

# **Consolidated Action Plan Evaluation Report (CAPER)**

**PY 2010/2011**

**Public Comment Period: June 13, 2011 thru June 27, 2011**

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Wayne County, MI

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**Consolidated Action Plan Evaluation Report (CAPER)**  
**PY 2010/2011**  
**Charter Township of Redford**  
**Wayne County, Michigan**

The Charter Township of Redford, as required in the Consolidated Plan regulations 24 CFR 91.520, submits the following assessment of performance in relation to meeting the priorities and specific strategic plan objectives during the 2010/2011 Program Year.

The Township believes that the use of Community Development Block Grant (CDBG) funds has been in keeping with the national objectives and has addressed the priorities and specific strategic objectives identified in the Township's five year Consolidated Plan.

The Consolidated Action Plan Evaluation Report (CAPER) is useful in identifying funded priorities and evaluating project activities. The CAPER narrative not only describes the projected goals, but examines how and why a project might exceed or fail to meet the goals set forth in the Annual Action Plan. This report also monitors the Township's progress in maintaining its Line of Credit fund balance below the U.S. Department of Housing and Urban Development's (HUD) 1.5 spending requirement. Redford's accomplishments in this period are described and organized in the CAPER according to the priorities and strategies established in its Consolidated Plan.

The report consists of the CAPER Grantee Statements, the CDBG Entitlement Narrative, and all required IDIS (and other) hard data, which provides a much higher level of detail on project activities to HUD.

**DESCRIPTION AND 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 CDBG program.

The Charter Township of Redford was able to secure the funds it had anticipated in the Five-Year Consolidated Plan for Program Year 2010. The Community Development Department received \$1,200,000 for its CDBG program (including program income).

In efforts to improve accessibility and while making neighborhoods more visually appealing, Redford Township has implemented a street paving project within CDBG eligible areas. In 2007, the Charter Township of Redford secured a Section 108 Loan in the amount of \$3.7 million to aid in the funding of this project.

The Section 108 Loan shall be paid back on a 15-year term and yearly payments will be made with a portion of the Township's yearly CDBG allocation.

The Township generated \$100,813 in program income from the Housing Rehabilitation and Commercial Rehabilitation Programs (economic revitalization). Homeowners and business owners make monthly remittance payments to Redford Township via loan/grant agreements. Dollars received by these two activities are factored into yearly programming.

## **CAPER Grantee Statements**

### **A. ASSESSMENT OF FIVE YEAR STRATEGIC GOALS AND OBJECTIVES**

The Charter Township of Redford is pleased with its accomplishments for 2010/2011. The Township has made great strides in reaching its goals and objectives, as set forth in our five year Consolidated Plan.

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

1. *Improve and preserve 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 supportive services and programs that are available within Redford Township.*
6. *Provide assistance to 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. *Provide assistance to non-homeless persons with special needs (including subpopulations: elderly, frail elderly, and persons with disabilities (mental, physical, and developmental), persons diagnosed with AIDS and related diseases, and other).*

#### **Strategic Goal 1:**

***Improve and preserve existing affordable housing stock within the Township.***

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

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

Housing Rehabilitation Loan/Grant Program (complete): 11

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 both eligible moderate income and 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 owner-occupied housing stock a high priority. Due to the great demand for this program, the Charter Township of Redford will allocate additional resources towards this activity.

In 1997, Redford Township conducted a Structural Quality Survey. As a part of the survey, the Township's entire housing stock was evaluated and inspected for signs of deterioration. The study grouped these units into Neighborhood Strategy Areas, also called "Enhanced Code Enforcement Areas."

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 large majority of the Township's housing stock was considered to be in standard condition.

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 a roof, walls out of plumb, etc. Structures were also considered to be deteriorated if they contained five or more minor structural flaws including missing material, rotted frames or sills, or open cracks or holes.

The study was repeated within the "Enhanced Code Enforcement Areas" in 2001. The results were very positive. Our efforts over the past eleven years included \$3.5 million of CDBG dollars in housing rehabilitation projects, or 417 projects. The Homeowners within our target areas spent an additional \$16.5 million on home improvement activities.

Redford Township has updated and adopted the Township's Master Plan. As a part of this update, a Structural Quality Survey was conducted which evaluated the condition of the Township's existing housing stock. The draft report indicated that only 1.6% or 308 units were deemed to be deteriorated out of the 19,226 detached single-family units in Redford Township.

Over the past thirteen years, the Township has made a concerted effort to improve these 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 areas of concern have reduced in size considerably over the ten year period. The Township, however, will continue to direct rehabilitation dollars into these areas for a few more years to ensure that those requesting assistance are able to obtain it. Despite these gains, some areas still need additional work as results revealed that there are still many deteriorated homes.

**Strategic Goal 2:**

***Expand the availability of safe, decent, affordable, and accessible rental housing for low income households.***

The Redford Township Housing Commission completed the permanent transfer of the Section 8 Housing Choice Vouchers to MSHDA in August 2003. At that time, the Housing Commission determined that it was no longer feasible for our agency to manage this program. The Township will, however, refer households to MSHDA whose income meets the primary eligibility criteria for this program.

MSHDA, utilizing Redford's referrals, will continue to work with the homeless population, making the Housing Choice Vouchers available to those needy families who qualify as homeless. This program requires a different type of case management, as it is considerably more staff intensive, than that of a non-homeless Voucher program. The transfer to MSHDA has ensured that funding for this program remains within the same jurisdiction.

Also, Redford Township makes every effort to work with housing agencies by providing referrals. Residents can also access information on available housing by visiting the Township's Housing Information Board that displays information of available housing. Redford Township has been working hard to provide more internal resources by utilizing staff as a reference for potential housing opportunities.

**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 promote self-sufficiency among participating families, including the provision of supportive services to those families, as mandated by Congress.

These supportive services will assist in the achievement of long-term solutions to homelessness, which ensures 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. The Township provides funding for non-profit organizations which help individuals learn the skills that enable them to become self-sufficient.

CDBG programming offers an array of supportive programs to enable families to reach their potential. There is a special emphasis to assist the very low income and the disabled populations. Some examples of supportive programs include: Redford Interfaith Relief, Senior Citizen Programming, Dial-A-Ride transportation service, Youth programming and Neighborhood Watch associations.

In an effort to support local non-profit and religious establishments, the Redford Union School District has made available a district-owned building to Redford Interfaith. Redford Interfaith offers food, clothing services, senior liquid nutrition and also distributes housing information to those in need.

Also, Redford Township offers assistance to such agencies as the Lincoln Behavioral Services which assists people who need psychiatric counseling and are emotionally disturbed. Redford Township has made available to this organization the use of their community center for such things as luncheons, meetings, and seminars.

In addition, Redford Township supports an annual Caregiving Conference which is hosted by Wayne County Neighborhood Legal Services. Caregivers and the adult person they are caring for are welcome to attend. There is no charge to attend and the conference allows for opportunities to learn about financial planning, ways to communicate with persons with memory loss, how to manage stress and guilt, and information about hospice and how to get help. There is also information available on home health care, in-home help, adult day care, veteran's benefits, elder abuse, and medical equipment.

**Strategic Goal 4:**

***Improve homeless assistance to ensure the most effective steps are taken to assist this sector of the population.***

The Community Development Department has strong relationships with area shelters and agencies. These organizations are needed to ensure that the homeless receive necessary services. Specifically, the Community Development Department 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 homeless males.
- iv) Wayne Metro Community Service Agency (CSA) – provides emergency shelter plus offers 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 established to find solutions to address the needs of homeless persons in Wayne County.

