



**CITY OF DETROIT**

**FY 2020-2024**

**NEIGHBORHOOD REVITALIZATION STRATEGY AREAS (NRSA)**

# CITY OF DETROIT

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## I. Introduction

The City of Detroit requests approval of a renewal of five Neighborhood Revitalization Strategy Areas (NRSA), as defined by the Department of Housing and Urban Development (HUD) Notice CPD-16-16. The intent of the NRSA is to target Community Development Block Grant (CDBG) resources and leverage them with additional resources to further comprehensive community revitalization efforts.

According to a HUD publication that can be found on the HUD Exchange, Basically CDBG,” Chapter 10, Section 10.2 states that “communities with approved NRSA are offered enhanced flexibility in undertaking economic development, housing, and public service activities with their CDBG funds.” To address the housing and community development needs, goals, and objectives, it is the type of innovative programs, comprehensive approaches, and level of flexibility that the NRSA provide that is the impetus for renewal of the NRSA designation.

**2015-2019 NRSA:** In 2015, the City of Detroit received HUD’s approval for the designation of five (5) target areas in the City of Detroit as NRSA. At the time the City was undergoing a post-bankruptcy restructuring and was in severe economic distress including an inability to retain residents due to a lack of capital that was flexible enough for home repair. The NRSA Plan was considered one of the most strategic options to focus federal resources geographically and leverage private capital for home repair, increased public services, and economic development primarily for the benefit of the City’s low- and moderate-income population.

**Case for NRSA Renewal:** Since 2015, the Duggan administration has generated enthusiasm for the public and private sector to work in unprecedented ways to restore neighborhood stability and create jobs for Detroit residents. By investing our limited resources more wisely and strategically targeting federal funds within the framework of the NRSA Plan, the City will continue to provide opportunities to increase the numbers of residents and business owners served and achieve higher leverage of private capital. The NRSA strategy along with housing and economic development strategies and other factors resulted in improved conditions in the NRSA. Despite the resurgence of the City’s downtown, slum and blighted conditions, declining and undervalued properties, and a high poverty rate in the neighborhoods makes a case to continue the use of the NRSA Plan. In addition, private sector investment in the City’s neighborhoods has increased through several public and private sector partnerships. Several stakeholders in the City including the Detroit Land Bank Authority (DLBA), Detroit Economic Growth Corporation (DEGC), foundations, financial institutions, community-based organizations, and private businesses are investing in the restoration and revitalization of the City’s neighborhoods.

**2020-2024 NRSA:** The City has developed its FY 2020-2024 Consolidated Plan and wishes to renew the NRSA designation, as allowed under CPD Notice 16-16, to continue the comprehensive revitalization of its neighborhoods. The NRSA plan is designed to include strategies that are intended to build market confidence in Detroit neighborhoods by stabilizing housing stock, increasing home values, growing small businesses, preparing our youth for future employment, and building wealth for Detroit families. The NRSA tool provides greater flexibility and ease of use of CDBG funds and allows the City to serve a broader base of residents and business owners than would otherwise be eligible. The strategy comprises several interrelated initiatives.

Using the original 2015 – 2019 NRSA boundaries as a starting point, the City used the most up-to-date demographic data that was provided by HUD and other local data sources and found that there were

adjustments to the original NRSA boundaries that needed to be reflected in the 2020-2024 NRSA Plan. Block groups that qualified in the last NRSA Plan no longer qualify due to a shift in population and/or Area Median Income (AMI) and block groups that were not previously eligible now qualify. The shift in the NRSA boundaries suggests improvement in neighborhood improvement outcomes and gives the City the ability to serve more residents.

In addition to the updated demographic data supplied by HUD, the City took new qualified block groups and expanded the NRSA boundaries to reflect initiatives that the City plans on undertaking over the next five (5) years. These include overlapping NRSA boundaries with investment areas such as:

- Strategic Fund Neighborhood Fund (SNF) – An aggressive strategic plan that was created from input from residents, stakeholders and City staff to fund neighborhood improvements to a total of ten (10) areas within the City. These improvements include park improvements, streetscape improvements, commercial corridor improvements, and affordable single-family home stabilization. It is expected that these projects will leverage approximately \$1 billion in investment in Detroit.
- Affordable Housing Leverage Fund (AHLF) – Program in partnership with the City of Detroit, Local Initiatives Support Corporation (LISC) – Detroit Office, and Michigan State Housing Development Authority (MSHDA) that supports the creation and maintenance of affordable housing initiatives throughout neighborhoods in the City of Detroit. The total amount proposed to be invested by these three agencies amounts to \$250 million dollars.
- Choice Neighborhoods Initiative (CNI) Implementation Grant – A comprehensive Transformation Plan in the Greater Corktown area that will aim to revitalize the neighborhood while preserving affordability and increasing access to opportunity for existing residents. The Plan – if awarded - will focus on replacing distressed public housing and assisted housing with high quality mixed-income housing, improve educational outcomes and intergenerational mobility for youth and create conditions necessary for public and private reinvestment in distressed neighborhoods. While this grant is highly competitive, HRD is requesting approximately \$30 million dollars from HUD for this Transformation Plan.
- Housing Resource Centers (HRC) – A one-stop-shop to help people with their housing needs. This includes intake screening and referrals to community resources that provide affordable housing assistance and wrap around services. The major goals for the HRCs are to increase utilization of housing stability services, connect residents to multiple services addressing concurrent barriers to housing stability, increase the pipeline to homeownership for aspiring homeowners and improve housing stability impact through an integrated service model. Currently the City has identified one (1) network manager and four (4) network partners. This pilot program is set to begin in 2020-2021.

## II. Demographic and Primarily Residential Criteria

### **Demographic Criteria**

An NRSA must have a percentage of low- and moderate-income (LMI) residents that is equal to the community's "highest quartile percentage" as computed by HUD per 24 CFR 570.208(a)(1)(ii) or 70 percent, whichever is less, but not less than 51 percent.

**Previous NRSA Plan 2015-2019:** In 2015, the City used the following methodology to create the NRSA's: The City's highest quartile percentage was over 70% LMI; therefore, 70% LMI was used to determine the LMI eligibility. Calculating the total LMI population within the NRSA boundary using the census tracts and block group tables, the NRSA is eligible if it has a 70% or more LMI. If the boundary cuts across a block group, the data from any block group the boundary touches will be included in the LMI calculation. Based on the regulations, the 70 percent threshold was applied which resulted in 551 eligible block groups included in the NRSA's.

**New NRSA Plan 2020-2024:** Notwithstanding the changes in the boundaries, the NRSA's comprise some of the most distressed residential neighborhoods in the City and meets the criteria established by HUD in CPD Notice 16-16" as "primarily residential" areas with at least 70 percent of the population being low-to-moderate-income (LMI). All qualify for NRSA designation based on the high percentage of low- and moderate-income (LMI) residents and other factors. According to the 1990-2018 population data from the U.S. Census Bureau, the population of Detroit declined by 34 percent between 1990 and 2018. Seventy-two percent of the City's population was low- and moderate-income (LMI) households (80% AMI or below) and its upper-quartile percentage of census block groups containing low- and moderate-income households was 90%. See Attachment C for low- to moderate-income calculation.

### **Primarily Residential**

The CPD Notice states that the designated area must be documented as *primarily residential* but does not define a standard percentage. HRD used the HUD Guide to National Objectives & Eligible Activities for Entitlement Communities, Appendix E, page -11 through 3-13 (particularly the "Tips" on page 3-12) to guide on what is *primarily residential*. Also, Chapter 3 – Basically CDBG Handbook, page 3-6 notes that for an LMI service area, "*the activity must be primarily residential, and the activity must meet the identified needs of LMI persons. – An activity with a service area that is not primarily residential may not qualify under the LMI area benefit category even if the activity provides benefits to all residents in the service area and 51 percent of the residents are LMI persons.*"

To arrive at a primarily residential definition, the City of Detroit determined the percentage of land area classified as residential as a proportion of the total land area in the NRSA. In some NRSA's, there are significant areas of vacant land due to demolitions and City owned property as well as commercial, recreational, and industrial uses. To meet the primary residential criteria, the City had to expand the boundaries into other contiguous residential areas resulting in a much larger NRSA.

The City used 60% or more of residential land as its definition of "primarily residential." Industrial, large commercial, and park areas will be excluded from the calculation. Vacant residential land will be excluded unless there is a specific plan or projects in the pipeline for redevelopment of the land into housing.

Neighborhood commercial nodes or corridors will be included in the calculation. See Attachment C for “primarily residential” calculations.

Two of the main uses of the NRSA is benefits to individual beneficiaries (single-family homeowners, LMI limited clientele for public services, and LMI employees who qualify for jobs created) rather than an area benefit. The City wishes to balance the housing and economic development opportunities within the NRSA by including job creation activities such as commercial corridors that benefit LMI residents. An example might be projects that benefit elderly or senior citizens (“presumed” LMI under CDBG) such as a Senior Day Care facility located in a business district due to demand for the service and the convenience of a location close to public transit. Another example might be a small business incubator that would most naturally be in a business district.

As further referenced above for LMI areas in the CDBG Handbook Page 3-11, “... *it does not mean that activities located in commercial districts cannot be qualified under the LMI area benefit category on the virtue of their geography. The primarily residential test is applied to the service area of the activity.*”

### ***NRSA requirements***

According to HUD guidance contained in the Community Planning and Development Notice CPD-16-16, a Neighborhood Revitalization Strategy Area (NRSA) designation must meet the criteria below to receive HUD’s approval. The City of Detroit’s proposed renewal of the NRSA meet all the required criteria.

- Identified neighborhood boundaries of the NRSA must be contiguous.
- Identified neighborhoods must be primarily residential and have a low/mod percent equal to the “upper quartile percentage” or 70% for Detroit.
- Selection of areas must be based on documented input from area’s stakeholders, including residents, business operators, financial institutions, nonprofits, and community groups. Documentation must include a description of outreach methods and a description of how the needs and concerns of stakeholders (especially residents) were incorporated into the plan.
- Selection of the NRSA must be based on an assessment of economic conditions, opportunities for economic development and anticipated barriers and challenges.
- The implementation plan must promote the area’s economic progress with a focus on activities that will create economic opportunities for low- to moderate-income residents of the NRSA.
- The NRSA Plan must identify achievable benchmarks over the period of the designation; and
- The NRSA Plan must be submitted with or as an amendment to the Consolidated Plan. The subject NRSA renewal application will be submitted with the City’s FY 2020-2024 Consolidated Plan.

### ***Benefits of a HUD approved NRSA Plan***

The benefits of a HUD approved NRSA Plan are detailed in amendments to the CDBG regulations at 24 CFR 570 per the Federal Register of January 5, 1995, and updated in the Final Rule dated November 9, 1995, as follows:

1. **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus

eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (24 CFR 570.208 (a)(1)(vii) and (d)(5)(i));

2. **Aggregation of Housing Units:** Housing units can be part of a single structure for the purposes of applying the low-and moderate- income national objective criteria. If 51% or more of all the assisted units provide a LMI benefit, all units are considered as meeting a national objective; therefore, allowing assistance to housing occupied by non-LMI households. All eligible housing assistance such as home repair, new construction through a CBDO and home purchase assistance are allowed. (24 CFR 570.208(a)(3) and (d)(5)(ii)).
3. **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy may, at the grantee's option, may be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209 (b)(2)(v)(L) and (M)); and
4. **Public Service Cap Exemption:** Public services carried out in the NRSA by a Community Based Development Organization (CBDO) are exempt from the 15% public service cap allowing more services in the NRSA and better leveraging of public service funding. (24 CFR 570.204(b)(2)(ii)).

### III. NRSA Descriptions

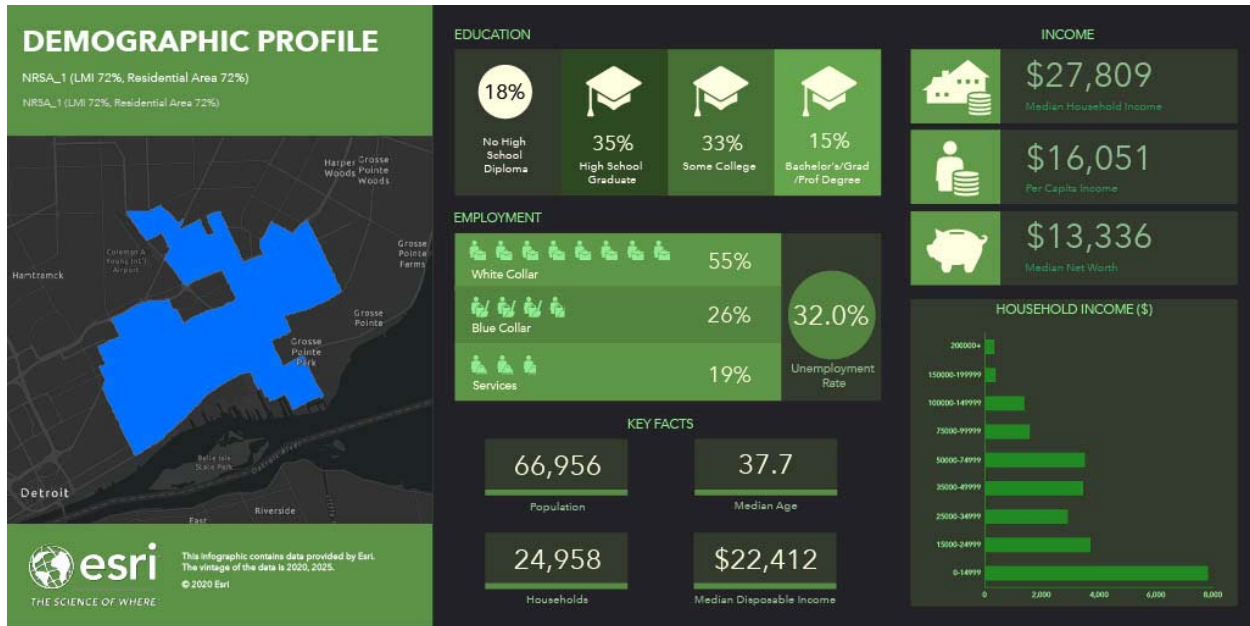
To coordinate investment and create a greater impact in neighborhoods, the City of Detroit originally used the boundaries for the Hardest Hit Funds (HHF) program as a starting point in creating the 2015 NRSAs. The boundaries were based on Detroit Future City planning effort and areas with strong marketability for redevelopment investments. The Detroit Future City planning effort was an intensive process over three (3) years to develop a comprehensive analysis of all the City's neighborhoods. The vision resulted from a 24-month-long public planning process that drew upon interactions among Detroit residents and civic leaders from both the nonprofit and for-profit sectors, who together formed a broad-based group of community experts. From the results of this citywide public engagement effort: a team of technical experts crafted and refined the vision; rendered specific strategies for reaching it; shared their work publicly at key points; and shaped it in response to changing information and community feedback throughout the process.

For the 2020 NRSA boundaries, the City used the 2015 boundaries as a starting point as well as demographic data from the 2011-2015 American Community Survey (ACS) and plans from several public and private sector investment initiatives. A map of the proposed 2020 NRSAs is included as Exhibit A, and below is a summary description and demographic profile infographics for each proposed NRSA. A more detailed assessment of economic and neighborhood conditions is provided in Section V of this Plan.



