating programs and initiatives that increase the stock of affordable housing in Pontiac will assist to solve the problem of insufficient affordable housing units in the City available to accommodate the large percentage of residents in the City who are currently living in substandard housing or have severe income restraints.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Nearly 75% of the population of the City of Pontiac is comprised of minority populations. Per the United States Census Bureau, 50.1% of the population of Pontiac identifies as Black or African American, 15.6% as Hispanic or Latino, 3.2% Asian, and 11.8%, .4% as American Indian/Alaska Native, and 11.8% as other (a race not previously listed, or two or more races). Racial minorities have a long history of having disproportionately greater needs with regards to housing. Racial and ethnic minorities face greater adversity when seeking housing and are more likely to have greater limitations with income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,510	2,370	225
White	1,160	920	10
Black / African American	2,590	1,015	150
Asian	80	60	30
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	610	235	35

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,495	2,765	0
White	410	1,140	0
Black / African American	775	1,125	0
Asian	20	75	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	290	350	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	605	4,725	0
White	215	1,910	0
Black / African American	205	2,080	0
Asian	25	125	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	0	0
Hispanic	150	510	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	120	2,380	0
White	30	970	0
Black / African American	60	1,065	0
Asian	10	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	250	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Creating programs and initiatives that increase the stock of affordable housing in Pontiac will help solve the problem of insufficient affordable housing units in the City available to accommodate the large percentage of residents in the City who are currently living in substandard housing, or have severe income restraints.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Nearly 75% of the population of the City of Pontiac is comprised of minority populations. Per the United States Census Bureau, 50.1% of the population of Pontiac identifies as Black or African American, 15.6% as Hispanic or Latino, 3.2% Asian, and 11.8%, .4% as American Indian/Alaska Native, and 11.8% as other (a race not previously listed, or two or more races). Racial minorities have a long history of having disproportionately greater needs with regards to housing. Racial and ethnic minorities face greater adversity when seeking housing and are more likely to have greater limitations with income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,590	5,255	5,950	275
White	5,625	1,985	1,595	40
Black / African American	5,645	2,440	3,430	160
Asian	460	105	85	30
American Indian, Alaska Native	30	35	14	0
Pacific Islander	0	0	0	0
Hispanic	1,470	565	755	35

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

Creating programs and initiatives that increase the stock of affordable housing in Pontiac will help solve the problem of insufficient affordable housing units in the City available to accommodate the large percentage of residents in the City who are currently living in substandard housing or have severe income restraints.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There are no additional income categories other than those included in this Needs Assessment that have disproportionately greater need.

If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Nearly 100% of the City of Pontiac is considered a disadvantaged community. Racial or ethnic groups that are disproportionately in greater need with regards to housing are disbursed throughout the community.



NA-35 Public Housing – 91.205(b)

Introduction

Nearly 75% of the population of the City of Pontiac is comprised of minority populations. Per the United States Census Bureau, 50.1% of the population of Pontiac identifies as Black or African American, 15.6% as Hispanic or Latino, 3.2% Asian, and 11.8%, .4% as American Indian/Alaskan Native, and 11.8% as other (a race not previously listed, or two or more races). Racial minorities have a long history of having disproportionately greater needs with regards to housing. Racial and ethnic minorities face greater adversity when seeking housing and are more likely to have greater limitations with income.

Residents who qualify for public housing are in an even greater need due to more extensive income restraints. There is currently a shortage of public housing that is not able to meet the needs of Pontiac residents who are otherwise unable to find affordable housing. The waiting list for Section 8 is closed due the high volume of residents applying who need assistance with affordable housing.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	402	542	0	540	0	0	0

Table 22 - Public Housing by Program Type

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)



Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	5,825	11,873	0	11,842	0	0
Average length of stay	0	0	3	6	0	6	0	0
Average Household size	0	0	1	2	0	2	0	0
# Homeless at admission	0	0	3	9	0	9	0	0
# of Elderly Program Participants (>62)	0	0	49	55	0	55	0	0
# of Disabled Families	0	0	131	120	0	119	0	0
# of Families requesting accessibility features	0	0	402	542	0	540	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)



Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	43	77	0	77	0	0	0
Black/African American	0	0	356	460	0	458	0	0	0
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	3	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	9	21	0	21	0	0	0
Not Hispanic	0	0	393	521	0	519	0	0	0



***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

DRAFT

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Residents who qualify for public housing have significant income restraints, many of whom live at or below the poverty level. Housing options for residents in this category are extremely limited. Both residents currently housed in public housing units and those who are on the waiting list for public housing units need a larger supply of public housing units to accommodate the need for more units as well as the need for units that will meet the needs of residents applying. For example, a resident who qualifies for public housing that has a physical disability needs a unit that is accessible for someone with physical limitations, a family with children will need a unit with additional bedrooms, etc.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of residents who qualify for public housing and housing choice vouchers is additional public housing units as there are currently not enough to meet the needs of the community.

How do these needs compare to the housing needs of the population at large

Residents who qualify for public housing have significantly less options for housing. There is a shortage of housing, especially affordable housing in Pontiac. However, the shortage is much more extreme for those limited to public housing, especially those that accept housing vouchers.

Discussion

Creating programs and initiatives that increase the stock of affordable public housing in Pontiac will help solve the problem of there not being sufficient public housing units in the City to accommodate the large percentage of residents in the City who are currently living in substandard housing or have severe income restraints.



NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

There is limited data available on the Homeless population in Pontiac, as it is generally included with statistics regarding the homeless population of Oakland County. There are organizations located within the City of Pontiac that provide assistance, transitional housing, shelter, and food to those who are either facing homelessness or are homeless. Lighthouse provides assistance with transitional housing, food, and resources to those facing homelessness and are planning to expand to include additional transitional housing and a free grocery store. Haven provides emergency shelter to victims of domestic abuse, primarily women and children, along with other resources to help those individuals.

The data included in the tables below is for Oakland County from the year 2022.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	1,147	0	1,147	48	35	64
Persons in Households with Only Children	360	0	360	0	0	64
Persons in Households with Only Adults	787	0	787	0	0	64
Chronically Homeless Individuals	1,147	0	1,147	48	35	64
Chronically Homeless Families	0	0	0	0	0	64
Veterans	84	0	84	0	0	64
Unaccompanied Child	0	0	0	0	0	64
Persons with HIV	3	0	3	0	0	64



Table 26 - Homeless Needs Assessment

Data Source Comments:

The statistics entered into the table above refer to population of persons who are literally homeless. Many statistics available are for individual homeless persons, not specified as adult, child, veteran, or person with HIV.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The statistics provided for the categories of "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," are for the entire homeless population in Oakland County. These statistics were not broken down into more specific categories.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	364	0
Black or African American	668	0
Asian	8	0
American Indian or Alaska Native	7	0
Pacific Islander	4	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	55	0
Not Hispanic	1,092	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

It is estimated that there are approximately 1,147 homeless people within Oakland County. A large percentage of the homeless population is in the Pontiac area. Of the estimated 1147 homeless individuals in Oakland County, 360 are children and approximately 84 are veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Most of the homeless population in Oakland County identifies as non-Hispanic representing 1092 of the estimated 1147 homeless in Oakland County. Of the homeless population located in Oakland County, approximately 58% identifies as Black, 32% as White, .7% as Asian, .6% as American Indian or Alaska Native, and .4% as Pacific Islander.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the overall homeless population, most of the individuals are considered sheltered, meaning that those individuals are in an emergency shelter, transitional, or temporary housing. The unsheltered population, which is a smaller figure in comparison, are those individuals that do not have shelter, and are sleeping on the street or in a vehicle.

