MEMORANDUM

TO: Clerks – Participating Local Units of Government

FROM: Sheila Taylor, Division Manager
             Genesee County Metropolitan Planning Commission

DATE: February 6, 2023

SUBJECT: **Draft HOME-ARP Allocation Plan**

Attached is a draft copy of Genesee County's HOME-American Rescue Plan (ARP) Allocation Plan for the Community Development Program. **This Draft copy should be made accessible to the public for review beginning on February 9, 2023, through February 24, 2023**. Additionally, please make a digital copy available on your website. The Allocation Plan is required by the U.S. Department of Housing and Urban Development (HUD) for Genesee County to receive $3,044,050 in federal HOME-ARP grant funds. The HOME-ARP Allocation Plan is a strategic plan detailing the allocation of funding to assist individuals or households who are experiencing homelessness, at risk of homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelters to reduce homelessness, and increase housing stability. The Allocation Plan defines the use of federal HOME-ARP grant funds to address these needs. The draft plan can also be viewed on our website at the following link: http://gcmpc.org/wp-content/uploads/2023/01/HOME-ARP-Allocation-Plan-Draft.pdf.

Staff is requesting input from the local units of government concerning the Plan itself. A public hearing, for the purpose of obtaining comments on the Allocation Plan, will be held on February 16, 2023, at 1PM in the Genesee County Administration Building, Room 222, 1101 Beach Street, Flint.

A comment sheet has been provided for your use. Additional copies of this form may be made for the use of your citizens. Any written comments received will be included in the Plan and submitted to the U.S. Department of Housing and Urban Development. Comments are due no later than February 24, 2023. They may be emailed to Anthony Kelly at akelly1@geneseecountymi.gov, faxed (810-257-3185), or mailed to the attention of Anthony Kelly, Planner, Community Development Program, Room 111, 1101 Beach Street, Flint, Michigan, 48502.

Please contact Anthony Kelly, Planner, at (810) 766-6566 if you have any questions concerning this matter. Thank you.

Home Investment Partnerships – American Rescue Plan

DRAFT PLAN

Genesee County HOME-ARP Allocation Plan

Prepared by the Genesee County Metropolitan Planning Commission (GCMPC)
Approved by the Genesee County Board of Commissioners on DATE HERE

GENESEE COUNTY
M I C H I G A N

GENESEE COUNTY
METROPOLITAN PLANNING
COMMISSION

Table of Contents

Attachment A – Proof of Publication

Attachment B – Grant Agreement

Attachment C – SF-424, Assurances, and Certifications

Introduction

In September 2021, the U.S. Department of Housing and Urban Development (HUD) announced the allocation of $3,044,050 to Genesee County, Michigan for a new grant program called the Home Investment Partnerships – American Rescue Plan (HOME-ARP). This supplemental funding was allocated by formula under the HOME entitlement program to address the critical need for homelessness assistance and supportive services through several eligible activities. Activities that are eligible to use HOME-ARP funding include the development of rental housing, supportive services, tenant based rental assistance, acquisition and development of non-congregate shelters, as well as administration and planning. These activities must primarily benefit qualifying individuals and families who are experiencing homelessness, at risk of homelessness, fleeing or attempting to flee domestic violence or human trafficking, and other populations requiring services or housing services to prevent homelessness.

To receive HOME-ARP funding, Genesee County must develop and submit a HOME-ARP Allocation Plan to HUD. This Allocation Plan includes stakeholder consultation, community engagement, and data analysis to determine the best use of funds. The plan identifies how funding will be distributed among eligible activities as well as how qualifying populations will be assisted. Following is the Genesee County, Michigan HOME-ARP Allocation Plan.

Consultation

Consultation Process

During the consultation process Genesee County staff met with several agencies that are a part of the Continuum of Care (CoC) as well as other key stakeholders in the Genesee County area. These agencies cover a variety of community-based needs for the qualifying populations. The consultations provided detailed insight on how Genesee County should approach homeless assistance and supportive service needs. Through one-on-one interviews, Genesee County staff were able to consult with 31 stakeholders. Out of the 31 stakeholders, 16 of them serve as part of the Continuum of Care. The consultation process took place from November 14, 2022, to December 16, 2022. Provided below in Figure 1 is a listing of organizations consulted with along with a summary of what was heard during each interview.

Organizations Consulted

Agency Consulted	Type of Agency	Consultation Method	Feedback
Family Service Agency of Mid-Michigan	Agency that addresses the needs of persons with disabilities	One-on-one Interview	Ensuring that there is affordable housing for low-income residents is a top priority. Due to COVID-19, residents are experiencing inflation which affects rent prices and there is little oversight and control on housing to make sure the rent prices are not getting out of control. Some residents are even having to move out of homes that they have lived at for many years,

			making their current community now unaffordable to live in. To potentially mitigate this affordability issue, local governments and housing commissions should take action to introduce policies that keep housing affordable. Additionally, there needs to be more non-profit developers creating affordable housing in the area combined with grant dollars to support development. To assist those that are homeless, there needs to be more case managers and other staff that get the word out to homeless individuals about programming and assist those that are homeless navigating the services that are available to them. Those that have disabilities should be focused on with efforts since many people who are homeless also have a disability. QP prioritization: Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability. Specifically, those with disabilities. HOME-ARP funding prioritization: 1) Development of Affordable Housing; 2) Supportive Services; 3) Tenant Based Rental Assistance; 4) Acquisition and Development of Non-Congregate Shelters
Legal Services of Eastern Michigan	Agency that addresses fair housing COC Member	One-on-one Interview	The ideal scenario for Genesee County is that most people across various income levels should be able to own their own homes. COVID-19 impacted housing by more people getting behind on their rent which led to many more landlord/tenant cases, eviction diversions, etc. During this time, there was more money available for the LSEM staff to handle increased workloads. However, going forward there is still a lot of work to do, but there isn't as much funding coming in. The biggest challenge overall for Genesee County is the affordability of housing. People have experienced rent increases as much as 30% which prices them out of their current housing situation. To help with affordability, local agencies including the land bank and government need to work together to develop new programs to keep people in their homes. To assist those that are homeless, the CoC recently worked with a consultant to create a better entry system for those needing assistance. However, more funding needs to be allocated to case managers who can assist those in need navigating the resources that are available to them. To make rental housing more affordable, there needs to be more agencies that are willing to develop this type of housing for low-income families. There are some agencies currently doing this type of work, but not enough to address the need of the community. QP prioritization: Fleeing, or attempting to flee, domestic

			violence, dating violence, sexual assault, stalking, or human trafficking. Then those that are homeless HOME-ARP funding prioritization: 1) Development of Affordable Housing; 2) Tenant Based Rental Assistance; 3) Supportive Services; 4) Acquisition and Development of Non-Congregate Shelters
Catholic Charities of Shiawassee and Genesee Counties	Agency that addresses the needs of those that are homeless COC Member	One-on-one Interview	Overall vision is to create more affordable housing in Genesee County. They mentioned that more inspections should be done on rental properties to make sure they are properly registered and up to standards. COVID has impacted housing by prices skyrocketing, application fees doubling as well as a lot of funding coming in to help provide services. However, funding is not coming in as much as it was and there are still many people that are in desperate need of help. The main drawback to current housing programs that was mentioned is that agencies are not coordinating together as much as they should be when providing services and assistance to people. They mentioned that there should be a portal or central registry where agencies can keep track of the services being provided to clients so there isn't overlap. To assist persons that are homeless, they mentioned that there needs to be more case management. Persons that are homeless greatly need someone who can walk them through the process of getting services and maintaining permanent housing. In terms of how rental housing could be made more affordable, they mentioned that there needs to be more large-scale developments that support multiple levels of income. To have this type of development, there needs to be developers who implement projects that support all income levels. It was also mentioned that the process should be made easier for those who are in need to qualify for low-income housing. QP prioritization: Those who are homeless and other populations such as those with criminal/sexual conduct backgrounds. HOME-ARP funding prioritization: 1) Acquisition and Development of Non-Congregate Shelters; 2) Supportive Services; 3) Development of Affordable Rental Housing; 4) Tenant Based Rental Assistance
Genesee Health System	Agency that addresses the needs of persons with disabilities COC Member	One-on-one Interview	The key strategy to improving housing in Genesee County is to create affordable housing opportunities for persons with disabilities, low-income families (especially those that are receiving social security income but spending 80% of it on housing), and seniors. It is also important that partnerships are built among agencies to create housing opportunities. During COVID-19, COVID Emergency Rental Assistance (CERA) funding was made available to get people off the streets which was very beneficial. However, there are some very vulnerable populations

			that have mental illnesses which make it so they may not understand how to pay bills and do other life tasks even if financial assistance is provided to them. Another challenge in Genesee County related to housing is that we have many vacant lots, especially in the City of Flint, yet these empty spaces are not being utilized for affordable housing. To address housing issues in Genesee County, more affordable housing units should be built for those who have disabilities and are low-income. There must be a link of services with affordable housing to help assist people long-term. Similarly for the homeless population, there needs to be more permanent supportive housing that includes supportive services for the individual or family. It was also mentioned that more inspections need to be done by municipalities to ensure that housing is adequate. Overall, they mentioned that there needs to be more housing units available, especially for larger families that may have a member of the family with a disability. Considering supportive services, they mentioned that there needs to be someone who helps the client navigate through the process of the services and housing that is available to them, so they are successful long-term. To improve issues with rental housing, there needs to be programs that subsidize the increased rent prices for families. QP prioritization: Hard for them to pick one since they all are in need. If were forced to pick a group, they said homeless due to the severity of the need. HOME-ARP funding prioritization: 1) Tenant Based Rental Assistance; 2) Development of Affordable Rental Housing; 3) Supportive Services; 4) Acquisition and Development of Non-Congregate Shelters
Genesee County Youth Corporation	Agency that addresses the needs of homeless and at-risk youth COC Member	One-on-one Interview	Lack of affordable housing and jobs that do not pay livable wages are of the biggest concern. The housing stock is limited, and landlords are constantly increasing rent. Out-of-state investment companies should be regulated. Another main concern was case management for people getting into affordable housing but also continuing to check up on them after they move to ensure home ownership/rentership is going well. At Risk of Homelessness was the highest concern QP. Rental Housing was top priority. Neighborhood revitalization should be a concern as well as housing revitalization. Spread the downtown Flint redevelopment outside of just the main downtown area.
Greater Flint Health Coalition	Agency that addresses community health/mental health issues	One-on-one Interview	Their main input to improve housing includes implementing a system that is easily navigated and accessible to link people to housing resources, especially providing high quality affordable housing for individuals in need. COVID-19 has impacted housing by driving up prices and reducing housing stock. However, a lot of funding through CERA was provided to assist with housing issues.

| | COC Member | | The problem now is that there isn't as much funding available, yet people still have severe needs.

In terms of housing stability, some of the largest barriers are the ability of people to obtain jobs and have a steady income, case management for individuals so they understand their rights and responsibilities, as well as evictions and the difficulty of applying for supportive housing. To address these issues, there needs to be more quality housing. When affordable housing is developed, most of the development should be dedicated to supporting low-income families. Additionally, more case management roles need to be supported to assist individuals with needs through the housing and supportive services process.

To assist persons who are homeless more into more permanent housing, there needs to be a clear system in our community of where to go for assistance, and once someone is getting assistance, there needs to be housing available for them. There also needs to be a way to track people's progress once they have housing, so they are successful long-term. Gaps in supportive services include the need for more resources to fund the services, especially mental health, and substance abuse services.

QP Prioritization: Homeless population since there are people with vouchers that cannot get houses; there are not enough places to put these individuals long-term.

HOME-ARP funding prioritization: 1) Development of Affordable Rental Housing; 2) Supportive Services; 3) Tenant Based Rental Assistance; 4) Acquisition and Development of Non-Congregate Shelters. |
|---|---|---|---|
| Salvation Army Beecher Corps | Social Services

COC Member | One-on-one Interview | We need to bring more affordable housing to the community, but also educate people on ways to sustain their housing. There should be a focus on rehabilitation projects with the current housing stock to improve vacancy and blight related issues. Covid-19 exposed the lack of amenities available for people in crisis. The main barriers causing housing instability are the lack of income and proper budgeting skills. This service provider was big on education and life skills. They believed that life skills could help address those barriers to housing stability.

To assist the homeless with permanent housing we must first address mental health and substance abuse issues. Once treatment or counseling has begun individuals will be in a better mind state to sustain housing. The main gap in supportive services is the awareness. People in crisis may not know what is available to them.

Out of the qualifying populations, there should be a preference given to the Handicap and mentally disabled. People tend to take advantage of this population and most programs are not trying to |

			make them independent.
			How would you rank the four eligible uses? Development of Affordable Rental Housing, Rental Assistance, Supportive Services and Non-Congregate shelter in that order.
Senior Services	Agency that addresses the needs of the senior population	One-on-one Interview	This interview focuses on the senior population. Their vision for housing in Genesee County is more affordable housing for seniors who have transitioned from larger homes and are ready to downsize. This specific population is still independent and not ready for senior living. Specifically, senior condos or apartments that are well-kept. Covid-19 has created a mental health crisis among Seniors. Some seniors were afraid to leave their homes which caused an increase in hoarding, depression, and elder suicide. Social workers and in-home care workers were no longer going into the homes at this time which could've contributed to those spikes. Affordability is the biggest barrier to housing stability in the senior population. Seniors can barely afford their homes and struggle with the maintenance needed to maintain their homes. To address these barriers, it would be nice to have some oversight over slum landlords. Many of these landlords raise rent costs but do not provide a clean environment, often neglecting to treat bedbugs and other issues. Seniors who are homeless could potentially avoid homelessness if there were better interventions in place before they became homeless. Seniors should have more time in services to prevent problems. Transportation is a huge gap in services, we have programs like rides to wellness, but seniors are often dropped off and left for hours. Transportation programs geared towards seniors are a need. Some procedures or screenings may require a person to go into the doctor's office with the senior to make sure they can safely navigate back to their homes when the procedure is over. Rental housing can be made more affordable if we create programs specifically for the senior population. Provide oversight on landlords and stop trying to make a profit on our vulnerable population. Explore rent limits based on age. Preferences should be given to people fleeing or dealing with abuse. This type of abuse can happen with relatives, making it difficult for seniors to flee from the abuse. Ranking of uses Affordable rental housing, supportive services, rental assistance, and non-congregate shelters.
GCCARD	Homeless Service Provider COC Member	One-on-one Interview	The vision for housing in Genesee County includes a true coordinated entry process with a better referral system. If one agency is not able to provide a particular service, we can easily refer the person to another agency and know they will receive services. Covid-19 is still causing a need for housing and rental

| | | | assistance. At the same time trying to be mindful of the households that truly need the assistance versus the individuals who are trying to take advantage of the system. One of the largest barriers to housing stability would be affordable housing. Building more affordable housing and rehabilitation of vacant structures could be the actions we need to address housing affordability.

Persons who are homeless need better case management and a better follow-through process. Households often fail at completing the necessary paperwork when it is given to them to complete and return. People who experience homelessness need someone to walk them through the steps to secure housing. When it comes to gaps in supportive services, coordinated entry is at the top of the list. Figuring out ways to combat turnover and coordinate services would help address these gaps. Rental housing affordability depends on who owns the property. Service providers need access to housing so they can determine rent cost that make sense for the population they serve. Landlord oversight is also needed.

Out of the qualifying populations, none of these deserve preference each group has their own separate set of challenges.

Ranking eligible uses
Affordable housing, supportive services, Tenant based rental assistance, non-congregate shelters. |
|---|---|---|---|
| Metro Community Development | Homeless Service Provider

COC Member | One-on-one Interview | Their main visions for housing in Genesee County include establishing a non-congregate shelter for people with severe mental issues, having respite care for those released from the hospital that need a safe environment to heal, and developing affordable housing as there is a huge demand currently in our community. COVID-19 impacted housing by there being in influx of funding and reduced criteria to get people housed or in a shelter. The largest barriers to housing stability includes the lack of supportive services, especially those with mental health issues, and affordable housing. To address these barriers, there needs to be coordination among local agencies to get people access to the supportive services they need. There also needs to be redevelopment of abandoned buildings into affordable housing.