## NRSA Demographic Profile and Boundaries

### NRSA 1:

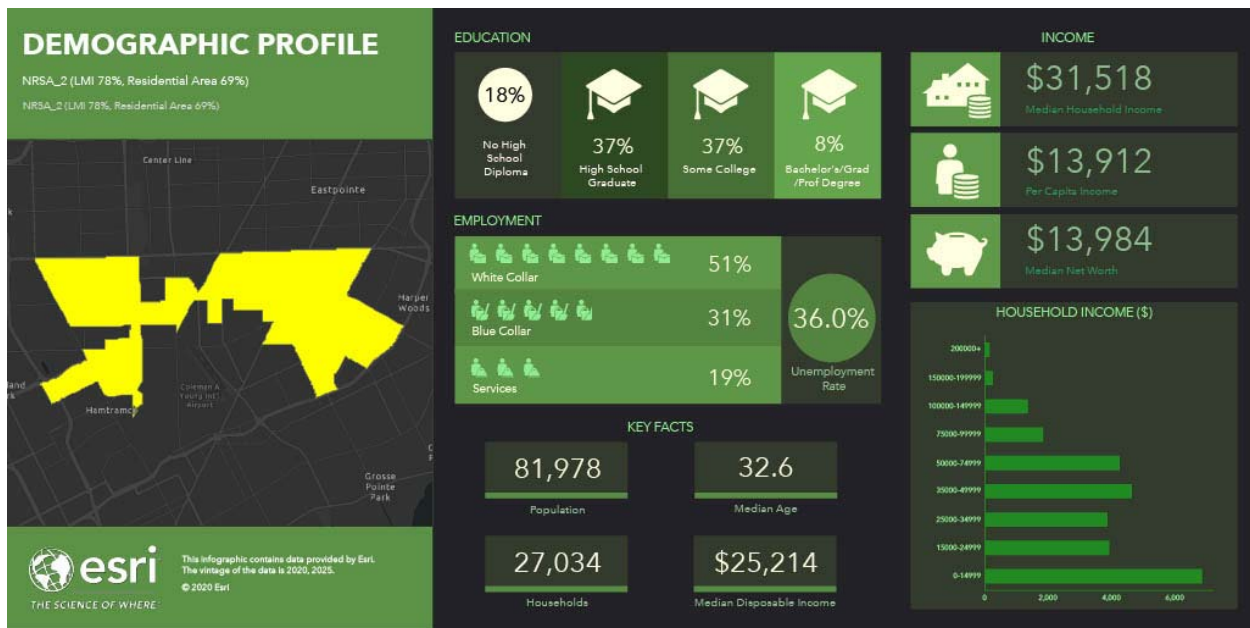


Located on the City's Southeast side, NRSA 1 is bound on the East by Mt. Elliott Street, south by McNichol's Rd., west by Cadieux Rd, and Gratiot Ave. near the north. While there is an increase in near-term and long-term investment, NRSA 1 shares a 75 percent LMI rate. NRSA is the home to the FCA Mack Engine Plan, the Marina District and in addition, this NRSA makes up three (3) SNF neighborhoods, which include the Jefferson Chalmer neighborhood, East Warren/Cadieux, and Islandview/Greater Villages neighborhoods. Two (2) Housing Resource Centers are currently working within the NRSA 1 boundaries.

The Jefferson Chalmers neighborhood – a national historic designation – is currently slated for significant redevelopment that includes commercial corridor improvements, single family, and multi-family revitalization improvements. Jefferson Chalmers has a strong presence of community block clubs and civic engagement.

The East Warren/Cadieux area includes neighborhoods such as East English Village, West Village, and the Morningside neighborhood; the I-94 corridor runs just north of this area. The Islandview/Greater Village is slated for park renovations, single family and duplex rehabilitation and streetscape improvements.

## NRSA 2:



Located on the City's Northeast side, NRSA 2 is bounded by 8 Mile Rd. to the north, Moross to the east, Edsel Ford Freeway to the southeast, I-75 Freeway to the west and Caniff St. to the south. This NRSA includes the Jane Lasky Park and Recreation Center, Regent Park, and the Osborne Neighborhood. This NRSA includes two expanded SNF neighborhoods, which include the Gratiot/7-Mile SNF neighborhood and the Campau/Banglatown neighborhood. The City intends to invest in the following near-term projects over the next 3-5 years, including but not limited to: housing rehabilitation and economic development.

## NRSA 3:



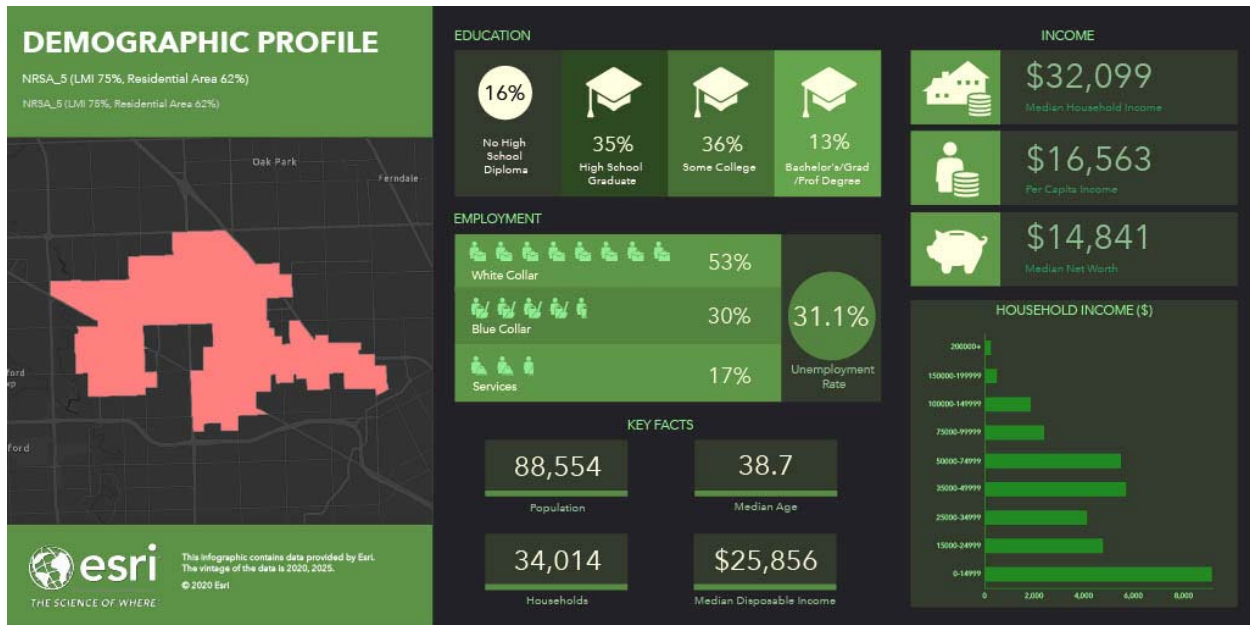
Located in Southwest Detroit, NRSA 3 is bounded by Jefferson Ave. to the south, Springwells St. to the west, Elmhurst St. to the north and Woodward Avenue to the east. NRSA 3 contains several historic neighborhoods such as Virginia Park, and the southern portion of the Boston Edison neighborhood. In addition, the area includes the Springwell neighborhood and Mexicantown. The Southwest Vernor SNF is also nestled within this NRSA. Substantial investment, both long-term and near-term include park renovations to Clark Park, multi-family construction, streetscape improvements and demolition. Additionally, two (2) Housing Resource Centers are currently located within the NRSA 3 boundaries.

**NRSA 4:**



Located in the southeastern part of Detroit, NRSA 4 is bounded by Jeffries Freeway to the north, Trinity St. to the west, Ford Rd. to the South and Hubbell St. to the east. This area includes the Warrendale/Cody Rouge SNF neighborhood and is close in proximity to the Rouge Park. The City intends to leverage both private and public funds into greenway projects that will connect neighborhoods to the Rouge Park.

## NRSA 5:



Located on the City's Northwest side, NRSA 5 is bound on the north by 8 Mile Road, on the west by Livernois Avenue, by the south on I-96 and the east near Livernois Avenue. NRSA 5 makes up a 72 percent LMI rate and includes the Northwest Grand River SNF neighborhood, the Livernois – McNichols neighborhood and the historic Grandmont-Rosedale neighborhood. Population numbers for the Northwest Detroit area have declined – however, rates of loss are slowing down. Between 2010 – 2014, Northwest Detroit showed a population rate decrease of over 1.6 percent; however, projections show a rate of .90 percent predicted for 2016-2021<sup>1</sup>. The City's near-term investment plans for this area includes adaptive reuse, historic preservation, streetscape & mobility improvement, and commercial corridor revitalization.

See Attachment C for census tract and block group information for the NRSA's.

<sup>1</sup>North River Northwest, Neighborhood Framework – Planning and Development Department City of Detroit, July 2018 <https://detroitmi.gov/sites/detroitmi.localhost/files/2018-10/Grand%20River%20Northwest%20Neighborhood%20Framework%20Book%281%29.pdf>

## IV. Community Consultation

The community consultation process for creating the renewal of NRSAs and selecting the 2020 NRSAs included several outreach efforts that were conducted in conjunction with the FY 2020-five-year Consolidated Plan. The onset of the COVID-19 pandemic, the resultant shut down of services, closure of businesses, and social distancing limited the City's ability to conduct a more thorough community consultation. In developing the implementation plans tied to the proposed strategies for the NRSAs, the City will carry out other consultation meetings. City staff requested information and consulted with its partners on the accomplishments from the 2015 NRSAs. These consultations included Detroit LISC, DEGC, Detroit Employment Solutions Corporation (DESC) and other stakeholders. Questions on the NRSA process were included in the community stakeholders and agency surveys. Consultations on the renewal NRSAs was conducted by the same agencies and City departments as well as through public meetings, surveys, and focus groups as described below.

Online and paper versions of the community stakeholder/resident survey and an agency survey were posted and distributed for roughly 3 months, longer than the standard 30 days because of delays due to the COVID-19 pandemic. The surveys requested information on housing and community development needs. There was a total of 200 responses including 157 community members (79%) and 43 agency representatives (21%). Of the 157-community stakeholder/resident survey respondents, 129 were residents and the remainder were business owners, landlords, community organizations, and other stakeholders. Information on known were related to Housing and Development. Respondents noted housing development projects including home repairs, new developments, and street improvements. The greatest needs in neighborhoods were identified as multi-family and single-family affordable housing, redevelopment of vacant lots, business and commercial development with an emphasis on small business creation and support of existing and future small businesses, job skills and training, public services for youth and seniors, transportation, public safety, redesign and beautification of public infrastructure, community spaces, and demolition.

Over 555 residents and stakeholders (i.e. neighborhood associations, district councils, non-profits, etc.) attended the list of meetings below. Information on the Consolidated Plan and the NRSAs was presented and attendees were asked to provide feedback and comments both verbally and through the surveys.

- Virtual Public Meetings held on August 25<sup>th</sup>, 2020 – 49 participants
- Virtual Public Meetings held on September 2<sup>nd</sup>, 2020 – 166 participants
- A NOF Public meeting was held for non-profits on February 18<sup>th</sup>, 2020 – 70 Participants
- A District #5 Resident meeting was held to announce the survey and public meetings on February 18<sup>th</sup>, 2020 – 70 participants
- Public Hearing and review and approval of the plan at the Detroit City Council Meeting held on November 3, 2020 - [# PARTICPANTS]
- The NRSA draft plan was published for a 15-day period from 10/15/2020 to 10/30/2020 with printed copies at City Hall and on the City's website.

Residents and stakeholders were eager to provide feedback. While some of the respondents understood the need to target investment to realize significant change, others were concerned that the NRSAs would omit certain areas. Residents also identified several areas within their neighborhoods that they wished



to be included. However, residents were advised that the inclusion of areas would be subject to meeting the NRSA LMI population requirements. In addition, residents wanted to make sure that targeted investments were coordinated with other activities. The final comments received during the public comment period will be reviewed and incorporated into the final NRSA strategy.

## V. Assessment of Economic and Neighborhood Conditions

### *Demographics and Economics*

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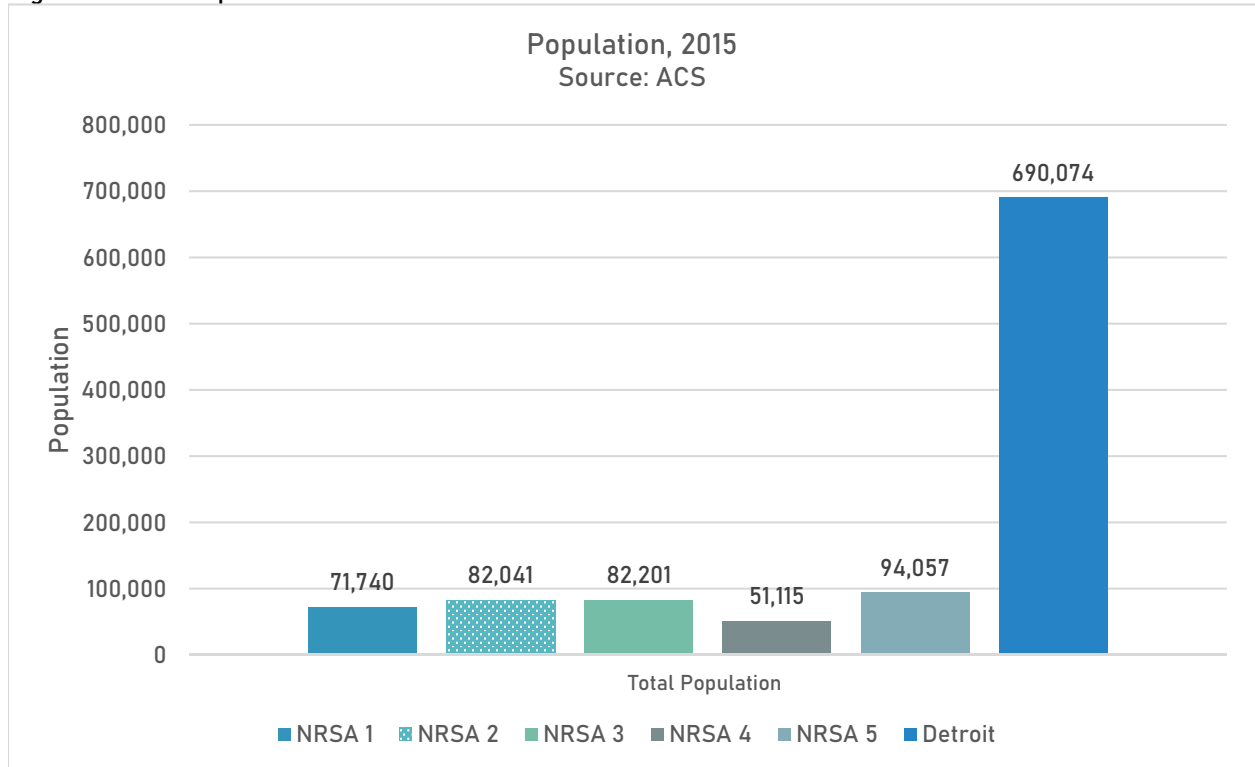
#### Demographics

The City of Detroit's demographic and economic composition has changed significantly over the last 60 years as the city experienced a decline with the shifts in the automobile industry. The consequences of these changes have led to many externalities which the City of Detroit is currently trying to address through the NRSA designation of certain neighborhoods. Demographic shifts such as population loss, racial and ethnic composition, and an aging of the population are explored in this section of the report.

#### **Population**

The five designated NRSA's in Detroit contain 49 percent of Detroit's population. Figure 1 shows the relative sizes of each designated NRSA area. The largest NRSA by population is NRSA 5 which has slightly more than 94,000 residents and includes neighborhoods such as the Grandmont-Rosedale Neighborhood. The NRSA with the fewest number of residents is NRSA 4 with about 51,000 residents and includes the areas of Warrendale, Grandale, and Herman Gardens.

Figure 1: Total Population

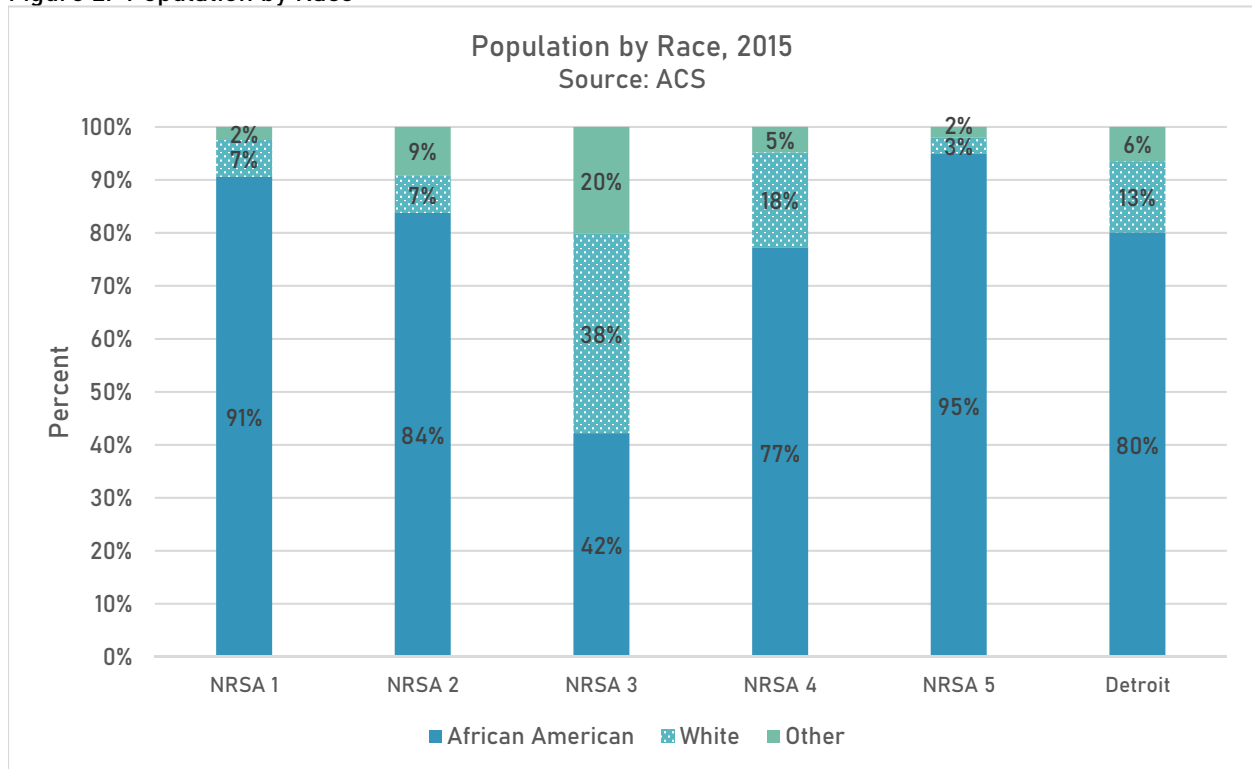


The identified NRSA's have experienced population declines in the past like those found across the rest of the city. The resulting decline in population has led to an increase in vacancy and further disinvestment in the housing stock within each NRSA.