Discussion:

Initiatives and programs to assist those in greatest need of housing, including residents with extremely low incomes and residents living in substandard housing is important to prevent these vulnerable populations from the possibility of facing homelessness. Additional public housing and affordable

housing will help alleviate this concern. Creating additional programs and partnerships with organizations located in the City that directly assist the homeless population transition into permanent housing is also a need for Pontiac.

DRAFT

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

In the City of Pontiac approximately 20% of the overall population has a disability. Of the Pontiac residents who identified as having a disability, 4.3% have a hearing disability, 4.1% have a vision disability, 10.1 have a cognitive disability, and 12.3% have an ambulatory disability. Of those people, over 66% are 75 years of age or older. Many residents of Pontiac who identify as having a disability have the added adversity of having significant income restraints.

Describe the characteristics of special needs populations in your community:

Most of the special needs population in Pontiac is part of the aging community. Many of these residents need modifications to their homes to increase accessibility and safety. Additionally, access to many services may be more limited. Many of these services are offered through the two City-owned senior centers located in the City, both of which have had renovations completed to improve accessibility and safety for residents with disabilities.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing that is safe and accessible for those with disabilities is a crucial need for many residents in Pontiac, especially those who are members of the aging community. Home modifications to increase accessibility and safety are often necessary to allow many residents with disabilities to maintain independence and safely reside in their homes.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of 2021 the rates of people living with HIV per 100k was 199 in Oakland County

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City of Pontiac will not receive HOME funding for this program year.

Discussion:

Residents of Pontiac who identify as having a disability require additional assistance with regards to housing, transportation, medical needs, and living expenses. Continuation of the Pontiac Home Repair Program will provide assistance with home modifications to increase safety and accessibility for residents with disabilities.

DRAFT

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Pontiac has significant need for many public facilities, and improvements to many existing facilities. One of the public amenities that was eliminated during the period of time that the City was under emergency management, was access to a recreation center. The City used to have four public recreation centers to provide access for physical activity, classes, and other services. Under emergency management all four of these centers were closed. The City of Pontiac currently does not have a public recreation center. There are currently two city-owned senior centers located in Pontiac. Both of which, serve the aging population residing in the City and provide space for community meetings. Many renovations have been recently performed to both buildings to improve accessibility and safety, however there are several updates that are still needed at both locations.

The current administration for the City of Pontiac has made significant progress in making improvements to city infrastructure including streetlights, roadways, and parks; implementing new programs to assist residents in greatest need like the Pontiac Home Repair Program and the Pontiac Small Business Program; and has increased municipal staffing to improve the services provided to Pontiac residents and to help counteract the negative effects the challenges faced the Pontiac community has faced over the last several decades. Additionally, there are plans for several other improvements to increasing and improving public amenities. Including plans to build a new recreation center on the site of a blighted vacant school.

How were these needs determined?

These needs have been determined based on previous demonstrated need, and community feedback. The City has a great need to restore the many amenities that still exist in the City, like the parks that are located throughout the City, many of which are located on lakes and are impressive in scale. The Pontiac Recreation Center will be the home of the Pontiac Youth Recreation Program that provides free youth activities and programming for youth 18 and younger residing in the City of Pontiac. Currently this program is highly successful and is utilized by thousands of youths throughout the City. The program currently does not have a permanent designated space. Rather, the Program must rent space for each program offered, creating inconvenience for residents, additional work for City staff to transport materials from each location, and additional expense for the Program which limits the amount of curriculum expansion. A designated space at the Pontiac Youth Recreation Center will remedy this urgent need and provide residents with the services they need and deserve.

Describe the jurisdiction's need for Public Improvements:

There are two Senior Centers located in Pontiac that had also fallen into disrepair during the time of emergency management. Recently the City has performed significant renovations to the two Senior

Centers located in Pontiac to improve accessibility and safety for the residents that utilize these facilities. However, additional improvements are urgently needed. Additionally, the many parks located throughout the City fell into disrepair over the last several decades, with many parks having amenities closed or removed due to safety concerns. The City of Pontiac has made strides to redevelop many of the City parks and restore the amenities that they once provided. In Oakland Park, a new skatepark was built, and plans to design infrastructure improvements in the park to remedy stormwater drainage issues are underway. There are plans for significant improvements for several parks throughout the City, however, there is still significant need for improvements to most Pontiac parks.

How were these needs determined?

These needs were determined through public feedback that was gathered through several Community Town Hall Meetings and surveys. The feedback was considered when the Pontiac Parks and Recreation Master Plan was created. This plan outlines the amenities located in Pontiac that are part of the Parks and Recreation Department and the improvements needed at each location. This plan includes both city-owned Senior Centers and all of the parks located in Pontiac.

Describe the jurisdiction's need for Public Services:

During emergency management, many public services were diminished or eliminated. Many of these services have been restored, but many have not. The Department of Public Works is working to restore the needed maintenance throughout the City but struggles to remedy the decades of deferred maintenance in many areas. This has resulted in many losses for residents in Pontiac, like the restrooms being closed in public parks for safety reasons, deteriorated park structures and fixtures, like picnic tables, benches, and playground equipment. There is a significant amount of deferred maintenance to correct with the infrastructure of the City. Many roads require complete replacement, antiquated stormwater drainage systems require significant remediation in several parts of the City, vacant buildings like schools have become blighted and require demolition, and many municipal buildings require updating and renovation.

How were these needs determined?

These needs have been demonstrated through feedback collected from residents of Pontiac and through demonstrated use. Many services were heavily used previously when they were available.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Pontiac has been a part of the Oakland County Consortium for over 10 years. Therefore, data and statistics for the city of Pontiac is not readily available as a single entity. The City of Pontiac determined the funding priorities for the Consolidated Plan by assessing the following areas:

- The City's housing market
- Facilities, Housing, and Services for Homeless Persons
- Community and Economic conditions

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2013-2017 ACS data and 2022 ACS 5-year estimates, there were a total estimate of 23,262 residential housing units available in the City of Pontiac. There are about 15,534 single family housing units (80%) There are 559 two to four family housing units (4%) and about 1760 multi-family housing units (9%) The majority of the rental units are 2 bedrooms, and the majority of owner units are 3 or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	14,958	77%
1-unit, attached structure	576	3%
2-4 units	559	3%
5-19 units	1,201	6%
20 or more units	1,760	9%
Mobile Home, boat, RV, van, etc.	375	2%
Total	19,429	100%

Table 27 – Residential Properties by Unit Number

Data Source Comments: n/a

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	32	0%	787	6%
1 bedroom	187	2%	2,635	19%
2 bedrooms	7,490	78%	9,060	66%
3 or more bedrooms	1,925	20%	1,146	8%
Total	9,634	100%	13,628	99%

Table 28 – Unit Size by Tenure

Data Source Comments:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Households with low to moderate income levels are targeted with housing programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City of Pontiac may lose more units in the next decade due to expiring subsidies, deteriorating property and housing conditions.

Does the availability of housing units meet the needs of the population?

The availability of housing units does not meet the needs of the population.

Describe the need for specific types of housing:

According to the Housing Improvement plan and action plan created by the Pontiac Housing commission, there is a limit in housing diversity. This study showed that traditional demographic trends are shifting away from family households to single person households, with household size declining over time. It is also suggested that the City of Pontiac lacks enough rental housing for extremely low-income (30% AMI). There is also a shortage of attainable and available rentals for low-income (80%AMI) and very low-income renters (50%) renter households.

Discussion

Over 50% of the City's housing stock was built before 1980. There is a need for existing housing to be repaired. There is also a need for new homeowners. Because there is not enough available decent, safe, and affordable housing there is a demand for multiple -family housing and single-family units.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

According to Realtor.com there are currently 196 homes for sale in the City of Pontiac. The median listing home price is \$130k in February of 2024, trending down-3.7% year-over-year. The median listing home price per square foot was \$112. The median home sold price was \$140k. Currently the city of Pontiac is a sellers' market meaning that there are more people looking to buy than there are homes available. The median days a home is on the market is 59 days. Also, according to Realtor.com there are 66 homes listed as available for rent.

