



CONSOLIDATED
ANNUAL PERFORMANCE
EVALUATION REPORT
FISCAL YEAR 2003

Contact Person:

Rochelle Katz
Community Development Director
12121 Hemingway
Redford, MI 48239
(313) 387-2785

Submission Date: June 30, 2004

<u>TABLE OF CONTENTS</u>		<u>PAGE</u>
PART I—CAPER		1 - 21
A.	DESCRIPTION & USAGE OF AVAILABLE RESOURCES.....	1
B.	ASSESSMENT OF FIVE YEAR GOALS AND OBJECTIVES.....	1 - 10
	1. Improve and preserve the existing affordable housing stock within the Township.	2 - 3
	2. Expand the availability of safe, decent, affordable and accessible rental housing for low income households	4
	3. Adjust housing assistance programs to ensure that priority is given to those individuals earmarked as "priorities" by the Federal Government.	4 - 5
	4. Improve homeless assistance, to ensure that the most effective steps are taken to assist this sector of the population.	5- 6
	5. Continue to increase the supportive services and programs that are available within Redford Township.	6 - 7
	6. Provide assistance to homeless individuals and families with children (including subpopulations: Severely mentally ill, alcohol/other drug addicted, Fleeing domestic violence, homeless youth, diagnosed with AIDS and related diseases.	7 -8
	7. Provide assistance to non-Homeless persons with special needs (including subpopulations: Elderly, Frail elderly, Persons with disabilities (mental, physical & developmentally), Persons diagnosed with AIDS and related diseases and other.)	8 -10
C	GEOGRAPHIC DISTRIBUTION OF FUNDS	10-11
D	AFFIRMATIVELY FURTHERING FAIR HOUSING	11-13
E	AFFORDABLE HOUSING	13-14
F	CONTINUUM OF CARE	14
G	OTHER ACTIONS	15-17
H	LEVERAGING RESOURCES	17-19
I	CITIZEN COMMENTS	20
J	SELF-EVALUATION	21
PART II--ANNUAL PERFORMANCE OF THE CDBG PROGRAM		22-25
A	ASSESSMENT OF CDBG FUNDS IN RELATIONSHIP WITH PLAN	22-24
B	HOME PROGRAM	24
C	MODIFICATIONS OF OBJECTIVES	24
D	ASSESSMENT OF EFFORT TO UTILIZE CDBG FUNDS	24
E	ASSESSMENT OF CDBG FUNDS IN MEETING NATIONAL OBJECTIVES	25
F	FUNDING TO ACQUIRE, REHABILITATE OR DEMOLISH	25
G	CDBG AND ECONOMIC DEVELOPMENT	25
PART III--IDIS		26-
A	PUBLIC NOTICE & RELATED ITEMS	26 - 29
B	CDBG FINANCIAL SUMMARY REPORT	30 -38
C	SUMMARY OF CONSOLIDATED PLAN PROJECTS	39 -63
D	BACK UP MATERIAL FROM TOWNSHIP FINANCE DEPT	
	<u>CONSOLIDATED ACTION PLAN EVALUATION REPORT</u>	

A. DESCRIPTION & USAGE OF AVAILABLE RESOURCES

The Charter Township of Redford's Community Development Department was able to provide affordable and supportive housing activities for the very low, low and moderate-income

households through the Community Development Block Grant (CDBG) program. Redford Township was also awarded an allocation of HOME dollars from the State of Michigan. Said dollars are used for down payment assistance/rehabilitation of single family homes in targeted areas.

The Charter Township of Redford was able to secure the funds it had anticipated in the Five Year Consolidated Plan for the fiscal year 2003. The Community Development Department received \$1,428,000 for its CDBG program (including program income.)

Redford Township works with other State & Federal agencies and non-profit agencies to bring funding to our community. The Township is pleased that Presbyterian Villages of Michigan was awarded approval from the Michigan State Housing Development Authority for a new elderly housing complex that will provide supportive services. This new complex will greatly enhance our Six Mile Corridor. This location will also house our new District Library. Both projects are slated for completion in fall of 2004.

B. ASSESSMENT OF FIVE YEAR STRATEGIC GOALS AND OBJECTIVES

The Charter Township of Redford is pleased with its accomplishments for 2003. The Township has made great strides in reaching the goals and objectives, as set in our five year Consolidated Plan.

Redford Township is making its best effort to complete the following goals and objectives:

1. *IMPROVE AND PRESERVE THE EXISTING AFFORDABLE HOUSING STOCK WITHIN THE TOWNSHIP.*
2. *EXPAND THE AVAILABILITY OF SAFE, DECENT, AFFORDABLE AND ACCESSIBLE RENTAL HOUSING FOR LOW INCOME HOUSEHOLDS.*
3. *ADJUST HOUSING ASSISTANCE PROGRAMS TO ENSURE THAT PRIORITY IS GIVEN TO THOSE INDIVIDUALS EARMARKED AS "PRIORITIES" BY THE FEDERAL GOVERNMENT.*
4. *IMPROVE HOMELESS ASSISTANCE, TO ENSURE THE MOST EFFECTIVE STEPS ARE TAKEN TO ASSIST THIS SECTOR OF THE POPULATION.*
5. *CONTINUE TO INCREASE THE SUPPORTIVE SERVICES AND PROGRAMS THAT ARE AVAILABLE WITHIN REDFORD TOWNSHIP.*
6. *HOMELESS INDIVIDUALS AND FAMILIES WITH CHILDREN (INCLUDING SUBPOPULATIONS: SEVERELY MENTALLY ILL, ALCOHOL/OTHER DRUG ADDICTED, FLEEING DOMESTIC VIOLENCE, HOMELESS YOUTH, PERSONS DIAGNOSED WITH AIDS AND RELATED DISEASES AND OTHER.)*
7. *NON-HOMELESS PERSONS WITH SPECIAL NEEDS (INCLUDING SUBPOPULATIONS: ELDERLY, FRAIL ELDERLY, and PERSONS WITH DISABILITIES (MENTAL, PHYSICAL & DEVELOPMENTAL), PERSONS DIAGNOSED WITH AIDS AND RELATED DISEASES AND OTHER.)*

STRATEGIC GOAL 1:

IMPROVE AND PRESERVE THE EXISTING AFFORDABLE HOUSING STOCK WITHIN THE TOWNSHIP.

The Community Development Department uses funds from the Community Development Block Grant program to assist in the preservation and rehabilitation of Redford Township's housing stock.

A Housing Rehabilitation Department devotes its energies to working with low and moderate income single-family homeowners to improve their living conditions. Over the last reporting period, the department has completed:

Housing Rehabilitation Loan/Grant Program	51
Substantially Completed	31

The Charter Township of Redford's Housing Rehabilitation program is designed to assist only those households whose incomes fall at or below 80 percent of the median income level, which by definition, would make this program available to eligible moderate income families, as well as low income families.

Since household income is one of the primary eligibility criteria for these programs, the Township makes the appropriate verification of income in all cases as part of the application screening process.

The Township has chosen to continue to make rehabilitation of the owner occupied housing stock a high priority. Due to the great demand of this program, the Charter Township of Redford will allocate additional resources towards this activity. A survey was done six years ago which allocated dollars toward housing rehabilitation. The report stated that our community had a strong and stable housing stock, but there were areas of concern.

The study categorized the housing stock by the soundness of the structures and the environmental conditions of the area. A standard home was judged to be in good condition, but needed some minor maintenance or repairs, like cleaning or painting. A great majority of the housing stock was considered to be in standard conditions.

2

A deteriorated home was considered to be in poor condition. Homes that were deteriorated had a defect in a single major structural element, such as: roof, walls out of plumb or five or more minor structural flaws like missing material, rotted frames or sills or open cracks or holes.

The structural survey indicated that only 3.7% or 703 units were deemed to be deteriorated out of the 19,022 detached single family units in Redford. The study grouped these units into Neighborhood Strategy Areas, also called "Enhanced Code Enforcement Areas."

These areas had:

- ❖ At least one house on every block with a deteriorated structure.
- ❖ Many structures with several minor defects.
- ❖ Homes needing new roofs.
- ❖ Blighting conditions.
- ❖ Approximately 40 blocks.

Over the past six years, the Township has made a concerted effort to improve neighborhoods. The Township directed a plethora of services and programs into these target areas. Some

examples of the programs include: code enforcement, housing rehabilitation, sidewalk replacement, rental inspections, housing repair workshops and clean up activities.

The study was re-done within the "Enhanced Code Enforcement Areas" two years ago. The results were very positive. Our efforts over the past six years included \$2.7 million of CDBG dollars in housing rehabilitation projects or 219 projects. The homeowners within our target areas spent an additional \$12 million on home improvement activities.

The areas of concern had shrunk considerably over the six year period. The Township will continue to direct rehabilitation dollars into these areas for a couple more years to ensure that those requesting assistance are able to obtain it. These areas still need additional work, for the study results reveal that there are still 380 homes in deteriorated conditions.

This area will also be used as our target zones for our HOME funding from MSHDA, which was received in March 2003. The HOME program will provide approximately 10 families down payment assistance and rehabilitation funds. Redford currently has 8 families actively searching for homes with two home inspections pending.

3

STRATEGIC GOAL 2:

EXPAND THE AVAILABILITY OF SAFE, DECENT, AFFORDABLE AND ACCESSIBLE RENTAL HOUSING FOR LOW INCOME HOUSEHOLDS.

Redford Township Housing Commission completed our permanent transfer of Section 8 Housing Choice Vouchers to the Michigan State Housing Development Authority (MSHDA) during the next fiscal year. The HC has determined that it is no longer feasible for our agency to manage this program.

MSHDA & Redford will continue to work with the homeless population, making said Housing Choice Vouchers available to those needy families who qualify as homeless. This type of program requires a different type of case management, for it is much more staff intensive, than that of a non-homeless Voucher program.

The Township will make referrals to households whose income meets the primary eligibility criteria for this program. The transfer to MSHDA will ensure that funding for this program remains within the same jurisdiction.

STRATEGIC GOAL 3:

ADJUST HOUSING ASSISTANCE PROGRAMS TO ENSURE THAT PRIORITY IS GIVEN TO THOSE INDIVIDUALS EARMARKED AS "PRIORITIES" BY THE FEDERAL GOVERNMENT.