### Population by Race

Black/African Americans comprise about 80 percent of Detroit's population. Based on data provided by HUD, across the entirety of the city, no single census tract has a concentration of less than 53 percent of Black/African Americans. Figure 2 compares the racial composition of each NRSA to the City of Detroit. The area with the least diversity is NRSA 5 where 95 percent of the population is Black/African American. Conversely, the area with the greatest diversity of population is NRSA 3 which is in the southwest of the city. In this area, Black/African Americans are generally not the predominate racial group, but rather the White (Hispanic) and Other (composed of Asian, Native American, and those identifying with more than one race) are the majority, representing a combined 58 percent of the population.

Figure 2: Population by Race



The demographics of NRSA 2 are interesting because those identifying as Other represents 9 percent of the population. Of those classified as Other, many identify as Asian. The Asian population in Detroit is generally found near Hamtramck, a historically Polish community, which in recent times has seen an increase in Arab and South Asian populations. During the 1970's the Hmong population initially settled in the area and subsequent waves of immigration have resulted in a greater diversity of residents.

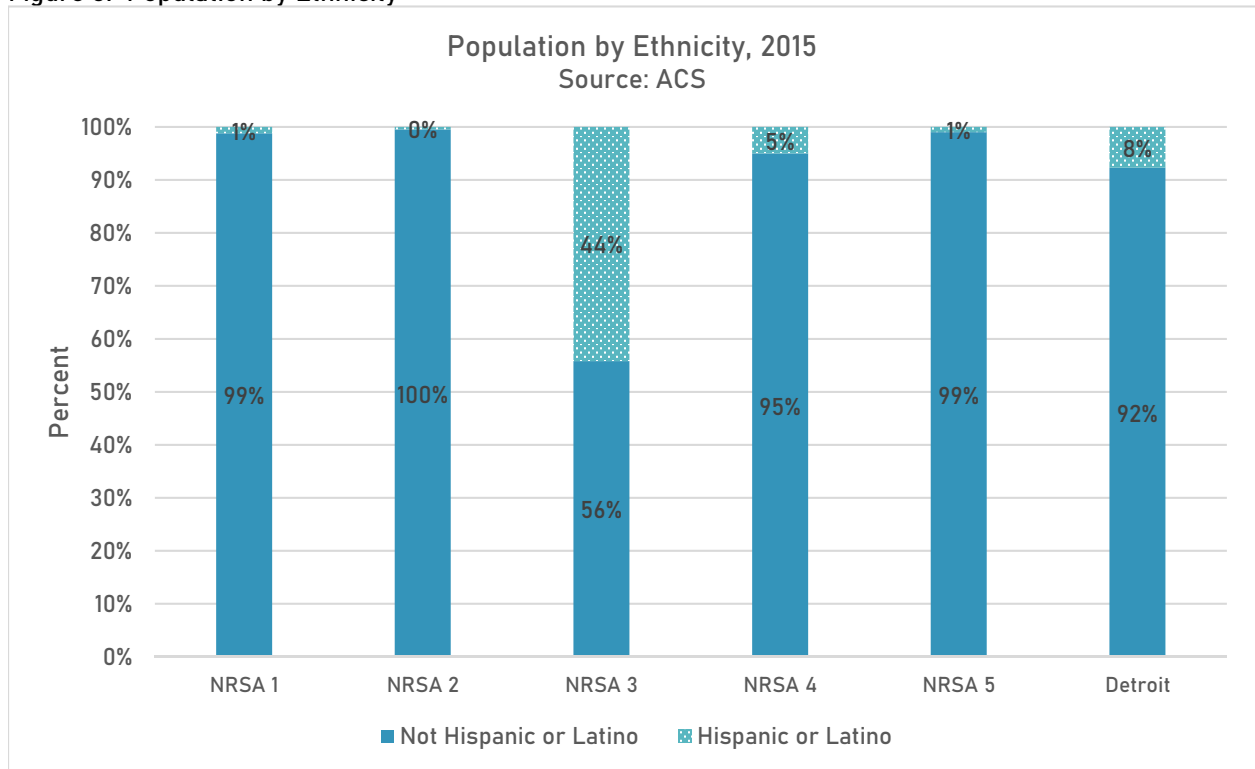
About 13 percent of the population in Detroit is White. This population group, while integrated into some neighborhoods, tends to generally be found on the periphery of the city or near Midtown, Downtown, and areas along the riverfront which have seen significant capital investment. Over the last 10 years, there has been an influx of White residents to these areas.

### Population by Ethnicity

Across Detroit, the Hispanic/Latino population accounts for nearly 8 percent of the population. As mentioned earlier, NRSA 3 includes the neighborhoods with the largest concentration of Hispanic/Latino residents. Mexicantown is a nearly 100-year-old community which has a large concentration of Hispanic/Latino households, and account for about 72 percent of the population. In NRSA 3, the Latino/Hispanic population accounts for 44 percent of the population.



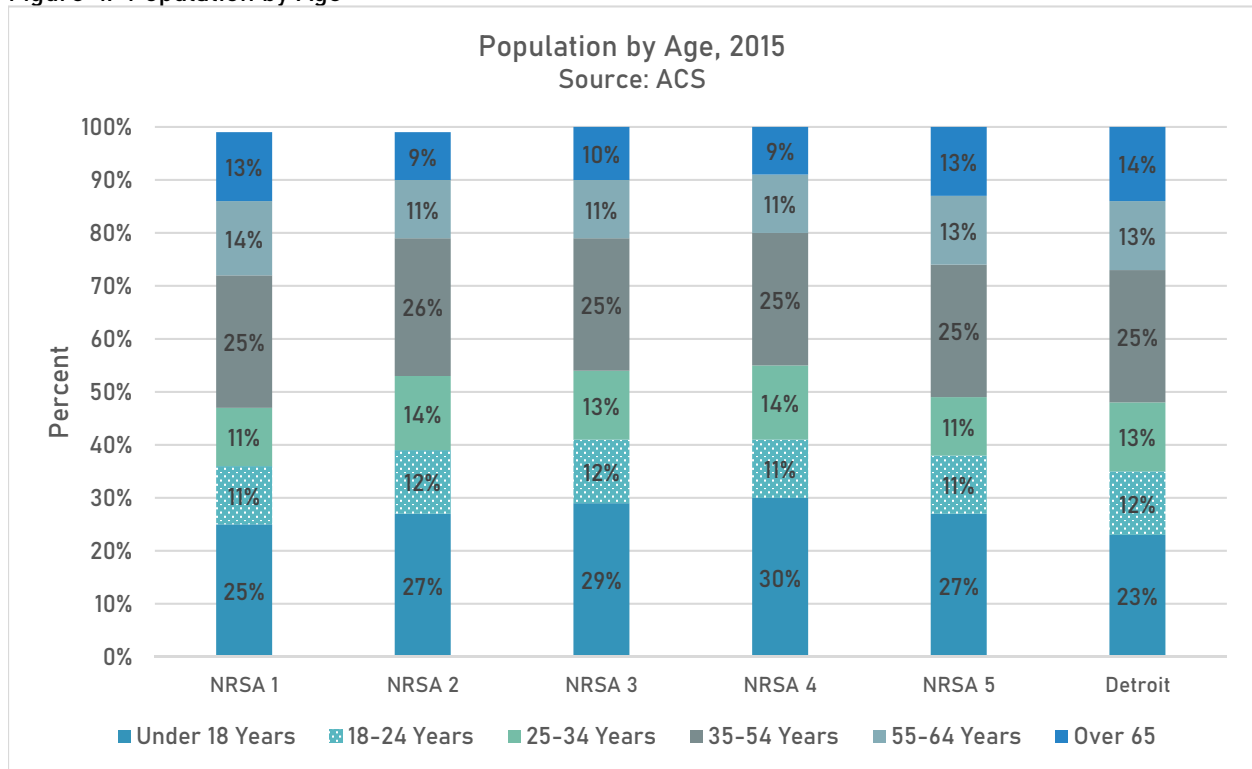
Figure 3: Population by Ethnicity



### Population by Age

Population by age is one way to look at the demographic makeup of a community and assess potential housing, employment, and service needs. A large youth population could be an asset, as younger workers may have an easier time adapting to a changing economic ecosystem and are often exposed to a range of college education, apprenticeships/internships, and trainings. In Detroit, about 23 percent of the population is under the age of 18. At the other end of the age spectrum, seniors (those older than 65) make up 14 percent of the population and tend to be in the latter part of their working years or into retirement. In Detroit, about 25 percent of the population is between the ages of 35 and 54, which can be considered prime earning years. These individuals tend to establish roots within communities and have school-aged children.

Figure 4: Population by Age



The five NRSA's have somewhat similar age distributions of residents between the ages of 18 and 64. The NRSA with the largest percentage of children is NRSA 4, where 30 percent of the population is under 18 years of age, while the NRSA with the smallest youth population is NRSA 1, having only 25 percent of the population under the age of 18 years. The percent elderly is largest in NRSA 1 and 5, with 13 percent of the population classified as elderly. The smallest percentage of elderly individuals are in NRSA 2 and 4, each having just 9 percent of the population classified as elderly.

## Households

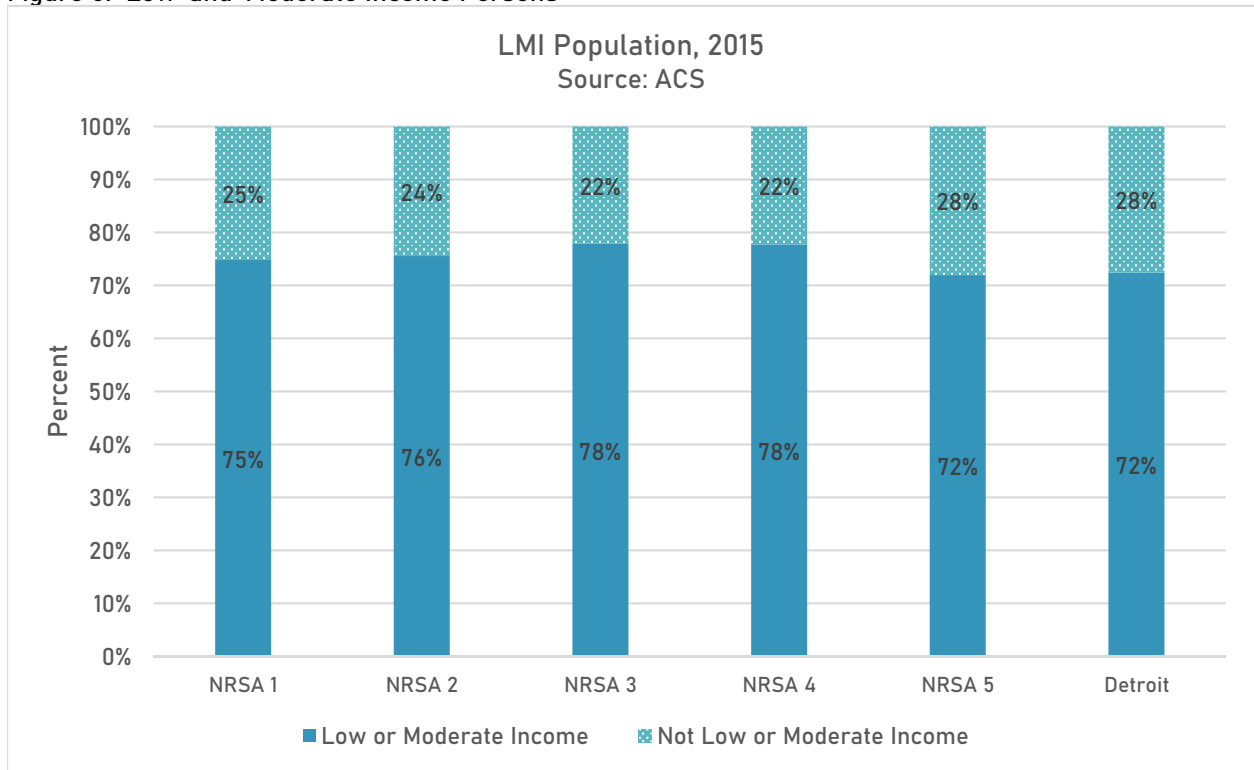
This section examines households in each NRSA from an income perspective. Key data points explored in this section include low-and-moderate households, median household income, and relative income distribution across the NRSA's.

### Low-and-Moderate Income Households

Globalization and the decline of manufacturing greatly impacted the City of Detroit over the last 40 years and has resulted in changes to the City's economy and resultant household income. The automotive industry, which has been the backbone of the regional economy, has dealt with changes in technology, supply chains, competition, and consumer preferences. For the city, these changes have resulted in higher unemployment and out-migration of residents. These economic conditions have resulted in high numbers of households qualifying as LMI. Moderate-income households have an annualized family income

between 50 percent and 80 percent of the area median income (AMI), while low-income households have an annualized family income of less than 50% of the area median income.

Figure 5: Low-and-Moderate Income Persons

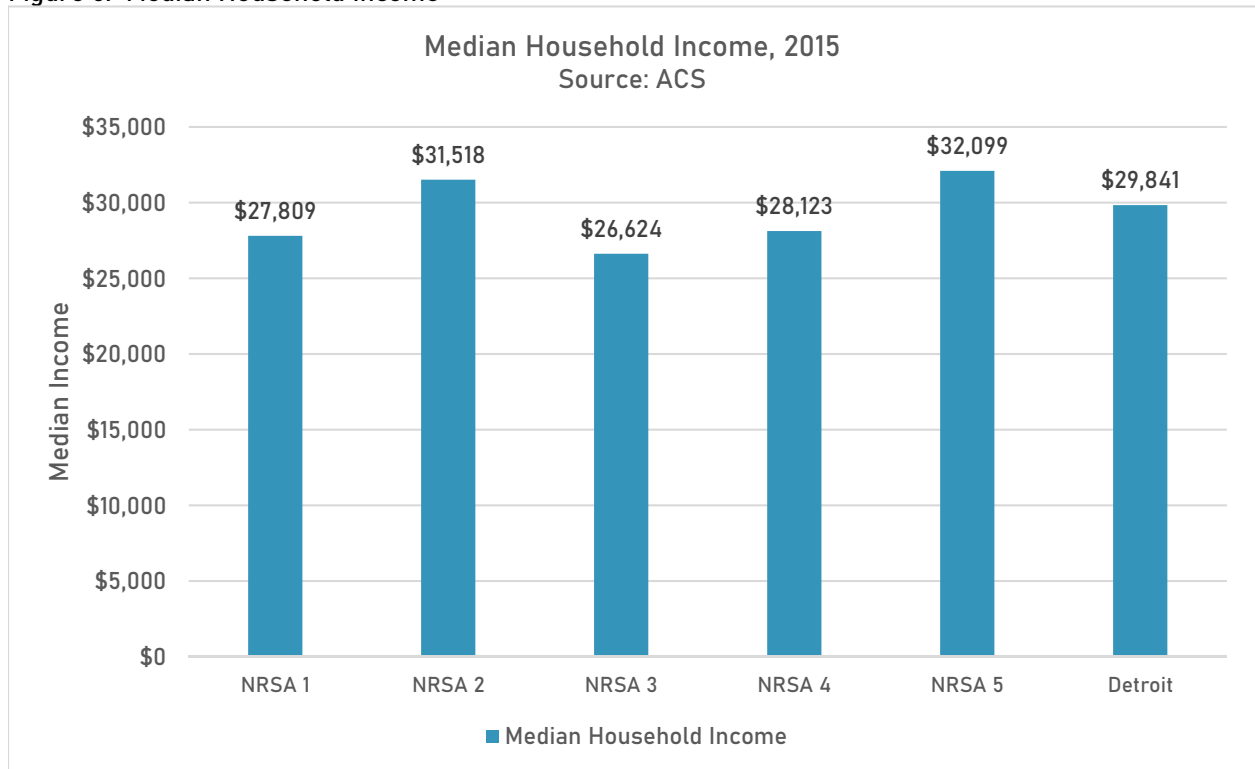


In Detroit, about 72 percent of the population is classified as LMI, illustrating the economic and income challenges residents face. Households which qualify as LMI, may have difficulty finding and securing safe and affordable housing. Additionally, these households have limited disposable incomes for necessities. The five identified NRSA's have LMI populations greater than the city-wide figure of 72 percent, with NRSA's 3 and 4 having the largest percentage of LMI population at 78 percent.