Cost of Housing

	Base Year: 2018	Most Recent Year: 2022	% Change
Median Home Value	0	0	0%
Median Contract Rent	947	947	0%

Table 29 – Cost of Housing

Alternate Data Source Name:

CHAS

Data Source Comments:

Rent Paid	Number	%
Less than \$500	2,477	0.0%
\$500-999	5,189	0.0%
\$1,000-1,499	4,995	0.0%
\$1,500-1,999	1,063	0.0%
\$2,000 or more	246	0.0%
Total	13,970	0.0%

Table 30 - Rent Paid

Alternate Data Source Name:

CHAS

Data Source Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	No Data	No Data
50% HAMFI	No Data	No Data
80% HAMFI	No Data	No Data
100% HAMFI	No Data	No Data
Total	0	0

Table 31 – Housing Affordability

Alternate Data Source Name:

CHAS

Data Source Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	920	1,019	1,291	1,595	1,719
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

There is a need for affordable housing at all income levels below median HAMFI. The demand is greatest at lower income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

Changes in home values and rents can directly impact the affordability of housing for residents. As home values rise it is becoming more challenging for residents to afford to purchase a home. This could lead to an increase demand for rental properties. As rent increase it becomes more challenging for residents to afford housing especially for those with lower incomes. This would cause a greater need for more affordable housing and/or an increase in income.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Average rent in Pontiac in 2023 for an 856 square foot unit was \$1,036.[1] This is higher than the one-bedroom unit at FMR but less than the FMR for a two-bedroom unit. The low market rate rent levels may reflect the condition and/or location of units that are currently on the market. Many of these will not accept tenants with Section 8 vouchers. In some areas of Pontiac public transportation is a challenge as well.

Discussion

Home values and rents continue to increase at rates that are higher than the growth of household incomes. This increases the issues with residents finding affordable housing. It also puts low-income renters in the position of having to accept housing that is substandard or in less desirable areas.

DRAFT

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

According to the 2013-2017 ACS data and 2022 ACS 5-year estimates, there were a total estimate of 23,262 residential housing units available in the City of Pontiac. There are about 15,534 single family housing units (80%) There are 559 two to four family housing units (4%) and about 1760 multi-family housing units (9%) The majority of the rental units are 2 bedrooms, and the majority of owner units are 3 or more bedrooms. Over half of the homes built in the city were built before 1980.

Definitions

A housing unit that is currently in substandard condition, is one that is not suitable to be used as a residence. If the housing unit is considered to be in substandard condition, but suitable for rehabilitation, then that housing unit could be renovated or modified in a way that would make it once again suitable for habitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,492	26%	6,795	50%
With two selected Conditions	17	0%	245	2%
With three selected Conditions	10	0%	36	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,202	85%	7,546	55%
Total	10,721	111%	14,622	107%

Table 33 - Condition of Units

Alternate Data Source Name:

2013-2017 CHAS

Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	973	10%	1,254	9%
1980-1999	782	8%	1,852	14%
1950-1979	4,254	44%	6,782	50%
Before 1950	3,625	38%	3,740	27%
Total	9,634	100%	13,628	100%

Table 34 – Year Unit Built

Alternate Data Source Name:

2013-2017 CHAS

Data Source Comments:

2000 to 2009	1,288	±385	12.0%	±3.3	1,006
1980 to 1999	987	±243	9.2%	±2.3	2,408
1960 to 1979	1,914	±349	17.9%	±2.9	4,986
1940 to 1959	3,703	±570	34.5%	±4.4	3,282
1939 or earlier	2,739	±393	25.5%	±3.6	2,597

Year Unit Built

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,879	82%	10,522	77%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 35 – Risk of Lead-Based Paint

Alternate Data Source Name:

2013-2017 CHAS

Data Source Comments: Data was not available to specify which housing units built prior to 1980 had children residing in them.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

2013-2017 CHAS

Data Source Comments:

Need for Owner and Rental Rehabilitation

Because the available housing units were built before 1980 there is a need for owner and rental rehabilitation due to the aging housing stock.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

The majority of the population residing in Pontiac are low- or moderate-income households. There are approximately 18,000 housing units in Pontiac that were constructed prior to 1980. The data available through the American Community Survey does not have data to determine the number of homes built prior to 1978, which is the year that lead paint was no longer used.

Discussion

The City of Pontiac will focus on the need to rehab existing homes to ensure that residents have a safe and sanitary place to live.

DRAFT

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Public and Subsidized housing serve as a vital component of Pontiac's housing supply. Providing these stable housing options to households who may struggle to find other housing options due to multiple barriers is crucial to Pontiac's housing needs.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	442	770	4	766	0	358	0
# of accessible units									

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are two public housing developments: Carriage Circle Apartments, and Woodland Heights Apartments. Carriage Circle has 234 units and was recently renovated, with the work being completed in late 2022.

Woodland Heights Apartments has 187 units and is currently undergoing renovations that will be completed will be completed in Spring of 2024.

DRAFT

Public Housing Condition

Public Housing Development	Average Inspection Score
Carriage Circle Apartments	N/A
Woodland Heights Apartments	N/A

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Both public housing buildings have been renovated with the past 2 years.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

According to The Pontiac Housing Commission's 5 - year Housing Improvement and Action Plan, "The Pontiac Housing Commission has established a comprehensive and expansive vision for housing investments in the City of Pontiac and southern Oakland County communities as well as a roadmap to achieve this vision over the next five years. The PHC is committed to ensuring community government is doing all that it can to foster an environment of inclusion, diversity, and equity and to guarantee that residents have access to attainable housing."

Discussion:

The Pontiac Housing Commission has undertaken and accomplished several actions to increase the supply of safe, accessible, and affordable housing. The Commission continues to address the conditions of public housing and contributing to the goal of providing attainable housing for all income levels.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Pontiac has been part of the Oakland County consortium and a subrecipient to Oakland County for over 10 years. The Oakland County CoC coordinates the open beds and needs for the residents in the City. The Oakland County CoC members include non-profit organizations that have shelter beds. There are no shelter beds allocated specifically to the city but the City residents are able to utilize them.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	172	0	120	662	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Oakland County CoC utilizes many resources to coordinate services in the Pontiac community for homeless persons. Through the coordinated entry process, persons that are homeless can be connected to services such as healthcare, mental health, and employment services.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Hope warming shelters, Welcome Inn, and SOCH are homeless assistance shelters. Haven is a domestic crisis shelter. Community Housing Network, Lighthouse, assist with permanent supportive housing. Local veteran offices assist with VASH vouchers. MSHDA assist with HCV.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Pontiac has a large population of residents with special needs. The majority of whom are part of the aging community residing in Pontiac. The Pontiac Home Repair Program assists many residents who require modifications or repairs to their homes in order to improve safety and accessibility.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Many residents who are members of the aging community in Pontiac have disabilities that require modifications to their homes in order to improve safety and accessibility. Additionally, a large portion of the population of Pontiac has severe income restraints, requiring assistance in obtaining safe and affordable housing.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Organizations located in the City of Pontiac assist persons returning from mental and physical health institutions with supportive housing. The City of Pontiac does not currently have a municipal program to assist these individuals, other than the Pontiac Home Repair Program, which can provide home modifications to residents who own their own homes and have incomes that are at 80% AMI or below.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Pontiac Home Repair Program will continue to provide assistance to residents who own their own homes and have incomes that are at or below 80% AMI. Additionally, the Homebuyer Assistance Program will assist residents who are first-time homebuyers at or below 80% AMI with the necessary down payment to purchase a home.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Pontiac will continue to encourage housing developers to develop low-income housing communities by making parcels available for redevelopment, blight remediation, and other improvements to attract developers.