- v) The Information Center, Inc. - helps to address individual problems and concerns by providing information and assistance.
- vi) Out Wayne County Homeless Services Coalition – the mission of Out Wayne County Homeless Services is to eliminate homelessness in the Out Wayne County area. Toward this end, the Coalition identifies and illuminates economic and social issues at the local and state level that contribute to homelessness and substandard housing, and works to improve the capacity of all community partners to help the homeless, imminently homeless and marginally housed persons locate, secure, and sustain permanent housing.

In addition to these efforts, Redford's Community Development Department is a member of the Grants Task Force for the United Community Services Agency. This task force administers the Federal Emergency Management Act Program for Wayne, Oakland, and Macomb Counties. Through involvement with the Grants Task Force, the Township plays a role in the decision making process which determines the appropriation of funds, particularly 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 7.6 percent of our population is at the poverty level according to the 2005-2009 American Community Survey. 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.

Redford Community Schools: Redford Township Community Schools offer night classes, JTPTA training, and career counseling.

Redford Counseling Center: 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. Their volunteers have provided a wonderful service to Redford, with approximately 9,016 volunteer hours for the 2010/2011 program year. Redford Township funded \$10,000 to Redford Inter-Faith in 2010/2011. This agency has valued the total number of volunteer hours at \$90,160. This program assisted 288 persons.

The Redford Community Development Department is aware of the importance of self-sufficiency programs as a means of integrating these families back into a stable lifestyle. A combination of financial and educational assistance is vital in the 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 CDBG funds and Township General Funds to provide support services and programs to those persons requiring assistance over the past year. The Township has an aging population making it necessary to review the types of programs offered to ensure meeting its changing needs.

Senior Citizens' Department: Redford Township offers assistance to individuals that require extra support in order to continue living independently. The Township offers in-house programs, services, and makes referrals to outside agencies for assistance needed by the frail elderly, elderly, and others in order to remain living in their single-family homes. These programs and services include: Meals-on-Wheels; Home Share; and home services.

An additional program is the File of Life. This program helps to ensure that vital client information is readily available to appropriate parties in case of an emergency. A senior citizen is responsible for completing a history of health records and contacts which is kept in a plastic holder/magnet on the refrigerator. The Redford Township Fire Department is then notified that the senior citizen is a member of the File of Life, and if they ever need assistance the Police or Fire Department will be prepared to offer better assistance to this elderly and/or disabled member of the community.

Furthermore, the Township 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.

The Township expended \$3,000 for senior citizen programming in 2010. Approximately 32 persons were assisted through this activity.

Housing Rehabilitation: This CDBG program has benefited the senior citizen population as well. In the 2010 program year one (1) elderly households received assistance along with two (2) households that were elderly and disabled through the Housing Rehabilitation program.

**Strategic Goal 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).***

The Charter Township of Redford has elected to address the homeless population in Goal No. 4. Homelessness, however, is a complex problem that requires an emergency response. Redford Township works in conjunction with other agencies to help alleviate the problems associated with homelessness.

The Township is cognizant of those people who are “at-risk” of becoming homeless, described as any household that spends more than 30 percent of their income on housing.

Approximately 7.6 percent of families living in Redford are at or below the poverty level; many are paying in excess of 30 percent of their income on rent with a significant majority of families classified as severely burdened, or paying excessive housing costs (greater than 50 percent of their income goes toward housing costs).

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

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

**Alcohol and Drug Abuse** – The Detroit/Wayne County Homeless Coalition found that 38 percent of homeless individuals indicated they had some type of substance abuse problem. The Township is unable to identify a percentage of the needy population that would be classified as an alcohol and/or 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 and referrals from police, school, and similar agencies. This agency utilizes numerous meeting rooms at the Redford Township Community Center. The Township provides space for group and individual meetings.

**Victims of Domestic Violence** – Ninety-five percent of homeless families are identified as female headed households. It is not known what percentage of these families are victims of domestic violence, however, seven percent have been involuntarily displaced.

**Acquired Immune Deficiency Syndrome (AIDS)** – According to the U.S. Department of Health and Human Services Centers for Disease Control and Prevention, approximately 1.1 million Americans are living with HIV, the virus that causes AIDS, and one fifth of those infected are unaware of their infection. Within Michigan, approximately 17,000 citizens are living with HIV as of 2008. Michigan ranks 15<sup>th</sup> highest among the 50 states in cumulative reported AIDS cases as of 2008.

Currently, there are no specific housing programs for persons living with HIV/AIDS within Redford Township or Wayne County. However, a variety of housing related programs are

available for the Township's citizens, such as the housing rehabilitation program, which are open to low income persons and all persons with special needs, including HIV/AIDS.

In April, 2011 the Michigan Department of Community Health Quarterly HIV/AIDS Report stated that Wayne County has an HIV/AIDS population of 1,475 when excluding the City of Detroit.

**Strategic Goal 7:**

***Non-homeless persons with special needs (including subpopulations: elderly, frail elderly, and persons with disabilities (mental, physical, and 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 continues to 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 where to find available housing.

**Elderly** – According to the 2010 U.S. Census, 12 percent of Redford Township's population is over 65 years of age and 4.6 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 moderate income households and generally operates at a 90-97 percent occupancy rate.

Volunteers of America (VOA) designs and operates programs that address today's most pressing social needs. Helping more than two million people in over 400 communities across the United States, their services include aid for:

- Disadvantaged and neglected children and youth
- The elderly
- Persons with disabilities
- Homeless individuals and families
- Men and women re-entering communities from prison

Also, Redford Township has worked closely with Presbyterian Village of Michigan which is a faith-based non-profit organization. Presbyterian Villages of Michigan sponsors, develops, and manages a growing number of retirement communities, senior housing facilities, and programs for older persons. Presbyterian Villages of Michigan offers a variety of retirement living and senior care options including independent living, assisted living, and skilled nursing care to approximately 2,000 individuals of all faiths in Michigan.

PVM completed construction and opened the doors to the Village of Redford. Located on a 33 acre campus on Six Mile Road between Beech Daly and Telegraph, and just steps from the new Redford Township District Library, the Village of Redford is convenient to shopping, banking, restaurants, healthcare facilities, and other services. The Village of Redford Campus offers gardens and wooded areas for walking, dining, and activity rooms for socializing, a library and reading room for relaxing, and even a beauty/barber and gift shop for special occasions.

Also, The Village of Redford offers a unique concept in senior living providing cottage apartments, assisted living, Alzheimer's/memory care services, Medicare Rehabilitation Sub-Acute Services, and 24-hour skilled nursing care all on one campus. PVM's work with the Township has allowed them to secure an Economic Development Initiative Grant in the amount of \$346,500 from the Department of Housing and Urban Development in 2007.

PVM is actively seeking new opportunities to develop additional "Green Houses" in Redford Township. The Township will continue to provide an avenue for PVM to assist the elderly.

**Frail Elderly** – Approximately 2.5 percent of the population is over 85 years of age, according to the 2010 U.S. Census. Redford Township can expect this percentage to increase over the next few years, as 4.3 percent of the population is between the ages of 75 and 84 years of age.

The frail elderly are assisted through the Senior Citizens' 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. In addition the Senior Department offers card parties, yoga, golf leagues, painting lessons, crafting, and health education.

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 continue to age.