Redford Township has directed its activities to address the promotion of self-sufficiency among participating families, including the provision of supportive services to those families, as mandated by the Congress. Redford Township funds non-profit organizations that help to enable the clients to learn the skills to be self-sufficient.

The supportive services will assist in achieving long-term solutions to homelessness, which is to ensure that homeless persons are employed, healthy and productive citizens. For this to occur, counseling, job training, substance abuse treatment, medical attention, marriage counseling, adequate housing and so forth, must be available.

Our CDBG programming and general Township budget provides additional assistance to families, who reside in Redford Township. Community Development has began to implement the HOME program which will specifically target low and moderate income households. This new initiative will enable families to purchase and rehabilitate a home within our community.

The HOME program has 8 families actively searching for homes with two home inspections pending.

CDBG programming offers an array of supportive programs to enable families to reach their potential. There is a special emphasis on efforts to assist the very low income and the disabled populations.

4

Some examples of programs include: Redford Interfaith Relief, Senior Citizen services & programs and Wayne County Neighborhood Legal Services, Dial A Ride service, Meals on Wheels and neighborhood associations. Together, Redford attempts to provide a better environment for families in need.

STRATEGIC GOAL 4:

IMPROVE HOMELESS ASSISTANCE, TO ENSURE THE MOST EFFECTIVE STEPS ARE TAKEN TO ASSIST THIS SECTOR OF THE POPULATION.

The Community Development Office has strong relationships with area wide shelters and agencies. These organizations ensure that the homeless receive the extra services that are necessary.

The Community Development Office works with the following emergency agencies:

- i) First Step-- emergency shelter for abused women and children that are victims of domestic violence.
- ii) COTS (Coalition On Temporary Shelter)-- temporary emergency and long term shelter for the homeless.
- iii) Jesus Center-- emergency shelter for the homeless males.
- iv) Family Center (Wayne Metro Community Service Agency (CSA))-- providing emergency shelter plus offering an array of services: job training, support groups, childcare, tutoring and medical referrals.
Wayne-Metro CSA has been designated by Wayne County as a recipient of the Stewart B. McKinney Act funds for aid to the homeless. A Homeless Task Force has been created to assist initiatives and solutions to address the needs of the homeless persons in Wayne County.

In addition to these efforts, Redford's Community Development Director is a member of the Grants Task Force for the United Community Services Agency, which administers the Federal Emergency Management Act Program for Wayne, Oakland and Macomb Counties. Through involvement with the Grants Task Force, the Township is able to be a part of the decision making process which determines the appropriation of funds, where and how they are needed the most in the tri-county area.

It is difficult to determine the number of Redford families that need extensive assistance. Approximately 4 percent of our population is at the poverty level according to the 2000 Census. Many need additional support in order to remain in their home. The following agencies provide assistance to our homeless population:

Lincoln Behavioral Services: Lincoln Behavioral Services provides psychiatric counseling for those persons that are emotionally disturbed.

5

Redford Community Schools: The Redford Community Schools offers night classes, JTPTA training and career counseling.

Redford Counseling Center: The Redford Counseling Center provides counseling services for those persons with drug and/or alcohol addictions.

Redford Church/Shelter programs: Redford churches participate in "Host the Homeless." Churches rotate throughout the year to offer food, shelter and services to needy families within the metropolitan Detroit area.

Redford Inter-Faith Services: A network of local churches provides guidance, counseling, food and organizational assistance to families. No affiliation with a local church is required. All Redford families are assisted based on income verification and availability of funds.

The Redford Community Development Office is aware of the importance of self-sufficiency programs as a means of integrating these families back into a stable lifestyle. The combination of financial and educational assistance is vital in an attempt to make low income families independent and self-reliant, thus reducing the threat of becoming homeless.

STRATEGIC GOAL 5:

CONTINUE TO INCREASE THE SUPPORTIVE SERVICES AND PROGRAMS THAT ARE AVAILABLE WITHIN REDFORD TOWNSHIP.

The Charter Township of Redford has utilized General Fund and Older American Act monies and CDBG funds to provide support and services to those persons requiring assistance over the past year. Redford Township has an aging population. It is necessary to review the types of programs offered to ensure that they meet the changing needs of this population.

SENIOR CITIZEN'S DEPARTMENT: Redford Township offers assistance to individuals that require extra support in order to continue living independently. The Township offers in-house programs and services and makes referrals to outside agencies for assistance that frail elderly, elderly and others with special needs require to remain living in their single family homes.

The Senior Citizen's Department in Redford Township provides an array of services and activities for elderly residents of Redford Township including these programs: Care-ring, a telephone re-assurance service offered at no charge; Meals-on-wheels; Home Share; and home services.

The File of Life program helps to ensure that vital client information is readily available to appropriate parties in case of an emergency. The senior is responsible for completing a history of health records and contacts which is kept in a plastic holder/magnet on the refrigerator.

6

The Township Fire Department is then notified that the senior citizen is a member of the File of Life. If they need to assist this home at any time, the Police or Fire Department will be prepared to offer better assistance to this elderly and/or disabled member of the community.