DRAFT

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Some negative effects to public policy that contribute to affordable housing is checking credit for rental units and some landlords' policies stating that a person must make three times the rental amount in order to qualify for a unit.

DRAFT

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Pontiac has many needs in the area of non-housing development. Several pertain to workforce development and the lack of resources available to Pontiac residents, whether it is transportation to and from employment, or training to develop the skills needed by employers located in Pontiac. Many of these needs are rooted in the high poverty rates, low graduation rates, and lack of skills needed for local employers.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	44	0	0	0	0
Arts, Entertainment, Accommodations	4,052	0	17	0	-17
Construction	1,746	0	7	0	-7
Education and Health Care Services	5,566	0	23	0	-23
Finance, Insurance, and Real Estate	1,055	0	4	0	-4
Information	461	0	2	0	-2
Manufacturing	3,384	0	14	0	-14
Other Services	1,080	0	4	0	-4
Professional, Scientific, Management Services	2,690	0	11	0	-11
Public Administration	502	0	2	0	-2
Retail Trade	2,431	0	10	0	-10
Transportation and Warehousing	1,022	0	4	0	-4
Wholesale Trade	271	0	1	0	-1
Total	24,304	0	--	--	--

Table 40 - Business Activity

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	28,576
Civilian Employed Population 16 years and over	24,304
Unemployment Rate	11.00
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 41 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	4,590
Farming, fisheries, and forestry occupations	44
Service	7,794
Sales and office	1,022
Construction, extraction, maintenance, and repair	1,746
Production, transportation, and material moving	0

Table 42 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,963	73%
30-59 Minutes	5,190	22%
60 or More Minutes	1,025	4%
Total	23,178	100%

Table 43 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,751	611	2,759

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,706	913	3,224
Some college or Associate's degree	8,390	923	2,880
Bachelor's degree or higher	2,658	113	517

Table 44 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	166	481	402	863	739
9th to 12th grade, no diploma	1,422	1,327	960	2,088	933
High school graduate, GED, or alternative	2,683	2,655	2,602	4,586	2,069
Some college, no degree	2,670	2,708	2,255	4,230	558
Associate's degree	263	315	534	880	285
Bachelor's degree	349	722	665	915	609
Graduate or professional degree	10	287	202	497	336

Table 45 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,763
High school graduate (includes equivalency)	21,096
Some college or Associate's degree	24,852
Bachelor's degree	39,855
Graduate or professional degree	46,906

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments:

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

Education, Health Care Services, Arts, Entertainment, Accommodations, manufacturing, construction, and real estate are the major employment sectors in the City of Pontiac. Health Care services are lacking sufficient workforce.

Describe the workforce and infrastructure needs of the business community:

The City of Pontiac has a significant number of households without vehicles. Transportation is a major infrastructure need and many employers are located in areas without access to bus routes, making it difficult for residents who reside in households without vehicles to travel for employment. Another concern is the aging workforce in Pontiac. The average age of active participants in the workforce in Pontiac is over 50 years. Lack of younger talent being attracted to skilled trades is a large contributing factor. The more advanced skills trades, like robotics and IT, seek employees from outside the City, as the Pontiac workforce is not trained to meet those needs.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The upcoming Woodward Loop redevelopment will have a significant economic impact on the City of Pontiac and is planned to begin in 2026. Reconnecting Saginaw Street to Woodward Avenue will increase accessibility to the downtown business area to Woodward Avenue and spur future development downtown. Additionally, Oakland County will renovate two major towers located in downtown Pontiac and will relocate 600 employees to those structures. This will create additional need and opportunity for more retail and restaurants to open in the downtown area.

Business disruption as a result of several infrastructure roadway projects including reconstruction of the Woodward Loop will create challenges for local businesses located in the vicinity of the roadway projects. An additional need is pertaining to workforce development and the lack of workforce specializing in specialized trades like IT and robotics.

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

The current workforce does not have the skills and education to meet employer demands, which results in filling vacant positions with employees that reside outside of Pontiac. Pontiac Public Schools has workforce development counselors in each of the middle and high schools that coordinate with MI WORKS and local universities to facilitate student placement. However, additional training programs are needed in order to prepare residents of Pontiac to be qualified for positions in specialized trades.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Michigan WORKS! is a state funded organization and receives over \$50 million annually in federal funding for workforce initiatives including retraining of workers for employer needs as well as funding employers to train and hire Pontiac residents. Oakland Community College works directly with employers to develop certificate and other training programs to meet the specific needs of local employers. Area hospitals have partnered with Oakland Community College to train specifically for their staffing needs. MEDC provides grants that for expanding businesses to hire and train new employees. Oakland University is providing workforce development training for engineering, design, and robotics and links courses with employers in the area to facilitate placement of participants in the program with employers. Additionally, Pontiac is a Promise Zone, which offers Pontiac High School graduates 4 years of paid tuition.

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

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

No. However, the City plans to use a portion of its ARPA funding for workforce development and childcare to develop strategies around multiple workforce development agencies around the City of Pontiac. ARPA funds will also be used to develop a comprehensive economic development strategy.

Discussion

The City of Pontiac has significant needs in the area of non-housing development. Many of the needs pertain to workforce development and the lack of resources available to Pontiac residents, whether it is transportation to and from employment, or training to develop the skills needed by employers located in Pontiac.

MA-50 Needs and Market Analysis Discussion

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

Concentration is defined as an area where at least 30% of the housing stock has multiple housing problems or code deficiency. Yes, there are several areas that have a concentration of multiple housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The City of Pontiac is comprised of 48% Black or African American residents. One of the fastest growing populations in the City of Pontiac is the Latino community. This community is concentrated primarily in neighborhoods along Baldwin, Saginaw, Montcalm area. Concentration is defined as an area where 30% of the residents are of a racial or ethnic minority.

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

These neighborhoods border a commercial corridor but do not have a concentration of blighted homes, and households with low to moderate income.

Are there any community assets in these areas/neighborhoods?

There are many community assets located within the focus area. There are several buildings and vacant parcels that offer opportunities for redevelopment. By focusing on facade improvements to existing commercial structures, and remediating blight to remove structures that are deteriorated past the point of being redeveloped, redevelopment in the area will be facilitated and encouraged. The vacant parcels that remain once blighted structures are removed can be redeveloped into new commercial or residential developments.

Are there other strategic opportunities in any of these areas?

Redevelopment is a strategic opportunity in the selected focus area. Improvements made through the commercial corridor using the facade improvement program will encourage future development and focus in the area. Removing blighted structures will improve the visual appearance of the area, by removing blight, and will also result in vacant parcels ready to be redeveloped in the future.

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

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

According to data from the 2018-2022 U.S. Census Bureau the median household income in the City of Pontiac is around \$40,307. With the persons in poverty being at 26.7%, the need for broadband wiring and connections for households that are low to moderate income are imperative for residents, students, and businesses. There are many gaps in the distribution of broadband services. After consulting with 2 of the major providers in the City there is a divide in the available services to those that are low income. The need for broadband in the Pontiac communities will allow residents more affordable and efficient access to basic amenities such as education, healthcare, public safety, and government services. By Affording people opportunities to participate in online services they are able to see the doctor online, attend higher learning classes, start or operate small businesses, and also apply for needed governmental or state assistance from home.

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

The City of Pontiac has several internet providers. Those providers include Verizon LTE home internet instead of 5g, AT&T, T-Mobile, and Xfinity. Xfinity offers the Internet home essentials program which includes equipment, no credit check, and no cancellation fees. This plan is offered throughout the City of Pontiac. Residents may qualify if they are eligible for public assistance programs like National School Lunch program. Housing Assistance, Medicaid, Snap, SSI, and others.