**Disabled (Mental, Physical, and 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.

Dial-A-Ride is another CDBG service offered to the disable population. The purpose of Dial-A-Ride is to provide transportation to Redford Seniors and disabled populations in order for them to live independently. Dial-A-Ride has reported 13,869 riders over the course of the 2010/2011 program year. There trips include rides to grocery and pharmacy services, other shopping, VFW meetings, movies, place of employment, and medical appointments. There were 430 names on the roster list which is up by 56 riders.

The Liberty Hill project in Redford Township has also been a positive step in assisting the disabled members of the community. Liberty Hill's efforts with the assistance of the Redford Township Community Development Department, has allowed them to secure a grant to actively seek affordable housing sites. The grant was used to fund the development of a single-family home that is fully accessible and affordable to people with developmental disabilities. The building was completed and opened for occupancy in the spring of 2006. Since, Liberty Hill has moved to a larger facility that enables them to offer more programs and access to better resources.

The Lincoln Behavioral Center has successfully assisted the mentally challenged population. Redford Township consistently partners with such agencies. These types of relationships help to ensure that individuals with mental disorders will be successful in their housing units.

**Acquired Immune Deficiency Syndrome (AIDS)** – According to the Michigan Department of Community Health, every metropolitan county in the State of Michigan has had at last one reported case of the disease. It is estimated that 5,139 of the 7,831 persons in the State with

reported cases of AIDS (as reported in April 2011) reside in the Detroit Metro area, and approximately 3,029 of these residents live in Detroit.

In 1988, it was established that those persons testing positive for the HIV antibody must report their findings. Since that time, it is estimated by the Michigan Department of Community Health that the number of persons HIV positive is approximately 6,783. Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing.

## **B. 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.

In the spring of 2004, Redford Township, in conjunction with the adjacent community of Livonia, completed an Analysis of Impediments (AI) to Fair Housing. Three potential impediments were discovered through the AI process including: challenges for affordable housing of developmentally-disabled people, perceived school competitiveness, and loan qualification.

The Township recommends the continuation of furthering fair housing practices that currently exist within the community to overcome any current or future impediments. 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 (through referrals to MSHDA)
- Approved Equal Housing Opportunity Plan

Redford Township is currently in the process of updating the Township’s Analysis of Impediments to Fair Housing Report (AI). In coordination with SEMCOG, the City of Livonia and the City of Westland the Township will work to identify whether impediments exist within the community as they pertain to fair housing choice.

The Township plans to have a completed document by the end of the summer of 2011.

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.

<b>NAME</b>	<b>ROLE IN FAIR HOUSING</b>
ARC of Northwest Wayne County	Assists mentally and physically disabled families seeking housing and related services.
Grand Dale Neighborhood Association	Neighborhood agency to create racial harmony.
Great Lakes Center for Independent Living	Housing advocate for the disabled, assisting persons to live independently.
Home Information Center	Referrals to housing rentals and community information.
Lincoln Behavioral Services	Agency providing housing assistance for the mentally disabled population.
North Redford/Detroit Community Organization Residents	Neighborhood agency to create racial harmony.
Plymouth Road Business Association	Neighborhood agency to create racial harmony.
Redford Counseling Center	Assists the mentally disabled and alcohol/drug dependent adjust to their housing.
Rogers Park Neighborhood Association	Neighborhood agency to create racial harmony.
Six Mile Road Neighborhood Association	Neighborhood agency to create racial harmony.
Telegraph/Hazelton Neighborhood Association	Neighborhood agency to create racial harmony.
Western Heights Neighborhood Association	Neighborhood agency to create racial harmony.
Western View Neighborhood Association	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 Township will continue to operate programs that do not discriminate against any persons regardless of their race, gender, or disability. Redford is also 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.

## C. AFFORDABLE HOUSING

### AVAILABILITY OF AFFORDABLE HOUSING:

The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income for housing. Families who pay more than 30 percent of their income for housing are considered cost burdened, and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

According to Habitat for Humanity, more than 30 million U.S. households face one or more of the following housing problems:

**Cost burdens:** paying an excessively large percentage of income on housing costs. More than 13 million households pay more than 50 percent of their income for housing.

**Overcrowding:** the number of people living in the house is greater than the total number of rooms in the house. About 6.1 million households live in overcrowded conditions.

**Physical inadequacy:** severe physical deficiencies, such as having no hot water, no electricity, no toilet, no bathtub or shower. One out of every seven poor families lives in severely physically inadequate housing.

The lack of affordable housing is a significant hardship for low-income households preventing them from meeting their other basic needs, such as nutrition and healthcare, or saving for their future and that of their families.<sup>1</sup>

The Charter Township of Redford, therefore, continues to promote 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.

Also, the Township has created a housing brochure that will help to promote affordable housing throughout Redford Township. The brochure identifies housing, economic development, and recreational opportunities in Redford Township.

Through the Neighborhood Stabilization Program (NSP) the Township is acquiring, rehabilitating, and selling homes to low and moderate income individuals. This program offers down payment assistance to income eligible citizens and allows them to purchase a completely updated and energy efficient home at an affordable rate.

### 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 schools, shopping, places of worship, etc. The HIC also makes referrals to Michigan State Housing Development Authority (MSHDA) and other local housing agencies. These relationships have assisted 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 a rental unit, the following information is included: number of bedrooms, address of unit, rent, security deposit, utilities provided, etc. Families that are in distress are able to seek rent and mortgage subsidies through Redford Interfaith Relief. These dollars have been set aside for this critical need. Home Information staff

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<sup>1</sup> "Affordable Housing." *Affordable Housing-CPD-HUD. US Department of Housing and Urban Development.* [www.hud.gov/offices/cpd/affordablehousing/index.cfm](http://www.hud.gov/offices/cpd/affordablehousing/index.cfm). 3 November, 2004.

will also be trained to provide credit counseling and guidance/referrals to families that have exhausted other resources.

Also, the Township makes referrals to the Wayne County Weatherization Program and Downriver Community Conference. The DCC recently began a weatherization program in the community that assists eligible households with energy assistance.

In addition, the Township offers down payment assistance through the NSP Program.

#### Housing Rehabilitation

The Township will continue to provide funding for our Housing Rehabilitation program. During the 2010 reporting period the department completed 11 rehabilitation projects on single family owner-occupied homes. Four grants and seven loans were given to qualified homeowners allowing them to upgrade out of date interiors and exteriors. Loans are billed monthly and grants are paid back at the time a home is sold providing program income for activities in the next program year.

The Housing Rehabilitation program has been extremely successful in upgrading and stabilizing the 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 which keep 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 – 7/4

The Housing Rehabilitation Department contracted with 11 homeowners. Of these 11 homeowners, three were Black/African American and eight were of White. Seven of the 11 owner-occupied homes had a female-headed household. 100 percent of these loans/grants benefited Low and/or Moderate income groups.

The Charter Township of Redford makes referrals to MSHDA property improvement programs. Redford also works with the Wayne County and DRCC Weatherization programs. Both programs ensure that Redford families are able to maximize the assistance available to the public. The Housing Rehabilitation Department assists income eligible disabled families and provides immediate assistance for modifications to their home to improve mobility.

### **D. CONTINUUM OF CARE**

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

To meet the mandates of Congress, the Redford Community Development Department funds programs that will allow the Township to make a good faith effort in maintaining its assistance to homeless and disabled populations. As a result, dollars have been specifically earmarked for these groups.