To assist those that are homeless move into permanent housing, they need a case manager who can help those in need to assimilate into a "standard" living style. Also, there is a need for trained professionals who can deal with the mental health issues that many homeless individuals experience. In terms of gaps in supportive services, there needs to be a service that assists people with getting evictions off their record. These service providers could work with landlords or property managers to pay for eviction issues so the person can apply for and secure housing in the future. Additionally, case managers need to work more |

			with people that are in homeless shelters to get access to the proper services including mental health services. To improve affordable rental housing, there needs to be more development of this type of housing. The current demand is too high for what is available. QP Prioritization: Those fleeing, or attempting to flee, domestic violence situations. They prioritized this since these individual's lives are in immediate danger. Those that are at risk of homelessness are also a priority since it should be a priority to stop people from becoming homeless in the first place. HOME-ARP funding prioritization: 1) Acquisition and Development of Non-Congregate Shelters; 2) Development of Affordable Rental Housing; 3) Supportive Services; 4) Tenant Based Rental Assistance.
Shelter of Flint	Agency that addresses the needs of those who are homeless COC Member	One-on-one Interview	Vision for the county is to not need shelters, assistance, or services, as unlikely as it sounds. The big difference Covid has made is in how much money they received, they are having to plan without it and envision that being incredibly difficult. Recruitment and turnover have been bad. Affordable housing stock is incredibly low. Landlords are being overly picky right now, which makes it hard to house individuals. The three biggest groups that can't get housed are large families, evicted persons, and mentally ill folks. There is an issue with regulation that says homeless folks must go into apartments. Consider tiny homes, housing families or groups together. Currently, they cannot get assistance unless they are on their own which makes very difficult for people to remain there. Lack of stability for vulnerable populations. She mentioned the need for post-shelter supportive services to help people stay afloat even after they leave the shelter. They mentioned that the housing first model does not necessarily work here in Genesee County. There needs to be an overhaul at the state-level or nationally for some of these issues. She also mentioned inflation as a huge issue in housing right now. QP Prioritization: Other populations requiring services or assistance. Priority should be given to those at the greatest risk, regardless of status. A second should those at risk of homelessness. Getting people off the streets. HOME-ARP funding prioritization 1. Development of affordable rental housing, 2. Supportive Services 3. Tenant-based rental assistance, 4. Acquisition and development of non-congregate shelters.

| East Central Association of Realtors | Realtor | One-on-one Interview | Their vision for housing is a place that is affordable for everyone. They would like to see more households take advantage of the assistance programs that are currently available. Covid 19 has slowed down new construction causing housing to become very limited. Some of the largest barriers to housing stability are the lack of employment and mental health issues. Neglecting mental health can cause other issues to arise such as domestic violence, which can create additional challenges for the entire household. To address these barriers there should be more grant opportunities for housing and education around opportunities.

When it comes to supportive services, ECAR believes that the realtors are not being utilized enough on housing-related issues. Realtors can provide more community engagement and outreach to help better prepare and educate households on homeownership.

Out of the qualifying populations there should be preference given to households who are at risk of homelessness. This population might be easier to assist and get back on track because they are trying.

Ranking
Supportive services, affordable housing, non-congregate shelters, TBRA |
| Hamilton Community Health Network | Agency that addresses community health issues

COC Member | One-on-one Interview | Vision for the county is to expand housing for low income and underserved communities. It would be great to have a thriving community in Genesee County that works for everyone. Housing shortages, lack of education, and lack of resources has been the biggest issue since Covid began. Lack of suitable housing and mental health issues are the biggest concerns for housing stability.

Diagnosis is the first step towards fixing the instability. There needs to be trust formed between homeless populations and the facilities to help them get out of their situation. Mental health and drug abuse does not help this. There is also a large veteran population that needs help as well.

Social workers and psychiatrists are the biggest gaps in social services right now. This goes back to the lack of trust, but there needs to be meaningful connections made with people to pull them out of the situation that they are in. Subsidized housing and childcare in places of employment would be the two biggest helpers in making more affordable housing and easier access. Community development also needs to be a priority. If the neighborhood infrastructure isn't in place (green groceries, transit, etc.) then getting people their own place causes that much more hassle once they move there. Many do not have a car. |

			QP Prioritization: At Risk of Homelessness is #1. For lots of people there is on catastrophic event (such as losing a job) that sends folks down a path of no income, no rent money, no utilities, health decline, family issues, the list goes on. Stopping that before it gets all the way to homelessness would be very important. HOME-ARP Prioritization 1. Affordable Rental Housing, 2. Rental Assistance + supportive services together, 3. Non-congregate shelters.
MADE Institute	Agency that addresses the needs of the homeless and those at risk COC Member	One-on-one Interview	Vision for the county is to have new building and redevelopment of existing homes. Opening more funding about this will be crucial. Like many others, they mentioned how Covid relief money has only helped in the short term, and now folks that got it are reeling after it is gone. Housing stability is hindered by lack of help and lack of stock. There is no help for first time homeowners and families, and there is also not enough stock available for these populations. Education, rent assistance, teaching about owning and renting, walking folks through the process and offering a safe, trusted space where people can get through the process were some things mentioned about assistance for homeless populations. Finally, they focused a lot on men, often single men, and those impacted by the prison system. This group is often overlooked and having any kind of record inhibits your ability to get anywhere. The population of Flint has a large amount of these men as well. Getting assistance to them is crucial. QP Prioritization: Other Populations. There is enough money going to the other three groups that help needs to be given to other less visible groups, such as those impacted by the prison system. HOME-ARP Prioritization: Supportive Services, TBRA, Affordable Housing, Shelters. In that order.
Communities First Inc.	Developer COC Member	One-on-one Interview	The vision for housing in Genesee County is quality, safe, accessible, and affordable housing for everyone in the area they desire to live. There is a housing shortage in Genesee County, and we lack a diversity in housing. We would like to see an upgraded housing stock that doesn't lead to future housing issues for families. Covid 19 has had a substantial impact on housing, there has been a drastic increase in the cost of housing. Landlords also decided to sell rental properties to take advantage of property value increases which has led to a shortage in rental housing. The Covid – 19 shut down also caused a rise in domestic violence cases causing more families to become homeless. Once rental

			assistance was provided through covid relief programs there wasn't any follow through or case management to help households manage life during and post Covid-19.
			One of the barriers to housing stability is the availability of housing. People with housing choice vouchers struggle finding safe places to live, which sometimes results in them moving out of the county to find housing. There is also a lack in education and supports that prepare households for homeownership. Shelter space is also minimal especially for families.
			Possible solutions include the development of a fund to address foreclosure needs and the development of a diverse set of housing types.
			The homeless population can move into more permanent housing with a strong set of supportive services. Permanent housing also looks different depending on the person. Some people do not want homeownership. Households are homeless for different reasons. Mental health and substance abuse are often factors that need to be addressed before accessing housing. Clinical staff can be a great resource to transitioning homeless persons into permanent housing.
			The lack of funding for supportive services is one of the biggest gaps. Agencies must partner with another organization or fundraise from private sources to fund positions.
			Rental housing can me made affordable with increased availability. This prevents private landlords from price hikes because there are other options.
			None of the qualifying population deserve a preference, each group has its own set of challenges. The core issues are that each of these populations need a place to live.
			Ranking Affordable rental housing, supportive services, non-congregate shelter, TBRA
My Brother's Keeper	Homeless Service Provider COC Member	One-on-one Interview	A vision where every person with housing is supported by case management if needed. It is important to understand that different people succeed in different living environments. Mental health services should be combined with housing placement. Covid 19 has escalated mental health in people who were already dealing with mental health concerns. Mild-mannered individuals became aggressive.
			One of the barriers to housing stability is mental health. Especially mental health among individuals with severe mental

			health issues. There needs to be special attention towards finding ways to house this group of people.
			To address these barriers service providers need a voice in housing or how affordable housing is structured. To assist the homeless move into permanent housing there needs to be a strong rapport between clients and clinicians. People who are eligible for permanent housing often need additional structure and support to address barriers that cause them to become homeless.
			Gaps in supportive services are seen in case management and mental health services. Effective case management is needed for people who have received section 8 vouchers and remain homeless. These individuals do not have what it takes to follow through with the vouchers.
			Rental housing could be made affordable with better oversight on landlords especially slum landlords who do not provide an affordable and safe environment for tenants. Rental housing could also be made affordable if service providers owned housing options where they provide the oversight. Out of the four qualifying populations there should be preference given to those dealing with domestic violence and people at risk of homelessness.
			Ranking Supportive services, affordable housing, TBRA and non-congregate shelter
Kettering University	Institute of Higher Education	One-on-one Interview	This is not an "official" Kettering response, as this representative wanted to remain a civilian, but he spoke on many topics regarding Kettering and shared with me things specifically about Kettering.
			His vision for Genesee County involved maintaining access and comfort for those in Genesee County. This includes access to adequate housing. In his view, Covid didn't affect housing that much, as there were already programs happening in and around Flint for housing. The main issue was rental costs, and landlords that can jack up prices because of current market conditions. Good jobs are a significant limiting factor for housing stability and the way to fix that would be to expand the missing middle for housing stock and replacing the old housing stock. If you build it, they will come.
			He also reiterated focus on mental health and dependency issues amongst vulnerable populations in the county. He focused on the idea of training those people, creating temporary housing for them, and establishing a program whereupon folks can get back on their feet. He called these "the fundamentals" and stated that was the biggest gap in supportive services right now.

			Finally, he reiterated frustrations with landlords regarding rental housing and taking whatever the market will bear. We discussed supply and demand as a possible work around for this, (increasing supply to lower demand and price) but access to transportation was also an idea he had for helping on rental prices- reducing car ownership. QP Prioritization: Fleeing DV, Homeless, At Risk of Homelessness, Other pops. Reasoning for this was based on those that need help that may not have immediate access to it, such as those fleeing. Desperate situation for those people. Eligible Use Prioritization: Supportive Services, TBRA, Shelters, Housing.
GISD	K-12 Schools	One-on-one Interview	GISD's vision for housing is safe, affordable housing that people can be proud of. Too many families must settle for what they can afford. Families with challenges or barriers to housing find housing in hotels, motels, or less desirable areas. Most of the affordable housing is inside the city limits. Many students enroll in schools of choice for a better school system. This can make transportation to and from the suburbs a challenge. Covid 19 has caused an increase in evictions, loss of jobs, and increases in mortgage foreclosure. Covid 19 caused families to double up on their housing situations. Families are looking for looking for housing in more rural areas. Some of the largest barriers to housing stability are low-wage jobs, lack of benefits, and the cost associated with keeping a family at risk of homelessness off the streets. Families spend the bulk of their income on hotel stays and transportation leaving very little to save toward a more permanent housing situation. To address barriers and challenges there should be better coordination between the community and service providers. Organizations don't have strong faith in knowing that a family's needs will be met if they are referred to certain providers. The response is inconsistent, and organizations may rely on their own separate contacts to get assistance to a family. If preference was given to any of the qualifying populations, it should be individuals or families at risk of homelessness. Often these people are one issue away from getting on the right track. Ranking Affordable housing, supportive services, rental assistance, non-congregate shelter
Genesee County Habitat for Humanity	Housing Developer COC Member	One-on-one Interview	Habitat's vision for housing in Genesee County calls for a balance between affordable and market rate housing as well as more housing choices including middle income housing. COVID-19 has

			impacted housing by people being unable to leave their home which put a spotlight on having safe, decent housing to live in. Some of the largest barriers to housing stability include the current cost and availability of housing. Additionally, there needs to be more section 8 vouchers available to support people. To address housing challenges, there needs to be more safe, decent, affordable housing developed as well as more owner-occupied repair programs. To assist persons who are homeless move into more permanent housing, there needs to be access to mental health services and homeowner education. Also, service providers need to meet those that are homeless where they are currently living to directly engage with them. Gaps in supportive services include home repair. There is a lack of resources for activities that fall outside of HUD guidelines such as trailer homes, supporting those that rent and are in poverty, and those that are making below 30% are median income and between 80% - 100% area median income. For example, it is hard for people below 30% AMI to qualify for programs that are offered since they are making so little and keep up with program requirements such as paying for property taxes. Rental housing could be made more affordable by having more housing options that are tied to affordability. There needs to be more developers that are building affordable housing that are located close to supportive services. QP Prioritization: If a qualifying population is prioritized, it should be people that are fleeing domestic violence situations since they are in immediate danger and need assistance right away. HOME-ARP funding prioritization: 1) Supportive Services; 2) Tenant Based Rental Assistance; 3) Development of Affordable Rental Housing; and 4) Acquisition and Development of Non-Congregate Shelters.
Genesee County Veterans Services	Veterans Group	One-on-one Interview	The Genesee County Veterans Services Department mentioned that they have often been approached to assist with the development of tiny houses for veterans. However, they mentioned that they do not have the capacity to manage this type of housing. This housing should be created by experienced developers and operated by experienced property managers. Overall, they believe that funds should be used on larger-scale apartment complexes to house more families. The largest barriers to housing stability include families having viable employment to properly maintain their house. To improve this issue, funding could be used to assist with repairs such as painting houses, replacing windows, landscaping, sidewalk repair, etc. If you can improve the perception of neighborhoods, people will be more likely to move here, improving the local economy. To assist those that are homeless, they need more safe, clean areas where they can be secluded from others, especially

			homeless veterans. These areas help them to get back on track to more permanent housing in the future. In terms of supportive services, access to food is an issue. There needs to be more distribution of food in a more accessible manner such as drop-off points or existing agencies increasing programming for food distribution. To make rental housing more affordable, developed housing should be made simpler so there is less cost to the developer, and in turn, less cost to those needing affordable housing. QP Prioritization: They believed that if a qualifying population is prioritized, it should be those that are fleeing, or attempting to flee, domestic violence situations. They are in a situation where they are afraid for their lives or children's lives. HOME-ARP funding prioritization: 1) Development of Affordable Rental Housing; 2) Supportive Services; 3) Acquisition and Development of Non-Congregate Shelters; and 4) Tenant Based Rental Assistance.
Valley Area on Aging	Senior Service Provider	One-on-one Interview	The VAA's vision for housing is to generate more income-based, affordable, accessible housing. There is a gap in housing for individuals who are disabled but do not meet the age requirements for certain senior apartments. Covid 19 has caused a certain level of fear in senior households. Some seniors may be afraid to get back out into the community because of covid. The rise in cost has also limited the availability of affordable units. Affordability and availability are some of the two largest barriers to housing stability. People that have long term needs are faced with the challenge of being able to age in place. To address these barriers there needs to be more affordable housing. We should also explore what affordable housing looks like based on the person. It's a great idea to move towards community style shared units especially for people who disabled but still independent. There should be more subsidy and voucher programs available for the homeless to aid in moving to a more permanent housing situation. There are seniors who are trapped in the nursing home not because they need the care but because they cannot find or afford a place to live independently. Gaps in supportive services include Home Health Aide and other staffing shortages. There is also a gap in supportive services for people who are not at a nursing home level of care but still need assistance. There are not enough options for people under the age of 60 that need supportive services to live independently. Rental housing can be made more affordable by working with developers or landlords to create better programing through grant assistance that lowers the cost of rent. Ranking

			Rental housing, Rental assistance, supportive services, non-congregate shelter
Genesee County Landlords Association	Property & Investment Group	One-on-one Interview	No specific vision for Genesee County, just that he sees the future of Genesee County moving away from the City of Flint. He mentioned that he hopes the future also has changes with how building inspections are done, and how federal and state help is used for people. When it comes to Covid-19 and housing instability, he identified demand and inflation as two outcomes of the pandemic. Further, he explained the volatility of rents being due to eviction rates being paused, which made things difficult for landlords. Currently, slow evictions and rental inspections are the two biggest barriers he can identify to making the housing market more stable. When it comes to getting homeless folks into more permanent housing, he questions whether all homeless people really want a home, and how it doesn't make sense to put someone into a rental unit if they have a bad record. "Fair housing isn't always fair." He explained that supportive services are there for people who need them, and it is on the individual to take advantage of them. Often, they are just delaying the inevitable. He again reiterated the slow process currently for evicting someone. He proposed the idea of longer rental inspections or none, and the condition of the unit should be determined by the tenant. "Just move if there is a problem." He also had choice words for the judicial system here in the county and the inability for evictions to happen fast. He spoke at length on redoing the rehab system here in the county, about including all parties and making things easier and cheaper. He also mentioned poor conditions in the City of Flint such as lack of police, and graffiti. QP Prioritization: Fleeing DV, SA, etc. They are a very vulnerable group. Eligible Use prioritization: Rental Housing, Supportive Services, TBRA, Shelters.
Genesee County Metropolitan Planning Commission (Commissioner)	County Government	One-on-one Interview	This Commissioner would like to sustain the current housing stock. Homeowners/buyers need money and materials to keep their house up and knowledge to know how to do so. Covid has put people out work which leads to not having money to pay rent or mortgage to stay in their home. Many businesses are struggling to get workers at the same time. She believes that there is a low image of people that work in retail.

| | | | The largest barrier to housing stability is the lack of education, enforcement, and resources to get people to maintain their homes. She believes that the government should step in to help.