### Median household Income

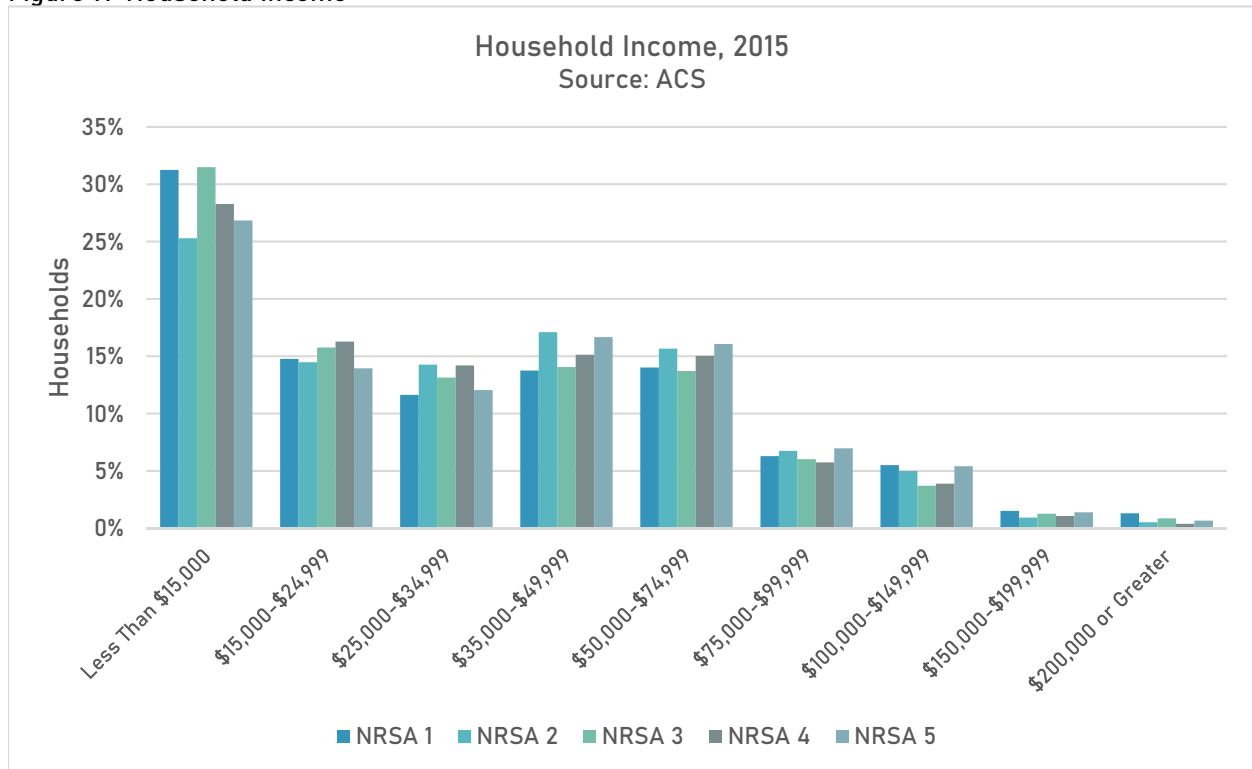
While the city still faces significant challenges, work continues to strategically position Detroit for attracting new businesses, investment, and talent. These elements are key for building a knowledge and service-based economy given the changes in traditional industrial sectors. Even with the changes observed across the city over the last decade, the median household income in Detroit remains low. In 2015, median household income was \$29,841 which is nearly half the nationwide median. Aside from NRSA 2 and 5, the median incomes in the NRSA's are below the city-wide median.

Figure 6: Median Household Income



The distribution of household incomes within each NRSA shows the degree to which households may be struggling, particularly those who are currently in housing priced higher than what they may be able to realistically afford. Across the five NRSA's, more than 25 percent of the households have incomes below \$15,000 per year. Between 40 and 45 percent of households are earning at or below the federal poverty line placing tremendous pressure on individuals and families to balance housing costs with other daily needs like healthcare, education, transportation, food security, and more.

Figure 7: Household Income



## Economics

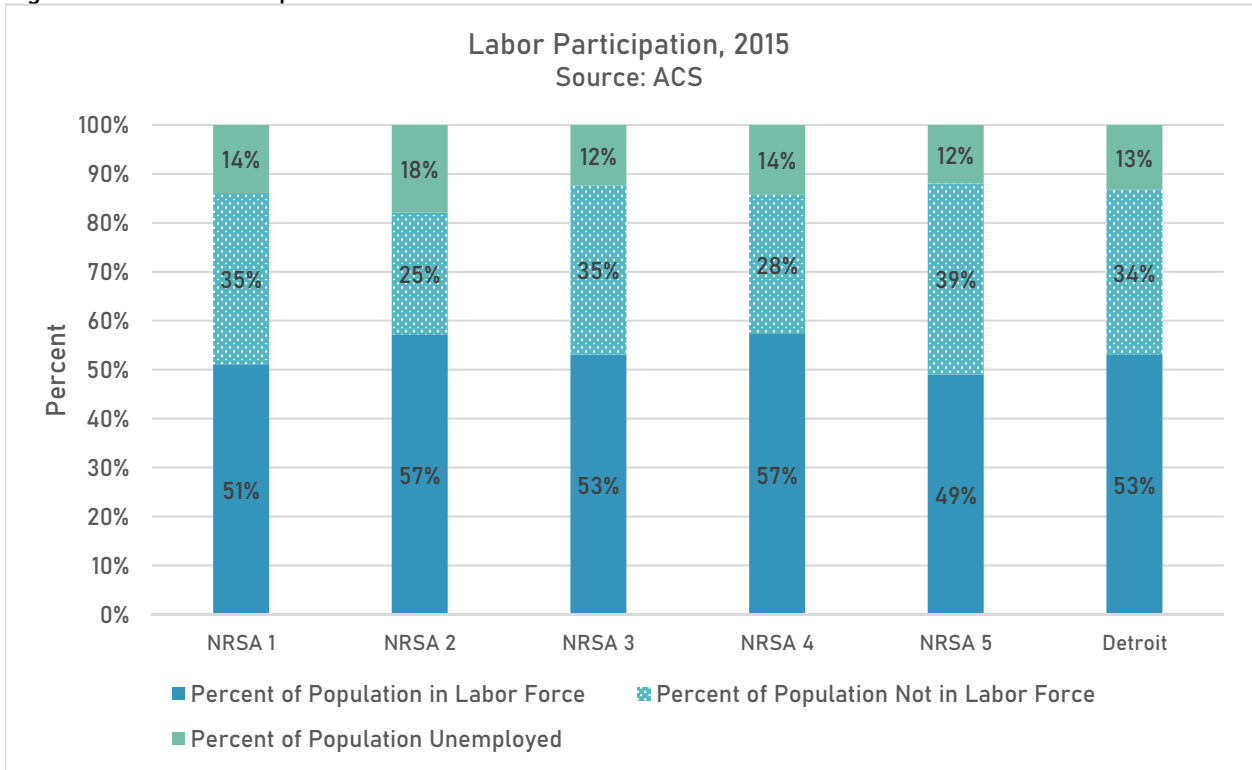
Local economic conditions are an important factor to look at when identifying strategies for NSRAs and how to provide better outcomes for the LMI population. Understanding the existing employment landscape can help in targeting specific policies and programs. This section describes labor participation and employment, occupations, wages, and establishments across each of the selected NRSA.

### Labor Participation and Unemployment

The declines in historic manufacturing industries across the city and region have resulted in job loss and declining household incomes for many in Detroit. The periods of economic decline have also created a lower labor participation rate for working age residents. Across the city, unemployment varies with some

city census tracts experiencing unemployment rates of between 19 percent and 45 percent. Figure 8 shows the labor force participation rates by NRSA.

Figure 8: Labor Participation Rate



### Detroit Occupations and Wages

The decline of manufacturing jobs has played a major role in Detroit's population decline from a peak of almost two million residents in the 1950's. Today, the City's predominate industries include businesses in Health Care and Social Assistance; Arts and Entertainment; Manufacturing; and Professional and Technical Services. From an occupational standpoint, the largest occupations include Healthcare Diagnosing, Business Operations Specialists, Food and Beverage Serving Workers, and Information and Record Clerks. Figure 9 presents the top ten occupations and wages for Detroit.

Figure 9: Top Ten Occupations and Wages in Detroit



Many of the top occupations, outside of those requiring computer or technical skills, are low wage jobs. The importance of education cannot be understated, as workers with low levels of education will find it more difficult to compete for living wage jobs. Existing industries such as automotive and manufacturing are now requiring workers to have higher levels of education, technical skills, and the ability to adapt to technological change. Investment in human capital is necessary to ensure everyone in Detroit has an opportunity to be gainfully employed. The City has programs available to help improve individual's capabilities around basic skills, technical training, and educational credentialing.

#### Local Business Composition

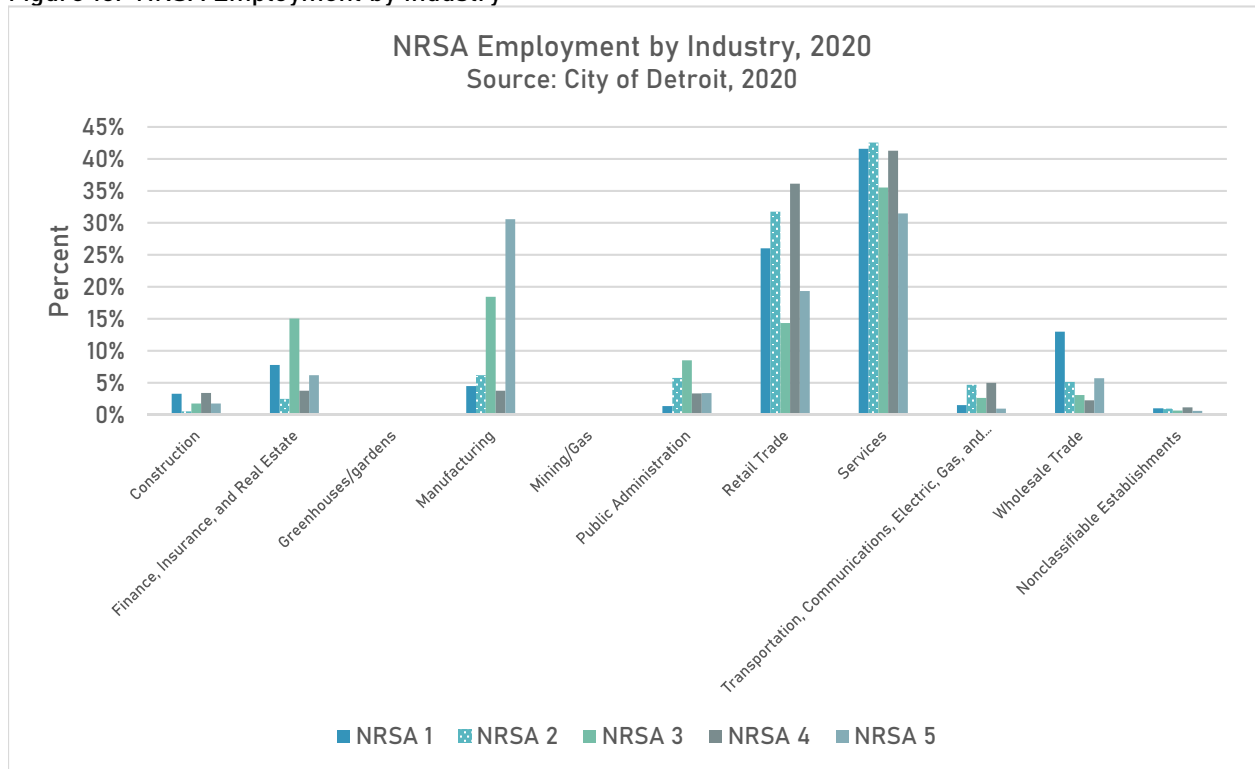
Table 1 presents business listing data for each NRSA individual and in aggregate. Based on the local data, Retail Trade and Service firms make up 74 percent of businesses found in the NRSA. These types of businesses may rely on a workforce which has lower levels of education and technical skills. Additionally, businesses such as these may also have higher turnover and offer lower wages.

Table 1. NRSA Based Establishments by Industry, 2020						
Establishments by Industry	NRSA 1	NRSA 2	NRSA 3	NRSA 4	NRSA 5	Combined NRSA
Construction	24	11	53	14	30	132
Finance, Insurance, and Real Estate	164	69	197	55	145	630
Greenhouses/gardens	0	0	2	0	1	3
Manufacturing	30	27	57	19	47	180
Mining/Gas	0	0	0	0	1	1
Public Administration	13	29	42	18	25	127
Retail Trade	284	328	377	224	501	1,714
Services	571	476	1,035	399	883	3,364
Transportation, Communications, Electric, Gas, and Sanitary service	23	15	52	5	22	117
Wholesale Trade	50	27	77	11	48	213
Non-Classifiable Establishments	67	47	103	62	102	381
<b>Total Establishments</b>	<b>1,226</b>	<b>1,029</b>	<b>1,995</b>	<b>807</b>	<b>1,805</b>	<b>6,862</b>
Source: City of Detroit, 2020						

The employment distribution by industry sector within each NRSA presents an interesting picture of their relative industry advantage. Figure 10 shows that while many industries have similar representation across the NRSA's, the Manufacturing industry represents 31 percent of the jobs found in NRSA 5. Manufacturing jobs tend to have higher pay and require workers to have technical skills. The data also shows that NRSA 3 has an about 15 percent of its local employment clustered in the Finance, Insurance, and Real Estate industries. On average, these industries tend to pay more than traditional retail and service sector jobs.



Figure 10: NRSA Employment by Industry



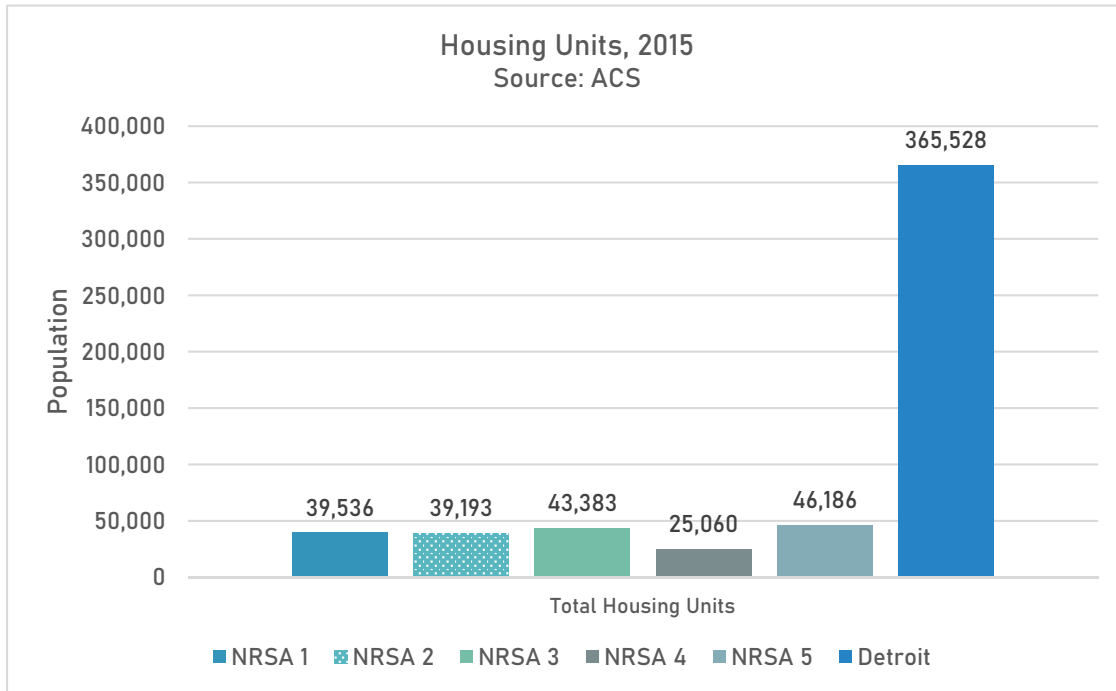
## Housing Conditions

The composition and condition of housing is an important consideration within an NRSA. Programs and funding can and should be targeted to improving the quality of existing housing, as well as encouraging investment in new housing to meet the needs and affordability of residents. This section describes the housing stock, median values, and median gross rents across each of the selected NRSA.