Redford Township has continued to work with the Out-Wayne County Homeless Coalition. This organization focuses its efforts through a comprehensive approach to reach families in need

and 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 service duplication. Working together, the local governments are able to streamline procedures and maximize available funds. It is our continued hope that Out-Wayne County Homeless Coalition will receive funding from HUD to continue their efforts. To that end, Redford will continue to participate in activities that will provide greater assistance to our residents.

## **OTHER ACTIONS UNDERTAKEN**

### **ADDRESSING OBSTACLES TO MEET UNDERSERVED NEEDS**

Redford Township continues to collaborate with schools, churches, and other non-profit agencies to identify needy individuals. It is critical that these populations are provided information as to what programs and services are available. Redford Township will continue to put forth its best effort to publicize activities and to increase awareness of public programs and services.

### **FOSTERING AND MAINTAINING AFFORDABLE HOUSING**

Redford Township 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 currently 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 which should be monitored:

**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.

**Redford Township Master Plan:** The recently adopted Redford Township Master Plan was drafted in the best interest of citizens of the community. Community workshops were held to receive input from citizens and stakeholders. The Master Plan does not discriminate nor does the Master Plan impose barriers to affordable housing.

**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 jurisdiction accepts 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.

Stabilizing Neighborhoods Action Plan (SNAP): The Redford Township SNAP Program is an initiative that offers affordable housing to low, moderate and middle income households within Redford Township. In an attempt to eliminate vacancy and blight in Redford neighborhoods the Township will offer affordable single family units, along with homeownership assistance to income qualified individuals.

#### OVERCOMING GAPS IN INSTITUTIONAL STRUCTURE AND 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 better means to achieve our goals. It is, therefore, vital that agencies coordinate efforts to provide cost-effective, streamlined programs and services.

For example, in the spring of 2004 Redford Township, in conjunction with the adjacent community of Livonia, completed an Analysis of Impediments (AI) to Fair Housing. In addition, Redford Township has been involved with intergovernmental projects with Wayne County, the State of Michigan and the Michigan Department of Transportation in order to improve Redford's roadways.

Redford Township is currently in the process of updating the Township's Analysis of Impediments to Fair Housing Report (AI). In coordination with SEMCOG, the City of Livonia and the City of Westland the Township will work to identify whether impediments exist within the community as they pertain to fair housing choice.

The Township plans to have a completed document by the end of the summer of 2011.

In 2009, the Township entered into a consortium with other Western Wayne County communities such as Westland and Dearborn Heights to seek grants opportunities.

#### EVALUATE AND 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 implements the strategies devised by the Federal government to eliminate lead based paint hazards in our community.

Redford Township 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 comply with Federal Regulations. The Township will make any necessary modifications to our programs to ensure

continued compliance with the Department of Housing and Urban Development and U.S. Congress. These regulations will supersede local regulations.

#### COMPLIANCE WITH PROGRAM AND COMPREHENSIVE PLANNING

As previously noted, Redford Township has updated the Township Master Plan. The Township Master Plan was recently adopted. Redford Township makes its best effort to meet the requirements for program and comprehensive planning. Our municipality works with neighboring communities through the Conference of Western Wayne and Southeast Michigan Council of Governments (SEMCOG) to ensure that a regional approach to planning is considered when implementing new initiatives.

#### REDUCE NUMBER OF PERSONS LIVING BELOW POVERTY LEVEL

According to the 2005-2009 American Community Survey (ACS) approximately 7.6 percent of Redford Township residents are below the poverty level. This is an increase from 5.1 percent in 2000. This increase makes it very important that Redford Township continues to provide services and programs that will improve their quality of life. For example, Redford Interfaith, a local non-profit, offers guidance to families in need. Assistance is offered in the form of food, clothing, referrals, and credit counseling. Redford Interfaith works with the Wayne Metro Community Action Agency and local ministerial alliance to provide families with assistance that gives them the opportunity to improve their living conditions.

### **E. 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 2010/2011. Redford Township coordinates CDBG funds with other Township Departments to maximize effectiveness.

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 and, therefore, is not suitable for development. This lack of undeveloped or developable land is a significant factor which limits the scope of Redford Township's affordable housing strategy.

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 and Economic Development Corporation are active boards that work diligently with developers and investors to help revitalize our commercial and industrial properties.

Redford Township focuses its energy on improving residential infrastructure through rehabilitation of our housing stock. In this way we are able to maintain affordable housing and can provide first time homebuyers with a stable environment in which to live. Much of our housing stock is ideally suited for moderate income families.

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 (MSHDA) and other local agencies. These relationships have assisted households in maintaining and establishing homes within the Township.

In efforts to improve accessibility and while making neighborhoods more visually appealing, Redford Township has been implementing a street paving project within CDBG eligible areas. In

2007, the Charter Township of Redford secured a Section 108 Loan in the amount of \$3.7 million to aid in the funding of this project.

The Section 108 Loan shall be paid back on a 15-year term with payments made each year with a portion of the Township's CDBG allocation.

In addition, Redford Township has secured over \$400,000 in MDOT Grants and has leveraged those funds with Township dollars to fund a streetscape improvement project in the Township's Downtown Development District. In addition, Wayne County has leveraged additional funds for the project. This redevelopment project is currently underway.

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

<b>INSTITUTIONAL</b>	<b>CAPABILITIES</b>
<i>PUBLIC</i>	
Community Development Department	Infrastructure improvements, rehab program, planning, and HIC
Youth Department	Substance abuse counseling
Senior Citizens	Programs geared toward the elderly
Michigan State Housing Development Authority	Conduit for State and Federal funds, tax exempt bonds, good professional staff
Wayne County	Infrastructure improvements
<i>PRIVATE</i>	
Lenders	Underwriting
Businesses	Concerned leadership, strong civic commitments
Developers	New construction of single-family homes
Contractors	New construction and rehabilitation
<i>NON-PROFITS</i>	
Managers	Multi-family housing
Social Service agencies	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 serve those requesting housing assistance from our Home Information Center.

In an effort to meet affordable housing goals the Township has leveraged efforts being made in the implementation of the NSP program to achieve these goals. Many homes have been acquired, rehabilitated, demolished and sold to income qualified individuals.

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 State, local, and private agencies and/or institutions, whenever possible, to offer the necessary assistance and programs to implement our Five Year Consolidated Plan.

The Township also works closely with such organizations as the Michigan Municipal League, Michigan Economic Development Corporation, Michigan Suburbs Alliance, Michigan Economic Developers Association, and the Michigan Township Association.

The Township has utilized ARRA funds in the form of EECBG and CDBG-R funds to achieve a number of successes such as public building energy audits and improvements, ADA improvements at Township Hall, and sewer improvements.

## **F. CITIZEN COMMENTS**

The Charter Township of Redford is required by law to prepare a Consolidated Annual Performance Evaluation Report (CAPER) for Program Year 2010/2011. This document must be available to the public for 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 the CAPER available to the general public for examination and comment for a 15 day period. As well, a public hearing was held on June 28, 2011 at 5:00 p.m., at the Redford Township Community Center, 12121 Hemingway, Redford, Michigan 48239.

Copies of the document will be available for review at the following locations: Redford Township Community Development, 12121 Hemingway, Redford, Michigan 48239; Redford Township Clerk's Office, 15145 Beech Daly Road, Redford, Michigan 48239; Redford Township District Library, 25320 Six Mile Road, Redford, Michigan 48240.