The Township also offers a cell phone program for seniors. Used cell phones are given out to needy seniors to offer more security for a homebound or single head of household. This program is intended to lessen the number of seniors that fall and are unable to get help in a timely fashion.

HOUSING REHABILITATION:This CDBG program has benefited the senior citizen population as well. 17 elderly households have received assistance through the Housing Rehabilitation program. Of the 82 housing rehabilitation loan/grant projects that have been completed or are underway, 46% of the projects were for (17) elderly/ (22) disabled households.

STRATEGIC GOAL 6:

PROVIDE ASSISTANCE TO HOMELESS INDIVIDUALS AND FAMILIES WITH CHILDREN (INCLUDING SUBPOPULATIONS: SEVERELY MENTALLY ILL, ALCOHOL/OTHER DRUG ADDICTED, FLEEING DOMESTIC VIOLENCE, HOMELESS YOUTH, DIAGNOSED WITH AIDS AND RELATED DISEASES AND OTHER.).

The Charter Township of Redford has chosen to address the homeless population in priority #4. Homelessness is a complex problem that requires an emergency response. The Redford Township works in conjunction with other agencies to help alleviate the problems associated with homeless.

The Township is cognizant of those people who are "at-risk" of becoming homeless, which is any household that spends more than thirty (30) percent of their income on housing.

4 percent of families that live in Redford are at or below the poverty level; many are paying in excess of thirty (30) percent of their income on rent. With a great majority of families classified as severely burdened or paying excessive housing costs - greater than fifty (50) percent of their income goes toward housing costs.

The Township recognizes that the homeless population is comprised of many sub-populations so it is necessary to target assistance for those persons with special needs.

Mentally Disabled It is difficult to access the number of families in Redford Township's that have a mental disability. However, the Home Information Center does to identify a large percentage for those categorized as homeless as being mentally disabled.

Alcohol & Drug Abuse The Detroit/Wayne County Homeless Coalition found that 38 percent of homeless individuals indicated they had some type of substance abuse. The Township is unable to identify a percentage of the needy population that would be classified as an alcohol and drug abuser.

Runaway and Abandoned Youth Redford Township provides assistance to our troubled youth by making referrals to GrowthWorks, a contracted agency. GrowthWorks accepts self-referrals, police, school and similar agencies. This agency has an office at the Redford Community Center. The Township provides space for group and individual meetings.

Victims of Domestic Violence A significant portion of homeless families are identified as female headed households, 95 percent. It is not known what percentage of these families are victims of domestic violence, however, 7 percent have been involuntarily displaced.

Acquired Immune Deficiency Syndrome (AIDS) Every metropolitan county in the State of Michigan has had at least one reported case of the disease. Over half of the 2,040 persons in the state with reported cases of AIDS live in Wayne County, and eighty percent of these Wayne County residents lives in Detroit.

Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. Redford Township knows of only one person on the Section 8 Rental Assistance program with AIDS.

STRATEGIC GOAL 7:

PROVIDE ASSISTANCE TO NON-HOMELESS PERSONS WITH SPECIAL NEEDS (INCLUDING SUBPOPULATIONS: ELDERLY, FRAIL ELDERLY, PERSONS WITH DISABILITIES (MENTAL, PHYSICAL & DEVELOPMENTAL), PERSONS DIAGNOSED WITH AIDS AND RELATED DISEASES AND OTHER.)

The Charter Township of Redford is deeply concerned with the elderly/handicapped populations. Thus, the Township will make our best efforts to assist this population. Redford will work with Adult Protective Services when a frail elderly person can no longer live independently without some outside assistance. The frail elderly person is then provided supplemental assistance with the intervention of Adult Protective Services.

It is not possible to determine the exact number of handicapped persons or persons with HIV, who have housing needs in the state. Redford will make our best effort to assist these persons with guidance in terms of were to find available housing.

Elderly According to the 2000 U.S. Census 16.5 percent of the Redford Township population is over 65 years of age and 6 percent of the population is 60-64 years of age.

Minock Meadows, a Township owned housing complex, was designed to serve the elderly community. The 90 unit apartment complex is geared for the moderate income household.

Frail Elderly A small percentage of the population is over 85 years of age, 2 percent, according to the 2000 U.S. Census. Redford Township can expect this percentage to increase over the next few years, as 4 percent of the population is between the ages of 75 and 84 years of age.

The frail elderly are assisted through the Senior Citizen's Department of Redford Township. These individuals are qualified to receive services that enable them to maintain their single family homes and independence. Services that can be received range from simple maintenance chores to delivery of meals.

The Township continues to network with elder care providers to create more programs at little or no charge to seniors. Two outstanding programs include File of Life and Cell Phones for Seniors. These two programs enable senior citizens to stay in their homes as they become frailer.

Disabled (Mental, Physical & Developmental) Since there is no single source of data on persons with handicaps and since, in many cases, these persons may not require or receive assistance, it is impossible to determine the exact number of handicapped persons with housing needs in the state. At best, one can make an attempt to measure the extent of the housing needs that may exist among the handicapped population.