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

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

Oakland County has a multi-jurisdictional hazard mitigation plan that covers The City of Pontiac. According to the Oakland County Hazard Mitigation Plan 2023, increased natural hazard risks associated with climate change include: Drought, Earthquake, Extreme Heat, Flooding, Fog, Invasive Species, High Hazard Dams, Severe Summer Storms, Severe Winter Storms, Subsidence, Tornadoes, Wildfires.

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

Tornadoes and winter weather hazards are significant concerns for the residents of Pontiac. Low-income residents that may be vulnerable to extreme heat and cold due to their inability to pay heating/cooling bills and have inadequate housing insulation.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Pontiac is currently updating its Strategic Plan. The strategy is to use the City's needs assessment and Market Analysis which has determined the City's priorities based on this examination. The goals, objectives and activities are designed to assist those households that incomes are less than 80% of the area median income (AMI). This group will be referred to as the "Target income" group. Areas in the city with 51% or more of households with incomes less than 80% AMI are designated as CDBG Targeted Areas.

The City of Pontiac based its goals and objectives for PY 2024-2028 Consolidated Plan on the following guides:

Develop comprehensive strategies to support and assist those low to moderate income residents in need.

Gather community input and provide an opportunity for the public to get involved with in the development of the Five-year plan.

Inspire community stakeholders to share contributions to the City to assist with leveraging the most efficient and effective.

Support all agencies and organizations to undertake specific projects and programs to assist low-to moderate income residents.

The Key factors that were determining factors in the City's five-year priorities include:

The ability to leverage additional resources within the community.

The current funding available for various activities.

With limited funding, what needs would be best addressed.

The income level of those residents with the greatest need.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	District 1,6,7
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries for this target area are Perry Street to the north, Martin Luther King Jr. Blvd. to the east, Osmun Street to the south, and Woodward Ave. to the west.
	Include specific housing and commercial characteristics of this target area.	The housing in this area consists of older homes, many of which need rehabilitation. The commercial areas in the focus area need facade improvements and additional development.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	There are already significant plans for redevelopment in the target area. This will allow the CDBG funding focused in this area to have the greatest impact possible, as the projects funded by CDBG will supplement the redevelopment already planned to take place in this focus area.

Identify the needs in this target area.	This area needs a significant amount of redevelopment. With the proximity to the downtown area, redeveloping this area will have a dramatic impact on the City. The primary needs of this area are blight remediation and commercial redevelopment. The facade improvement project will increase the visual appeal of many of the commercial structures located in this area and will spur future development. By remediating residential blight, new housing developments will be more attractive to developers. Additionally, any structures that are removed due to the severely deteriorated condition, will create additional vacant parcels that will be ready for redevelopment.
What are the opportunities for improvement in this target area?	Redevelopment is the largest opportunity in the focus area, with many parcels available for redeveloping, both existing structures, and vacant parcels.
Are there barriers to improvement in this target area?	Blighted conditions of both commercial and residential properties is the most significant barrier. By focusing on blight remediation and facade improvement for commercial buildings, the visual appearance of the area will be improved and will attract future developers to the area. In addition, there are already significant plans for redeveloping the area, which will help remediate blight and remove this barrier to redevelopment.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Pontiac has identified the near neighborhoods in District 6,1, and 7 as a priority area for revitalization that includes the rehabilitation of housing stock, creating connectivity between the neighborhoods and downtown area and business corridors.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Home Buyer Assistance Owner Occupied Home Repair Aesthetic Improvements Planning and Capacity Building Support New Housing Construction Redevelopment

	Description	There is a need for decent, safe, and affordable housing for homebuyers, homeowners, and renters.
	Basis for Relative Priority	Home buyer down payment assistance Minor Home Repair Development of Vacant lots Encouraging Housing Development
2	Priority Need Name	Economic and Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	

	Associated Goals	Home Buyer Assistance Owner Occupied Home Repair Aesthetic Improvements Blight Remediation Planning and Capacity Building Support New Housing Construction Redevelopment
	Description	Support the improvement of community facilities, infrastructure, public services, and local business to improve the quality of life for Pontiac residents.
	Basis for Relative Priority	Revitalization of commercial Corridor Facade Improvements Aesthetic Improvements Clearance and Demolition Employment Development
3	Priority Need Name	Administration, Planning and Management
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Home Buyer Assistance Owner Occupied Home Repair Aesthetic Improvements Blight Remediation Planning and Capacity Building Support New Housing Construction Redevelopment
	Description	Provide program management and oversight for the successful and compliant administration.
	Basis for Relative Priority	Overall management and coordination of program.

Narrative (Optional)

Based on feedback collected from residents of Pontiac, the City has determined that the first priority that the City of Pontiac will focus on is housing, specifically the rehabilitation of existing housing and homebuyer assistance programs. The second area of priority is Economic and Community Development, with a focus on commercial corridor redevelopment, as this will have the greatest impact on the surrounding areas. Lastly, the City of Pontiac will focus on administration, planning and management of Community Development Block Grant funds to ensure that they are spent in the way that provides the most benefit to the community and meets the needs described in the feedback that has been collected.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	CDBG funds are limited for use within the City. Oakland County CoC and other housing providers will assist with (TBRA) funding
TBRA for Non-Homeless Special Needs	CDBG funds are limited for use within the City. Oakland County CoC and other housing providers will assist with (TBRA) funding
New Unit Production	The housing needs in the City are for accessible, decent, safe, and affordable housing units. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation and preservation of affordable housing.
Rehabilitation	The housing needs in the City are for accessible, decent, safe, and affordable housing units. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation and preservation of affordable housing.
Acquisition, including preservation	The housing needs in the City are for accessible, decent, safe, and affordable housing units. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation and preservation of affordable housing.

Table 49 – Influence of Market Conditions

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

Introduction

The City of Pontiac anticipates an estimated allocation of \$1,500,000 in CDBG funding for PY2024. The City's CDBG program year will start on July 1, 2024, and end on June 30th, 2028. The City of Pontiac has not been the direct recipient of its CDBG funding in well over 10 years but has been a subrecipient of Oakland County. This will be the first year that Pontiac administers its own funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,473,045	0	0	1,473,045	0	CDBG is entitlement funding that is utilized to provide decent housing, a suitable living environment, and opportunities to expand economic opportunities for low to moderate income persons.

Table 50 - Anticipated Resources

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

The City of Pontiac will continue to utilize federal, state, local, and private resources currently available to develop and expand affordable housing opportunities, homeownership options for low-to-moderate income households, and to promote other critical community sustainability initiatives. Other resources that are available to assist the City address its housing and community development needs include: MSHDA providing low income tax credits, missing middle and Michigan neighborhood Program. The state provided funding for Oakland County government to move 600 workers to the downtown area. The City of Pontiac has also been awarded a USDA forestry grant and a Department of Transportation RAISE grant with match funds coming from a private organization. Local housing CHDO's are planning \$50 million in investments in the targeted areas. The American Rescue Plan funds will continue to assist homeowners with home repairs and blight remediation.

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

The City of Pontiac has vacant buildable lots throughout the City that can be used to promote and encourage the building of new housing structures. The Oakland County landbank and The State of Michigan also own parcels in the City of Pontiac. Residents are encouraged to locate and purchase land that may be adjacent to their home. This could eliminate blighted property and potentially produce new housing.

Discussion

The need for decent, safe, and affordable housing is a priority for the City of Pontiac. The City will continue to use all resources available including local, state, federal funding.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF PONTIAC	Government	Economic Development Ownership Planning	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

One of the largest barriers for the City to address its housing needs is the lack of funding for the City and stakeholders to undertake projects that will address the needs identified in this plan.