Comments from the public are welcome and may be submitted to the Township throughout the 15 day public comment period, June 13, 2011 - June 27, 2011 between 9:00 A.M. to 4:00 P.M. Please address your comments to: Community Development Department, 12121 Hemingway, 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, Michigan 48239, until 4:00 p.m., June 27, 2011. No comments were submitted.

## **G. 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.

Redford Township's accomplishments in utilizing 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 in order 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 and maintain neighborhood associations. These groups provide the Township with a network of concerned citizens who 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 detailing the CDBG programs will provide in-depth detail of all of our successes.

### PERFORMANCE MEASURES

The Charter Township of Redford is prepared to evaluate the Community Development Block Grant program based on the HUD-21-B, Development of State and Local Performance Measurement Systems as outlined in CPD- 03-09. The Township has researched available models for performance measurements and has decided to adopt the strategy proposed to HUD by the Michigan Community Development Association (MCDA). MCDA, a state-wide Community Development organization, is developing performance measurements that local units of government, will be able to utilize as a guide to meet the new demands of the U.S. Department of Housing and Urban Development.

Redford will adapt this means of measuring program effectiveness based on result oriented information. The model will be able to produce data that measures productivity and program impact. The following text summarizes the MCDA model:

The Michigan Community Development Association (MCDA) document model: *Performance Measures: Shifting the Focus* is a proposal on performance measures, outcomes, and indicators. The model is essentially a listing of goals that should be met when implementing projects through use of the Community Development Block Grant (CDBG) program. Some of the example goal statements included by MCDA are to create economic opportunities, suitable living environments, revitalization of neighborhoods, and to create independence and life enrichment through job training and education for its citizens. The model action/program is established in response to these long term goals. Program/activity/project outputs can then begin to occur. Once the output occurs, the model states that some form of measurement must be created in order to determine whether or not the output is leading the community toward its goal. Finally, after a measurement is made (in both the qualitative and quantitative sense) the results can be evaluated to indicate whether or not the original output has ultimately helped or hurt the community's ability to reach its previously defined goal.

### **CDBG Entitlement Narrative**

#### **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 fiscal year 2010/2011. The Community Development Department received \$1,200,000 for its CDBG program (including program income). The Township designed the Annual Plan to be consistent with the Consolidated Plan's national and local objectives.

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 concerted effort to keep IDIS updated.

With the purpose of making Redford Township a better place to live and work, programs and services are offered to directly improve living conditions within our borders. CDBG monies are used to further this goal through conservation of its parks and green spaces, preservation of our housing stock, improvements to infrastructure, support of our commercial sector and consistent enforcement of codes that will transform slum and blighted areas into clean livable areas for Township residents and visitors.

It is important for Redford to fund public service activities as they provide necessary support to our low and moderate-income residents. The Township is committed to fund programs that reach different segments of our population: Redford Inter-Faith Relief, Neighborhood Watch, Youth Services, Dial-A-Ride, and Senior Citizen Programming.

The Redford Neighborhood Watch program was established in the early 1970's under the philosophy of Community Policing, which seeks to establish a strong working relationship between the patrol officers and the citizens they serve. Community participation in this anti-crime program is essential. The Neighborhood Watch program has the measurable effect of substantially reducing the fear of crime, encouraging crime reporting and stimulating member involvement in crime prevention. Currently, Redford Township has over 100 blocks involved in the program. Meetings are held throughout the year. The meetings allow the citizens to discuss matters within their community. Although this activity is to provide funding for police officers to support neighborhood block group organizations, no funds were expended during the current or previous reporting year.

The Youth Services project provides area youth with a host of different services. The program is linked with a counseling program for children that need special attention/services. Additionally, this program offers parenting workshops and provides referrals to those in need. A tutoring program is in place that has provided assistance to approximately 86 young people throughout Redford Township during the school year. The Youth Program as a whole provides assistance and recreational opportunities to 86 of Redford Township's youth in the 2010/2011 Program Year. An additional 160 youth participated in youth and teen programming over the program year but did not fill out the required information.

To meet the needs of our low and moderate-income families, the Youth Department offers an after school program to provide working parents with a secure and safe environment for Redford's youth. The children have an array of activities and homework assistance to keep them occupied. In an effort to provide a variety of services, the department partners with schools, non-profits, and for-profit businesses. Within the 2010/2011 program year the Youth Program assisted over a total of 86 persons. This number was obtained from those who took part in some of the activities and classes and were willing to fill out all required information on the Redford Youth Program data sheet. Of the 86 youths who filled out the required data sheet, 45 were White, 32 were Black/African American, one was American Indian/Alaskan Native, one was Asian White, five were Black/African American & White, and two were other multi-racial. Of the 86 surveyed 30 percent were considered of Extremely Low Income.

Dial-A-Ride provides transportation assistance to the elderly and handicapped population of Redford. Ridership has decreased from a total of 15,744 in program year 2009 to a total of 13,869 in program year 2010 due to an increase in fees charged because of budget cuts. Although the ridership has decreased, the Dial-A-Ride roster has increased by 56 riders to a total of 430 names.

Redford Interfaith Relief continues to be a source of pride for the Township. The Ministerial Alliance works diligently to offer food, clothing, mortgage/rent assistance and counseling to needy Redford families of all faiths. This program networks with a host of social service agencies to ensure that families are able to benefit from all the providers within the metropolitan area. In the 2010/2011 reporting year approximately 9,016 volunteer hours were logged, worth over \$90,000. In program year 2010, 288 persons were assisted by this program, of which 99.7 percent were of low and moderate income. Of the 288 persons, 208 were White, 63 were Black, one Asian, one American Indian/Alaskan Native, two were American Indian/Alaskan Native & White, two were Asian White, five were Black/African American & White, one was American Indian/Alaskan Native & Black/African American, and five were other multi-racial. This is an increase of assisted persons from program year 2009/2010 by 12 persons.

As referenced in the IDIS Reports section, the Township has made great strides in meeting its goals for the past year. The Township has made progress by completing its construction and infrastructure projects during this reporting period.

The Redford Township Street Paving Project has paved approximately 50 miles of roads since 2005, of which six miles were paid for with CDBG program funds. An intergovernmental agreement was established with Wayne County to utilize these funds. The Township made a \$50,000 payment toward the Section 108 Loan that has been utilized to pave Redford Township streets.

A sidewalk program was implemented by the Township several years ago with the intent of improving sidewalks and removing handicap barriers that result from curbs on numerous sidewalks to benefit income eligible families. The Township has budgeted over \$63,000 on sidewalks for low and moderate income households. To date \$6,015 has been spent and drawn down. These improvements have been positively received by residents. Handicapped individuals are able to access area parks and travel within their neighborhoods due to the removal of these handicapped barriers. In the current reporting period, Redford Township has assisted two Extremely Low income persons with sidewalk improvement funds whose sidewalks were slated for repairs. Funds were also utilized for engineering services, survey and staking of sidewalks within the Beech Park Subdivision, a CDBG targeted area, where sidewalks were non-existent.

Redford Township is dedicated to preserving our neighborhoods. In an effort to fulfill this goal, it has been necessary to make several items a priority. Code enforcement coupled with housing rehabilitation and site clearance/demolition programs continue to be the focus of the Community Development Department.

These programs aid in the preservation of our neighborhoods creating safe, sanitary, and affordable housing. In the past reporting period the Code Enforcement Department completed over 2,964 inspections in CDBG targeted areas, this an increase from 2009 where 2,747 code enforcement inspections were performed. These inspections have sparked a renewed interest in maintenance of one's property throughout Redford Township.