The Community Development Block Grant Program funds ARC of Northwest. The ARC of Northwest is a non profit organization that provides assistance, education and programming for the developmentally impaired. CDBG dollars are used to support the Summer Recreation program for young adults. As well, the Redford Community Center provides rooms for year round programming for children.

The Lincoln Behavioral Center has proven to significantly assist the mentally challenged population. Redford Township knows the importance of partnering with agencies like Lincoln Behavioral Services. Many of the walks in clients are diagnosed with mental disorders. These types of relationships help to ensure that clients will be successful in finding and living in suitable housing units.

9

Acquired Immune Deficiency Syndrome (AIDS) Every metropolitan county in the State of Michigan has had at least one of the reported cases of the disease. Over half of the 2,040 persons in the state with reported cases of AIDS live in Wayne County, and eighty percent of these Wayne County residents live in Detroit.

In 1988, it was established that those persons testing positive for HIV antibody must report their findings. Since that time, it is estimated by the Michigan Department of Public Health that the number of persons HIV positive is approximately 150,000.

Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. Redford Township knows of only one person on the Section 8 Rental Assistance program with AIDS.

C. GEOGRAPHIC DISTRIBUTION OF FUNDS

The Charter Township of Redford has chosen to target funding to specific areas that have been determined to need extra attention. As stated in prior sections of this report, a Housing Assessment was completed about five years ago. The report stated that our community had a strong and stable housing stock, but there were areas of concern.

The study categorized the housing stock by the soundness of the structures and the environmental conditions of the area. A standard home was judged to be in good condition, but needed some minor maintenance or repairs, like cleaning or painting. A great majority of the housing stock was considered to be in standard conditions.

A deteriorated home was considered to be in poor condition. Homes that were deteriorated had a defect in a single major structural element, such as: roof, walls out of plumb or five or more minor structural flaws like missing material, rotted frames or sills or open cracks or holes.

The structural survey indicated that only 3.7% or 703 units were deemed to be deteriorated out of the 19,022 detached single family units in Redford. The study grouped these units into Neighborhood Strategy Areas, also called “Enhanced Code Enforcement Areas.”

These areas had:

- ❖ At least one house on every block with a deteriorated structure.
- ❖ Many structures with several minor defects.
- ❖ Homes needing new roofs.
- ❖ Blighting conditions.
- ❖ Approximately 40 blocks.

10

Over the past six years, the Township has made a concerted effort to improve neighborhoods. The Township directed a plethora of services and programs into these target areas. Some examples of the programs include: code enforcement, housing rehabilitation, sidewalk replacement, rental inspections, housing repair workshops and clean up activities.

The study was re-done within the “Enhanced Code Enforcement Areas” two years ago. The results were very positive. Our efforts over the past six years included \$2.7 million of CDBG dollars in housing rehabilitation projects, or 219 projects. The homeowners within our target areas spent an additional \$12 million on home improvement activities.

The areas of concern had shrunk considerably over the six year period. The Township will continue to direct rehabilitation dollars into these areas for a couple more years to ensure that

those requesting assistance are able to obtain it. These areas still need additional work, for the study results reveal that there are still 380 homes in deteriorated conditions.

D. AFFIRMATIVELY FURTHERING FAIR HOUSING

The Charter Township of Redford is committed to carrying out existing fair housing laws, insuring availability of all housing on a non- discriminatory basis, including the elimination of any "institutional" practices that are discriminatory in effect, and educating the community as to everyone's right to live wherever one desires.

The Township recommends the continuation of furthering fair housing practices that currently exist within the community. Redford Township will support practices that foster fair housing, including but not limited to:

- * Promotion/Preservation of Affordable Housing
- * Relevant Public Policies
- * Section 8 - Rental Assistance
- * Approved Equal Housing Opportunity Plan

Our community promotes fair housing efforts with the support of several community groups and civic organizations. The following groups play a role in continuing fair housing.

<i>NAME</i>	<i>ROLE IN FAIR HOUSING</i>
<i>ARC - Northwest</i>	Assists mentally and physically disabled families seek housing and related services.
<i>Great Lakes Center for Independent Living</i>	Housing advocate for the disabled assisting persons to live independently.
<i>Home Information Center</i>	Referrals to housing rentals and community information.
<i>Lincoln Behavioral Services</i>	Agency providing housing assistance for the mentally disabled population.
<i>North Redford/Detroit Community Organization residents.</i>	Neighborhood agency to create racial harmony
<i>Plymouth Road Business Association</i>	Neighborhood agency to create racial harmony
<i>Redford Counseling Center</i>	Assists the mentally disabled and alcohol/drug dependent adjust to their housing.

<i>Rogers Park Neighborhood Association.</i>	Neighborhood agency to create racial harmony
<i>Six Mile Road Neighborhood Association</i>	Neighborhood agency to create racial harmony
<i>Telegraph/Hazelton Neighborhood Association</i>	Neighborhood agency to create racial harmony
<i>Western Heights Neighborhood Association</i>	Neighborhood agency to create racial harmony

Assistance Filing Fair Housing Complaints The Township also will continue to provide all residents and potential residents with referral assistance and/or advice for reporting fair housing complaints.