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

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

Transportation			
Other			

Table 52 - Homeless Prevention Services Summary

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

The Oakland County Continuum of Care is made of up of various support agencies that assist residents of Pontiac with mainstream services. Although all services may be in various locations within or outside of the Pontiac area, connecting with one provider can potentially connect that resident or family with services.

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

There is a need to increase and coordinate, City administration with social service providers, landlords, and housing developers. This could potentially connect special needs populations with affordable, decent, and safe housing rental housing. Having all these entities at the table could ignite new housing being built.

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

Economic and Community Development Divisions will coordinate with CoC partners to develop a plan for better service delivery assistance from a local municipality.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Buyer Assistance	2024	2025	Affordable Housing		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$100,000	Direct Financial Assistance to Homebuyers: 10 Households Assisted
2	Owner Occupied Home Repair	2024	2028	Affordable Housing		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$700,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
3	Aesthetic Improvements	2024	2028	Non-Housing Community Development		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$300,000	Facade treatment/business building rehabilitation: 5 Business

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Blight Remediation	2024	2028	Non-Housing Community Development		Economic and Community Development Administration, Planning and Management	CDBG: \$100,000	Other: 1 Other
5	Planning and Capacity Building	2024	2028	Non-Housing Community Development		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$300,000	Other: 2 Other
6	Support New Housing Construction	2024	2028	Affordable Housing		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$0	Facade treatment/business building rehabilitation: 5 Business
7	Redevelopment	2024	2028	Encourage development		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$0	Facade treatment/business building rehabilitation: 5 Business

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Home Buyer Assistance
	Goal Description	<p>The City of Pontiac has a population of about 61,606 according to the 2020 US Census. Homeownership plays a vital role in helping to build strong, stable communities. Research shows there are many social benefits provided by home ownership, including increased volunteerism, improved health, and crime reduction. Pontiac has been making steps towards revitalizing the City and making improvements to infrastructure including, blight demolition and remediation, public park redevelopment and improvements, storm sewer and catch basin repair and replacement, and sidewalk repairs. There is a clear and evident need to increase homeownership in Pontiac specifically for low to moderate income individuals.</p> <p>By providing down payment assistance, residents of the City will receive support to buy and be part of the revitalization of the community that they live in. Homeownership will boost the cities treasury through property taxes which supports infrastructure projects like roads, sewer systems, education, and other community programs.</p> <p>The City of Pontiac's down payment assistance program will provide 50% of the lender required down payment to low to moderate income individuals buying a home in the City of Pontiac. The City estimates that this will impact roughly 40 households. This figure was estimated by considering the average cost of purchasing a home in Pontiac and the average required down payment.</p>
2	Goal Name	Owner Occupied Home Repair
	Goal Description	The program aims to ensure that residents' homes are decent, safe, and sanitary. Additionally, the program strives to revitalize neighborhoods, fostering a sense of community pride and well-being.
3	Goal Name	Aesthetic Improvements
	Goal Description	Enhance streetscape of the neighborhoods.

4	Goal Name	Blight Remediation
	Goal Description	Adress and eliminate slum and blighted conditions throughout the City.
5	Goal Name	Planning and Capacity Building
	Goal Description	Conduct management, coordination, and monitoring of activities necessary for effective planning implementation but excluding the costs necessary to implement such plans. And devise programs and activities to meet these goals and objectives. Planning activities which consist of all costs of data gathering, studies, analysis, and preparation of plans and the identification of actions that will implement such plans including program administration.
6	Goal Name	Support New Housing Construction
	Goal Description	Support New housing construction.
7	Goal Name	Redevelopment
	Goal Description	Encourage, plan, and promote the development, and revitalization of vacant lots within the City

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The estimated number of extremely low-income, and moderate-income families to whom the City of Pontiac will provide home repair for 25 families and assist 10 families with homebuyer assistance.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

Activities that would increase resident involvement at its affordable housing developments: On-site supportive services, more inclusive community meeting spaces. Also increased transportation to and from public meetings.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Some negative effects to public policy that contribute to affordable housing is checking credit for rental units and some landlords' policies stating that a person must make three times the rental amount in order to qualify for a unit.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Pontiac strategy to remove barriers to affordable housing consists of utilizing CDBG funding for Owner Occupied Home Repair and Down payment assistance. The intention is also to encourage developers to buy vacant lots and develop them with affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

This will be the City of Pontiac's first time administering the CDBG block grant funding. However, the Oakland County Continuum of Care does utilize a coordinated entry process to assess individuals with needs. Various agencies within the Pontiac community participate in the annual PIT count.

Addressing the emergency and transitional housing needs of homeless persons

This will be the City of Pontiac's first time administering the CDBG block grant funding in house after many years of being a subrecipient. However, the Oakland County Continuum of Care does utilize a coordinated entry process to assess individuals with housing needs. Various agencies within the Pontiac community participate with housing services such as Rapid rehousing, Prevention and Supportive and Transitional Housing.

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

The Oakland County Continuum of Care does utilize a coordinated entry process to facilitate access to housing. Various agencies within the Pontiac community participate with housing services such as Rapid rehousing, Prevention and Supportive and Transitional Housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Oakland County Continuum of Care does utilize a coordinated entry process to facilitate access to housing. Various agencies within the Pontiac community participate with housing services such as Rapid rehousing, Prevention and Supportive and Transitional Housing.

SP-65 Lead based paint Hazards – 91.215(i)

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

Oakland County Health Division, in collaboration with the Oakland County Lead Prevention Partnership, has compiled a Toolkit for distribution by Cities, Villages and Townships (CVTs) that serve as a convenient, one-stop place for information about lead. This toolkit is meant to supplement the Michigan Department of Health & Human Services Childhood Lead Poisoning Prevention Program Lead-free Michigan toolkit.

How are the actions listed above related to the extent of lead poisoning and hazards?

City of Pontiac residents are able to access the lead-free toolkit, which will educate them on ways to protect themselves against lead poisoning and learn ways to prevent exposure to materials containing lead.

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

All local, state, and federal guidelines for lead will be used.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Pontiac is dedicated to addressing the needs of its residents who live at or below the poverty level. During this five-year plan, the City, and other partners, developers, and community stakeholders, will continue to pursue resources and partnerships to support and develop affordable housing.

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

The goals, programs, and policies of this plan include providing homeowners with repair assistance, assisting with down-payment for ownership, revitalizing neighborhoods, and encouraging housing development.

SP-80 Monitoring – 91.230

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

The City of Pontiac Grants and Philanthropy Department will have the primary responsibility for monitoring the Consolidated Plan for the City of Pontiac. The Grants and Philanthropy in conjunction with the Finance department will maintain financial, budgets, and track spending and regulatory compliance. The Grant & Philanthropy Department will create a monitoring process that will include a checklist of all things that programs and activities will be reviewed. This will include the City's responsibility, Sub-recipient performance, all program requirements and what action will be taken for non-compliance. The City's Grant and Philanthropy department will manage the day-to-day overall operation of the CDBG funding and activity including grant funded positions.

The monitoring progress will include onsite visits to sub-recipients, file review, technical support when needed and corrective action plans. It will also include internal monitoring of all budgets and reports, timesheets, and monitoring spending. City Inspectors will also be written into policy and procedures to ensure that all housing projects are following federal, state and local laws.

Expected Resources

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

Introduction

The City of Pontiac anticipates an estimated allocation of \$1,500,000 in CDBG funding for PY2024. The City's CDBG program year will start on July 1, 2024, and end on June 30th, 2028. The City of Pontiac has not been the direct recipient of its CDBG funding in well over 10 years but has been a subrecipient of Oakland County. This will be the first year that Pontiac administers its own funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,473,045	0	0	1,473,045	0	CDBG is entitlement funding that is utilized to provide decent housing, a suitable living environment, and opportunities to expand economic opportunities for low to moderate income persons.