To address the challenge of stability, she believes that eminent domain would help areas become sustainable. An example of this would be eliminating services to areas that only have 1-2 homes per street. Those residents should be moved so that they are in areas with more population for the provision of services to be sustainable.

To assist homeless persons moving into permanent housing, they should have supervision throughout the entire process so that they understand the importance of each step. The need education on many aspects of living on their own (paying bills, working, healthcare, home maintenance, etc.).

A current gap is supportive services is providing a liaison between service providers and the client so the client gains trust in the system.

Rental housing can be more affordable by constructing them out of more stable materials (not easily destructible) so they hold up to multiple renters. Renters are not experienced in maintaining housing. Do not build units using all the bells and whistles. Build relationships with renters, locate units near dependable and affordable childcare, school, grocery, transportation, medical facilities, etc. She also mentioned that the elderly population who are in a situation where they are taking care of grandchildren are often overlooked and could use housing assistance.

QP: At risk of Homelessness

Eligible use prioritization: Affordable housing, supportive services, rental assistance, non-congregate shelters |
|---|---|---|---|
| Genesee County Metropolitan Planning Commission (Commissioner) | County Government | One-on-one Interview | This Commissioner would like to see adequate affordable housing for the homeless, housing for retirement age people on a budget, and elderly residents that cannot maintain their home any longer.

Covid has affected the elderly getting Covid when they move to nursing homes.

A barrier to housing stability is planning for the growing elderly population. They will not have money to afford rents or be able to go back to work to make money for higher housing costs.

The government could assist with this challenge by providing financial assistance. Elderly people will need help.

To help the homeless moving into permanent housing we need more housing to become available. They are living in old, |

			dilapidated homes together. Some of the gaps noticed in supportive services include pre-natal care, assistance to gain employment and food assistance (meals). Rental housing can be made more affordable by developing housing near amenities. Homebuyers need to be educated in maintenance and reducing energy costs. QP: All are equal Eligible use prioritization: rental housing, rental assistance, supportive services, non-congregate shelters
Genesee County Board of Commissioners	County Government	One-on-one Interview	This Commissioner's vision for housing in Genesee County includes 5,000 units of affordable housing of all types (apartment, duplex, single family), all located within neighborhoods. Affordable housing should not be segregated to certain areas to isolate people. Covid has impacted housing by increasing the number of evictions taking place after the moratorium was lifted. People were struggling during the moratorium but once lifted, they still struggled, and rents were increased by many landlords. The biggest barrier to housing stability is due to the lack of housing stock. Supply and demand is leading to rent hikes. Additional struggles include high crime, covid, no quality housing, mental health issues, LGBT youth becoming homeless and assaulted. To address those barriers, we need to address the shortage of housing. This can be done through philanthropy, government, business, and the chamber coming together. Also, Flint is the only large city that includes huge parking lots along their main downtown corridor instead of business or housing. To assist the homeless moving into permanent housing we need to provide more supportive services. Housing is a symptom of broader problems such as mental health, lack of money, lack of job, etc. People need stability. Gaps in supportive services include job readiness and getting services connected to clients. We need more outreach or create a community liaison. We also need a targeted approach to put funding where the needs are. Rental housing can be made more affordable by balancing supply and demand. QP: At risk of homelessness

			Eligible use prioritization: supportive services, rental assistance, rental housing, non-congregate shelters
Michigan Township Association - Genesee County Chapter	Local Unit of Government within Genesee County	One-on-one Interview	The rep for the MTA has a vision of affordable housing out in rural areas of the county. Housing that is affordable for seniors, families, single parents, etc. She believes that Covid has made an impact on housing by people losing work. Lower income residents struggle to pay rent and taxes. The largest barrier to housing stability is transportation. Jobs are available but getting to them is difficult. One way to address this barrier is to spread mass transit availability along with educating residents on MTA services. Rental housing can be more affordable by subsidizing them or involving the residents with work/sweat equity. QP: Other populations, Fleeing domestic violence Eligible use prioritization: Non-congregate shelters, supportive services, rental assistance, rental housing
YWCA Flint	Agency that serves women fleeing DV, SA, trafficking COC Member	One-on-one Interview	Their vision for housing in Genesee County was to have housing for all homeless and survivors of domestic violence and sexual assault. They also mentioned safe and affordable housing options, and how rehab of certain places is not happening fast enough. Housing is the first step to getting survivors independent. Covid has been a detriment, as inflation has increased, there is not enough stock and now high rents and spaces are making the barrier higher and higher for entry. There needs to be more inventory and more resources for people attempting to make the transition. To fix this, there should be more vouchers, and more program funding to help these people move along. The demand is too high, and the resources are not there. There needs to be more funding for supportive services to help cover the biggest gaps. There is also not enough mental health services and substance abuse services for those that need them. Rental housing can be made more affordable by increasing the inventory. This would increase competition and lower costs. QP Preference for Both: 3, not only because this is who their agency serves, but these people are extremely vulnerable. They do not have the resources or the ability to get help. They are often stuck and in possibly life-threatening situations. Living with others will endanger them. They also can't get help for existing program groups because they might not be homeless or have

			mental/substance abuse issues. Eligible Uses for Both: TBRA, SS, Housing, Shelters.
Mundy Township	Local Unit of Government within Genesee County	One-on-one Interview	Their vision for housing revolves around affordability and availability. Mundy Twp has an aging population that needs more dense housing options for senior living.

Covid 19 with the combination of low housing stock caused an increase in housing prices and home sales.

The barriers to housing stability include affordability, availability, and education. Transitioning from a rental agreement to owning a home can be intimidating. There needs to be more initial education on loans so people will feel empowered to buy a home. To address these barriers there should be more awareness of what opportunities and programs are available for new homeowners.

The homeless population can move into more permanent housing with a continued effort to identify what resources are available. There should also be more programs that can lead towards homeownership.

Gaps in services include case management, mental health services and a referral system. Law enforcement has taken on an increased amount of mental health crisis incidents. Very few police officers are trained in deescalating someone from a mental health crisis.

Rental housing can be made more affordable based on the assistance that is available for that population in need. There should also be an effort towards landlord oversight in rental communities to prevent the behaviors of a slum landlord.

Preference should be given to the at risk of homelessness group because they may be the easiest to assist.

Ranking
Supportive services, rental assistance, affordable housing, and non-congregate shelter. |
| Home Builders Association of Mid-Michigan | Home Builder Association | One-on-one interview | There is a huge housing shortage across the country, so the need for more housing in general is a top priority. COVID-19 has impacted housing by deepening issues related to labor. There was a labor shortage going into COVID, and it was only made worse during the pandemic. This directly affected the home building industry which made it even more difficult to build new houses to catch up with demand. Barriers to housing stability include having stable employment. If people are not employed and do not have a steady income, they are not able to afford a house. To address |

			this issue, there should be more opportunities for businesses to expand, increasing the availability of jobs. Gaps in supportive services include accessibility. There are a lot of supportive services out there, but they aren't always easy for people to access. In terms of making rental housing more affordable, there needs to be tax incentives for developers and property owners to make the cost of creating housing easier. This cost savings could assist the landlord in making improvements to the property over time. QP prioritization: It was difficult to decide which, if any, QP should be prioritized, but they selected victims of domestic violence. HOME-ARP funding prioritization: 1) Acquisition and Development of Non-Congregate Shelters; 2) Supportive Services; 3) Development of Affordable Rental Housing; and 4) Tenant Based Rental Assistance.
Flint Housing Commission	Affordable Housing	One-on-one Interview	Their vision for housing in Genesee County would be improving the quality of housing stock and increasing the amount of affordable housing both in neighborhoods and multifamily units. Covid 19 caused an increase in evictions. Covid 19 has also affected the waitlist at the Housing Commission. The waitlist remains closed because there is difficulty identifying which units are available due to residents who are still going through the court eviction process. Barriers to housing stability include income, education, and mental health challenges. To address these barriers service providers, need to work with residents through effective case management to address these issues in a way that offers accountability and follow-up. Gaps in supportive services include the lack of case management, especially in mental health clients and veterans. There also is a lack of supportive services for families with children. Rental housing can be made more affordable with more subsidy from the government. QP preference: Homeless population because this is the demographic we currently serve. Ranking: Supportive services, rental assistance, shelter, affordable housing

| City of Grand Blanc	Local Unit of Government within Genesee County	One-on-one Interview	Their vision was to have more affordable housing across the county. It is an issue everywhere, and that becomes a problem when your area is trying to attract business and jobs and there isn't anywhere for these people to live. To fix the challenge of affordable housing, she recommended figuring out the housing stock better, and determining just how built out the city is with the golf course being zoned residential. Covid-19 has not been an issue in the city of Grand Blanc. To house more homeless, she recommended programs like what they have in the city. Police and education staff in schools are trained to look for situations in which a student might be struggling. At the city level, they have training to help people that are in need get the help they need. Lack of funding across the board is another gap. Rental Housing can be made more affordable by increasing stock and having more programs for low-income housing developments. Right now, there isn't a lot of that happening. QP Preference: At Risk of Homelessness because if they don't get taken care of, they become homeless, so if there was a way to stop that early it will be greatly beneficial for people to just catch it before they lose their home. Eligible Uses: TBRA, SS, Shelters, Housing

Summary of Consultation Feedback

Most stakeholders in Genesee County would like to see accessible, quality, safe, and affordable housing in our community. The overall vision for housing includes resources and education that not only help house the public, but also provide the tools needed to sustain housing while working towards the path of homeownership. A primary barrier to housing instability is affordability. Many stakeholders believe that the COVID-19 pandemic has caused a rise in housing costs, making rental and homeownership goals out of reach, especially for qualifying population individuals and families. To address the housing crisis among the QPs, Genesee County stakeholders recognize that there needs to be a better sense of awareness as to what resources and programs are available for housing the homeless population. Also, the coordinated entry and referral process needs to be enhanced so that stakeholders feel confident in our community's

ability to assist individuals and families in a housing crisis. The need for case management and social workers also ranks high on the list for many agencies consulted with. Members of the QPs often have external factors outside of housing that can contribute to homelessness or the risk of homelessness. Rapport building and life skills training from a trained professional can help ease the burden that many of our stakeholders face while navigating individuals and families through our coordinated entry system.

Figure 1 Qualifying Population Preference Ranking
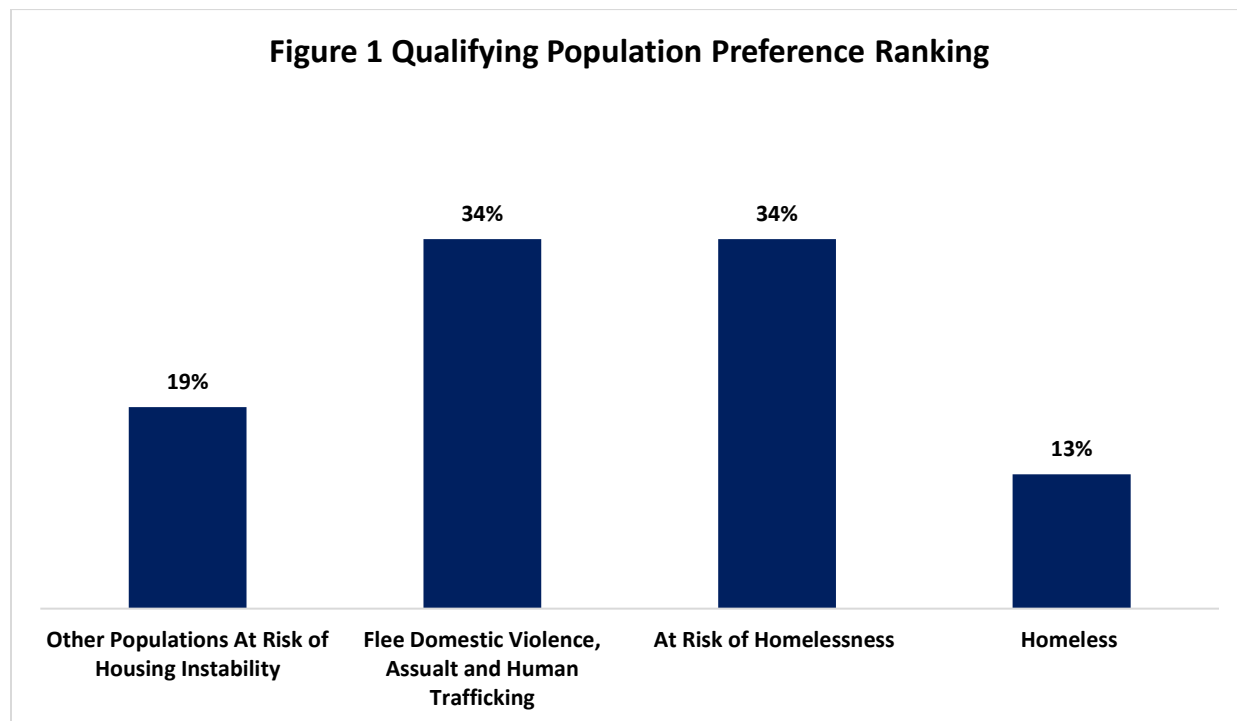
Source: Stakeholder Consultation

During the consultation interviews, stakeholders were asked if the qualifying populations deserved a preference. As shown in **Figure 1**, those fleeing domestic violence or human trafficking and those at risk of homelessness are even for the highest ranked preference. Surprisingly, those who are homeless ranked last in preference. Although this chart displays preference to DV survivors and those at risk of homelessness, many stakeholders were hesitant to give preference since they felt each QP has a strong need for assistance. Due to this, preference has not been given to any individual qualifying population in this plan.