### Total Housing Units

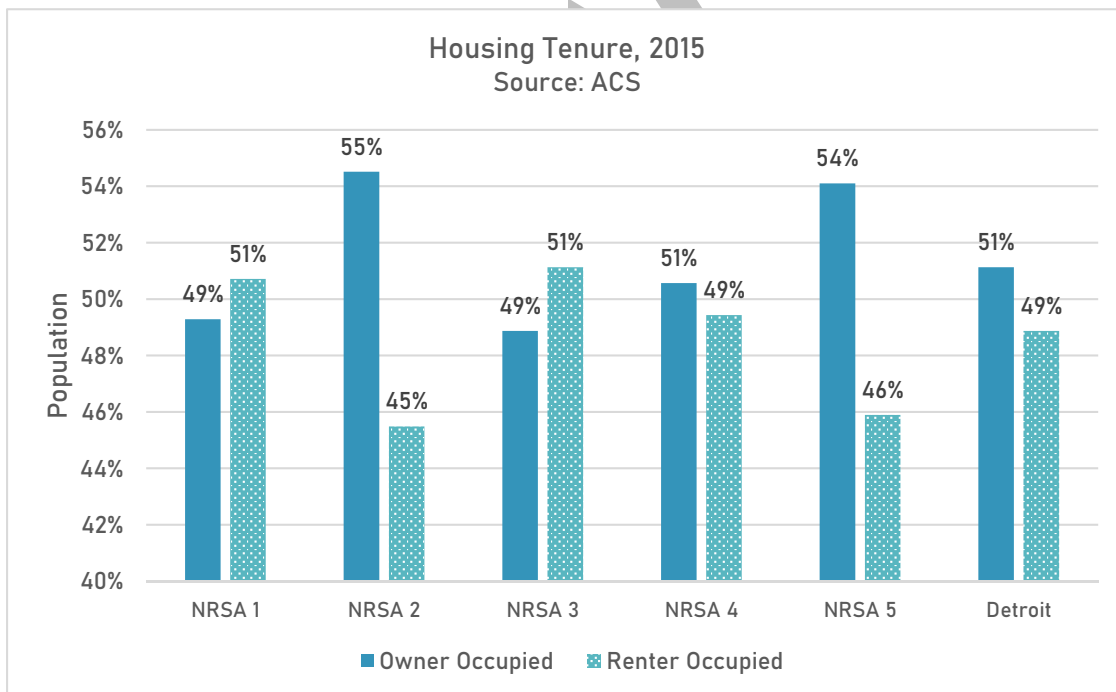
The designated NRSA areas within the City of Detroit account for 53 percent of the City's total housing stock. As of 2015, Detroit had a total of 365,528 housing units with 193,358 units located within these five NRSA.

Figure 11: Total Housing Units



### Housing Tenure

Within the City of Detroit, approximately 51 percent of all residents live in an owner-occupied housing unit compared to 49 percent of residents living in a renter-occupied unit. The graph below shows how the five NRSA areas compare to the City as a whole. NRSA 2 and 5 exceed the City's current



percentage of residents living in owner-occupied residents by 3 and 4 percent, respectively. The other three NRSA areas more closely resemble the near 50/50 split seen city wide.

### Residential Structures – Year Built

Detroit’s overall housing stock is older with 87 percent of all residential structures built prior to 1970. Nearly all the NRSAs mirror the Detroit’s age of structure composition, with several exceeding the number of structures constructed prior to 1970. NRSA 2 and 5 have 94 and 92 percent of their structures built before 1970, respectively. Only 1 percent of all structures in the City were constructed after 2010, which is very similar across the NRSAs as well. This creates challenges for the city and property owners around on-going maintenance and rehabilitation of residential structures, particularly with the lower household incomes of many Detroit residents.

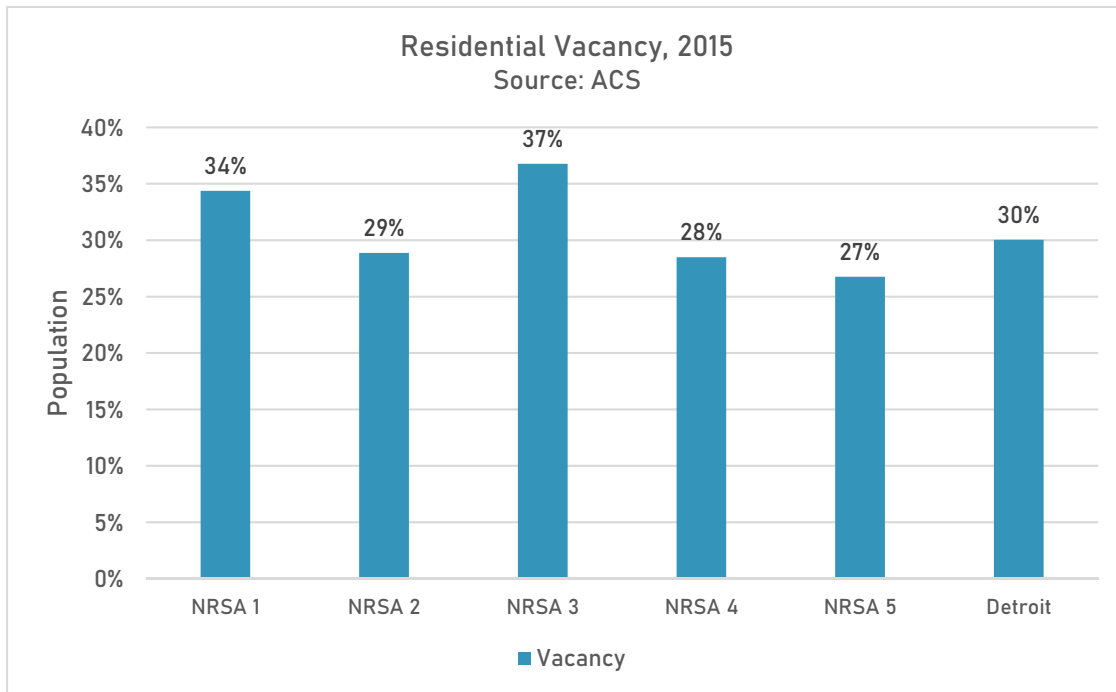
Table 2. Year Built for Residential Structures						
Year Built	NRSA 1	NRSA 2	NRSA 3	NRSA 4	NRSA 5	Detroit
Total Housing Units	100%	100%	100%	100%	100%	100%
Built 2010 or Later	2%	0%	1%	1%	0%	1%
Built 2009 - 1990	6%	1%	5%	4%	3%	5%
Built 1989 - 1970	5%	4%	6%	7%	4%	7%
Built 1969 - 1940	40%	71%	26%	72%	73%	53%
Built 1939 or Earlier	47%	23%	64%	15%	19%	34%

Source: ACS 2018

### Vacancy

Local housing conditions are a contributor to housing values and an influencer of market forces. There are 109,788 vacant housing units in the city, which accounts for about 30 percent of the entire housing stock. Vacancy increased by 11 percent between 2011 and 2015. Of the vacant units, 72 percent or 78,501 are classified as Vacant-Other which indicates these units are in various states of disrepair, have title issues, or have been abandoned. Between 2011 and 2015, the number of units categorized as Vacant-Other increased by 23,194 units or 42 percent. The increase in vacancy occurred even though the Detroit Land Bank has an active demolition program. Vacancy rates across each of the NRSAs are somewhat like the city, although NRSA 1 and 3 are experiencing higher rates of vacancy than other areas.

Figure 13: Residential Vacancy



### Building Activity

Between January 2019 and September 2020, the City of Detroit issued 292 building permits citywide for new construction (commercial and residential structures). The City also issued 7,246 building permits for alternations to existing structures. During the same period, the City also issued just under 4,000 demolition permits which means for every permit issued for new construction, fourteen permits are issued for demolition of structures.<sup>2</sup>

<sup>2</sup> City of Detroit Open Data Portal, September 2020.

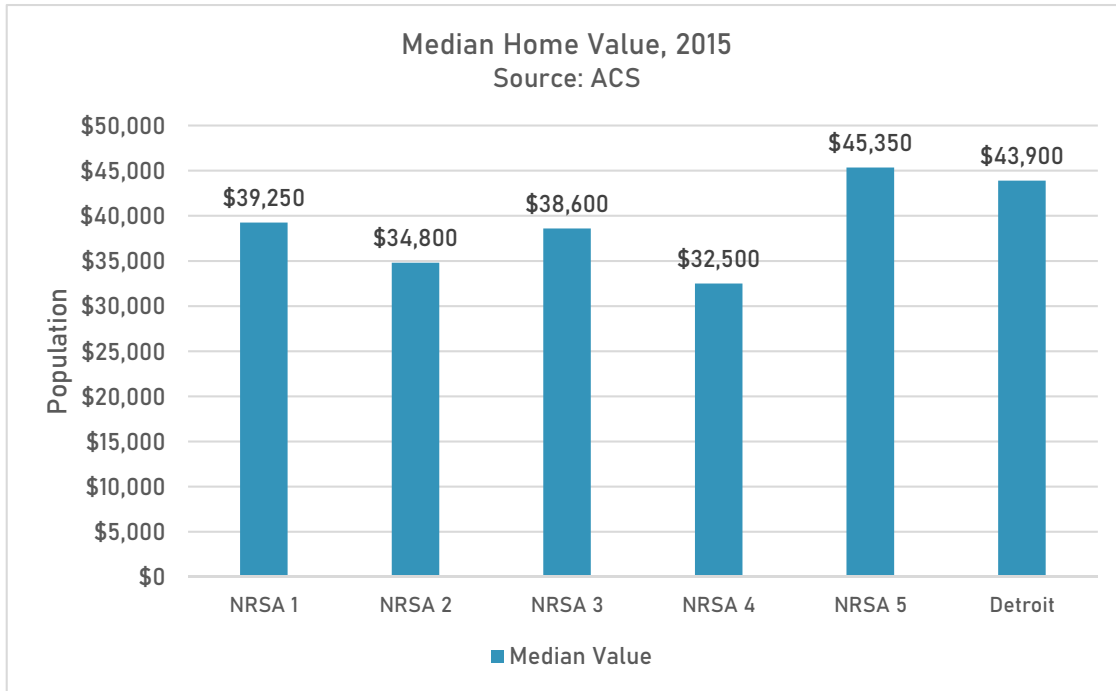
Figure 14: Map of Demolition Permits in Detroit, 1/2019 to 9/2020



### Median Home Value

The median value of homes in Detroit was \$43,900 in 2015 which is approximately half the value of homes across Wayne County, and \$135,000 less than the median value across the United States. Each of the NRSAs, except for NRSA 5, fell below Detroit's median value. The age of the housing stock, median household incomes, and impacts of the Great Recession have created a significant housing challenge for many of Detroit's neighborhoods. Owner-occupants may find it challenging to keep up with on-going maintenance and rehabilitation needs given current incomes and what may be available to a household to maintain homes over time.

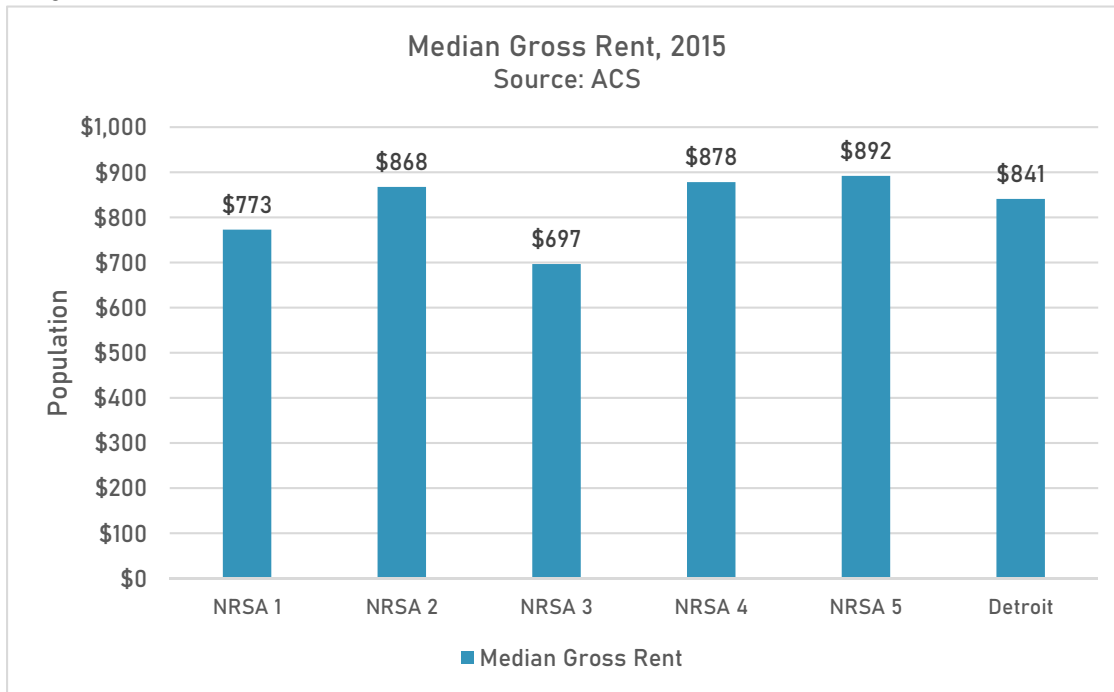
Figure 15: Median Home Value



### Median Gross Rent

In 2015, the median gross rent for a unit in Detroit was \$841 per month which was higher than the median for Wayne County (\$794). By comparison, median gross rent in the United States was \$928 per month. Three of the five NRSA's had median gross rents above the city average, while NRSA's 1 and 3 had lower rents.

Figure 16: Median Gross Rent



### Quality of Life

In addition to demographic, economic, and housing conditions, the improvements within the NSRAs should also consider quality of life. These issues and opportunities go hand in hand with NRSA changes and can also be factors the City focuses on in addition to the physical changes to housing and business development in each area.

### Education

Education strongly correlates to income, prosperity, and quality of life. One way to measure the educational opportunity is to look at educational attainment of residents 25 years and older. This data from the Census provides a detailed snapshot of the education of residents within each NRSA and the City of Detroit. Overall, each NRSA tracks very closely to the City with one-third of residents having a high school diploma and another third having some college education. Between 9 and 12 percent of residents across the five NRSA's have earned a bachelor's degree or higher.

Table 3. Educational Attainment						
	NRSA 1	NRSA 2	NRSA 3	NRSA 4	NRSA 5	Detroit
No High School	3%	3%	3%	3%	3%	3%
High School Graduate	34%	36%	31%	37%	35%	33%
Some College	32%	33%	23%	34%	35%	32%
Bachelor's or Higher	12%	9%	9%	9%	12%	13%

Source: ACS 2015

## Crime Rate

Incidents of crime can be a major contributor to quality of life and feeling of safety in a neighborhood or city. Higher incidents of crime can also be tied back to the opportunities a neighborhood or city has to offer its residents such as access to jobs, the quality of the educational system, safe and secure housing, quality of the built environment, and access to before and after school activities for students. According to the City of Detroit's RMS Crime Incidents data, between 2017 and 2019 incidents of crime has risen 3.1 percent from 81,454 to 83,956. In 2019, 66 percent of crime incidents fell into five categories which include assault, larceny, property damage, aggravated assault, and fraud. The number of homicides citywide were also up 7 percent over the three year period.<sup>3</sup> Utilizing the NRSA strategy can help bring added investment in housing, infrastructure, and jobs to these neighborhoods to help create more opportunities for residents and improve the places they live.

## Vacant Land

An on-going challenge in the City of Detroit is the presence of vacant and dilapidated structures across many neighborhoods. To combat the visual and physical impacts of these vacant structures, the City and the Detroit Land Bank have worked tirelessly to demolish vacant structures. As was noted above, the City issued 4,000 demolition permits over the last twenty months (not all permits may be for permanent structures). Table 4 illustrates the percentage of vacant land as classified by the City of Detroit, which includes both vacant residential and vacant commercial land.

	NRSA 1	NRSA 2	NRSA 3	NRSA 4	NRSA 5
Vacant Residential	24%	17%	10%	14%	15%
Vacant Commercial	5%	5%	4%	5%	3%

Source: City of Detroit Assessor's Office

## Access to Transportation

Transportation is a key component of an individual or family's quality of life. Transportation provides access to jobs, school, healthcare, childcare, grocery stores, parks, and recreation, and much more. Nearly 70 percent of Detroit residents over the age of sixteen and in the workforce drove to work alone in a personal vehicle, while 13 percent carpooled. Only 9 percent of Detroit's working residents utilized public transportation to get to work. The large majority, nearly 90 percent, of Detroit resident workers had access to at least one personal vehicle for commuting purposes. Only 11 percent of resident workers did not have access to a vehicle.<sup>4</sup> The need for a vehicle is driven by both the large geography of the city, but maybe more importantly, 68 percent of working residents traveled outside Detroit for work.<sup>5</sup> This necessitates access to a vehicle as many transit routes may not connect to outside employment centers or the commute time plus transit frequency makes the trip less convenient.