Redford Township does not have any court orders or consent decrees that affect the Township's provision of assisted housing or fair housing remedies.

The Charter Township of Redford will continue to operate programs that do not discriminate against any persons regardless of their race, gender or disability.

12

The Charter Township of Redford is committed to its Equal Housing Opportunity Plan. The community will continue to carry out the following objectives that were originally stated in our Equal Housing Opportunity Plan:

1. Outreach to lower income families.
2. Promoting greater housing opportunities for families outside areas of low income and minority impacted areas.
3. Ensuring equal opportunity to all applicants for participation in any Redford Township program.
4. Equal opportunity for participation in housing programs for minority and Section 3 businesses.
5. Assurances.

E. AFFORDABLE HOUSING

AVAILABILITY OF AFFORDABLE HOUSING:

The Charter Township of Redford promotes opportunities for affordable home ownership and preservation. The Township utilizes its Home Information Center (HIC) to offer assistance to the homebuyer or renter wishing to reside within the Township.

Owner/ Renter Opportunities

The Township utilizes the HIC to assist first time homebuyers or anyone wishing to reside within our community by offering literature about the community's school, shopping, places of worship, etc. The HIC also makes referrals to Michigan State Housing Development Authority (MSHDA) programs. This relationship has led to the assistance of households in maintaining and establishing homes within the Township.

The Township's HIC has a rental listing service to help potential renters seeking shelter in the community. Landlords are invited to list their rental property on a bulletin board that is displayed at the HIC office. When a landlord lists this rental unit, the following information is included: # of bedrooms, address of unit, rent, security deposit, and utilities provided (if any).

Families that are in distress are able to seek rent and mortgage subsidies at Redford Inter-Faith Relief. These dollars have been set aside for this critical need. Home Information staff will also be trained to provide credit counseling and guidance/referrals to families that have exhausted other resources.

Housing Rehabilitation

The Township will continue to provide funding for our Housing Rehabilitation program. This department will do 81 completed or substantially rehabilitation projects on single-family owner-occupied homes for the reporting period. The Housing Rehabilitation program is successful in that it increases the stabilization and upgrading of existing housing stock.

MAINTAINING AFFORDABLE HOUSING:

Redford Township's Housing Rehabilitation program is of the utmost importance to our community. The Township is an older municipality with an aging housing stock. The Housing Rehabilitation program allows residents to make necessary renovations required keeping the community strong and ideally suited for moderate-income families.

The Township utilizes programs to improve and renovate Redford's housing stock. The following residential properties were rehabilitated during the reporting period:

Housing Rehabilitation Loans/Grants	51
Loans	38
Grants	13
Housing Rehabilitation's Underway	31
Loans	13
Grants	11

The Housing Rehabilitation Department contracted with 82 homeowners. 54 percent of these rehabilitation projects were for female-headed households, 22 percent were low-income homeowners and 27 percent of the clients were elderly/disabled.

The Charter Township of Redford makes referrals to MSHDA program. As well, the Township works with the Wayne County Weatherization program. Both programs ensure that Redford families are able to maximize the assistance given. Income eligible handicapped families are also provided immediate assistance for modifications to their home to improve mobility from the Housing Rehabilitation Department.

F. CONTINUUM OF CARE

The Charter Township of Redford is concerned about our citizenry and their needs for comprehensive services. The Township is a resource for our households in need.

The Redford Housing Commission has designed a program that will allow the Township to make a good faith effort to meet the mandates of Congress. The Township entered an agreement with D-HUD to maintain assistance for the Homeless and Persons with Disabilities populations. As a result dollars have been specifically earmarked for these groups of people

14

Redford Township has joined the Out-Wayne County Homeless Coalition. This new organization is focusing efforts through a comprehensive approach to reach families in need. Redford will continue to participate in activities that will provide greater assistance to our community.

This Coalition has achieved a great deal in a short time. Since its inception, the Out-Wayne County Homeless Coalition has coordinated the efforts of many agencies and governments; thus, reducing the amount of duplicative services. Working together, the local governments are able to streamline procedures and maximize available funds. It is our hope that Out-Wayne County Homeless Coalition will receive funding from HUD to continue their efforts.

Persons with Disabilities Vouchers are available from MSHDA for clients with special needs. A large segment of these participants require supportive services from case managers. Redford Township continues to develop new relations with the appropriate agencies that help ensure our families are able to find and maintain safe and sanitary home.

G. OTHER ACTIONS UNDERTAKEN

ADDRESSING OBSTACLES TO MEETING UNDERSERVED NEEDS:

Redford Township continues to network with schools, churches and other non-profit agencies to identify needy individuals. It is critical to these populations that they are provided information as to the programs and services that are available. Redford will continue to make our best effort to publicize activities to increase awareness.

FOSTERING & MAINTAINING AFFORDABLE HOUSING:

The Charter Township of Redford will continue to review State and local policies for cost or incentives to develop, maintain or improve affordable housing in its jurisdiction. There are many barriers to affordable housing that may increase costs, act as disincentives to development or create barriers to production and maintenance of housing for low-income families. The Township does not have any "barriers to affordable housing" within its jurisdiction.