Figure 2 Eligible Uses Ranking
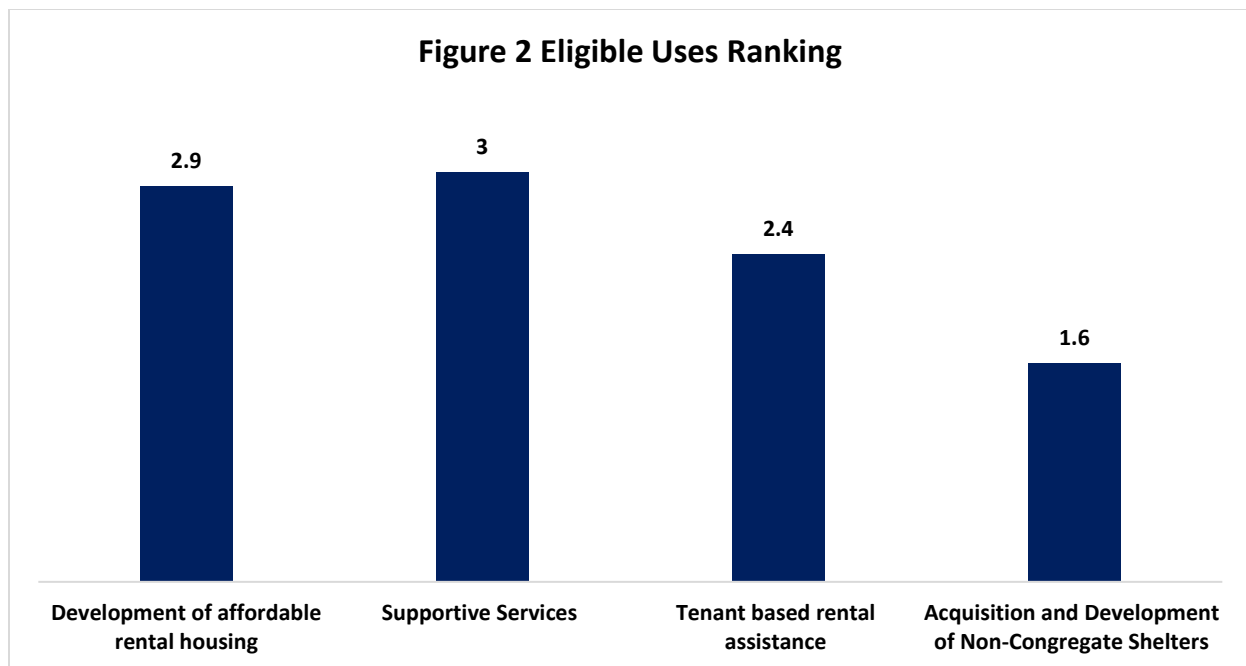
Source: Stakeholder Consultation

Genesee County asked our stakeholders to prioritize the four eligible activities through HOME-ARP. **Figure 2** shows that the top priority is the need for supportive services with the development of affordable rental housing trailing closely behind. Tenant-based rental assistance appeared to have some priority, while the non-congregate shelter was a clear least favorite.

Public Participation

Public Participation Process

A public notice regarding the availability of the Genesee County HOME-ARP Allocation Plan Draft was published in the Flint Journal on PUBLIC NOTICE DATE HERE. The notice was also posted on the www.gcmpc.org website, sent to various email distribution lists, and posted on GCMPC social media. The plan was available for review and comment from PUBLIC COMMENT START DATE HERE through PUBLIC COMMENT END DATE HERE, and a public hearing was held on PUBLIC HEARING DATE HERE at PUBLIC HEARING LOCATION AND TIME HERE.

Efforts to Broaden Public Participation

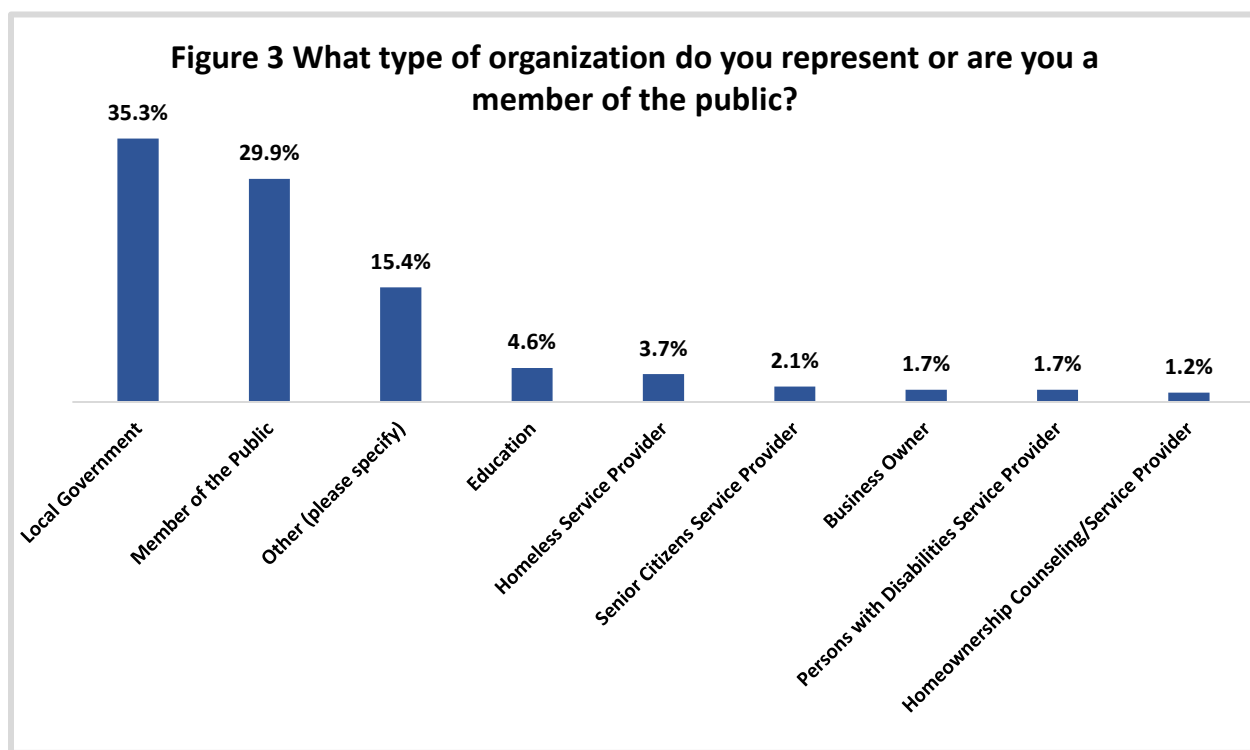Incorporating public input into the development of the HOME-ARP Allocation Plan is vital to the community planning process. In addition to the public comment period and public hearing that were held, staff conducted 31 one-on-one interviews with key stakeholders who work at numerous supportive service and housing related agencies throughout Genesee County; see consultation section more information on stakeholder interviews.

Staff also developed a survey that was sent to key stakeholders, including all members of the Flint-Genesee Continuum of Care (CoC), as well as the general public through social media and email distribution lists. 258 responses were gathered from the survey which asked for input around COVID-19's impact on housing, potential actions to address housing challenges, gaps in supportive services, and how to prioritize HOME-ARP funding in Genesee County.

**Summary of Comments Received through the Public Participation Process**
There were 258 responses collected through the HOME-ARP Allocation Plan public input survey. **Figure 3** shows that the top three categories of people who took the survey include those that work in local government at 35% of respondents, members of the public at 30% of respondents, and other at 15% of respondents which included those that work in non-profits, economic development, and health services. Organizations with less than 1% of survey responses are not shown on the figure below, but include fair housing, real estate sales, rental property owner, domestic violence service provider, housing developer, landlord/tenant services, lending, public housing agency, housing advocacy, property management, and veterans service provider.

Figure 3 What type of organization do you represent or are you a member of the public?

Category	Percent
Local Government	35.3%
Member of the Public	29.9%
Other (please specify)	15.4%
Education	4.6%
Homeless Service Provider	3.7%
Senior Citizens Service Provider	2.1%
Business Owner	1.7%
Persons with Disabilities Service Provider	1.7%
Homeownership Counseling/Service Provider	1.2%

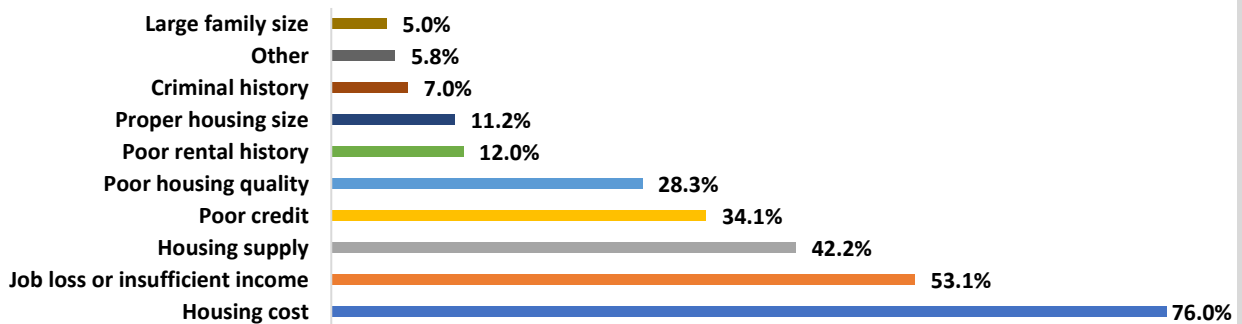Source: HOME-ARP Allocation Plan Public Input Survey

Those surveyed were also asked to select the top three impacts they believe COVID-19 had on housing. In **Figure 4**, the primary responses related to housing financial struggles with the highest response being difficulty covering household expenses at 47%. Following were households unable to make rental payments at 46.5% and homebuyer affordability at 38%.

Figure 4 In your opinion, how has COVID-19 impacted housing?
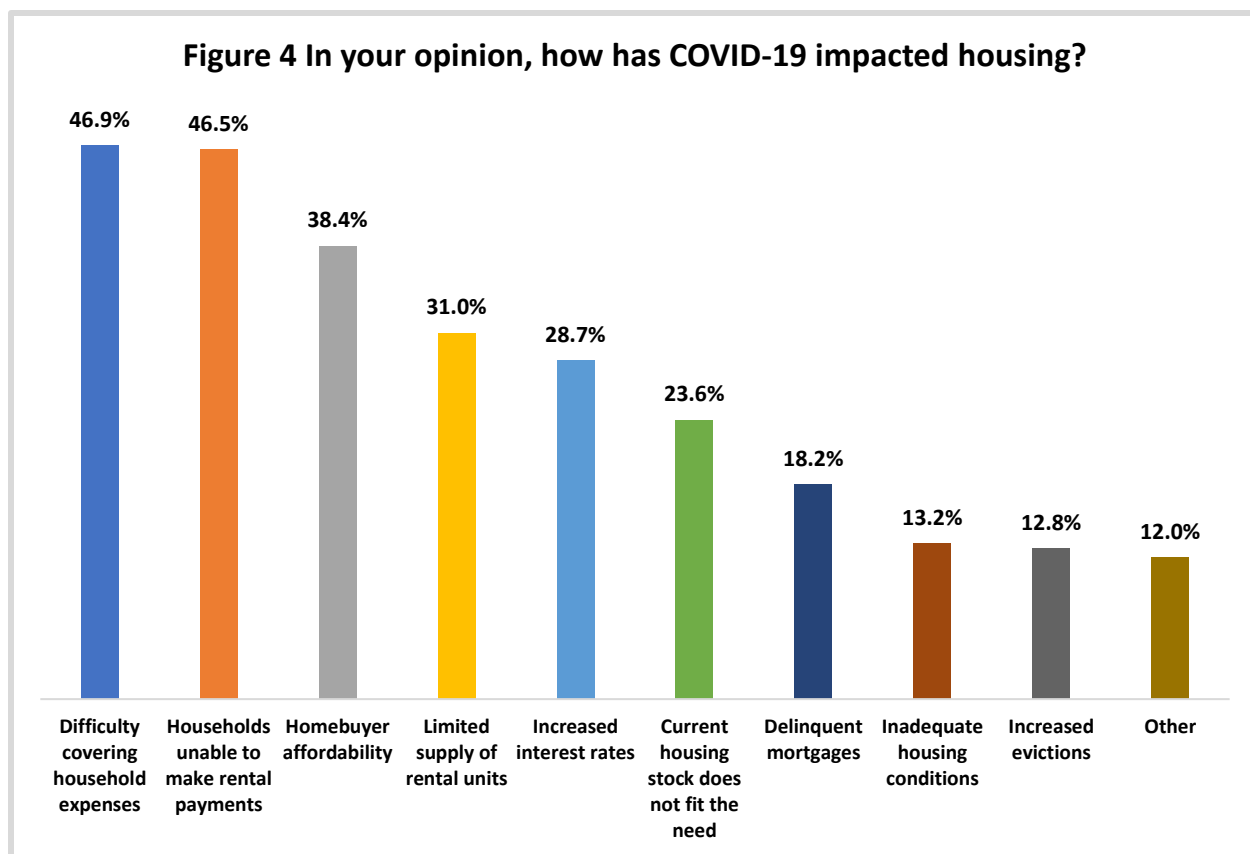
Source: HOME-ARP Allocation Plan Public Input Survey

Another important question asked of the public related to what they see as the greatest barriers and challenges to finding housing in Genesee County. Respondents were asked to select their top three responses from the categories represented in **Figure 5**. By far, housing cost was the highest barrier selected by respondents at 76%. Other categories selected most included job loss or insufficient income at 53%, housing supply at 42%, and poor credit at 34%. Based on this input and considering the input from the previous chart, it appears the main difficulties that surround housing relate to the cost of housing, availability of housing, and financial capacity to afford a home.
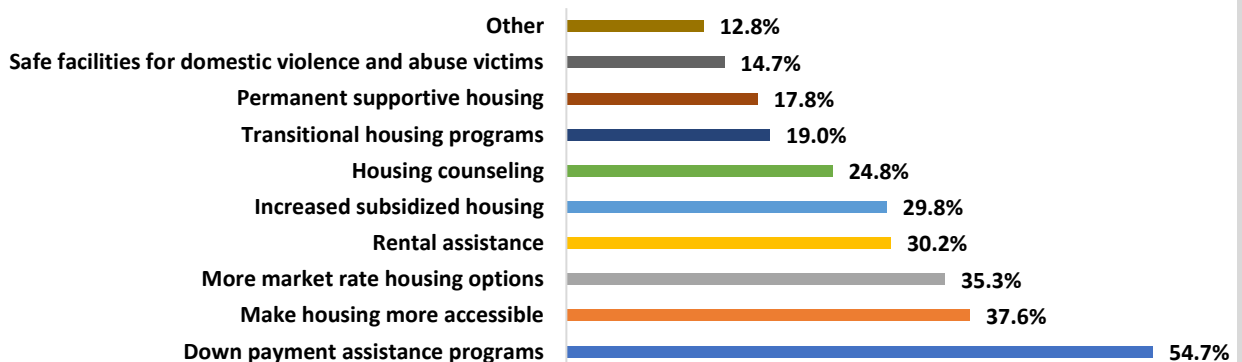
Figure 5 What are the greatest barriers and challenges to finding housing?

Category	Percentage
Large family size	5.0%
Other	5.8%
Criminal history	7.0%
Proper housing size	11.2%
Poor rental history	12.0%
Poor housing quality	28.3%
Poor credit	34.1%
Housing supply	42.2%
Job loss or insufficient income	53.1%
Housing cost	76.0%

Source: HOME-ARP Allocation Plan Public Input Survey

Understanding that housing issues are present in our community, respondents were also asked to provide their thoughts on potential actions that could be taken to address housing barriers and challenges. Those surveyed selected their top three suggested actions which is displayed in **Figure 6**. Most indicated that down payment assistance programs are needed with 55% of respondents picking this option. Other primary actions chosen included making housing more accessible at 38% of respondents and the need for more market rate housing options at 35%.


Figure 6 What actions can be taken to address housing barriers and challenges?

Category	Percentage
Other	12.8%
Safe facilities for domestic violence and abuse victims	14.7%
Permanent supportive housing	17.8%
Transitional housing programs	19.0%
Housing counseling	24.8%
Increased subsidized housing	29.8%
Rental assistance	30.2%
More market rate housing options	35.3%
Make housing more accessible	37.6%
Down payment assistance programs	54.7%

Source: HOME-ARP Allocation Plan Public Input Survey

Having access to supportive services directly relates to housing stability, so those surveyed were asked to identify the top three service gaps in our community. **Figure 7** demonstrates that 54% of respondents think there is a service gap when it comes to mental health, 45% think there is a gap with childcare programs, and 41% believe credit repair programs could be enhanced. These results correlate with what was heard from consultation interviews in that many people believe

there is a high need for mental health support as it is primary component that homeless and those that are at risk of homelessness suffer from.