Table 54 - Expected Resources – Priority Table

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

The City of Pontiac will continue to utilize federal, state, local, and private resources currently available to develop and expand affordable housing opportunities, homeownership options for low-to-moderate income households, and to promote other critical community sustainability initiatives. Other resources that are available to assist the City address its housing and community development needs include: MSHDA providing low income tax credits, missing middle and Michigan neighborhood Program. The state provided funding for Oakland County government to move 600 workers to the downtown area. The City of Pontiac has also been awarded a USDA forestry grant and a Department of Transportation RAISE grant with match funds coming from a private organization. Local housing CHDO's are planning \$50 million in investments in the targeted areas. The American Rescue Plan funds will continue to assist homeowners with home repairs and blight remediation.

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

The City of Pontiac has vacant buildable lots throughout the City that can be used to promote and encourage the building of new housing structures. The Oakland County landbank and The State of Michigan also own parcels in the City of Pontiac. Residents are encouraged to locate and purchase land that may be adjacent to their home. This could eliminate blighted property and potentially produce new housing.

Discussion

The need for decent, safe, and affordable housing is a priority for the City of Pontiac. The City will continue to use all resources available including local, state, federal funding.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Buyer Assistance	2024	2025	Affordable Housing	District 1,6,7	Housing Economic and Community Development Administration, Planning and Management	CDBG: \$100,000	Homeowner Housing Added: 10 Household Housing Unit
2	Owner Occupied Home Repair	2024	2028	Affordable Housing		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$700,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Aesthetic Improvements	2024	2028	Non-Housing Community Development		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$300,000	Other: 5 Other
4	Planning and Capacity Building	2024	2028	Non-Housing Community Development		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$300,000	Other: 2 Other
5	Blight Remediation	2024	2028	Non-Housing Community Development		Housing Economic and Community Development Administration, Planning and Management	CDBG: \$100,000	Buildings Demolished: 1 Buildings

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Home Buyer Assistance
	Goal Description	
2	Goal Name	Owner Occupied Home Repair
	Goal Description	n/a
3	Goal Name	Aesthetic Improvements
	Goal Description	n/a
4	Goal Name	Planning and Capacity Building
	Goal Description	n/a
5	Goal Name	Blight Remediation
	Goal Description	n/a

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Pontiac will be administering all CDBG projects for the FY2024 Action Plan. The projects will begin on July 1, 2024, and end on June30, 2025.

Projects

#	Project Name
1	Owner Occupied Home Repair
2	Homebuyer Assistance
3	Commercial Corridors
4	Administration and Planning
5	Blight Remediation

Table 56 – Project Information

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

The reason for the allocation is based on the needs assessment. All projects will address the underserved needs.

AP-38 Project Summary
Project Summary Information

DRAFT

1	Project Name	Owner Occupied Home Repair
	Target Area	
	Goals Supported	Owner Occupied Home Repair
	Needs Addressed	Housing
	Funding	CDBG: \$1,500,000
	Description	The program aims to ensure that residents' homes are decent, safe, and sanitary. Additionally, the program strives to revitalize neighborhoods, fostering a sense of community pride and well-being.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families to be assisted will be 25. The families will be low to moderate income.
	Location Description	The entire City of Pontiac with area of focus being prioritized.
	Planned Activities	Repair
2	Project Name	Homebuyer Assistance
	Target Area	
	Goals Supported	Home Buyer Assistance
	Needs Addressed	Housing
	Funding	CDBG: \$1,500,000
	Description	This project will assist those first-time homebuyers to purchase a home within the City of Pontiac. They will be assisted with the down payment that is required by their mortgage lender.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families to benefit from this proposed activity is 10. Family must be Low to Moderate income.
	Location Description	This will be a City-wide project with those households in targeted area being prioritized.
	Planned Activities	Assist low to moderate income families with down payment assistance.
3	Project Name	Commercial Corridors
	Target Area	

	Goals Supported	Aesthetic Improvements
	Needs Addressed	Economic and Community Development
	Funding	CDBG: \$1,500,000
	Description	Facade and Aesthetic improvements through neighborhoods serving commercial corridors. Encourage visual improvements to commercial properties located in designated areas.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	All residents in the City will benefit from this project. This area is primarily Low to moderate income families.
	Location Description	Project will take place in City Council Districts 1,6, and 7
	Planned Activities	This project is to assist with
4	Project Name	Administration and Planning
	Target Area	
	Goals Supported	Home Buyer Assistance Owner Occupied Home Repair Aesthetic Improvements Blight Remediation Planning and Capacity Building
	Needs Addressed	Housing Economic and Community Development Administration, Planning and Management
	Funding	CDBG: \$1,500,000
	Description	Overall coordination of CDBG administration. Planning and capacity building.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The families that will benefit from this program will be low to moderate income.
	Location Description	This will be for all projects.
	Planned Activities	The administration of CDBG. This includes salary and wages and possibly planning dollars.
5	Project Name	Blight Remediation
	Target Area	

Goals Supported	Planning and Capacity Building
Needs Addressed	Administration, Planning and Management
Funding	CDBG: \$1,500,000
Description	Address and eliminate slum and blighted conditions throughout the City.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	All families reached will benefit from this project.
Location Description	This will benefit the targeted area of 1,6, and 7.
Planned Activities	Neighborhood revitalization initiatives.

AP-50 Geographic Distribution – 91.220(f)

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

The City of Pontiac will provide CDBG funds to activities benefiting low to moderate residents throughout the City. There will be focus on portions of Council District 1, 6, and 7. This is an area that has been underserved and the make-up is more than half low to moderate income. This area is also part of a census tract and a promise zone.

Geographic Distribution

Target Area	Percentage of Funds
District 1,6,7	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for the priorities for allocating investments geographically was that the projects meet a national objective, leveraging other resources that are focused in the targeted area. We are also looking at the organizations' capacity to complete projects in a timely manner.

Discussion

Affordable housing was identified as the largest underserved need in the City of Pontiac Consolidated Plan. The City will be receiving funding for the HOME program in 2025.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Pontiac has not administered CDBG but has been the Sub-recipient to Oakland County for many years. During this time, the Oakland County CoC and its members has generally been the agencies to assist homeless individuals. The City of Pontiac will use the CDBG funding to assist with repair to existing units and

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

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	25

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Through the existing Pontiac Home Repair Program and the Downpayment Assistance Program, the City of Pontiac will be able to assist approximately 10 qualifying residents with downpayment assistance for their first homes and will perform up to \$25,000 in critical home repairs to 25 qualifying owner-occupied homes in the City of Pontiac.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Pontiac has great need for new public housing developments in order to provide sufficient housing for low-income residents. By focusing on commercial redevelopment and blight remediation, the City will attract developers, and will be able to provide potential sites for redevelopment into public housing.

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

Though the City of Pontiac does not plan to create additional public housing units in the next year, the planned efforts towards blight remediation and commercial corridor improvements will prepare potential sites for redevelopment and attract potential developers to be able to create public housing developments.

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

Promote the Homebuyer assistance program to all PHA's. Encourage FSS program and homeownership readiness courses.

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

There is a unit within the PHA that is currently being accessed by code enforcement and other city officials for improvements. These issues will be monitored and critiqued according to findings. The City will work with the public housing administration to address how the city could further assist with any financial and other needs.

Discussion

The City of Pontiac has great need for new public housing developments in order to provide sufficient housing for low-income residents. By focusing on commercial redevelopment and blight remediation, the City will attract developers, and will be able to provide potential sites for redevelopment into public housing.