ELIMINATE BARRIERS TO AFFORDABLE HOUSING:

The Charter Township of Redford will continue to avoid all barriers to affordable housing, as it has in the past. The following are areas of concern:

Zoning: The Township Zoning Ordinance is free of barriers to affordable housing. The Redford Township Zoning Ordinance is a useful tool, designed to promote the health, safety and welfare of its residents. It does not contain any restrictive and exclusionary zoning or excessive subdivision controls that would impose barriers to affordable housing.

15

Building Codes: The Township adheres to the State guidelines, BOCA, designed to ensure that dwelling units are structurally sound and safe for their inhabitants. CABO guidelines are used for one and two family dwelling units. Such building codes do not include any codes which are insensitive to the older housing stock of the Township.

Development Fees: Redford Township does not impose an impact fee on developers seeking to take on projects within the municipality.

Approval and Permitting Systems: The Township does not utilize slow procedures that are burdensome and uncoordinated, nor does Redford impose repetitive reviews that require developers to incur high costs and lose valuable time.

Manufactured, Modular and Accessory Housing: The jurisdictions accept manufactured, modular and accessory housing, if the development is consistent with the Township's Zoning Ordinance. The Zoning Ordinance does not impose restrictive barriers on special types of new construction.

Redlining and Secondary Market Practices: Redford Township does not partake in the use of such practices.

OVERCOMING GAPS IN INSTITUTIONAL STRUCTURE & ENHANCED COORDINATION:

Redford Township is working in conjunction with numerous agencies and non-profit organizations at all levels of our government to avoid duplication of services. As dollars are continuing to lessen at the local level, it is necessary to seek a better means to achieve our goals. It is vital that agencies coordinate efforts to provide cost effective, streamlined programs and services.

EVALUATE & REDUCE LEAD-BASED PAINT HAZARD:

The Charter Township of Redford takes an active role in the prevention of childhood lead poisoning through housing-based approaches. Redford Township's program reflects the strategies that were devised by the Federal government.

The Charter Township of Redford has taken great strides to address lead-based paint hazards before they have a negative affect on our residents. Redford informs its renters and homeowners of potential lead hazards when they come into the Home Information Center or Housing Rehabilitation Department.

The Housing Rehabilitation Program addresses the issue of lead-based paint hazards during the inspection phase of a rehabilitation project. The applicant must sign and submit a statement that verifies that they have read, "Lead-Based Paint: A Threat to Your Children." Said pamphlet provides the homeowner with vital information of the dangers of lead-based paint.

The Home Information Center and Housing Rehabilitation Department complies with Federal Regulations. The Township will make the necessary modifications to our programs to ensure continued compliance with the Department of Housing & Urban Development and US Congress. These regulations will supersede local regulations.

COMPLIANCE WITH PROGRAM & COMPREHENSIVE PLANNING:

The Charter Township of Redford makes its best effort to meet the requirements for program and comprehensive planning. Our municipality works with our neighboring communities through the Conference of Western Wayne and Southeast Michigan Council of Governments to ensure that a regional approach to planning is considered when implementing new initiatives.

REDUCE NUMBER OF PERSONS LIVING BELOW POVERTY LEVEL:

Redford Township has a small percentage of families that are below the poverty level, less than 4 percent. It is very important, however, that Redford continues to seek to provide services and programs that will improve their quality of living.

Redford Inter-Faith Relief, a local non-profit, offers guidance to families in need. Assistance is offered in the form of food & clothing, referrals and credit counseling. Redford Inter-Faith Relief works with Wayne Metro to ensure that families have the opportunity to improve their living conditions.

H. LEVERAGING RESOURCES

INSTITUTIONAL STRUCTURES The Community Development Department was responsible for the preparation of the Charter Township of Redford's Consolidated Annual Performance Evaluation Report for 2003. Redford Township coordinates CDBG funds with other Township Departments to maximize its effectiveness.

The lack of developable land within the municipality is the main factor that limits the scope of Redford Township's affordable housing strategy. Redford Township is a well-established community, with 99 percent of its land developed. The remaining portion of land in the Township lies within a floodplain, therefore it is not suitable for development.

Our aging community has a number of properties in need of redevelopment. It is often necessary to provide incentives to developers as enticement for redevelopment. The Redford Township Brownfield Redevelopment Authority is an active board that works diligently with developers and investors to help revitalize our commercial and industrial properties.

It is important that Redford Township focus its affordable housing strategy in a direction that is best for the municipality. The Township must direct its energy toward the improvement of the residential infrastructure and rehabilitation of its housing stock, thus preserving its available affordable housing.

Redford Township's housing stock is ideally suited for the moderate-income family. By preserving the housing stock, the Township provides first time homebuyers with a stable environment in which to locate.

The Home Information Center offers assistance to first time homebuyers or anyone wishing to reside within the Township, by offering literature about the community’s schools, shopping, places of worship, etc. The Home Information Center also makes referrals to Michigan State Housing Development Authority. This relationship has led to the assistance of households in maintaining and establishing homes within the Township.

The Charter Township of Redford has coordinated its affordable and supportive housing strategy with the following organizations. The Township utilizes these organizations to their fullest.