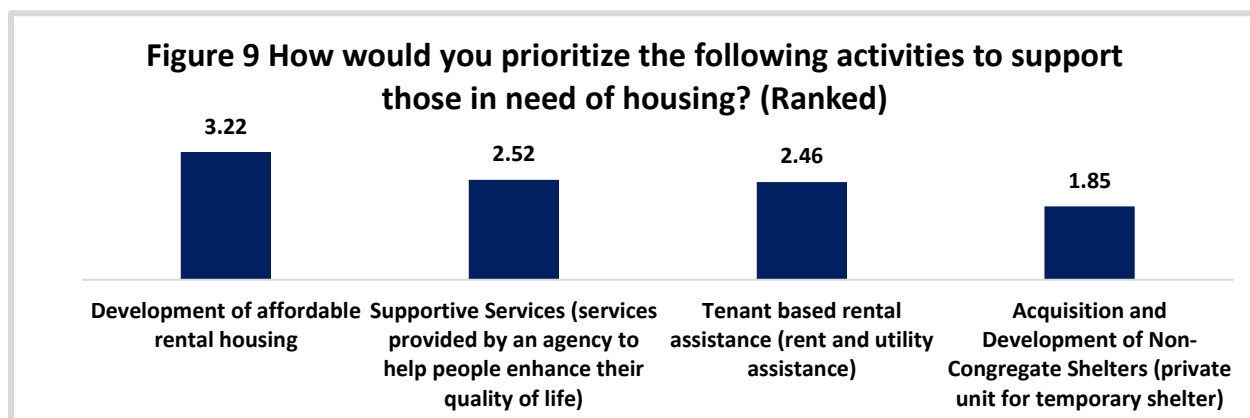**Figure 7 What are the biggest gaps in supportive services?**
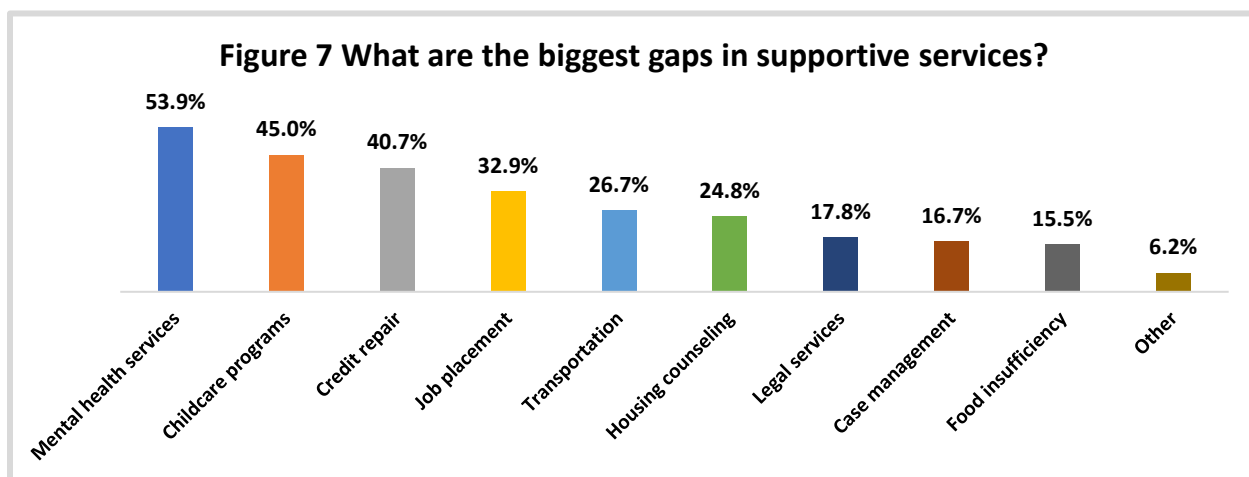
Source: HOME-ARP Allocation Plan Public Input Survey

A component of the HOME-ARP Allocation Plan asks if preference should be given to a certain qualifying population. Accordingly, those who took a survey were asked to rank each QP in terms of who they believe should be prioritized. In **Figure 8**, those who are fleeing or attempting to flee domestic violence or human trafficking were ranked the highest with homeless and at risk of homelessness individuals relatively close behind. Other populations requiring services or housing assistance was ranked last by survey respondents. However, reviewing this data and considering what was heard during consultation interviews, it was difficult for people to determine one specific QP that should be prioritized over another as each group has high needs in our community.

Figure 8 How would you prioritize the following activities to support those in need of housing? (Ranked)
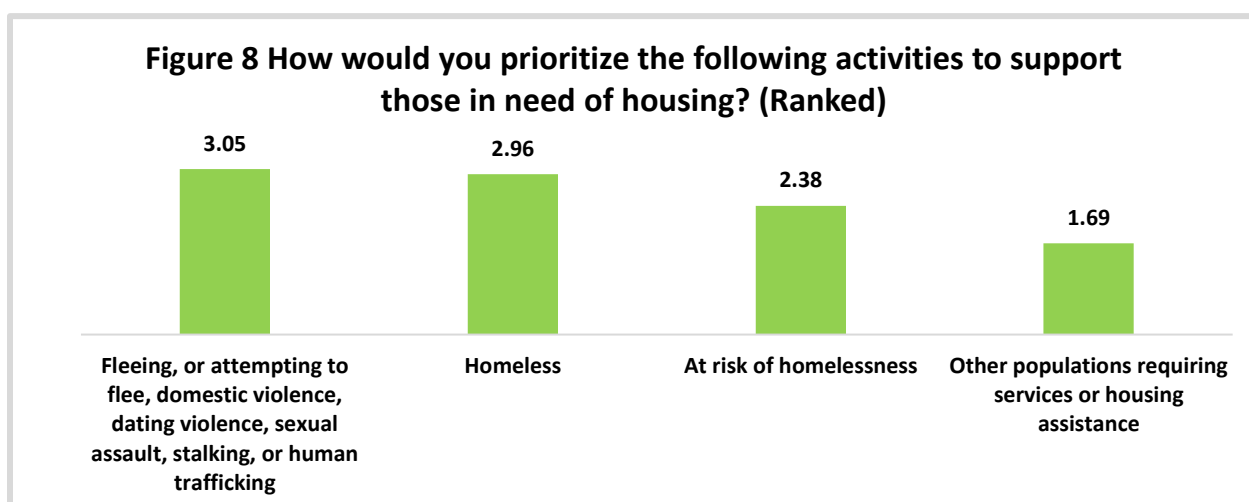
Source: HOME-ARP Allocation Plan Public Input Survey

Identifying which activities should be prioritized to support those in need of housing is another key factor of the HOME-ARP Allocation Plan. As shown in **Figure 9**, the public was asked to rank the four categories of eligible activities using HOME-ARP funds. The clear priority when considering how to use funds, based on those that took the survey, is the development of affordable rental housing with a weighted rank of 3.22. Supportive services and tenant based rental assistance, at 2.52 and 2.46 respectively, were recognized as having a similar priority level while non-congregate shelters were considered the least priority at a 1.85 weighted rank.

Figure 9 How would you prioritize the following activities to support those in need of housing? (Ranked)

3.22	2.52	2.46	1.85
Development of affordable rental housing	Supportive Services (services provided by an agency to help people enhance their quality of life)	Tenant based rental assistance (rent and utility assistance)	Acquisition and Development of Non-Congregate Shelters (private unit for temporary shelter)

Source: HOME-ARP Allocation Plan Public Input Survey

Survey results suggest that issues including housing cost and availability are present in Genesee County like many other communities across the country. Impacts from COVID-19 deepened these challenges by further limiting the supply of housing while also increasing monthly rental payments and the cost of basic household needs. Those who took the survey believe housing challenges can be addressed by implementing programs to assist those that are struggling through down payment assistance, making housing more accessible, and expanding housing options. To compliment housing stability, supportive services such as mental health services, housing counseling, and credit repair must be enhanced. In terms of the qualifying populations, each demographic needs housing assistance paired with the proper supportive services. Survey respondents believe that qualifying populations needs can be met primarily by developing more affordable rental housing, improving supportive services, and expanding tenant based rental assistance.

ADD COMMENTS FROM PUBLIC COMMENT PERIOD HERE
ADD COMMENTS FROM PUBLIC HEARING HERE

**Summary of Comments or Recommendations Not Accepted and Why:**
All comments have been accepted to date.

Needs Assessment and Gaps Analysis

Genesee County's Needs Assessment and Gaps Analysis first explores the current housing inventory and costs that exists in the county to gain an overall depiction of the community. The assessment also examines the size, composition, and unmet housing and service needs of qualifying populations as well as resources currently available. The existing gaps and priority need of these populations are then identified to summarize the conclusions of the data analysis.

Current Inventory

In Genesee County, there are 170,581 occupied housing units. Of those housing units, 70 percent are owner-occupied, while the rest are renter-occupied as shown in **Figure 10**.

Figure 10 Genesee County Occupied Housing Units

51,197, 30%

119,384, 70%

■ Owner Occupied   ■ Renter Occupied
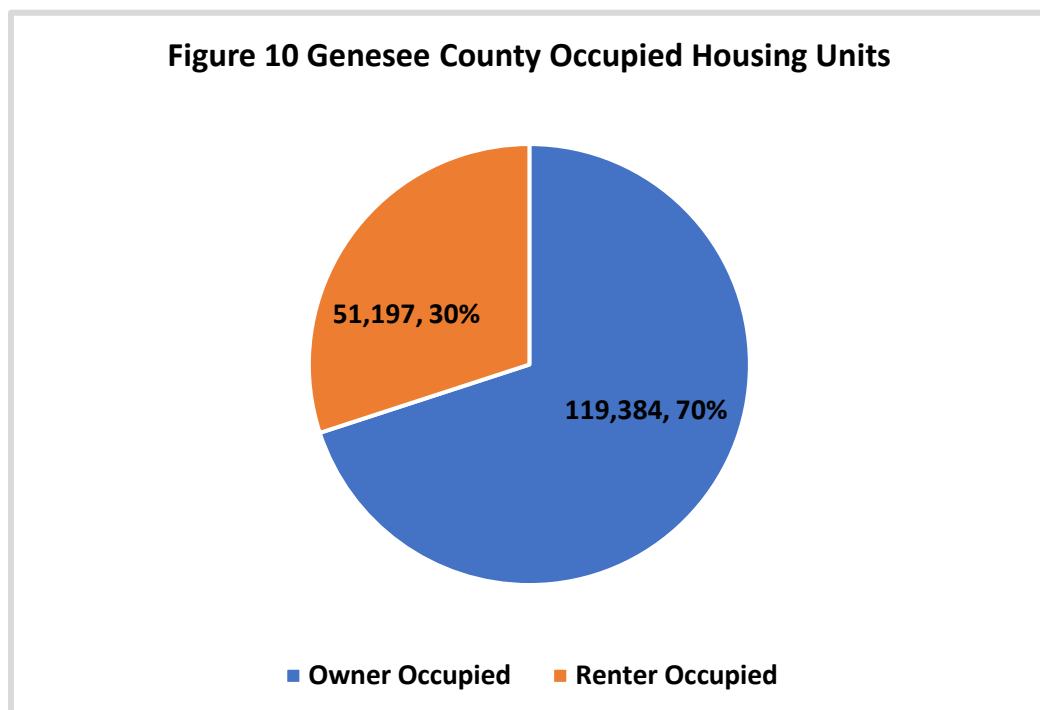
Source: American Community Survey (ACS) Data

Of the total housing units that exist in Genesee County, including those that are vacant, 74 percent are 1-unit detached single-family homes. The next largest housing category is mobile homes at 5.6 percent followed by 1-unit attached (one house that sits on its own property but is adjoined by one wall to another house that is also on its own property) at 5.2%. **Figure 11** details all the unit type categories that exist in Genesee County.

Figure 11 Genesee County Units in Housing Structures		
Unit Size	Total	Percentage
Total housing units	192,583	
1-unit, detached	142,430	74.0%
1-unit, attached	9,960	5.2%
2 units	2,440	1.3%
3 or 4 units	3,266	1.7%
5 to 9 units	6,741	3.5%
10 to 19 units	7,466	3.9%
20 or more units	9,364	4.9%
Mobile home	10,839	5.6%
Boat, RV, van, etc.	77	0.0%
Source: American Community Survey (ACS) Table DP04 2020		

Figure 12 shows the breakdown of bedrooms per unit for both owner-occupied and renter-occupied houses. In Genesee County, most owner-occupied units have three bedrooms at about 57 percent of all owned households while most renter-occupied houses have two bedrooms at about 41 percent of all rented households. In the case of owner-occupied houses, the percentage of two- and four-bedroom units are much lower when compared to three-bedroom units. However, when considering renter-occupied houses, the percentage of one- and three-bedroom units are not far behind two-bedroom units.

Figure 12 Genesee County Bedrooms per Unit (Owned vs Rental)
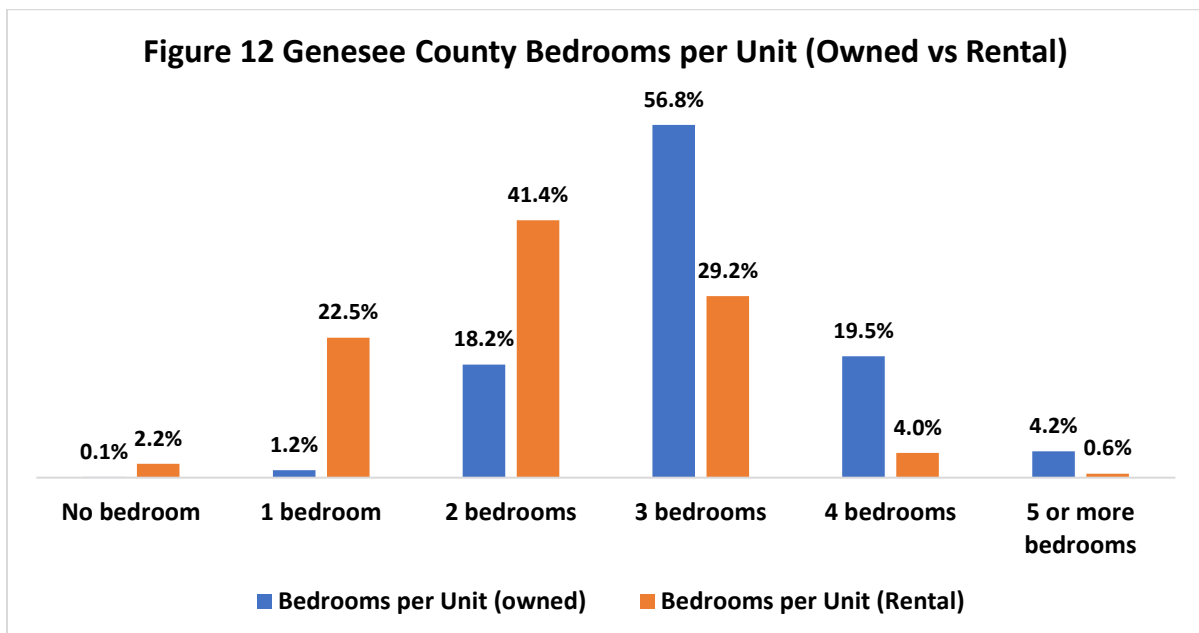
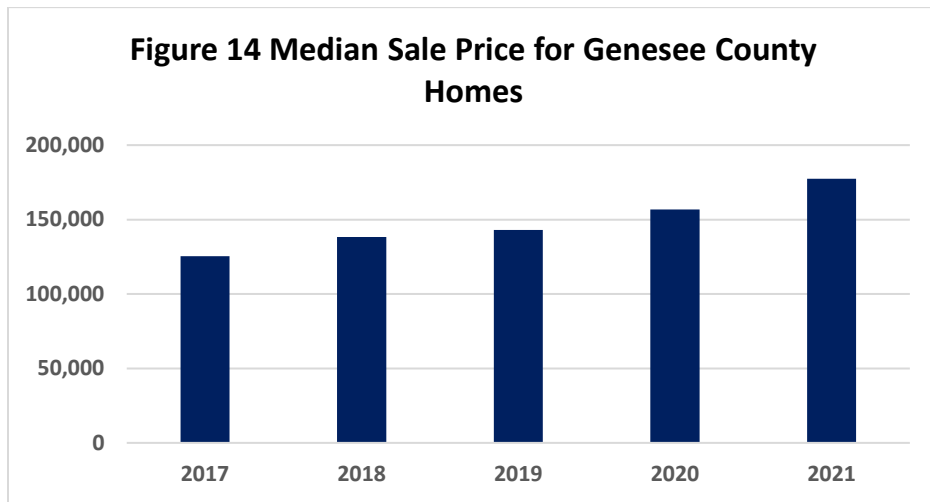Source: American Community Survey (ACS) Data

Considering the housing inventory data discussed, the primary housing that exists in Genesee County is a three-bedroom, single-family, owner-occupied house. This finding correlates to what was often heard during consultation interviews in that there isn't enough rental housing available in the County. Especially rental housing that can accommodate families that may need three bedrooms.