<sup>3</sup> City of Detroit Open Data Portal, RMS Crime Incident Data, 2017-2019.

<sup>4</sup> ACS 2015, Table B08141.

<sup>5</sup> OnTheMap, Inflow/Outflow Analysis, 2015.



For jobs located in the City of Detroit, the transit routes managed by Detroit Department of Transportation (DDOT) are quite extensive covering nearly all major roadways corridors across the city. Figure 17 below provides a snapshot of DDOT's transit coverage.

Figure 17: DDOT Transit Route Map



## VI. Housing and Economic Opportunities/Empowerment Strategy

### ***Empowerment Strategy***

To achieve the objectives and take advantage of the benefits of the FY 2020-2024 NRSAs, the City of Detroit through HRD plans to promote and facilitate the economic progress of each selected NRSA. The economic progress will be defined by the measurable increase in affordable housing and economic opportunities that will be of principal benefit to low- and moderate-income (LMI) individuals and households. Empowerment strategies will include the following:

- **Housing Opportunities:** Develop housing opportunities available to households with a broad range of incomes to meet the needs of LMI and to attract middle-income households to improve the housing market. The City has developed a multi-family housing strategy that targets multi-family and single-family rental housing including low income housing tax credit (LIHTC) and developed financing pools to facilitate developers. The City plans to complete a single-family housing strategy that focuses on homeownership using a similar financing approach as the multi-family strategy.
- **Economic Opportunities:** Develop and fund programs from multiple sources that create or retain jobs that contribute to the economic stability and self-sufficiency of LMI households and persons. Programs will include financial and technical assistance including working capital, equipment, and workspace improvements for small businesses and microenterprises. The strategy should include support services such as job training, transportation, education, health, and childcare which are public services eligible under CDBG regulations. The use of designated Community Based Development Organization (CBDO) undertaking a neighborhood revitalization, community economic development, or energy conservation project [24 CFR 570.204(b)(2)(ii)] will create economic opportunities.

### ***Stabilize Neighborhoods***

The neighborhoods in Detroit are suffering from safety issues, blight, and vacancy. This has resulted in low property values, lack of investment in property improvements, and a supply of housing stock that currently exceeds demand in many neighborhoods. In addition, home buyers find it difficult to secure financing because appraised values are lagging. Low property values prevent homeowners from securing home equity credit lines and buyers from securing a mortgage on the sale price. Lack of capital to promote new homeownership, invest in needed property improvement and retention of existing housing stock cuts across all income groups. It is not only LMI households who are unable to find financing to improve their homes. Even households with incomes above 80% AMI have difficulty in securing financing due to excessive loan-to-value ratios because of twin issues of declining housing values and under-valuation in the market. A successful and long-lasting approach to neighborhood stabilization and blight elimination must be holistic addressing the root causes including vacant and dangerous structures, access to credit, disinvestment, and demand.

The following related housing and economic activities will be used to contribute to the economic revitalization of the NRSA neighborhoods:

### ***Housing Opportunities***

#### **1. Neighborhood Stabilization through CDBG-funded Owner-Occupied Housing Repair Programs**

The current CDBG-funded Home Repair programs will be expanded to protect our most vulnerable residents with emergency home repairs to assist qualified families with minor or major home repairs and to promote rehabilitation of vacant properties purchased through the Land Bank's online auctions.

##### **a. Emergency Senior Home Repairs**

The City will spend approximately \$15 million in CDBG funds over the next five years as identified in the Consolidated Plan for the emergency replacement and repair of roofs, furnaces, porches, plumbing, and electrical affecting the immediate health and safety of occupants. Grants are available city-wide for eligible residents. In order to be eligible for the program, residents must be approved by the City and have a minimum age of 62 years or 55 years of age and on social security and disability assistance.

##### **b. Zero Percent (0%) Home Repair Loan Program**

In 2015, the City established a zero percent interest home repair loan program called the Zero Percent Home Repair Loan Program (HRLP) using CDBG funds as a credit enhancement to leverage \$10 million in private capital, mitigate risk, and increase the amount of home repair funding available to Detroit residents of various income levels. Between 2015 and 2020, over 800 home repair loans were approved with 515 repairs completed with households with incomes ranging from below 30% AMI to up to 120% AMI in the NRSAs. During the next 5 years of the NRSA strategy and Consolidated Plan, the City will continue to invest in the HRLP with approximately \$12.5 million in CDBG funds, which will be matched with an equal amount of private capital. The program will support existing homeowners in maintaining their homes while positioning new homeowners to purchase and repair vacant homes and contribute to property rehabilitation that stabilizes neighborhood housing markets. Through the NRSAs, homeowners with incomes above 80% AMI will also be assisted to improve housing values and lack of capital needed to preserve existing housing stock and address neighborhood decline in the City.

##### **c. Lead Abatement Grant**

The City of Detroit receives funding under the federal Healthy Homes – Lead Hazard Reduction Demonstration Program for lead abatement. Approximately \$5 million is projected to be spent over the next five years of the Consolidated Plan. These funds will be provided as grants to households with children under six years of age who either live in or frequently visit the property. This process can involve the installation of new windows, doors, and siding. The City works with the Michigan Department of Health and Human Services (MDHHS) and the Detroit Health Department to prioritize eligible families through the application process and into the program that can best address the lead hazards that may be present in their home. In addition to this, the City works with HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH) which increases the City's leverage to approximately \$14 million dollars.

#### **d. CDBG-Funded Multi-family Rental Rehabilitation Housing Development**

The City will continue to invest \$32.5 million in HOME Investment Partnership Program funds to support affordable housing of which a part will be multi-family housing development with availability for investment in the NRSAs. About \$6 million in CDBG funds over five years is also planned to finance predevelopment costs for multi-family rental projects seeking to leverage federal funding and Low-Income Housing Tax Credits (LIHTC) through the State of Michigan. Due to the new 2013 HOME Program rule, many potential affordable housing projects would not qualify for funds through the HOME NOFA because of their stage of development. The CDBG funds will be used to help those projects reach a higher level of readiness resulting in more viable projects eligible for HOME and LIHTC funding. CDBG funds will be used to cover eligible costs such as market studies, architect/engineering, site readiness, environmental, feasibility, and infrastructure costs in support of eligible activities.

##### **Affordable Housing Leverage Fund (AHLF)**

Affordable housing is central to the City's inclusive growth strategy and plays a key role in the ability to retain existing residents, attract new residents, and create mixed-income communities. To address its affordable housing needs, the City's Housing & Revitalization Department (HRD) partnered with Detroit LISC, MSHDA, along with local financial institutions and foundations to create the Affordable Housing Leverage Fund (AHLF). The AHLF provide affordable housing developers and owners with streamlined access to financial products such as loans, grants, and guarantees that are specifically designed to address housing challenges in Detroit neighborhoods.

AHLF encourages the preservation of regulated and naturally occurring affordable housing citywide and the development of new mixed-income and affordable housing in targeted multi-family housing areas. The City seeded the AHLF with \$50 million in CDBG, HOME, and general funds and intends to grow the fund with philanthropic and financial institutional support to \$250 million, which will unlock \$765 million in total investment. The AHLF is expected to preserve 10,000 units of existing affordable housing and the development of 2,000 units of new affordable housing.

## **2. Homeownership Opportunities**

The City will provide CDBG and HOME funding for homeownership opportunities including those within the NRSAs as follows:

### **a. Detroit Land Bank Authority (DLBA) Auctions**

The Detroit Land Bank Authority (DLBA) launched the auction website in May 2014 to connect potential homebuyers with vacant Detroit Land Bank-owned houses. The auction started with selling one home five days a week and is now selling two houses seven days a week. The auction has sold nearly 300 houses since its inception. Several financial institution are partnering with the DLBA to finance the acquisition and rehabilitation of purchased properties.

### **b. Homeownership – acquisition of existing housing units**

The City will provide CDBG and HOME funds to assist LMI households and individuals including those within NRSAs to purchase existing houses for rehabilitation for homeownership. Funds will also be used to provide down payment and closing costs assistance to purchase existing houses for sale to homebuyers.

### ***Slum and Blight Reduction for Neighborhood Stabilization***

The City will provide CDBG funds for slum and blight reduction and elimination on an area or “spot” basis including within NRSAs. In FY 2020-2021, the City has not allocated a specific amount to this activity for the NRSAs.

### ***Demolitions***

The following agencies have worked in partnership to create a comprehensive demolition strategy. These agencies include: HRD, DLBA, and the Detroit Building Authority (DBA). Approximately \$5 million of CDBG is slated for commercial and residential demolition focused on neighborhood commercial corridors over the next five (5) years.

### ***Economic Opportunities***

The City of Detroit’s economic development strategy focuses on economic development assistance programs that will focus on small business development and microenterprise assistance by creating meaningful employment opportunities and promoting comprehensive neighborhood revitalization throughout the City.

Over the next five (5) years, approximately \$12.5 million in CDBG funding is expected to be invested in economic development activities. This includes initiatives such as a Small Business Development Program and a Commercial Corridor Development Program. HRD is currently working on implementing these programs in and will tentatively begin in early 2021.

In addition to this, the City will continue to provide CDBG public service funds for the GDYT Program that will assist in summer youth jobs for youth age 14-24 that reside in an eligible NRSA.

## **1. Support for Small Businesses Development**

### **Small Business Development**

The City will invest approximately \$7.5 million over the next five years to implement a Small Business Development Program that creates jobs by providing financial assistance in the forms of grants or loans to small businesses and microenterprises. These funds will be awarded on a competitive basis through HRD or a subrecipient of HRD. This assistance could include the following:

- Grants, loans, loan guarantees and other forms of financial support for the establishment, stabilization, and expansion of small businesses.
- Technical assistance, advice, and business services to small businesses.

### **Commercial Corridor Development**

The plans to invest approximately \$5 million of CDBG funds over the next five years in the revitalization of neighborhood commercial corridors. The program's comprehensive approach is designed to improve commercial corridors through façade improvements, streetscapes and other activities that support business development. Funds will also address vacant and abandoned buildings through acquisition, construction, and rehabilitation of vacant and abandoned properties or installation of commercial or industrial buildings, structures and other real property equipment and improvements. Investments are expected to leverage new market tax credits and private financing. The overall benefits to residents in these communities include better access to goods and services available, healthier food options in their neighborhood and new jobs for Detroit residents.

## **2. Job Creation**

The City's economic development team is focused on driving innovation and economic growth at an accelerated pace. The City plans to continue to maximize leverage and drive commercial and industrial growth by using some of the City's biggest assets. Detroit assets such as the Port, Detroit Wayne County Metro Airport and rail and trucking facilities provide mechanisms to continue job growth in these specific industries. Land use planning, industrial commercial development and housing and community development will be coordinated to drive population growth and job creation.

The City will also improve its capacity to retain and attract foreign born residents to live and do business in Detroit by promoting immigrant civic engagement and ensuring improvements to the One Stop Shop to address the needs of immigrant businesses operating in Detroit.

## **3. Economic Development Public Services**

### **Growing Detroit's Young Talent (GDYT)**

DESC is a part of the Michigan Works Association! is the workforce development agency for the City of Detroit. Association. Through partnerships with community-based and faith-based organizations, foundations, and many others, DESC provides employers with access to the broadest talent pool in Detroit, and jobseekers with the widest range of job-related services.

DESC administers the GDYT Program each year and works with a multitude of partners. Eligible candidates are low-income youth ages 14-24, residing in the City of Detroit and having at least one predetermined barriers to employment. A wide range of summer job opportunities are available. Currently, there are over 30 partners that contribute to this program and over 548 worksites in the GDYT Program. Besides valuable work experience, some past employers have hired the youth into permanent employment. During the summer program youth are paid a stipend or hourly pay ranging from \$8.25 per hour to \$10.00 per hour and can work up to 120 hours during the program.

Early employment helps youth learn how to interact with employees, make connections for future opportunities and begin to build their skillset and resume. Employment in professional settings help youth understand the skills needed to prepare for the future and learn about different career options.

The 2020-2021 Annual Action Plan allocates \$1.5 million for one year, totaling \$7.5 million in CDBG funds over five years to fund the GDYT Program in partnership with both private businesses and nonprofit

organizations. The program will provide job training, skill building, and employment opportunities for “at risk” and low-income youth to help them gain valuable workplace experience. Funds will be leveraged with private donations and federal grants. The number of jobs to be created will be determined based on program design and corporate commitments.

#### **4. HUD Section 3**

Recipients of certain types of HUD funding are obligated under Section 3 of the Housing and Urban Development Act of 1968, commonly referred to as Section 3, to provide training, employment, contracting and other economic opportunities, to the greatest extent possible, to low- and very low-income persons, especially recipients of government assistance for housing, and to businesses that provide economic opportunities to low- and very low-income persons. In addition, HUD requires that grantees make efforts to do outreach to minority owned, women owned, and disadvantaged businesses to increase equity and inclusion. Section 281 of the National Affordable Housing Act requires each participating jurisdiction to prescribe procedures acceptable to HUD to establish and oversee a minority outreach program. The City has a Section 3 Coordinator that oversees Section 3 compliance for HRD. The Section 3 Coordinator is responsible for ensuring compliance is achieved with the following funds: CDBG Funds, HOME Funds, DDR Funds, Communities can build a talent pipeline to help with Section 3 compliance including a database of local qualified Section 3 residents and businesses, or they can use HUD’s Section 3 registry. The City will help to create workforce development programs in construction skills through workforce development programs such as LISC’s Financial Opportunity Center model. These neighborhood-based programs serving low-income residents can become a referral source for construction labor. The City can also establish or use existing small business lending programs for those needing bridge loans to take advantage of the Section 3 economic opportunities.

## VII. Previous Accomplishments

The City of Detroit met the accomplishments in the table below through the 2015 NRSAs.

### NRSA Accomplishments from 2015-2019

Improved Housing	Neighborhood Stabilization	Small Business Support	Job Creation	Wealth Building
<ul style="list-style-type: none"> <li>• 182 residents were served with the 0% Loan Program totaling in over \$7MM in CDBG funds</li> <li>• 139 residents were served with the Senior Emergency Repair program totaling in over \$3MM in CDBG funds</li> <li>• 128 people were served with the Lead Abatement program totaling in over \$2MM in CDBG funds</li> </ul>	<ul style="list-style-type: none"> <li>• 9,223 residential demolitions</li> <li>• 344 commercial demolitions</li> </ul>	<ul style="list-style-type: none"> <li>• 263 businesses were located in NRSAs</li> <li>• 321 property owners addressed exterior violations</li> <li>• 234 businesses received technical assistance to help advance business ideas</li> </ul>	<ul style="list-style-type: none"> <li>• Over 15,000 residents received employment preparation</li> <li>• 281 adults were placed in permanent jobs and over \$1MM in CDBG funds spent to support job placement</li> <li>• 4,027 youth received summer jobs and over \$5MM in CDBG funds spent to support youth jobs</li> </ul>	<ul style="list-style-type: none"> <li>• 4 CWF sites held intake applications for the home repair program and 216 applications were received.</li> </ul>

## VIII. Proposed 2020 -2024 NRSA Plan

### Housing Development

The City is implementing a multi-pronged approach to stabilize neighborhoods using the benefits and flexibility afforded through the NRSAs. The City will allocate funding to NRSA related activities annually. Several initiatives such as auction of publicly owned residential properties, sale of vacant lots, aggressive code enforcement and an expansive demolition effort will work together to stabilize neighborhoods. The City's home repair loan program and continuance of the much-needed emergency repair and lead abatement programs will further stabilization efforts. Small business assistance to create or retain jobs will be part of the strategy. Public services activity in the form of summer youth employment funded from CDBG above the 15 percent cap will be facilitated through community-based development organizations (CBDOS). Homeownership assistance can be provided using CBDOS.

### Small Business Growth and Attraction

The City plans to invest approximately \$1.5 million each year in a small business and commercial corridor revitalization program. HRD will work with partners and various City staff to utilize a variety of approaches and tools to attract new small business investments, retain and expand existing small businesses and



improve the physical environment along commercial corridors. To ensure the maximum leverage of funds, consideration and prioritization will be based on the SNF boundaries. As illustrated in Appendix A of this application, there are ten (10) SNF neighborhoods located within the City. Of those ten (10) neighborhoods, seven (7) SNF neighborhoods are in the NRSA boundaries.