<i>INSTITUTIONAL</i>	<i>CAPABILITIES</i>
<i>PUBLIC</i>	
<i>Community Development Department</i>	Infrastructure improvements, rehab program, planning & HIC.
<i>Youth Department</i>	Substance Abuse counseling.
<i>Senior Citizens</i>	Programs geared toward the elderly.
<i>Michigan State Housing Development Authority</i>	Conduit for State and Federal funds, tax exempt bonds, good professional staff. Section 8 Existing Housing Program, however, no development opportunities.
<i>PRIVATE</i>	
<i>Lenders</i>	Underwriting.
<i>Businesses</i>	Concerned leadership, strong civic commitments.
<i>Developers</i>	New construction of single family homes.
<i>Contractors</i>	New construction & rehabilitation.
<i>NON PROFITS</i>	
<i>Managers</i>	Multi-family housing.
<i>Social Service Agencies</i>	Mental health development.

The Home Information Center makes referrals to MSHDA for Single Family Loans, Mortgage Credit Certificates and NIP/HIP. The Township has also established working relationships with Wayne/Metro, First Step and other like agencies in an attempt to best service those requesting housing assistance from our Home Information Center.

Redford Township also cooperates with Housing Commissions outside our six county service area to accommodate the needs of those seeking shelter. The Township will continue to strengthen these relationships with the State, local and private agencies and/or institutions,

whenever possible, to offer the necessary assistance and programs to implement our Five Year Consolidated Plan.

I. CITIZEN COMMENTS

The Charter Township of Redford is required by law to prepare a Consolidated Annual Performance Evaluation Report (CAPER) for Fiscal Year 2003. This document must be available for the public to review and comment, prior to its submission to the Department of Housing and Urban Development (D-HUD).

The major purpose of the Charter Township of Redford's CAPER is to report the progress the Township has made in carrying out the Consolidated Plan - Action Plan. The document also provides the municipality the opportunity to assess our annual performance in relationship to

meeting the overall five-year Consolidated Plan priorities and objectives, and what actions or changes the Township intends to make as a result of our annual performance.

The Township is required to make available to the general public the CAPER for examination and comment for a 15 day period. As well, a public hearing was held on June 8, 2004 at 5:00 PM at the Redford Community Center, 12121 Hemingway, Redford MI 48239.

Copies of the document will be available for review at the following locations: Redford Township Community Development, 12121 Hemingway, Redford MI 48239; Redford Township Clerk's Office, 15145 Beech Daly, Redford MI 48239; Redford Township Library, 15150 Norborne, Redford MI 48239.

Comments from the public are welcome and may be submitted to the Township throughout the 15-day public comment period, May 27, 2004 - June 10, 2004 at 4:30 P.M. Please address your comments to: Community Development Department, 12121 Hemingway, and Redford MI 48239.

Special notices of the deadline for citizen comments were submitted to the following interested parties:

Redford Township Board of Trustees
Community Development Block Grant Advisory Chairman
Redford Township Planning Commission
Coventry Place (VOA)
Association for Retarded Citizens - Northwest Communities
Alliance for the Mentally Ill - Suburban West
Wayne County Community Development Department
Michigan State Housing Development Authority

Comments were accepted at the Redford Township Community Development Department, 12121 Hemingway, Redford, MI 48239, until 4:30 P.M. June 8, 2004. However, no comments were received to my office during the comment period.

20

J. SELF-EVALUATION

The Charter Township of Redford continues to make strides to achieve its goals, as stated in the five-year Consolidated Plan. The Township has also expanded our social services for low and moderate-income households. The addition of non-profit organizations has enhanced our ability to meet the needs of our community. The Annual Performance of CDBG programs will provide greater detail.

Redford Township's accomplishments in using the Community Development Block Grant dollars have been positive during the past year. Redford continues to work with non-profit organizations in order to maintain strong neighborhoods. As well, we strive to complete our construction projects in a timely manner so to provide a good and sound infrastructure.

Redford Township has enjoyed better communication with our neighborhoods. The Township is working with area residents to start neighborhood associations. These groups provide the

Township with a network of concerned citizens. These people provide constant input to our municipality. Redford will continue to work with these associations to ensure that our community is strong and viable.

The CAPER section of the CDBG programs will provide in-depth detail to our successes.

CAPER -CDBG PLAN

A. *ASSESSMENT OF CDBG IN RELATION TO THE PLAN*

The Charter Township of Redford was able to secure the funds it had anticipated in the five-year Consolidated Plan for the fiscal year 2003. The Community Development Department received \$1,428,000 for its CDBG program (including program income.) The Township designed the Annual Plan to be consistent with the Consolidated Plan, national and local objectives.

The Township's efforts are directed towards programs and services that make Redford a better place to live and work. The Community Development Block Grant program utilized its monies to enhance the community via the conservation, preservation and improvement of the housing stock, infrastructure, slum and blight removal and the commercial sector.

The CDBG program was able to meet its expenditure requirements. Redford Township was able to expend greater than 1.5 of our funding, in accordance to HUD requirements. Redford is making a better effort to keep IDIS updated.

It is important for Redford to fund public service activities; these programs provide the necessary support services to our low and moderate-income residents. The Township is