The Housing Rehabilitation Department contracted with 11 homeowners. Sixty-three percent of these rehabilitation projects were female-headed households and 100 percent of the projects were designated to low and moderate income groups.

The Township has tracked the impact of its Housing Rehabilitation Department over the last twelve years. During this timeframe, our Rehabilitation Department did approximately \$4.1

million worth of work within our target areas. Homeowners, within the target areas, have made an additional \$18 million of their own home improvements.

The CDBG program has assisted in sewer improvements along San Jose Street, the Township has committed \$130,000 to this program for 2010/2011. To date \$105,997 has been expended and drawn down. Using the more cost-effective method, Redford Township rehabbed the existing sewer lines through the installation of a resin impregnated flexible tube. As a result 200 persons benefit from this activity.

The Township has proposed to use CDBG program funds to assist businesses through the Neighborhood Economic Revitalization Program which assists business owners with building improvements. The Township has not committed funds for this activity to date. The Township has \$65,362 proposed for this activity in the 2010/2011 program year.

The CDBG program continues to concentrate on services which are made available to the senior population of our community. Redford Township continues to upgrade the Redford Township Community Center, where seniors and families enjoy various activities and each others' company.

Redford Township's Community Development Department is concerned with meeting Federal guideline requirements. As a result, it is necessary at times to reprogram projects to ensure that dollars will be spent in an expeditious manner.

The Redford Township Senior Center is an important facility for Redford Seniors. Throughout the 2010/2011 program year the CDBG program has funded a number of improvements to this facility by use of \$24,754 in CDBG funds. These improvements include mechanical improvements and aesthetic improvements. The new installation of a new water heater, replacement of existing windows to energy efficient vinyl windows, and the new entrance doors assisted over 188 seniors within the community. Of the 188 seniors 60 of them were persons of Extremely Low income, 57 of Low Mod income, 38 of Moderate income, and 33 of Non Low Moderate income. The majority of the individuals assisted were white at 71 percent followed by Black/African American with 35 percent.

Senior Citizen Programming is an important activity through the CDBG program. This activity provides Senior's with such services as recreational opportunities, social gatherings, free medical services and educational opportunities. CDBG assisted 32 Senior's through this program in program year 2010/2011 of which 27 were White and five were Black/African American. Funds were utilized for Tai Chi and fitness class instructors. Seniors were able to improve their balance, coordination, strength, and cardiovascular fitness to maximize their independence and enjoy a healthy lifestyle.

Redford Township has secured over \$400,000 in MDOT Grants and has leveraged those funds with Township dollars and \$350,000 in CDBG to fund a streetscape improvement project in the Township's Downtown Development District. This redevelopment project is currently underway.

The Tree Planting activity is currently underway. CDBG is funding \$11,000 for this activity. Funds will be used to replace trees in eligible areas that have been removed due to disease, storm, damage or other issue. No funds were expended for this activity in Program year 2010.

The CDBG program has allocated funds for the site clearance and demolition of structures that pose a threat to the health and welfare of the public in the amount of \$2,000. No funds were expended in Program Year 2010 for this activity.

## **HOME FUNDS**

The Charter Township of Redford does not receive HOME funds.

## **B. MODIFICATIONS OF OBJECTIVES**

Redford Township did not make any modifications to Consolidated Plan objectives over the past program year. For the purpose of the 2010/2011 program year, the Township operated under the 2005-2010 Consolidated Plan.

## **C. ASSESSMENT OF EFFORT TO UTILIZE CDBG FUNDS**

The Township has provided requested certifications of consistency for HUD programs, in a fair and impartial manner, and did not hinder Consolidated Plan implementation by action or willful inaction.

## **D. ASSESSMENT OF CDBG FUNDS IN MEETING NATIONAL OBJECTIVES**

The Charter Township of Redford is committed to meeting the national objectives as set by the Department of Housing and Urban Development. Furthermore, the Township has established local objectives. Together these objectives with the Consolidated Plan, serve as the framework from which our Annual Plan is designed.

### COMMUNITY DEVELOPMENT OBJECTIVES

1. Conservation, preservation, and expansion of the Redford Township housing stock.
2. Improvement and preservation of the community's infrastructure including streets, sidewalks, public properties, and removal of handicap barriers.
3. Improvement and preservation of the Township's commercial sector and expansion of the business tax base.
4. Provision of adequate recreational facilities.
5. Elimination of blighting and hazardous conditions.
6. Support of public service: Crime Prevention/Neighborhood Watch, Youth Services, Senior Services, Dial-A-Ride Program, Redford Interfaith Relief, Wayne County Neighborhood Legal Services (WCNLS) and Recreation Program for Americans with Disabilities (ARC).

## **E. ACQUISITION, REHABILITATION, OR DEMOLITION OF PROPERTY**

Redford Township did not displace any persons as a direct or indirect result of the above proposed CDBG funded activities. Notwithstanding the aforementioned statement, the Township has been required by Public-Law 98-181 to prepare a Plan for minimizing the displacement of persons as a result of CDBG funded activities and for assisting persons involuntarily displaced as a result of said activities.

## **F. CDBG AND ECONOMIC DEVELOPMENT**

The Community Development Department works to create an environment that will bring new development to our community. Redford Township has made improvements to its infrastructure and removed blighted conditions. Economic Development opportunities arise as a result of these efforts. The Township has directly assisted several business owners in rehabilitating their facilities utilizing the Neighborhood Economic Revitalization Loan Program. In program year 2009/2010 the Township contracted with one downtown business, "*Beech Lanes*," to help revitalize the exterior of the facility. During the current reporting year no funds were expended for this activity. The Township has not committed any funds to date for 2010/2011 related to the Neighborhood Economic Revitalization Loan Program.

# **CHARTER TOWNSHIP OF REDFORD CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT - FISCAL YEAR 2010**

The Charter Township of Redford will be submitting to the U.S. Department of Housing and Urban Development (HUD) a Consolidated Annual Performance Evaluation Report (CAPER) for the fiscal year 2010. Title I of the National Affordable Housing Act established the requirement that municipalities who apply for direct assistance under certain HUD programs have an approved housing strategy.

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.

Redford 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 will be held on June 28, 2011 at 5:30 p.m. at the Redford Township Community Center, 12121 Hemingway, Redford, MI 48239.

Copies of the document will be available for review at the following locations/sites: Redford Township Community Development Office, 12121 Hemingway, Redford MI 48239; Redford Township Clerk's Office, 15145 Beech Daly, Redford MI 48239; Redford Township District Library, 25320 Six Mile, Redford MI 48240 and on the Redford Township website at <http://www.redfordtwp.com>.

Comments from the public are welcome and may be submitted to the Township throughout the 15 day public comment period, June 13, 2011 - June 27, 2011 between 9:00 A.M. to 4:00 P.M. Please address your comments to: Community Development Department, 12121 Hemingway, Redford, MI 48239.

Michael Dennis, Director  
Community Development Department  
Charter Township of Redford

**PUBLIC HEARING  
JUNE 28, 2011  
5:30 P.M.  
Consolidated Annual Performance Evaluation  
Report (CAPER)  
Fiscal Year 2010**

A public hearing was scheduled for the Charter Township of Redford on June 28, 2011 at the Redford Township Community Center, 12121 Hemingway, Redford, MI 48239 per the requirement; as well the general public was able to have access to the CAPER for examination and comment for a 15 day period.

Copies of the CAPER were 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 District Library, 25320 Six Mile, Redford MI 48240 and on the Redford Township website at [www.redfordtwp.com](http://www.redfordtwp.com).