### **Job Creation**

#### **Job Training and Placement**

DESC has an annual goal of providing basic career services – both virtually and in-person – to approximately 40,000 persons each year. DESC provides a list of services to job seekers including providing individualized longer-term services such as PATH, WIOA and FAE&T, enrolling eligible job seekers into occupational training, enrolling people into High School Completion or Equivalency program, and provide 5,000 eligible job seekers the option of participating in in-person job-readiness or job search training workshops.

Through continued partnerships with community-based and faith-based organizations, foundations, and many others, DESC provides employers with access to the broadest talent pool in Detroit, and jobseekers with the widest range of job-related services.

#### **Youth Employment**

The City will invest in summer jobs youth training program in partnership with private businesses and nonprofit organizations as described in Section VI. The use of the NRSA for this CDBG public service allows more youth to be served because the CDBG public services cap of 15% is waived in the NRSAs for services provided by community-based development organizations (CBDOS). Public service must be a new service or an increase in services.

## IX. Performance Management Benchmarks

This section establishes benchmarks for the activities in this plan. In accordance with HUD regulations, the City will report its accomplishments against its benchmarks in the Integrated Disbursement and Information System (IDIS) on a quarterly basis. The specific estimates listed below will be entered into HUD’s Integrated Disbursement and Information System (IDIS) under the accomplishments screens:

- LMA Accomplishment – LMASA – low/moderate area benefit, NRSA
- LMH Accomplishment – LMH - low/moderate housing benefit, NRSA

The City will also identify the benchmarks in its Annual Action Plan that it expects to achieve for each program year. Also, the City will report its progress at the end of each program year in its Consolidated Annual Performance Evaluation Report (CAPER). Over the five-year period of the strategy, the City will work to accomplish the benchmarks in the table below against its NRSA objectives:

- A. Affordable Housing Priority Objectives -NRSA may include:
  - Improve quality of housing stock
  - Expand homeownership opportunities
  - Increase the supply of decent affordable housing
  - Increase public improvements, demolition, and infrastructure improvements
  
- B. Economic Development Priority Objectives -NRSA may include:
  - Create and retain LMI jobs
  - Expand workforce development opportunities for low – to moderate – income youth
  - Develop commercial properties and façade improvement

Objective	Strategy	Goals	Year 1	Year 2	Year 3	Year 4	Year 5	Total
<b>HOUSING</b>								
Improve quality of housing stock	Home repair loan program	Housing units repaired	75	75	75	75	75	375
Help elderly households remain in their homes	Emergency repair grants	Emergency Units Repaired	75	75	75	75	75	375 Home Repair grants
Conduct lead abatement	Lead abatement grants	Lead free houses	25	25	25	25	25	125 lead grants
<b>SLUM &amp; BLIGHT REMOVAL</b>								

Objective	Strategy	Goals	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Neighborhood improvements	Demolish unsafe structures	Demolitions	20	20	20	20	20	<u>100</u> Structures
<b>ECONOMIC DEVELOPMENT</b>								
Expand economic base in NRSA	Create jobs through small business loans	FTE jobs created or retained	15	15	15	15	15	75 Jobs
Expand small businesses in NRSAs	Provide technical and financial assistance and workspace	No. of businesses assisted or low-to – moderate income individuals assisted	100	100	100	100	100	500 businesses or persons assisted
Expand workforce development in NRSAs	Growing Detroit Young Talent (GDYT) and Occupational Training Program	Increase soft skills and work experience for low –to moderate – income youth located within qualifying NRSAs	1,500	1,500	1,500	1,500	1,500	4,000 LMI youth served

### Monitoring

HRD staff will be responsible for monitoring the performance of activities undertaken in each of the NRSAs and compare that to the NRSA objectives and goals proposed in the 2020 – 2024 NRSA Application. HRD staff will work with various divisions and departments within the City, partnering agencies and stakeholders to understand projects that have been completed in the NRSAs, funds that were used to undertake project and the amount of money that was leveraged for each project.

Each subrecipient, CBDO or contractor that undertakes work in a NRSA with CDBG funds will be responsible for reporting to HRD on a quarterly basis on projects completed. These reports will be sent

to the Economic Development NRSA coordinator no later than the (15<sup>th</sup>) day of each quarter. Listed below are the dates that reports are required to be sent in to HRD:

- January 01 – March 30; Report due in no later than April 15<sup>th</sup>
- April 01 – June 30; Report due in no later than July 15<sup>th</sup>
- July 01 – September 30; Report due in no later than October 15<sup>th</sup>
- October – December 31; Report due in no later January 15<sup>th</sup>

Once this information is collected and reviewed, this information will be given to the Director of Reporting and Compliance so that this information will be shared with HUD and included in each reporting year CAPER.

## X. Strategic Partnerships

Strategic partnerships are paramount to ensuring the City of Detroit has the capacity to implement the strategies described in Section VI and achieve the identified performance measures in Section IX. The City is working with numerous agencies including those listed below to implement the strategies outlined here.

**Detroit Local Initiative Support Corporation (LISC):** Detroit LISC and its national office have assisted the City in designing the home repair loan program. LISC raised \$5 million in private investment to leverage \$6.6 in CDBG funding to start the zero-interest home loan program, Detroit HELP. The Detroit LISC office will provide ongoing management of the loan fund and oversight of the other community partners. In addition, LISC will serve on the Loan Review Committee and the Program Steering Committee.

**Other Community Financial Institutions:** Several community financial institutions in the City of Detroit will serve as the loan originators. They will process and approve applications, invest in the mortgage loan fund and service loans.

**Community Development Organizations (CDOs):** CDOs, including the Centers for Working Families, will support DHELP by conducting community outreach to generate applicants for the loans, serving as a repository of information on the program and assisting homeowners with completing the applications. Based on the experience of local lenders, securing complete loan packages from applicants is a significant hurdle, which will be reduced by this support.

**DBA:** The City of Detroit Building Authority (DBA) assists City Departments in carrying out their capital improvement programs and real estate management. In addition, the DBA is overseeing all demolition activities.

**EDC & DEGC:** The DEGC works closely with the City of Detroit and other partners to support existing businesses and to bring new companies and investments to the City. The professionals who work for DEGC act as staff for several public authorities and whose board members are appointed by the Mayor and approved by Detroit City Council. Each of those entities have distinct responsibilities and powers, but they are very closely related. DEGC also works directly for the City of Detroit under contract and manages economic development efforts funded by private and foundation contributions, grants, and contracts.

**Michigan Economic Development Corporation:** The Michigan Economic Development Corporation (MEDC) through its Michigan Main Street program has designated several Detroit business districts and commercial corridors for participation in the program. The program provides technical assistance and other resources to Main Street to help them with revitalization efforts that attract residents, business investments, economic growth, and job creation.

### **Community Based Development Organizations (CBDOs)**

As outlined in HUD Notice CPD-96-01 and using the criteria for CBDO designation at 24 CFR 570.204 and 570.207(b)(3)(iii), the City of Detroit may use CBDOs to support certain public service, new construction of housing, homeownership assistance, and community economic development activities in the designated NRSAs. The City has elected to use CBDOs to undertake activities such as the GDYT Program. The use of CBDOs in HUD-approved NRSAs will not be counted against the 15 percent public service cap requirements for such public service activities. The City is considering the following strategies to engage CBDOs on its investment strategy:

**Using a fiduciary agency to manage CBDOs in each NRSA:** The City of Detroit proposes to designate eligible organizations that meet the requirements at 570.204(c) in the proposed NRSAs. To avoid the administrative burden on HRD, the City may identify and select a fiduciary agent to manage the CBDOs and CDBG funds in the NRSAs that will be carrying out the GDYT or similar youth summer job programs.

**Certifying CBDOs with target areas that include or are coterminous with the NRSAs:** The CBDO provisions at 570.203(c) require that a CBDO must have a defined geographic area of operation. The NRSAs may include or be a part of a CBDO's target area(s). The City is proposing that CBDOs that are working within areas that include or are coterminous with NRSAs may expand their areas to include the NRSAs. The CBDO will be then able to work within the NRSAs. Also, since CBDOs are authorized to primarily operate in an identified area, there is a limited allowance for services to persons outside of the identified area. The regulations do not preclude such a strategy.

**Use of a CBDO in Multiple NRSAs:** CBDOs may serve a large or multiple NRSAs while maintaining "local control" through its board membership.

**Recruitment of CBDOs—**CBDOs may be identified to partner with the City through several means. In 2019 HRD, in partnership with the Office of Development and Grants (ODG), updated the CBDO Application for interested organizations to apply. The City will allow interested organizations the opportunity to apply on a rolling basis to be CBDO approved and will be eligible for NRSA CDBG funding. The beginning of each calendar year, HRD staff will review the approved CBDO list and check for compliance by reviewing the board makeup of the organization, discussions with organization staff, and obtaining LMI certifications (if applicable) for board members. If the CBDO still qualifies after the compliance check, they will continue to be on the approved CBDO list for the City. This does not guarantee an organization CDBG funding – however, this allows organizations to apply for CDBG that is otherwise capped or restricted per HUD regulations.

HRD has previously certified and used CBDOs to carry out new construction of housing as authorized under 570.204 (a). In addition to this, Community Housing Development Organizations (CHDOs) often have the same makeup that a CBDO has; the City will review HRD approved CHDOs to see if any CHDO qualifies as a CBDO. If a CHDO qualifies as a CBDO as well, the City will reach out to the CHDO to determine if the organization is interested and has the capacity to carry out CBDO eligible activities located in the NRSAs.

## **XI. Current Leveraged Resources in NRSAs**

There are several projects and programs that the NRSAs will be able to leverage. These include government initiatives, capital improvements, foundation funded programs, and private investment. This section identifies some of the current key non-federal governmental and private sector funding and projects that are available to be leveraged in the NRSA.

It is well recognized that the amount of federal grants received is inadequate to address the housing and community development needs of the City's low- and moderate-income households and communities. The City of Detroit has pursued a deliberate strategy of seeking out other public and private sector partnerships to leverage its federal funds with private capital and other government sources to expand the impact of its grant funded activities. The various initiatives described below are how the City achieves its housing and community development goals.

- **Historic Tax Credits**

The federal historic rehabilitation tax credit (HTC) program is an indirect federal subsidy to finance the rehabilitation of historic buildings with a 20 percent tax credit for qualified expenditures. Before enactment of tax reform legislation at the end of 2017, there was also a 10 percent non-historic rehabilitation tax credit for pre-1936 buildings. These Federal tax incentives are used to stimulate private investment in the rehabilitation and reuse of historic structures.

- **The Michigan Low-Income Housing Tax Credit Program (LIHTC)**

The Low-Income Housing Tax Credit Program is an investment vehicle created by the federal Tax Reform Act of 1986 to increase and preserve affordable rental housing. Administered by the Michigan State Housing Development Authority (MSHDA), this program permits investors in affordable rental housing to potentially claim a credit against their tax liability annually for a period of 10 years, bringing much needed private investment to affordable housing projects. The City provides funding for projects receiving low income housing tax credits from MSHDA. This consists of HOME assisted projects receiving 9% competitive tax credits and an allocation of 4% credits through the City's Affordable Housing Leverage Fund (AHLF) which is administered by the Detroit office of Local Initiatives Support Corporation (LISC). See below.

In FY 2018, two housing projects that received 9% competitive LIHTC allocations were Pablo Davis II (\$451,066) and The Sanctuary (\$800,000). Three additional projects in the City received increased credits for existing LIHTC projects, The Anchor at Mariners Inn (\$1,300,000); Benjamin O. Davis Veterans Village, (\$1,178,471), and La Joya Gardens (\$811,553).

- **Bank of America and Quicken Loans/Local Initiatives Support Corporation**

Bank of America (BoFA) provides private capital through Local Initiatives Support Corporation, a national community development financial intermediary (CDFI) with a local office in Detroit, for the City of Detroit's 0% Home Repair Loan program. These private funds are matched dollar for dollar with the City's CDBG funding to provide necessary 0% interest home repair loans to eligible LMI homeowners citywide. In 2019, BoFA provided \$1.5 million in funding to this effort and as of March 2020, has provided a total of \$6,700,000 in private capital to date. In 2019, Quicken provided \$1 million to support lead-based repairs, loan capital and administrative costs for the 0% Home Repair Program. In addition, Bank of America provided a \$1 million operating grant to "Invest Detroit" to support its expansion of the SNF.

- **Strategic Neighborhood Fund**

The Strategic Neighborhood Fund is a partnership between the City of Detroit, Invest Detroit, local neighborhood residents, and philanthropic and corporate donors. The SNF was started with a \$35 million pledged from a group of seven area banks and major corporations to fund community improvements in the City's seven Strategic Neighborhood Fund areas. SNF funds community-driven projects in four specific areas – park improvements, streetscape improvements, commercial corridor development, and affordable single-family home stabilization through renovation of existing vacant units and new construction as needed over ten (10) different neighborhoods within the City. Each project begins by soliciting input from residents with support and oversight from the City's Planning and Development Department and the Department of Neighborhoods.

Additionally, \$56 million in Philanthropic grants will be combined with \$59M in City funds and \$15M in State of Michigan funds for a total of \$130M. This funding commitment will attract an additional \$113M in equity and commercial debt for a grand total of \$243M in total investments to improving some of Detroit's most impacted communities. The ten (10) neighborhoods are identified below:

- 1) Livernois-McNichols
- 2) Grand River Northwest
- 3) Warrendale/Code-Rouge
- 4) Campau & Banlatown
- 5) Islandview & Greater Villages
- 6) Jefferson Chalmers
- 7) East Warren & Cadieux
- 8) Gratiot/7-Mile
- 9) Russell Woods & Nardin Park
- 10) Southwest Vernor

- **The Preservation Housing Partnership**

The City of Detroit Housing & Revitalization Department (HRD) has partnered with six (6) housing focused organizations to preserve and improve existing affordable housing throughout the City and prevent displacement of LMI residents due to gentrification and/or conversion of affordable units to market rate. Teaming up with organizations such as Cinnaire, Enterprise Community Partners, United Community

Housing Coalition, Data Driven Detroit, Community Investment Corp., and others, this effort will focus on maintaining affordable units either through renewal of existing affordability commitments or through restructured financing mechanisms and will provide necessary renovations to ensure the availability of quality, long-term affordable units.

- **Affordable Housing Leverage Fund (AHLF)**

Affordable housing is central to the City's inclusive growth strategy and plays a key role in the ability to retain existing residents, attract new residents, and create mixed-income communities. To address its affordable housing needs, the City's Housing & Revitalization Department (HRD) partnered with Detroit LISC, the Michigan State Housing Development Authority (MSHDA), along with local financial institutions and foundations to create the Affordable Housing Leverage Fund (AHLF). The AHLF provide affordable housing developers and owners with streamlined access to financial products such as loans, grants, and guarantees that are specifically designed to address housing challenges in Detroit neighborhoods. AHLF encourages the preservation of regulated and naturally occurring affordable housing citywide and the development of new mixed-income and affordable housing in targeted multi-family housing areas. The City seeded the AHLF with \$50 million in CDBG, HOME, and general funds and intends to grow the fund with philanthropic and financial institutional support to \$250 million, which will unlock \$765 million in total investment. The AHLF is expected to preserve 10,000 units of existing affordable housing and the development of 2,000 units of new affordable housing.

AHLF primarily finances affordable multi-family rental housing; however, for-sale and single-family projects will be considered. AHLF will invest in housing that is affordable to households at or below 80% AMI (with households up to 80% AMI for for-sale projects). Recognizing that housing cost burdens are a particularly acute challenge for residents at the lower end of the income spectrum, AHLF will invest in several homes for households below 50% and 30% of AMI as well as permanent supportive housing.

- **Choice Neighborhoods**

The City plans to apply for approximately \$30 million on a HUD CNI Implementation Grant that is due in December 2020. The Choice Neighborhoods program leverages significant public and private dollars to support locally driven strategies that address struggling neighborhoods with severely distressed public and/or HUD assisted housing through a comprehensive approach to neighborhood transformation. The proposed application involves the implementation of a comprehensive Transformation Plan in Greater Corktown to revitalize the neighborhood while preserving affordability and increasing access to opportunity for existing residents. Greater Corktown has a history of high vacancy and long-term disinvestment but has recently seen emerging development activity spurred by Ford Motor Company's investment in the former Michigan Central Station and surrounding area. Given this context, the City engaged in an in-depth neighborhood planning process, to ensure that the Transformation Plan reflects the needs and priorities of existing residents. The vision for the neighborhood involves creating high-quality affordable and mixed income housing options, including opportunities for homeownership across the income spectrum, as well as targeted investments in neighborhood and people to support long-term stabilization.