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

Introduction

This plan year constitutes a transition from County to City administration of CDBG funds and system-provided City level data is not yet available for some items. The data available pertaining to the homeless population in Pontiac is included with data for all of Oakland County. There is not data available with regards to the City of Pontiac specifically. The City of Pontiac plans to attend Oakland County Continuum of Care meetings to ensure that the City is engaging with local organizations to assist the homeless and at risk populations in Pontiac.

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

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

This plan year constitutes a transition from County to City administration of CDBG funds and system-provided City level data is not yet available for some items.

The City of Pontiac plans to attend Oakland County Continuum of Care meetings to ensure that the City is engaging with local organizations to assist the homeless and at risk populations in Pontiac.

Addressing the emergency shelter and transitional housing needs of homeless persons

This plan year constitutes a transition from County to City administration of CDBG funds and system-provided City level data is not yet available for some items.

The City of Pontiac plans to attend Oakland County Continuum of Care meetings to ensure that the City is engaging with local organizations to assist the homeless and at risk populations in Pontiac.

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

This plan year constitutes a transition from County to City administration of CDBG funds and system-provided City level data is not yet available for some items.

The City of Pontiac plans to attend Oakland County Continuum of Care meetings to ensure that the City

is engaging with local organizations to assist the homeless and at risk populations in Pontiac.

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

This plan year constitutes a transition from County to City administration of CDBG funds and system-provided City level data is not yet available for some items.

The City of Pontiac plans to attend Oakland County Continuum of Care meetings to ensure that the City is engaging with local organizations to assist the homeless and at risk populations in Pontiac.

Discussion

This plan year constitutes a transition from County to City administration of CDBG funds and system-provided City level data is not yet available for some items. The data available pertaining to the homeless population in Pontiac is included with data for all of Oakland County. There is not data available with regards to the City of Pontiac specifically. The City of Pontiac plans to attend Oakland County Continuum of Care meetings to ensure that the City is engaging with local organizations to assist the homeless and at risk populations in Pontiac.

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

Introduction:

The City of Pontiac has a great need for affordable housing to meet the needs of low-income residents. Housing expenses have increased dramatically in recent years and have increased the challenges that residents face when seeking affordable housing. Increasing the housing stock in Pontiac with units that reflect the needs of low-income residents will help to remediate the problem. In order to attract developers to Pontiac to build affordable housing developments, the City plans to focus on blight remediation as one of the areas of focus for the first year of the consolidated plan. Remediating blight will make areas more attractive to developers and by demolishing blighted buildings, will potentially create parcels within the City that are ready for developments.

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

City officials are currently working on zoning ordinances that would allow for affordable housing to be built or to attract developers into the city. Code enforcement is dedicated to enforcing code violations and problem areas for compliance with city ordinances. There is a continued effort to improve fees, taxes or charges that would prohibit barriers to affordable housing by monitoring landlord registration for rental units and code violations. The city will continue to apply for financial resources for additional public and private housing funding.

Discussion:

In order to meet the needs of Pontiac residents for an increase in available affordable housing units, the City of Pontiac plans to make efforts to attract housing developers to the area by removing blighted properties, creating more available parcels that are ready for development, and collaborating with developers on zoning concerns.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Pontiac has developed the following actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, enhance coordination between public, private housing, and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City of Pontiac plans to address obstacles to meeting the underserved by continuing to seek financial resources by either grant funding, private sector donations, appropriations, and other sources. The City will continue to focus on building up the city's housing stock and seeking to improve the quality of life for the residents of the city. The City will enhance involvement in the CoC activities to have a better understanding of the unique needs of the City of Pontiac. The City will continue to promote economic development throughout the city and continue to efforts to remove slum and blighted conditions in the city.

Actions planned to foster and maintain affordable housing

The City of Pontiac will continue to fund the Pontiac Home Repair Program using ARPA funding. The City will also utilize CDBG funding for the PY 2024-2025 to assist an estimated 25 homeowners to repair their homes. The city will also assist with downpayment assistance for first time home buyers who meet the low-income requirements of the Program. The City will continue to foster a relationship with the housing agencies in Pontiac area to better assist with the planning and coordination of housing assistance.

Actions planned to reduce lead-based paint hazards

The City of Pontiac will continue building inspections and lead-based observation during inspections using inspectors that are certified in lead remediation. The city inspectors will give information to residents regarding lead safety. All homes funded by CDBG funds will follow all lead-based paint hazard guidelines. Oakland County has various programs for lead in water, and in paint.

Actions planned to reduce the number of poverty-level families

The City will continue to foster relationships with community partners and the partners within the CoC to assist those families who are at or below the poverty level. All CDBG programs are dedicated to low to moderate income families.

Actions planned to develop institutional structure

The City of Pontiac has many productive relationships with community partners in the implementation

of housing and community development projects within the city. The Community and Economic Development department will continue to coordinate activities among the public and private agencies and organizations to build a plan to increase the affordable housing stock within the city. With this continued effort the goals and objectives laid out in this Consolidated plan will be effectively addressed by more than one entity.

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

The City of Pontiac will commit to developing more relationships with the communities private and public agencies such as County, federal, and State agencies as well as private and non-profit sectors, to serve the needs of the targeted income individuals and families in the City of Pontiac.

Discussion:

The City of Pontiac has developed the following actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, enhance coordination between public, private housing, and social service agencies.

Program Specific Requirements

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

Introduction:

N/A

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

With the PY 2024 CDBG program funds, the City of Pontiac estimates it will receive a grant in the amount of 1,500,000 and do not anticipate any program income. The City has budgeted \$300,000 for administration and planning which would allow for at least two full-time positions and other planning activities. The city has also budgeted \$800,000 towards two housing assistance programs which includes homebuyer assistance and home repair. The remaining budget will be dedicated towards Neighborhood revitalization in the amount of \$400,000.

Appendix - Alternate/Local Data Sources

1	Data Source Name chas
---	---------------------------------

	<p>List the name of the organization or individual who originated the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. Local governments use CHAS data to plan how to spend HUD funds, and HUD may also use the data to distribute grant funds. For more background on the CHAS data, including data documentation and a list of updates and corrections to previously released data,</p> <p>Provide a brief summary of the data set.</p> <p>The data set was limited to data and statistics regarding Pontiac, MI</p> <p>What was the purpose for developing this data set?</p> <p>n/a</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2020</p> <p>Briefly describe the methodology for the data collection.</p> <p>n/a</p> <p>Describe the total population from which the sample was taken.</p> <p>The estimated total population of Pontiac, MI in 2020, per the United States Census Bureau, was 61,606.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The City of Pontiac has a population of 61,606, per the United States Census Bureau 2020 estimate. The majority of the population is extremely low-income, low-income, or moderate income, with approximately 27.7% of the population at or below the poverty line.</p>
2	<p>Data Source Name</p> <p>2013-2017 CHAS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. Local governments use CHAS data to plan how to spend HUD funds, and HUD may also use the data to distribute grant funds. For more background on the CHAS data, including data documentation and a list of updates and corrections to previously released data.</p>

<p>Provide a brief summary of the data set.</p> <p>The data set was focused on the population of Pontiac, which, per the United States Census Bureau was estimated to be 61,606 in 2020.</p>
<p>What was the purpose for developing this data set?</p> <p>n/a</p>
<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2020</p>
<p>Briefly describe the methodology for the data collection.</p> <p>n/a</p>
<p>Describe the total population from which the sample was taken.</p> <p>The estimated total population of Pontiac in 2020, per the United States Census Bureau, was 61,606.</p>
<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The City of Pontiac has a population of 61,606, per the United States Census Bureau 2020 estimate. The majority of the population is extremely low-income, low-income, or moderate income, with approximately 27.7% of the population at or below the poverty line.</p>