No comments were received at the public hearing. No comments were received during the public comment period.

Michael Dennis, Director  
Community Development Department  
Charter Township of Redford

# *Charter Township of Redford*

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**Community Development Department**  
12121 Hemingway • Redford, MI 48239  
Office 313-387-2765 • Fax 313-387-2776  
[www.redfordtwp.com](http://www.redfordtwp.com)

Tracey Schultz Kobylarz, Supervisor  
Garth J. Christie, Clerk  
Lily Cavanagh, Treasurer

Trustees  
Diana Brang-Schroeder  
R. Miles Handy II  
Patricia Kennedy  
Pat McRae

Michael Dennis, Community Development Director

June 1, 2011

To all interested parties:

The Charter Township of Redford will be submitting to the U.S. Department of Housing and Urban Development (HUD) a Consolidated Annual Performance Evaluation Report (CAPER) for Fiscal Year 2010. Title I of the National Affordable Housing Act established the requirement that municipalities who apply for direct assistance under certain HUD programs have an approved housing strategy.

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Redford 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 will be held on Tuesday, June 28, 2011 at 5:30 p.m. at the Redford Township Community Center, 12121 Hemingway, Redford, MI 48239.

Copies of the document will be available for review at the following locations/sites: Redford Township Community Development, 12121 Hemingway, Redford MI 48239; Redford Township Clerk's Office, 15145 Beech Daly, Redford MI 48239; Redford Township District Library, 25320 Six Mile, Redford MI 48240 and on the Redford Township website at [www.redfordtwp.com](http://www.redfordtwp.com).

Comments from the public are welcome and may be submitted to the Township throughout the 15 day public comment period, June 13, 2011 - June 27, 2011 between 9:00 A.M. to 4:00 P.M. Please address your comments to: Community Development Department, 12121 Hemingway, Redford, MI 48239.

Cordially,

**CHARTER TOWNSHIP OF REDFORD**

Michael Dennis, Director  
Community Development Department

**Community Development Block Grant  
Activities  
Year XXXVI 2010-2011**

CDBG ENTITLEMENT	\$ 1,099,187
REVOLVING ACCOUNT PROGRAM INCOME	\$ 100,813
SUB-TOTAL CDBG FUNDS FOR 2010/2011	\$1,200,000.00
TOTAL CDBG FUNDS AVAILABLE FOR 2010/2011	<b>\$1,200,000.00</b>

HUD #	PROJECT	ACTIVITY	BUDGET
345	81001	Code Enforcement	\$ 250,000.00
346	81002	Dial A Ride *	\$ 47,000.00
347	81003	Housing Rehabilitation	\$ 230,000.00
348	81004	Neighborhood Economic Revitalization (NER)	\$ 50,000.00
349	81005	Neighborhood Watch *	\$ 25,000.00
350	81006	Redford Interfaith (RIR) *	\$ 10,000.00
351	81007	Redford Senior Center Improvements	\$ 15,000.00
352	81008	Senior Citizen Programming *	\$ 3,000.00
353	81009	Sewer Improvements	\$ 130,000.00
354	81010	Sidewalk Improvements	\$ 63,000.00
355	81011	Site Clearance	\$ 1,000.00
356	81012	Street Paving - Section 108 Loan	\$ 50,000.00
357	81013	Tree Planting Program	\$ 1,000.00
358	81014	Youth Services *	\$ 85,000.00
359	81015	General Administration/Planning	\$ 240,000.00
<b>TOTAL</b>			<b>\$ 1,200,000.00</b>

\* ACTIVITIES ARE PUBLIC SERVICES - SUBJECT TO 15% CAP.

\*\*Additional dollars will be used to fund housing rehabilitation, commercial rehabilitation, site clearance, sidewalk improvements and senior center improvements.

15% Cap = \$180,000

Current Public Service expenditure is \$170,000 as of 4/1/11

**CHARTER TOWNSHIP OF REDFORD  
CDBG ADVISORY COMMITTEE  
CONSOLIDATED ACTION PLAN  
EVALUATION REPORT (CAPER) PUBLIC HEARING  
JUNE 28, 2011  
MINUTES**

Meeting called to order at 5:40 p.m.

PRESENT: Dr. Victor Halboth  
Jason Leach  
David Battistelli  
Michael Dennis, Community Development Director  
Frances Mikula, Recording Secretary  
*No citizens present for public comment*

- I. Michael Dennis explained that this meeting is to review Community Development Block Grant (CDBG) Plan Year 10-11 projects as presented in our Consolidated Action Plan Evaluation Report (CAPER) that we are required to present to HUD 90 days after March 31<sup>st</sup>, at the end of each plan year. No comments were received from the public during the required 15 day public comment period from June 13, 2011 through June 27, 2011 during which time copies of the CAPER were made available for viewing in the Community Development Department, Redford Township Clerk's Office and at the Redford Township District Library.
  - A. He gave an overview of our CDBG entitlement funding stating that we were awarded \$1,099,187.00 from HUD and had estimated another \$100,813 in program income from Housing Rehabilitation and Neighborhood Economic Revitalization (commercial) loan payments, giving us total funding for Plan Year 10-11 of \$1,200,000. Funds for Administration are subject to a 20% cap. Public Service activities are subject to a 15% cap. Current public service expenditures are \$170,000 as April 1, 2011.
  - B. Michael Dennis stated that in 2007, Redford Township secured a Section 108 loan from HUD in the amount of \$3.7 million for street paving in CDBG eligible areas. This loan is being paid back with a portion of our CDBG allocation each year for a term of 15 years. The third installment of \$50,000 and an extra \$10,000 from CDBG funds was repaid from the Street Paving - Section 108 Loan project in PY 10-11.
- II. Michael Dennis stated that two weeks ago we completed our Five Year Consolidated Plan outlining our goals and expectations for the next five years as well as our Action Plan for the 2011-2012 program year. He stated that we continue to work toward our goals as stated in our Five Year Consolidated Plan.
  - A. Redford Township has been working to maintain existing affordable housing stock through our Housing Rehabilitation Program. Eleven rehabs were completed in PY 10-11 for income eligible homeowners. The program covers the cost of general rehabs as well as the following types of emergencies; leaky roofs, sewer line repair or furnace replacement in cold winter months. Also, if deemed necessary by a physician, central air conditioning may be installed for a homeowner for relief of a medical condition.
  - B. Over the past eleven years \$3.5 million of CDBG funds have been expended on housing rehabilitation projects which equates to a total of 417 completed housing rehabilitation projects.