Housing Cost

Genesee County has experienced the lack of quality affordable housing for several years. Housing cost and supply are among the top barriers contributing to the lack of housing stability. Vacancy rates are strong indicators of the strength of the housing and rental market. Vacancy rates influence the supply and demand in terms of housing availability. According to **Figure 13,** vacancy rates in the rental and ownership market declined from 26% to 16% since 2017. Vacant blighted structures also fell by 36% since 2017. Due to the decrease in vacancy and the increase in occupied housing units for both ownership and rental properties, it has been difficult for low-moderate income populations to find housing in Genesee County. The housing search is significantly difficult for households with poor rental or criminal history. These households are frequently left with housing choices that are less desirable especially for families with children.

Figure 13 Vacancy Rates Genesee County						
	2010	2017	2018	2019	2020	2021
Available for Sale	3,796	2,371	2,012	1,781	1,336	1,517
Available for Rent	7,906	3,369	3,335	3,262	2,601	743
Other Vacant (Blighted)	11,276	16,334	18,837	19,345	18,065	11,887
Total Vacant	22,978	22,074	24,184	24,388	22,002	14,147
Percent Change			9.5%	0.84%	-9.7%	-36%
Source: 2022 CHAS Market at a Glance Data for Genesee County, MI; American Community Survey Table B25004 for Years 2017 and 2021						

Aside from availably, the affordability of housing has been the downfall for many low-income households. Currently in Genesee County, 16% of the total population is at or below the poverty level. Since 2017, the median home sales price has increased by 13%, and the average cost of a two-bedroom rental unit has increased by nearly 10%. **Figure 14** and **Figure 15** show the median sales price and median rent amounts for housing in Genesee County since 2017. Low to moderate households in poverty struggle to meet the market rate cost set by landlords and sometimes look toward government subsidies to make rental costs more affordable. Overall, 70% percent of Genesee County rental households suffer from a cost burden, with 30% to 50% of their income spent on housing costs.

Figure 14 Median Sale Price for Genesee County Homes

Source: Realcomp Housing Sale Prices for Genesee County 2017 – 2021

Figure 15 Median Rent Genesee County (2 bedroom)
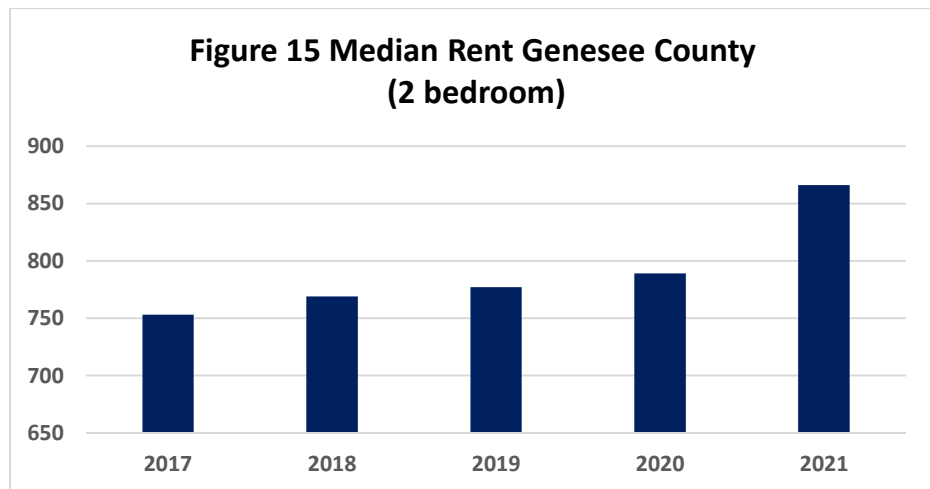
Source: American Community Survey (ACS) Data

Describe the size and demographic composition of qualifying populations within the PJ's boundaries
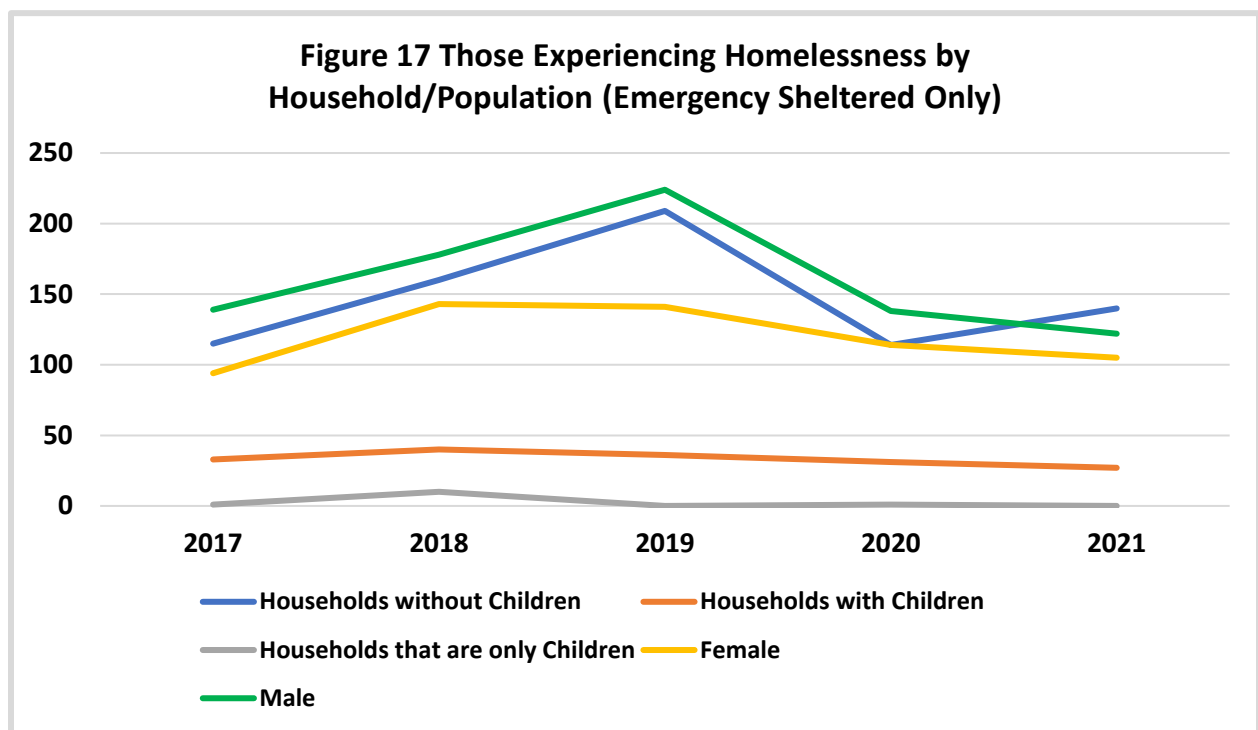
Homeless

As required by HUD on an annual basis, the Flint/Genesee Continuum of Care (CoC) conducts a census of who is experiencing homelessness on the last Wednesday in January. People who are utilizing emergency shelters on that night are counted and those that are spending the night outdoors are identified through outreach. This effort determines the Point-in-Time (PIT) count which recognizes the number of people who are homeless on that particular night. The PIT count helps to understand how many people may be experiencing homelessness on any given night throughout the year. According to the 2021 PIT count for the Flint/Genesee CoC, there were approximately 227 people experiencing homelessness and 61 people considered chronically homeless. **Figure 16** shows a detailed breakdown of the 2021 PIT count for the Flint/Genesee

CoC. Using this data, staff looked at the breakdown of those experiencing homelessness by race. When comparing homelessness data by race to the total population by race in Genesee County, staff found that Black or African American individuals are experiencing homelessness at a disproportionate rate compared to other races. For example, when comparing Black or African American individuals to White individuals, the former are 8 times more likely to experience homelessness. Additionally, Black or African American individuals make up about 64 percent of those experiencing homelessness in Genesee County.

Figure 16 - 2021 Continuum of Care Point in Time Count						
Household or Demographic Type	Emergency Shelter	Transitional Housing	Unsheltered*	Total (known)	Percent of Homeless	Percent of Total Demographic
Households without Children	140	47	-	187	85.4%	
Households with Children	27	4	-	31	14.2%	
Households that are only Children	0	1	-	1	0.5%	
Total	167	52	-	219		
Female	105	21	-	126	43.6%	0.060%
Male	122	41	-	163	56.4%	0.083%
Transgender	0	0	-	0	0.0%	-
Other	0	0	-	0	0.0%	-
Total	227	62	-	289		
Black or African American	155	29	-	184	63.7%	0.231%
White	56	31	-	87	30.1%	0.029%
Asian	3	0	-	3	1.0%	0.077%
American Indian and Alaskan Native	2	0	-	2	0.7%	0.160%
Native Hawaiian and Pacific Islander	0	0	-	0	0.0%	-
Multiple Races	11	2	-	13	4.5%	0.081%
Total	227	62	-	289		

Source: HUD 2021 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations; ACS Table DP05 2021

Point-in-Time data was analysed over a five-year period from 2017-2021 to see if there were any significant changes when considering those who may be experiencing homelessness on any given night. **Figure 17** displays three household types, households without children, with children, and those that are only children, as well as males and females experiencing homelessness. It appears that each demographic experienced a peak between 2018 and 2019. However, each group seems to be trending downward since. The only exception to this rule is that households without children strated to trend upwards in 2021, but only slightly. Based on this data, it appears there is somewhat of a trend downward in those experiencing homelessness on any given night, and there were no signficant changes to each demographic over the five-year period.

Figure 17 Those Experiencing Homelessness by Household/Population (Emergency Sheltered Only)

Source: Flint/Genesee County Continuum of Care (CoC) 2017 – 2021 Point-in-Time (PIT) Counts

Another way to obtain data regarding the homeless population in Genesee County is through the Homeless Management Information System (HMIS). HMIS is the local information system used to collect both client data for those experiencing homelessness or at risk of homelessness as well as data on the services that are being provided to these populations. For the Flint/Genesee CoC, there were approximately 689 individuals that were considered chronically homeless in 2021 which is defined as people who experience homelessness for at least a year, or repeatedly, while struggling with a disabling condition such as mental illness or substance abuse. In total, 1104 individuals experienced homelessness in Genesee County in 2021, of which 389 were children, 710 were adults, and 5 who data was not collected for. **Figure 18** shows the length of participation in shelter activities for each of these individuals. According to this data, 89 individuals participated in homeless shelter assistance activities for over 90 days in 2021.

Figure 18 Genesee County Homelessness
Individuals by Length of Participation

	Total	Leavers	Stayers
0 to 7 days	457	432	25
8 to 14 days	127	112	15
15 to 21 days	80	70	10
22 to 30 days	45	31	14
31 to 60 days	149	121	28
61 to 90 days	107	91	16
91 to 180 days	89	79	10
181 to 365 days	33	21	12
366 to 730 days (1-2 Yrs)	17	6	11
731 to 1,095 days (2-3 Yrs)	0	0	0
1,096 to 1,460 days (3-4 Yrs)	0	0	0
1,461 to 1,825 days (4-5 Yrs)	0	0	0
More than 1,825 days (> 5 Yrs)	0	0	0
Data Not Collected	0	0	0
Total	1104	963	141

Source: Flint/Genesee CoC Homeless Management Information Systems Data

At Risk of Homelessness

HUD has several criteria that define what it means to be at risk of homelessness. These definitions include households with an annual income below 30% of the area median income, households lacking the necessary resources to prevent them from moving into an emergency shelter, and households with severe housing instability. According to **Figure 19**, Genesee County has 23,400 households whose annual income is at or below 30% of the area median income. Based on HUD's definition, this group would be considered at risk of homelessness. Of the 23,400 households who are at risk of homelessness, 61% of those households are renters.

Figure 19 Genesee County Income Distribution by Tenure							
	Income Level	Owner Households		Renter Households		Total	
0-30% AMI	$0-$15,080	9,160	7.79%	14,240	28.30%	23,400	14.20%
30%-50% AMI	$15,080-$25,314	10,730	9.13%	9,400	18.68%	20,130	11.99%
50-80% AMI	$25,134-$40,215	18,135	15.42%	10,885	21.63%	29,020	17.28%
80%-100% AMI	$40,215-$50,269	13,070	11.12%	4,875	9.69%	17,945	10.69%
Greater than 100% AMI	$50,269+	66,040	56.16%	10,915	21.69%	76,955	45.83%
Total		117,135		50,315		167,450	

*AMI calculated from US Census QuickFacts Median Household income 2016-2020
Source: 2015-2019 CHAS Data for Genesee County

Figure 20 shows that 10,315 households at 30% area median income or below have one or more severe housing problems that can potentially cause housing instability. Unfortunately, only 3,315 affordable housing units are available to households at or below 30% area median income. This leaves a small margin of error for households with severe housing problems. The gap in housing availability for the at risk of homelessness demographic shows that households who may have lost their housing due to a severe housing problem could have difficulty re-establishing housing due to the shortage in availability. It is also difficult to move those that are homeless into affordable housing if units are not available to begin with.

| Figure 20 Affordable Housing Gap Analysis			
	# of Units	# of Households	Gaps Analysis
Total Rental Units	49,128		
Rental Units Affordable to HH at 30% AMI	3,315		
Rental Units Affordable to HH at 50% AMI	9,825		
0%-30% AMI Renter HH w/ 1 or more severe Housing Problem		10,315	-7,000
30%-50% AMI Renter HH w/ 1 or more severe Housing Problem		8,000	1,825

Source: 2021 American Community Survey (ACS) Table B25063 *'Gross rent,'* 2015-2019 CHAS Data for Genesee County

<u>Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking</u>
Obtaining local data related to the population of domestic violence and human trafficking victims was difficult as service providers do not use HMIS and may use other databases that have privacy laws. However, statewide data was used from the Michigan State Police's Crime in Michigan

Annual Report which stated there were a total of 70,564 total domestic violence victims in 2021. Approximately 72 percent of these victims were female with the primary age range for both female and male victims combined being 25 to 29. In terms of race, about 53 percent of the victims were White and 43 percent were Black or African American. In most cases, the victim to offender relationship was either currently or formerly dating. According to this same report, there were about 32 incident counts related to human trafficking statewide in 2021.