- C. In 2008, Redford Township adopted the Township's Master Plan. The plan included a Structural Quality Survey evaluating the condition of the Township's housing stock. The report indicated that only 1.6% of the 19,226 detached single-family units in Redford Township were considered deteriorated. While we put forth a big effort through our housing rehabilitation program to upgrade homes, this year, our rehab numbers are down. More time is being spent on the Township's Stabilizing Neighborhoods Action Plan (SNAP) program to purchase, rehab and sell homes. Housing Rehab funds not utilized this year will be reprogrammed into next year's housing rehabilitation project.
- III. Several of our PY 10-11 projects ensure that we give priority to individuals earmarked as "priorities" by the Federal government, such as; seniors, disabled and very low-income families and individuals.
    - A. Projects, such as Redford Interfaith Relief, Senior Citizen Programming, Dial-A-Ride and Youth Services all direct their assistance toward these groups. Other agencies are given space in our Redford Community Center to service individuals in these groups, such as; Growth Works, Wayne County Neighborhood Legal Service, ARC, etc.
    - B. Another priority is to ensure that the homeless receive necessary services. We do this by maintaining strong relationships with agencies that provide shelter and assistance. Referrals are made to First Step, COTS, Wayne Metro Community Service Agency, The Information Center and Out Wayne County Homeless Services Coalition. We also work with agencies in Redford Township that aid our homeless population; such as, Lincoln Behavioral Services, Redford Community Schools, Redford Counseling Center, area churches that participate in "Homeless Guest Week" and Redford Interfaith Relief. Approximately 7.6 percent of our population is at the poverty level according to the 2005-2009 American Community Survey.
    - C. Redford Interfaith Relief received \$10,000 of CDBG funds. In PY 10-11 their volunteers provided 9,016 volunteer hours to assist our most needy Redford Township residents. The value of those volunteer hours exceeds \$90,000. They assisted 288 persons in this program year.
- IV. Michael Dennis gave a breakdown of the supportive services and programs available within Redford Township.
    - A. We fund programming for our growing population of senior citizens through our Leisure Services Department. With \$3,000 of CDBG funds Dorothy Morris, Senior Advisor, provided senior citizens with fitness programs. Approximately thirty-two senior citizens took advantage of this program. Senior citizens take advantage of the Meals-on-Wheels program that runs out of the Redford Senior Community Center. Lunch is provided to seniors at the center as well as delivered to homebound seniors Monday through Friday.
    - B. One elderly and 2 elderly disabled households were given loans or grants through our Housing Rehabilitation Program.
- V. To help sub-populations of the homeless and those "at risk" of becoming homeless in Redford Township, such as troubled youth; we target assistance to those with special needs. GrowthWorks works with our troubled youth and accepts referrals from schools, police and similar agencies. They hold group and individual meetings in our Redford Community Center each week.
- VI. Redford continues to assist non-homeless people with special needs, such as; elderly, frail elderly and persons with disabilities, by various means. The 2010 Census found that 12 percent of Redford Township's population is over 65 years of age and 4.6 percent of the population is 60-64 years of

age. Michael Dennis said that the total number of seniors is down slightly from the 2000 Census, but the number of seniors between the ages of 60-64 is up slightly from the 2000 census figures.

- A. Minock Meadows, a Township owned housing complex, serves our elderly community. The 97-unit apartment complex is geared for moderate income households. There are currently 92 units occupied.
  - B. Dial-A-Ride reported 13,869 riders over the course of PY 10-11. Their trips include rides to grocery and pharmacy services, other shopping, VFW meetings, movies and medical appointments. We began charging riders for this service. One-way rides are charged as follows: seniors \$2, adults \$4, children five and up \$2. Rider fees have generated \$23,000 to help offset driver salaries.
- VII. Michael Dennis stated that Redford Township affirmatively furthers fair housing. As of June 23, 2011, Redford Township, in conjunction with the adjacent community of Livonia and the City of Westland and with SEMCOG's (Southeast Michigan Council of Governments) support, we completed an Analysis of Impediments (AI) to Fair Housing survey. Redford Township continues to promote fair housing efforts with the support of several community groups and civic organizations.
- VIII. Michael Dennis stated that Redford Township promotes affordable housing.
- A. The Housing Rehabilitation Program allows low-moderate income people in older housing to affordably repair and update their homes. These home rehabilitations keep neighborhoods strong and ideally suited for moderate-income families. During 2010, the department completed eleven rehabilitation projects on single-family owner-occupied homes. Seven were done through loans and four homeowners were given grants. One hundred percent of these loans/grants benefitted low and/or moderate income homeowners.
  - B. Through the Neighborhood Stabilization Program (NSP) the Township is acquiring, rehabilitating, and selling homes to low and moderate income individuals. This program offers down payment assistance to income eligible citizens and allows them to purchase a completely updated and energy efficient home at an affordable rate.
  - C. Redford Township does not offer any rental programs. All our housing and commercial rehabilitation projects are for owner occupied structures. Funds are not available to rehab mobile homes or manufactured housing.
  - D. Redford Township makes referrals to Wayne County for weatherization programs to maximize assistance for our homeowners.
- IX. To make sure Redford Township meets the needs of the underserved populations we continue to collaborate with schools, churches, and other non-profit agencies to identify needy individuals. The Township currently does not have any "barriers to affordable housing" within its jurisdiction. Our zoning ordinance is a useful tool, designed to promote the health, safety and welfare of our residents. It is not restrictive, exclusionary, or excessive in its zoning of subdivisions that, otherwise, would impose barriers to affordable housing. Our Stabilizing Neighborhoods Action Plan (SNAP) program is an initiative that offers affordable housing to low, moderate and middle income households and has helped to somewhat curtail the foreclosure crisis in Redford Township.
- X. Michael Dennis stated that the Township continues to leverage resources that make improvements to its infrastructure possible. The Township has secured \$468,000 in MDOT grants along with CDBG funds and Redford Township Downtown Development Authority (DDA) funds to begin a streetscape improvement project at Five Mile and Beech Daly Roads to be completed by next year.

- XI. The CAPER was available for public comment for a 15 day period from June 13<sup>th</sup> through June 27<sup>th</sup>. No comments were received.
- XII. Michael Dennis stated that we continue to submit reports as required, draw funds and follow performance measures that guide us through the implementation of our various projects.
- XIII. Michael Dennis gave a breakdown of our 2010-2011 activities.
  - A. Public Service activities, such as Dial-A-Ride, Neighborhood Watch, Redford Interfaith, Senior Citizen Programming, and Youth Services are funded at 15% of our total grant.
  - B. Neighborhood Watch is a program of Community Policing that has just begun to get underway in Program Year 10-11.
  - C. Youth Services, run by Youth Advisor Theresa Burgess, offers many activities and services for our families with young children and teens. After-school tutoring was given to 86 young people this past school year. The after-school program as a whole provided assistance and recreational activities. An additional 160 youth participated in the youth and teen programming over the program year, but did not fill out the required information for us to properly add to our data.
  - D. Dial-A-Ride bus service is offered to our elderly and handicapped population. This public service activity provided 13,869 trips with 430 passengers this program year. Fares were increased because of budget cuts. The number of trips decreased while the number of riders increased in this program year.
  - E. The Township completed the paving of 50 miles of gravel roads in 2009, of which six miles were paid for with CDBG funds. In 2010-2011 a payment of \$60,000 of CDBG funds was made toward the Section 108 Loan.
  - F. The Sidewalk Improvement project has budgeted \$63,000 on sidewalks for low and moderate income households. Redford Township has assisted two extremely low income persons with sidewalk improvement funds whose sidewalks were slated for repair. Survey and staking of sidewalks within the Beech Park Subdivision, a CDBG targeted area, where sidewalks were non-existent was completed in Program Year 10-11.
  - G. The Code Enforcement project paid for one code enforcement officer and one secretary to complete necessary paperwork.
  - H. CDBG funds were used to make sewer improvements along San Jose Street. To date, \$105,997 has been expended and drawn down. Using a cost-effective method, Redford Township rehabbed the existing sewer lines through the installation of a resin impregnated flexible tube.
- XIV. In closing, Michael Dennis stated that Redford Township has met all the national objectives set by the Department of Housing and Urban Development and that Redford Township did not displace any persons as a direct or indirect result of our CDBG funded activities.

The public hearing was adjourned at 6:20 p.m.