Upon reviewing the Flint/Genesee CoC HMIS data available, some data was included related to persons fleeing domestic violence. In 2021, there were about 193 households who were fleeing a domestic violence situation. 114 of these households were an adult without children, while 79 households were an adult with children. **Figure 21** details the breakdown of households fleeing domestic violence situations between 2017 and 2021. Typically, there are more households without children that are fleeing a domestic violence situation, in other words an individual adult. The number of households appear to be going down over this time, but the data is sporadic year to year so there isn't a clear trend.
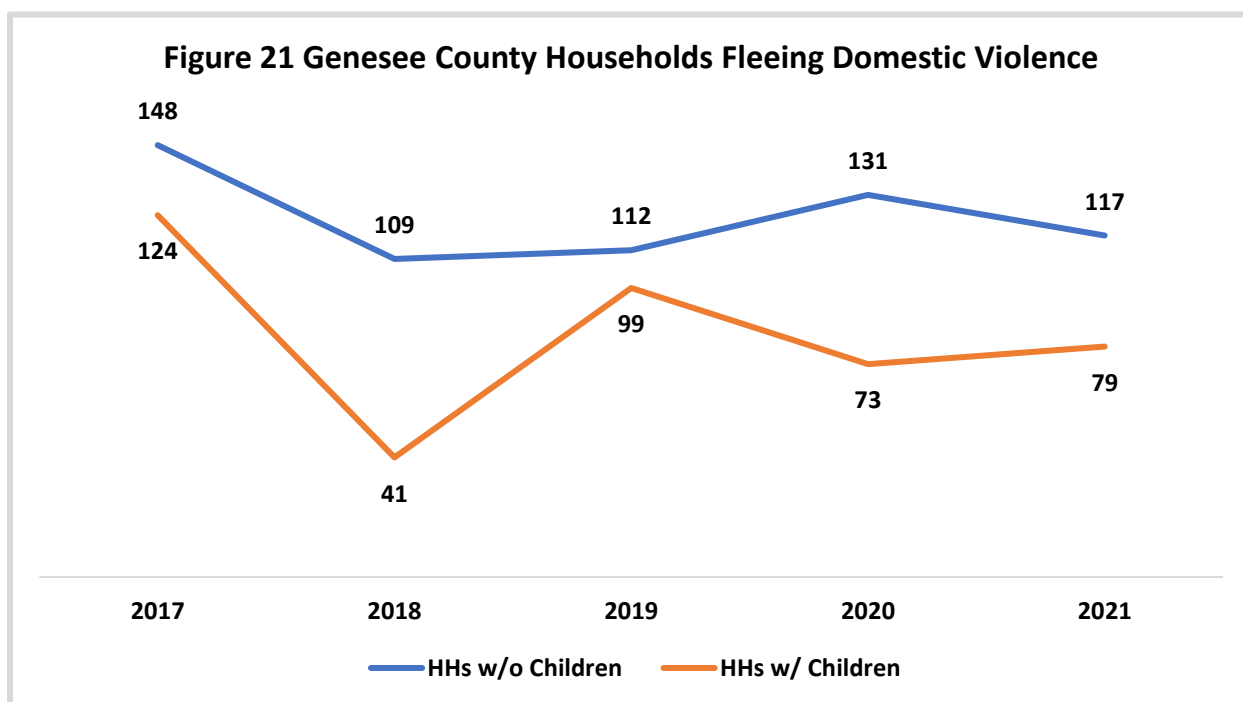
Source: Flint/Genesee CoC Homeless Management Information Systems Data

Flint/Genesee CoC Point-in-Time data for those experiencing homelessness also included information related to victims of domestic violence. Based on 2021 data, approximately 41 victims of domestic violence may be using an emergency shelter on any given night. This is significant in that there were 227 total persons experiencing homelessness who may be using an emergency shelter on any given night, meaning about 18 percent of people being sheltered are victims of domestic violence. **Figure 22** shows the number of domestic violence victims that may

experience homelessness on any given night between 2017 and 2021. Over this period, an average of 38 domestic violence victims are homeless on any given night.

Figure 22 Victims of Domestic Violence Homeless Count 2017-2021				
	Emergency Shelter	Transitional Housing	Unsheltered	Total
2021	41	11	-	52
2020	22	0	0	22
2019	0	0	0	0
2018	36	1	37	74
2017	28	4	8	40
Source: Flint/Genesee Continuum of Care (CoC) Point-in-Time Data				

In support of the data provided, comments were received during the one-on-one consultation interviews related to victims of domestic violence, dating violence, sexual assault, stalking, and human trafficking. Some key stakeholders mentioned this qualifying population may have the most critical needs when compared to other QPs since they are in a situation where their life is in immediate danger. Similarly, through public survey efforts, respondents identified this QP as the group with this highest need for housing and supportive services.

Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability

Through direct consultation with stakeholders and service providers, it was identified that populations who are severely mentally ill, chronically homeless, or suffering from substance abuse are a part of a special population that is at great risk of housing instability. There is a shortage of housing accessibility and availability, especially for people on a fixed income relying on social security income (SSI) or social security disability income (SSDI) as their source of income. It is challenging to account for the total number of individuals or households struggling with mental health or substance abuse issues. In Genesee County, staff are seeing the highest numbers of people who are severely mentally ill or dealing with substance abuse in the shelter system since 2017. Due to the limited supportive services available and limited shelter space, these populations can easily fall into homelessness. According to HUD, a chronically homeless individual can be defined as someone with a disability, residing in an institutional care facility, or someone who has been homeless on at least four separate occasions in the past three years. According to **Figure 23**, the number of chronically homeless households has risen by 45% since 2017 in Genesee County.

Figure 23 Households Chronically Homeless Summary 2017-2021
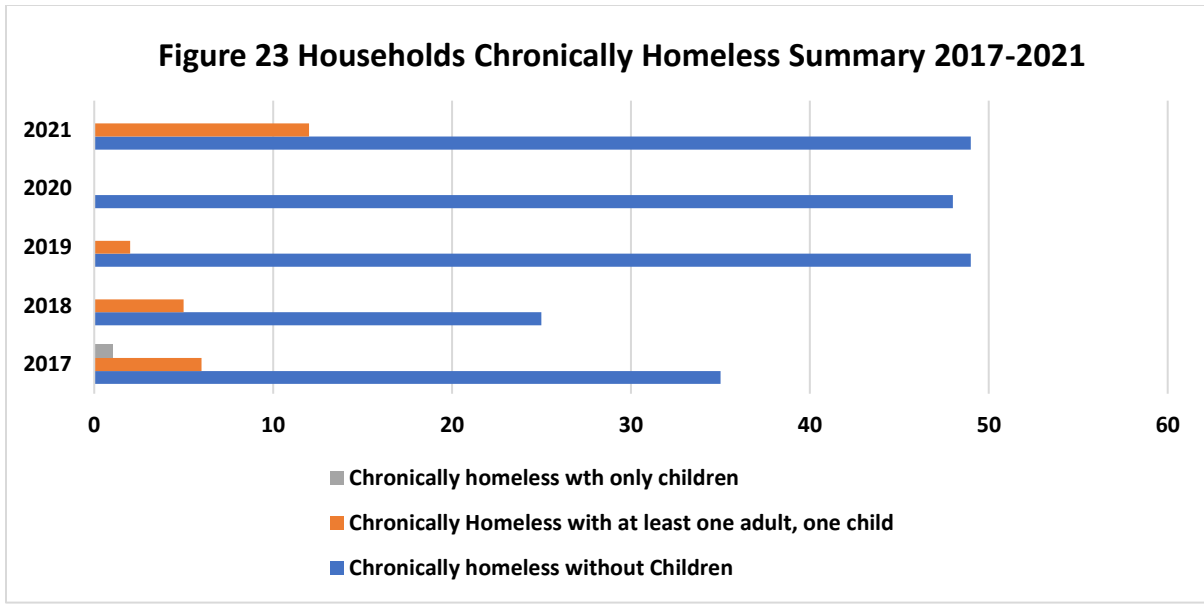
Source: HUD 2017-2021 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing

Genesee County partners with select agencies to provide resources that assist qualifying populations in the community. The homeless support system in Genesee County has a total of 8 shelter placements which include shelter for families, men, youth, and women. Genesee County currently does not have a non-congregate shelter. Instead, individuals or households in need of temporary shelter are provided with hotel or motel vouchers. The 2021 Housing Inventory Count identified 924 year-round beds for those experiencing homelessness in Genesee County. This includes emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing beds.

Emergency Solution Grant (ESG) funded agencies provide essential services to address individuals with both emergency and transitional housing needs. The programs are specifically designed to ensure the safety and well-being of people in the Genesee County area. Individual, family, and group counseling as well as crisis intervention, life skills, education and employment assistance are key components for those in need of the services. During 2021, Genesee County began working with a new subrecipient, the MADE Institute, which directly works in transitional housing. MADE offers transitional housing units for individuals reentering the community after incarceration. Genesee County expects to continue working with MADE as they expand operations and acquire additional transitional housing units. On average annually, Genesee County receives about $156,000 in ESG allocation, the City of Flint receives about $329,000 in ESG allocation, and the Flint/Genesee CoC receives about $2,220,626 to operate and administer programming for homeless prevention or to assist people experiencing homelessness.

The One Stop Housing Resource Center, operated through Catholic Charities of Genesee & Shiawassee Counties, connects clients to specialized services. Individuals may call the One Stop phone number, or in-person at Catholic Charities' Center for Hope in Flint, and be guided to the resources available to them, including the following: BECKA Management (housing agent for Housing Choice Voucher Program), Department of Veteran's Affairs, Hamilton Health Clinic, Genesee Health System, Genesee Health Plan, Genesee Health Plan Bi-Lingual Services, Disability Network, YWCA, and Shelter of Flint's Permanent Supportive Housing program. This list is not all inclusive, One Stop Housing is often the first point of contact for individuals or families with a housing need.

Genesee County Community Action Resource Department (GCCARD) administers several programs that serve the qualifying populations, some of which help people avoid becoming homeless such as: assistance with utility bills; funds for deliverable fuels (propane, fuel oil, etc.); water shutoff assistance; rent and mortgage assistance; help enrolling families in health care plans; installation of energy saving measures in low-income clients' homes, which allows them to pay for other emergency items like health care and transportation; funding for energy efficient appliances; emergency home repair program; regular food assistance for those 60 and over; and, emergency food program.

Catholic Charities' Permanent Supportive Housing (PSH) Program includes initiatives for chronically homeless families as well as veterans. Catholic Charities maintains a PSH Registry that holds a record of all their Emergency Shelter clients. This registry allows the case managers to access information efficiently to move clients from homelessness to permanent housing. For clients that are not eligible for permanent supportive housing, Catholic Charities' Housing Resource Specialist assists them in applying for a housing voucher.

To increase homeownership, Genesee County utilizes Home Investment Partnerships Program (HOME) funds with Habitat for Humanity to build homes for sale to qualified homebuyers. Since 2017, Genesee County and Habitat for Humanity have constructed nine single-family homes for low- to moderate-income Genesee County Residents. Genesee County also provides funding to the Metro Community Development Corporation to provide tenant-based rental assistance (TBRA) services to qualified applicants. During the 2022 program year, Genesee County and the City of Flint received $1,787,295 in HOME funds. $936,833 was used in Genesee County and the remaining $850,462 was used in the City of Flint. These funds were used for eligible affordable housing activities consistent with the current goals identified in the County and City's Consolidated Plans.

In November 2022, Genesee County voters approved a mental health millage that will be administered through the Genesee Health System (GHS). The millage is estimated to raise approximately $9.6 million in the first year. The purpose of the millage is to improve the treatment of people with mental health needs, to address law enforcement/first responders with crisis intervention teams and mental health response training, provide suicide and crisis prevention, among various other activities.

Additional services provided in Genesee County include fair housing support, food pantry assistance, basic needs, children's advocacy, senior programming, home rehab, down payment assistance, and affordable mortgage programs. These services are provided by various agencies located in Genesee County.

Gaps within the current shelter and housing inventory as well as the service delivery system

To identify gaps within the current shelter and housing inventory, an analysis was conducted comparing the number of beds available in emergency shelters to the number of people who are homeless. It is important to note that Point-in-Time counts, which determine the number of homeless individuals, are collected on one night of the year, so there is a margin of error that should be considered when referencing this data. **Figure 24** shows that there was a small surplus of 24 beds available for family's experiencing homelessness in 2021. However, there was a deficit of 86 beds when calculating the number of beds available for adults only.

Figure 24 Homeless Needs Inventory and Gap Analysis Table 2021									
	Current Inventory			Homeless Population				Gap Analysis	
	Family	Adults Only	Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family	Adults Only
	# of Beds	# of Beds	# of Beds					# of Beds	# of Beds
Emergency Shelter	158	101	0						
Transitional Housing	16	71	22						
Permanent Supportive Housing	224	88	10						
Rapid Re-Housing	124	75	35						
Sheltered Homeless				87	140	16	52		
Unsheltered Homeless*				47					
Current Gap								24	-86
*In 2021, HUD gave communities the option to cancel or modify the unsheltered survey portion of their counts based on the potential risk of COVID-19 transmission associated with conducting an in-person survey. As a result, HUD has excluded the unsheltered population sub-totals and all unsheltered sub-population data for this reporting period. The user is cautioned that the unsheltered and total homeless counts reported here may be missing data. Source: HUD 2021 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations								Gap calculated by available emergency shelter - (Sheltered + unsheltered)	

Since the Point-in-Time data used above only represents homeless individuals on a single night of the year, data from the Flint/Genesee CoC HMIS data was reviewed to identify a broader picture of gaps with the current system. This HMIS data provides the number of exits from the homeless system which helps to understand its effectiveness over an entire year. **Figure 25** shows that only 27 percent of adult-only households exit the homeless system to a permanent destination while 55 percent of households with children and 79 percent of child-only households exit the system. This means that adult-only households are struggling to regain permanent residency at much higher rates compared to other household types. **Figure 25** also identifies the

temporary destinations where households are exiting if they are not going to a permanent location. At about 33 percent, most that are exiting the homeless system are going to stay with friends while only 0.2 percent are going to transitional housing. Based on this data, it appears that there is a lack of transitional and permanent housing resources for those experiencing homelessness to exit to.

Figure 25 Exits from the Homeless System			
	% Exits to Permanent Destinations	**# of Households Exited to Permanent Destinations**	**Total # of Households Exited**
By Household Type			
Adult-only HHs	26.8%	133	497
HHs w/ Children	55.2%	246	446
Child-only HHs	78.6%	11	14
Unknown HH Type	66.7%	4	6
	% Exits to Temporary Destinations	**# of Households Exited to Temporary Destinations**	**Total # of Households Exited**
By Pathway			
Emergency Shelter	3.3%	32	963
Transitional Housing	0.2%	2	963
Living with Family	14.7%	142	963
Living with Friends	32.9%	317	963
Hotel/Motel	3.0%	29	963

Source: Flint/Genesee CoC HMIS Data

Data analysis paired with consultation interviews and surveying recognized that there are gaps in both the current shelter and housing inventory as well as the service delivery system in Genesee County. Gaps mentioned during interviews and surveying included the need for better coordination among service providers as well as enhancing the link between supportive services and housing. Many stakeholders also agreed that there needs to be more affordable housing options for those that are homeless, at risk of homelessness, and other vulnerable populations. By improving these gaps, those in need will be better suited to find and maintain stable housing and less likely to recede back into homelessness. Stakeholders and survey respondents believe these improvements can be made by focusing investments on affordable rental housing and supportive services.

Identify additional characteristics associated with instability and increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice
Genesee County will not further define "other populations".

Describe the unmet housing and service needs of qualifying populations; Identify priority needs for qualifying populations

Homeless
There are 289 households experiencing homelessness in Genesee County based on the 2021 Continuum of Care Point-in-Time Count. Of those, 61 are chronically homeless and would need permanent supportive housing to prevent homelessness. The top unmet housing and services needs for this qualifying population include: 1) affordable housing for households with income levels below 30% of the area median income; 2) additional resources that support long-term rental subsidies for households below 30% of the area median income; 3) case management resources that help assist with the navigation and follow-up needed to help the homeless population sustain permanent housing options; and 4) support staff and assessment staff that can ensure that each household is effectively assisted through the Coordinated Entry System.

At Risk of Homelessness
As previously noted, Genesee County has 23,850 households with annual incomes at or below 30% of the area median income. Of those households, approximately 10,315 have one or more severe housing problems that can cause housing instability. Households at risk of homelessness can often experience a significant cost burden. This burden can lessen the ability to secure essential services that increase housing stability, especially for families with children. According to survey data in figure 7, the top three supportive service gaps include mental health services, childcare, and credit repair programs. The primary unmet needs among those at risk of homelessness include: 1) financial assistance programs that cover rental and utility balances; 2) long-term rental assistance subsidies; and 3) supportive services that provide legal assistance and life skills to help address housing related problems.

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking
According to 2021 Genesee County HMIS data, there are approximately 193 households that are fleeing domestic violence. Roughly 21% of those households engaged in emergency shelter services. The primary unmet needs for those fleeing domestic violence or other abuse include: 1) financial assistance to help with relocation expenses or rent and utility payments: 2) the need for an increased amount of discreet emergency shelter space; and 3) supportive services such as case management, counseling, or childcare.

Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability
Three populations were identified through the consultation process as populations who are at risk of housing instability. This includes people who are severely mentally ill, chronically homeless and senior citizens. These populations are either living on a fixed income or have income levels

that are not high enough to accommodate the needs associated with independent living. The primary needs for these populations include 1) mental health treatment services; 2) the development of affordable accessible housing; and 3) case management and support staff that will provide in-home support and health care services.

<u>Priority Needs for Qualifying Populations</u>
The priority needs of the qualifying populations include affordable rental housing, long-term rental subsidies, and supportive services. Many stakeholders interviewed during the consultation process listed affordable rental housing as their priority in Genesee County. Stakeholders also mentioned that housing affordability and availability are a consistent issue in recent years. When reviewing the public input survey, the need for affordable rental housing was the highest-ranked housing need among respondents followed by supportive services and TBRA. Households at risk of homelessness were also found through data analysis to have the most cost burden with 30% to 50% of their income going towards rental cost. To assist those who are fleeing domestic violence, those at risk of homelessness, or the other QPs, long-term rental subsidies can be administered. Similarly, supportive services play a significant role in an individual's ability to sustain their own well-being. One of the primary issues recognized by stakeholders was the lack of supportive services, especially the need for mental health services and case management. These supportive services can aid in the ability to access housing resources and help with the navigation and follow-through required to sustain housing.

Explain how the PJ determined the level of need and gaps in the PJ's shelter and housing inventory and service delivery systems based on the data presented in the plan
The level of needs and gaps identified in this plan were determined through consultation efforts, public involvement, and data analysis. One-on-one consultation interviews provided staff with vital information heard from professionals whose work directly relates to supportive services, shelters, and housing. A survey was included in the public involvement process to gain further insight from stakeholders and the general public about community needs and priorities to assist the qualifying populations. Demographic, housing market, and system performance data was also analyzed from federal, state, and local sources to support what was heard through consultations and public involvement.

In terms of data, various sources were reviewed to determine gaps and needs for the HOME-ARP qualifying populations. Below is a listing of data sources used:

- Ending Homelessness in Michigan 2021 Annual Report
- Flint/Genesee County Continuum of Care (CoC) 2017 – 2021 Housing Inventory Count (HIC)
- Flint/Genesee County Continuum of Care (CoC) 2017 – 2021 Point-in-Time (PIT) Counts
- Flint/Genesee County Continuum of Care (CoC) 2017 – 2021 Homeless Assistance Programs data

- Flint/Genesee County Continuum of Care (CoC) 2021 Homeless Management Information System (HMIS) data
- Genesee: Our County, Our Future Combined Plan 2020
- HUD Comprehensive Housing Affordability Strategy (CHAS) data 2015 – 2019
- HUD Comprehensive Housing Affordability Strategy (CHAS) Market at a Glance Data for Genesee County 2022
- Michigan State Police Crime in Michigan Annual Report 2021
- Realcomp Housing Sale Prices for Genesee County 2017 – 2021
- Sage Homeless Management Information System (HMIS) Reporting Repository 2021
- U.S. Census Bureau American Community Survey (ACS) data
- U.S. Census Bureau QuickFacts data

HOME-ARP Activities

Describe the method(s) that will be used for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors

Genesee County's HOME-ARP activities will be completed through community partnerships. The County will provide an opportunity for partner agencies to submit applications to be considered for funding. At the end of the application period, all applications will be reviewed by County staff for completeness, eligibility, as well as the capacity of the agency to conduct the activity in relation to the qualifying populations identified in this plan. Proposals will then be scored and selected objectively by a scoring team. All funds awarded will follow proper procurement guidelines.

Describe whether the PJ will administer eligible activities directly

Genesee County will enter into agreements to administer all activities, except for administration and planning activities.

If any portion of the PJ's HOME-ARP administrative funds are provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program

Genesee County will not allocate funds to a subrecipient to administer the HOME-ARP grant.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	$ #		
Acquisition and Development of Non-Congregate Shelters	$ #		
Tenant Based Rental Assistance (TBRA)	$ #		
Development of Affordable Rental Housing	$ 2,587,442.50		
Non-Profit Operating	$ #	# %	5%
Non-Profit Capacity Building	$ #	# %	5%
Administration and Planning	$ 456,607.50	15 %	15%
Total HOME ARP Allocation	$ 3,044,050.00		

Describe how the PJ will distribute HOME-ARP funds in accordance with its priority needs identified in its needs assessment and gap analysis

The development of affordable rental housing was identified as the top priority need since it was consistently mentioned during consultation interviews and surveys, and data shows a significant affordable rental housing gap for low-income families in Genesee County. Stakeholders discussed that rent prices rose dramatically during the COVID-19 pandemic. As a result, many renters became cost burdened and are paying most of their income towards rental housing. The survey supported stakeholder input since 46.5% of responses suggested that COVID-19 impacted housing by making it difficult for people to make rental payments. 38% of responses said this housing barrier could be improved by making housing more accessible. Through data analysis, a lack of 7,000 affordable rental units for households making less than 30% of the area median income were identified. Due to the lack of affordable rental units in the County, cost burdened households often become confined to their situation. At the same time, HUD funding such as Emergency Solutions Grants (ESG) and the Continuum of Care (CoC) Program only assist individuals who are homeless. This means that households who are cost burdened do not qualify for assistance through these existing programs and are left to deal with high rent costs.

Supportive services were also identified as a need through consultation and surveying. These services can help to prevent homelessness from occurring in the first place and support those who are homeless to become permanently housed. However, in Genesee County there are various other funding sources that are already allocated to supportive services including ESG and CoC funds that assist homeless shelters and help to develop transitional housing. Mental health assistance was also identified throughout consultation as a need, but a recently approved county health millage that generates about $9.6 million annually will be allocated towards this specific service.

Like supportive services, tenant-based rental assistance was cited as a need through consultations and surveying, but there is already funding allocated to this assistance through Genesee County's HOME program. Since funding is already available and it was not identified as a top priority through consultation interviews and surveying, TBRA was not selected for funding as the development of rental housing was recognized as a higher priority.

Some feedback from homeless assistance providers described the need for additional shelters. However overall, the acquisition and development of non-congregate shelters was identified as the lowest priority through both consultations and surveying. Also, HOME-ARP funding can only be used to acquire and develop the non-congregate shelters but cannot be used for operating costs. This would make it difficult for an NCS to sustain through the applicable restricted use period required when using HOME-APR funding. For these reasons, NCS was determined to not be an effective use of funding.

Administrative funding is included in the distribution of HOME-ARP funds to staff the implementation of this program internally.

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities
The needs assessment combined with consultations and public input demonstrates that there is an immense housing need for all the qualifying populations. A primary issue identified consistently throughout this plan is the lack of available affordable housing and housing instability. Data shows that there is a gap of about 7,000 affordable units to low-income households. Accordingly, funds will be allocated to develop rental housing for the QPs.

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:
Based on HUD's Housing Production Goal Calculation Worksheet, $2.6 million dollars in funds available for rental housing operations and reserves would generate about 8 to 12 HOME-ARP assisted units. This calculation considers that about $500,000 would be allocated towards ongoing operating costs or operating cost assistance reserve.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how the production goal will address the PJ's priority needs:
The main goal for these funds is to add permanent rental units that are a stable resource for the qualifying populations. Housing availability and stability was a primary issue mentioned through consultation interviews, survey responses, and data analysis.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project
Genesee County does not intend to prioritize one or more qualifying populations.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis

No preference has been identified.

Limitations in a HOME-ARP rental housing or NCS project

Genesee County does not intend to limit eligibility for a HOME-ARP rental housing to a particular qualifying population.

HOME-ARP Refinancing Guidelines

Genesee County does not intend to use HOME-ARP funds to refinance existing debt secured by multi-family rental housing.

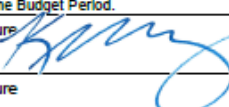**Attachment A – Proof of Publication**

Attachment B – Grant Agreement

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

HOME ARP Grant Agreement
Title II of the Cranston-Gonzalez National Affordable Housing Act
Assistance Listings #14.239 – HOME Investment Partnerships Program

1. Grantee Name and Address	2. Grant Number (Federal Award Identification Number (FAIN)
Genesee County	M21-UP260205
1101 Beach Street	**3a** Tax Identification Number — 386004849 / **3b.** Unique Entity Identifier (formerly DUNS) — 078404738
Room 223	**4.** Appropriation Number — 861/50205 / **5.** Budget Period Start and End Date — FY 2021 – 09/30/2030
Flint, MI 48502-1417	

6. Previous Obligation (Enter "0" for initial FY allocation)		$0
a. Formula Funds	$	
7. Current Transaction (+ or -)		$3,044,050.00
a. Administrative and Planning Funds Available on Federal Award Date	$152,202.50	
b. Balance of Administrative and Planning Funds	$304,405.00	
c. Balance of Formula Funds	$2,587,442.50	
8. Revised Obligation		$
a. Formula Funds	$	

9. Special Conditions (check applicable box)	10. Federal Award Date (HUD Official's Signature Date)
☐ Not applicable ☐ Attached	09/20/2021

11. Indirect Cost Rate*	12. Period of Performance
Administering Agency/Dept. Indirect Cost Rate Direct Cost Base	Date in Box #10 - 09/30/2030
— __% —	* If funding assistance will be used for payment of indirect costs pursuant to 2 CFR
— __% —	200, Subpart E-Cost Principles, provide the name of the department/agency, its
— __% —	indirect cost rate (including if the de minimis rate is charged per 2 § CFR 200.414), and
— __% —	the direct cost base to which the rate will be applied. Do not include cost rates for subrecipients.

The HOME-ARP Grant Agreement (the "Agreement") between the Department of Housing and Urban Development (HUD) and the Grantee is made pursuant to the authority of the HOME Investment Partnerships Act (42 U.S.C. 12701 et seq.) and Section 3205 of the American Rescue Plan (P.L. 117-2) (ARP). HUD regulations at 24 CFR part 92 (as may be amended from time to time), the CPD Notice entitled "Requirements for the Use of Funds in the HOME-American Rescue Plan Program" (HOME-ARP Implementation Notice), the Grantee's HOME-ARP allocation plan (as of the date of HUD's approval), and this HOME-ARP Grant Agreement, form HUD-40093a, including any special conditions (in accordance with 2 CFR 200.208), constitute part of this Agreement. HUD's payment of funds under this Agreement is subject to the Grantee's compliance with HUD's electronic funds transfer and information reporting procedures issued pursuant to 24 CFR 92.502 and the HOME-ARP Implementation Notice. To the extent authorized by HUD regulations at 24 CFR part 92, HUD may, by its execution of an amendment, deobligate funds previously awarded to the Grantee without the Grantee's execution of the amendment or other consent. The Grantee agrees that funds invested in HOME-ARP activities under the HOME-ARP Implementation Notice are repayable in accordance with the requirements of the HOME-ARP Implementation Notice. The Grantee agrees to assume all of the responsibility for environmental review, decision making, and actions, as specified and required in regulation at 24 CFR 92.352 and 24 CFR Part 58, as well as the HOME-ARP Implementation Notice.

The Grantee must comply with the applicable requirements at 2 CFR part 200, as amended, that are incorporated by the program regulations and the HOME-ARP Implementation Notice, as may be amended from time to time. Where any previous or future amendments to 2 CFR part 200 replace or renumber sections of part 200 that are cited specifically in the program regulations or HOME-ARP Implementation Notice, activities carried out under the grant after the effective date of the 2 CFR part 200 amendments will be governed by the 2 CFR part 200 requirements, as replaced or renumbered by the part 200 amendments.

The Grantee shall comply with requirements established by the Office of Management and Budget (OMB) concerning the Universal Numbering System and System for Award Management (SAM) requirements in Appendix I to 2 CFR part 200, and the Federal Funding Accountability and Transparency Act (FFATA) in Appendix A to 2 CFR part 170.

Funds remaining in the grantee's Treasury account after the end of the budget period will be cancelled and thereafter not available for obligation or expenditure for any purpose. Per 31 U.S.C. 1552, the Grantee shall not incur any obligations to be paid with such assistance after the end of the Budget Period.

13. For the U.S. Department of HUD (Name and Title of Authorized Official)	14. Signature	15. Date
Keith E. Hernández, CPD Director	x	09/21/2021
16. For the Grantee (Name and Title of Authorized Official)	17. Signature	18. Date
Mark Young, Chairperson, Genesee County Board of Commissioners	x DocuSigned by: Mark Young 7977A801584A489	10/29/2021

19. Check one: ☒ Initial Agreement   ☐ Amendment #

20. Funding Information: HOME ARP

Source of Funds	Appropriation Code	PAS Code	Amount
2021	861/50205	HMX	$3,044,050.00

form HUD-40093a

21. Additional Requirements: These additional requirements are attached and incorporated into this Agreement. The Grantee agrees to these additional requirements on the use of the funds in 7., as may be amended from time to time by the Secretary.

a) As of the Federal Award Date, the Grantee may use up to the amount identified in 7.a. of this Agreement for eligible administrative and planning costs in accordance with the HOME-ARP Implementation Notice.

b) Until the date of HUD's acceptance of the Grantee's HOME-ARP allocation plan, the Grantee agrees that it will not obligate or expend any funds for non-administrative and planning costs, in accordance with the HOME-ARP Implementation Notice.

c) In accordance with the HOME-ARP Implementation Notice, as of the date of acceptance by HUD of the Grantee's HOME-ARP allocation plan, HUD shall make the amount identified in line 7. of this Agreement available to the Grantee.

d) If the Grantee does not submit a HOME-ARP allocation plan or if the Grantee's HOME-ARP allocation plan is not accepted within a reasonable period of time, as determined by HUD, the Grantee agrees that all costs incurred and HOME-ARP funds expended by the Grantee will be ineligible costs and will be repaid with non-Federal funds.

22. Special Conditions

Certificate Of Completion

Envelope Id: 2A0786F517104132A50F00B1F816DD3E   Status: Completed
Subject: You have a pending request to eSign a document
Source Envelope:

Document Pages: 2	Signatures: 1	Envelope Originator:
Certificate Pages: 1	Initials: 0	Jill Floeter
AutoNav: Enabled		707 17th Street Suite 4000
EnvelopeId Stamping: Enabled		Denver, CO 80202
Time Zone: (UTC-08:00) Pacific Time (US & Canada)		JFloeter@geneseecountymi.gov
		IP Address: 69.5.90.9

Record Tracking

Status: Original	Holder: Jill Floeter	Location: DocuSign
10/28/2021 10:38:58 AM	JFloeter@geneseecountymi.gov	

Signer Events	Signature	Timestamp
Mark Young	*DocuSigned by:*	Sent: 10/28/2021 10:38:59 AM
MYoung@geneseecountymi.gov	*Mark Young*	Viewed: 10/29/2021 11:07:34 AM
Chairman	7577A8015B44455...	Signed: 10/29/2021 11:07:48 AM
Security Level: Email, Account Authentication (None)		
	Signature Adoption: Pre-selected Style	
	Using IP Address: 206.201.156.20	
Electronic Record and Signature Disclosure:		
Not Offered via DocuSign		

In Person Signer Events	Signature	Timestamp

Editor Delivery Events	Status	Timestamp

Agent Delivery Events	Status	Timestamp

Intermediary Delivery Events	Status	Timestamp

Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp
Jill Floeter	**COPIED**	Sent: 10/29/2021 11:07:49 AM
JFloeter@geneseecountymi.gov		
Security Level: Email, Account Authentication (None)		
Electronic Record and Signature Disclosure:		
Not Offered via DocuSign		

Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp

Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	10/28/2021 10:38:59 AM
Certified Delivered	Security Checked	10/29/2021 11:07:34 AM
Signing Complete	Security Checked	10/29/2021 11:07:48 AM
Completed	Security Checked	10/29/2021 11:07:49 AM

Payment Events	Status	Timestamps

Attachment C – SF-424, Assurances, and Certifications