- **Housing Resource Centers**

Housing Resource Centers (HRC) are accessible, community-based sites administered by nonprofit housing counseling organizations that will serve as residents' first point of contact to address a range of common housing stability challenges. The HRC model is an integrated service model built on a housing counseling platform; once the housing counseling relationship is established between the HRC organization and the resident, the HRC navigates the resident through the process of accessing housing stability programs including tax foreclosure prevention, mortgage foreclosure prevention, home repair program assessment and application, utility assistance & weatherization programs, title management, and other public/nonprofit programs. For residents seeking to become homeowners, services may include homeownership counseling, credit repair, identification of homebuyer supports (down payment assistance, etc.), and identification of quality purchase options. The HRC network is facilitated by a central Network Manager organization, which supports the model with data collection and reporting, training and technical assistance, best practice sharing, referral system development, and performance.

This City is launching the HRCs in 2021 with philanthropic funds at first. The City is also using CDBG-CV dollars to add housing counseling capacity in response to the increased need for housing security. However, the model assumes a combination of CDBG and private funding moving forward. The function of HRC align with HUD's definition of Housing Counseling in 24 CFR 5.100, but with tighter service delivery, referral, follow-up, and data management.

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Project Name	Brief Description	Budget \$	Agency or Organization	Timeline	Outputs	Investment Area:	Website
Strategic Neighborhood Fund (SNF)	SNF is a 5-Year strategic investment that will target ten (10) neighborhoods within the City including the following neighborhoods: 1) Livernois-McNichols; 2) Grand River Northwest (NRSA 1); 3) Warrendale/Code-Rouge (NRSA 2); 4) Campau & Banlatown; 5) Islandview & Greater Villages; 6) Jefferson Chalmers; 7) East Warren & Cadieux; 8) Gratiot/7-Mile; 9) Russell Woods & Nardin Park; 10) Southwest Vernor	\$171M – Strategic Neighborhood Fund, Affordable Housing Leverage Fund	City of Detroit; Invest Detroit,	2017-2022	Catalyze 10 vibrant neighborhoods beyond the greater Downtown	NRSAs 1-5; City Wide	<a href="https://detroitmi.gov/departments/planning-and-development-department/neighborhood-plans">https://detroitmi.gov/departments/planning-and-development-department/neighborhood-plans</a>
Housing Resource Centers	Create a network of community organizations to deliver housing stability	\$740,095	City of Detroit; Quicken Loans	2020-2024	Create a one-stop-shop for residents who are	NRSA 3, 5	

Project Name	Brief Description	Budget \$	Agency or Organization	Timeline	Outputs	Investment Area:	Website
	services to Detroit residents. First year pilot program will work with the following organizations: 1) Bridging Neighborhoods; 2) Central Detroit Christian Community Development; 3) Jefferson East Inc.; and 4) U SNAP BAC		Community Fund		seeking affordable housing assistance		
The Affordable Housing Leverage Fund (AHLF)	The AHLF supports the creation and maintenance of affordable housing and neighborhoods throughout the entire City. Managed by LISC.	\$250MM	City of Detroit, Detroit LISC	2020-2024	Create 2, 000 new affordable housing units, preserve 10,000 existing affordable housing units	City Wide, SNF areas NRSAs	
Demolition	The Detroit Demolition Department operated under the Detroit Building Authority plans to demolish approximately 8,000 residential homes (City	\$160MM will be made available pending voter approval in	The Detroit Building Authority (DBA); City of Detroit Housing and	Residential (2021-2023); Commercial (2020-2025)	8,000 residential properties and approximately 260 commercial properties will be demolished	City Wide and NRSAs (waiting on mapping from Almaz for Residential)	

Project Name	Brief Description	Budget \$	Agency or Organization	Timeline	Outputs	Investment Area:	Website
	Wide) over the next three (3) years and approximately 260 commercial properties (City Wide) over the next five (5) years.	November 2020 for residential demolition; CDBG funds over the next five (5) years for commercial demolition.	Revitalization Department				
Inclusive Equitable Investment Strategy	Over the next two (2) years, 2020-2022, LISC will invest approximately \$91MM throughout the City of Detroit by prioritizing the following: 1) Affordable Housing; 2) Economic Development; & 3) Racial Equity & Neighborhood Revitalization	\$91 million	LISC -include community development corporations (CDCs), other local community development financial institutions (CDFIs), financial opportunity centers (FOCs)	2020-2022	<b>Affordable Housing:</b> Create 1,000 units of affordable housing Preserve 3,000 units. Improve 500 units Receive \$50MM in public subsidies <b>Economic Development</b> 200 small businesses TA to 50 partners Invest \$30MM for lending and low-cost financing for mixed use real estate 4,500 families to financial stability	City Wide	

Project Name	Brief Description	Budget \$	Agency or Organization	Timeline	Outputs	Investment Area:	Website
					Invest \$10MM by investing, aligning, and supporting small businesses <b>Racial Equity and Neighborhood Revitalization</b> Invest 30% of lending to minority contractors and finance developers of color Invest in 100 minority-owned businesses Deploy 50 AmeriCorps members		

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## Detroit Capital Improvement Projects

<b>Project Name</b>	<b>Water and Sewerage Capital Improvement Program</b>
Description	The Detroit Water and Sewerage Department (DWSD) launched a Capital Improvement Program (CIP) for FY 2018 through FY 2022, the largest in decades, will provide water and sewer system improvements and maintenance. The effort to upgrade Detroit's systems also reflects the city's mission to put more Detroiters to work through projects being required to hire 51% Detroit residents under Executive Order 2016-1. The DWSD is almost half-way to its goal. Since the program launched in 2018, DWSD has repaired or replaced 25 miles of water main, 22 miles of sewer collection piping and 173 lead service lines.
Resources Involved	The DWSD is funded by \$500 million over five years from the city's utility tax.
Timeline	From FY 2018 and completion by FY 2022
Source	<a href="https://detroitmi.gov/departments/water-and-sewerage-department/dwsd-projects/capital-improvement-program">https://detroitmi.gov/departments/water-and-sewerage-department/dwsd-projects/capital-improvement-program</a>
<b>Project Name</b>	<b>Cornerstone Village and North Rosedale Park</b>
Description	Cornerstone Village and North Rosedale Park are the first two neighborhoods to get the comprehensive upgrades as part of \$500M capital improvement program. In March 2020, Mayor Mike Duggan and the DWSD announced the first-ever neighborhood-wide construction projects to upgrade both the water and sewer systems. Activities include new water main, sewer lines & lead service line replacement.  This project is in NRSA #5
Resources Involved	\$44.3M Million over 3 years. Funding is from City of Detroit Water and Sewerage Department
Timeline	<ul style="list-style-type: none"> <li>Start: Spring 2019 End: December 2021</li> </ul>
Source	Detroit Water and Sewerage Department <a href="https://detroitmi.gov/news/dwsd-breaks-ground-first-ever-neighborhood-wide-projects-upgrade-both-water-and-sewer-systems">https://detroitmi.gov/news/dwsd-breaks-ground-first-ever-neighborhood-wide-projects-upgrade-both-water-and-sewer-systems</a>

## Small Business Support

<b>Project Name</b>	<b>D2D – Detroit Business 2 Business</b>
Description	<p>The D2D program has tremendous potential to increase jobs and investment in Detroit. In its first year, the program accomplished several important steps to develop the program:</p> <ul style="list-style-type: none"> <li>• Completed the "Major Purchaser's Survey" local procurement opportunity analysis with 22 of Detroit's major companies.</li> <li>• Recruited over 300 suppliers.</li> <li>• Partnered with the State to produce "Pure Michigan Business Connect" B2B database and loaded 425 companies into the system.</li> </ul>
Resources Involved	Technical assistance
Timeline	Ongoing
Source	<a href="http://www.degc.org/">http://www.degc.org/</a>
<b>Project Name</b>	<b>ProsperUS</b>
Description	<p>The ProsperUS Detroit Lending Program provides access to capital for start-up and existing small businesses that otherwise might not have access through traditional sources. Graduates of ProsperUS Detroit's entrepreneur training program, who intend to locate their business in one of five target neighborhoods, are eligible to apply for small business loans.</p> <p>All five NRSAs include a ProsperUS target area.</p>
Resources Involved	ProsperUS Detroit provides financing up to \$15,000 for start-up businesses and up to \$25,000 for existing businesses with funding from foundation support.
Timeline	Ongoing
Source	<a href="http://www.prosperusdetroit.org/">http://www.prosperusdetroit.org/</a>

<b>Project Name</b>	<b>Procurement Technical Assistance Centers (PTACs)</b>
Description	<ul style="list-style-type: none"> <li>The PTACs of Michigan are not-for-profit organizations. The PTACs ensure a broad base of capable suppliers for the defense industry and other agencies, thereby increasing competition, which supports better products and services at lower costs.</li> <li>The mission of the PTACs of Michigan is to enhance national defense and economic development of the State of Michigan by assisting Michigan businesses in obtaining and performing on federal, state and local government contracts.</li> </ul>
Resources Involved	Funding provided by the Defense Logistics Agency (DLA), the Michigan Economic Development Corporation (MEDC) and local funding partners.
Timeline	Ongoing
Source	<a href="http://www.michigantac.org/">http://www.michigantac.org/</a>
<b>Project Name</b>	<b>Small Business Development Center (SBDC)</b>
Description	The SBDC provides no cost business counseling, low cost business workshops and market research to our clients. Assistance includes drafting business proposals, assistance/review of financial statements and projections, marketing and expansion, etc.
Resources Involved	Small Business Administration
Timeline	Ongoing
Source	<a href="http://www.sbdcmichigan.org/">http://www.sbdcmichigan.org/</a>
<b>Project Name</b>	<b>Neighborhood Business Associations</b>
Description	There are several business associations located in the NRSA's. These include Jefferson East Business Association (NRSA 1), Osborn Business Association (NRSA 2), and Southwest Detroit Business Association (NRSA 3). There are also several community development corporations (CDC) that provide support to local businesses such as Grandmont-Rosedale CDC (NRSA 5) and Focus Hope (NRSA 4).

**Neighborhood Revitalization**

<b>Project Name</b>	<b>Detroit Commercial Corridor Support</b>
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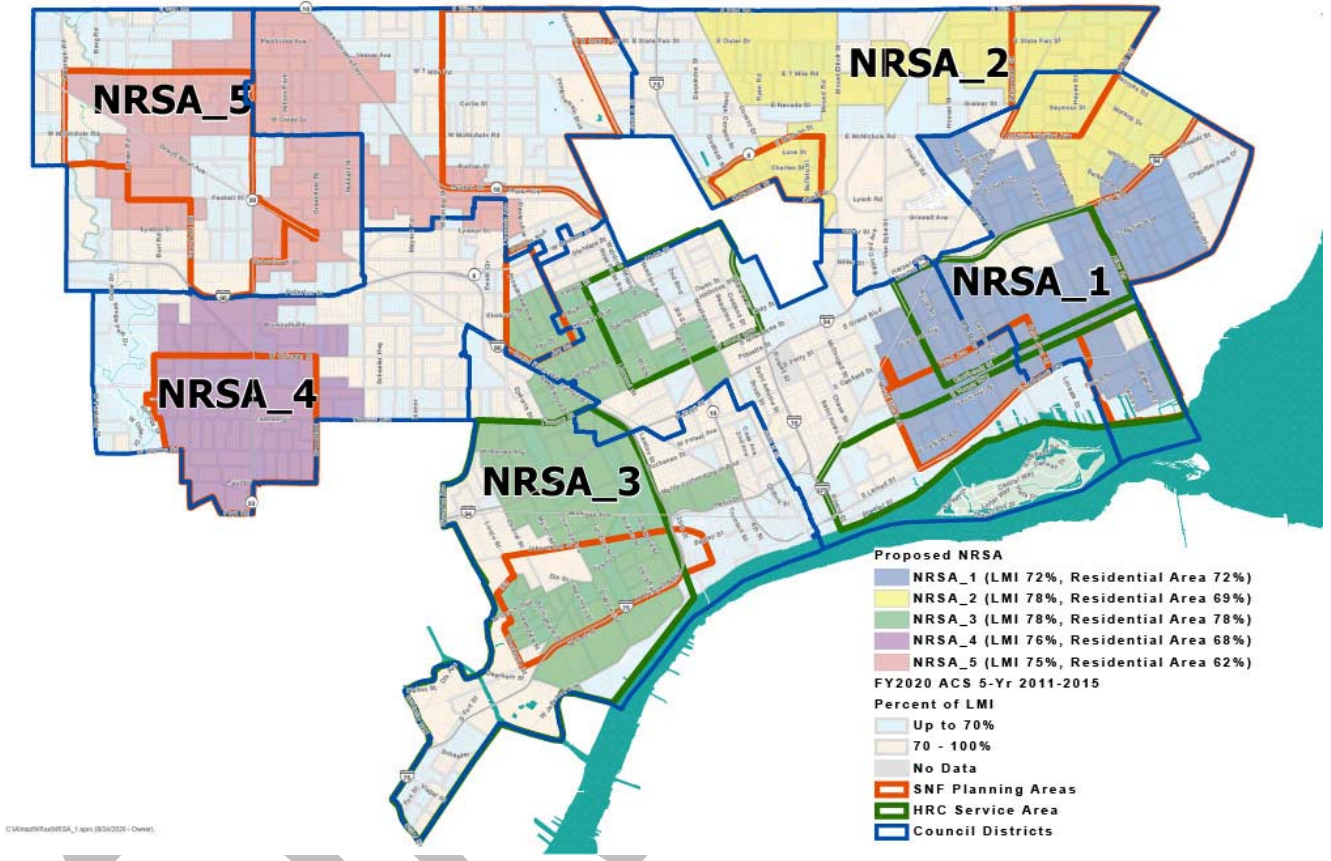
Description	<p>Commercial corridor support in Detroit neighborhoods including the five NRSA through several sources:</p> <ul style="list-style-type: none"> <li>• The Detroit Economic Growth Corporation (DEGC) provides partially forgivable loans to businesses to help them to remain financially stable during related periods of reduced revenues such as in the Livernois streetscape improvements area and the COVID-19 pandemic.</li> <li>• Detroit LISC/Michigan Main Street Program/Vanguard Community Development Corporation – Milwaukee Junction/North End Business District - North End neighborhood of Detroit was selected to participate in “Select Level” of the Michigan Main Street Program. As part of the Program, the community will receive five years of intensive technical assistance from Michigan Economic Development Corporation (MEDC) with a focus on revitalization strategies designed to attract new residents, business investments, economic growth, and job creation. The commercial corridor is in NRSA #3.</li> <li>• A LISC loan of \$700,000 helped transform the aging 38,000 square foot Dodge Building in Milwaukee Junction with a series of industrial spaces for small and mid-sized creative and production firms. The commercial corridor is in NRSA #3.</li> <li>• Michigan Avenue/Southwest Business District – Detroit LISC is providing support to the business district including industrial re-use strategy, loans, grants, and technical assistance to revitalize the area to attract new residents, business investments, economic growth, and job creation. The commercial corridor is in NRSA #__.</li> </ul>
Source	<p><a href="https://www.degc.org/impact-report-2020/">https://www.degc.org/impact-report-2020/</a></p>

## Private Investment Projects

<b>Project Name</b>	<b>Michigan Central Station Revitalization Project</b>
Description	The derelict old Michigan Central Station which has been closed for decades is one of the City's premier revitalization project and is in a NRSA 5. The Ford Motor Company purchased the station and developed a plan for its revitalization as part of its Corktown campus. The station contains 650,000 square feet of space out of Ford's total 1.2-million-square-foot inventory in Corktown.
Investment	Ford's entire Corktown campus consisting of several buildings will cost somewhat more than \$700 million. The train station itself is costing \$350 million to renovate.
Source	<a href="https://corporate.ford.com/operations/locations/corktown.html">https://corporate.ford.com/operations/locations/corktown.html</a>
<b>Project Name</b>	<b>Detroit Manufacturing Systems LLC (DMS)</b>
Description	Detroit Manufacturing Systems LLC plans to expand its Detroit through the Business Retention & Expansion (BR&E) program – part of DEGC's Economic Development and Investment Services Team. The expansion will include repurposing its existing 482,000 sq.-ft. manufacturing facility and expanding to occupy an additional 60,000 sq.-ft. This new project will bolster new training initiatives as well as a workforce addition of approximately 225 new jobs.
Investments	<ul style="list-style-type: none"> <li>• Total Investment: \$31.9 million</li> <li>• Michigan Strategic Fund \$1.5 million Jobs Ready Michigan Program grant</li> </ul>
Timeline	Starts in FY 2020-2021
Source	<a href="https://www.degc.org/detroit-manufacturing-systems-continues-to-support-detroits-business-community/">https://www.degc.org/detroit-manufacturing-systems-continues-to-support-detroits-business-community/</a>
<b>Project Name</b>	<b>Henry Ford Health System Neighborhood Development Projects</b>
Description	Henry Ford Health Systems has engaged in a multi- million investment strategy for the New Center Neighborhood in NRSA 3. Projects include an 187,000 square foot Cancer Center, a 55,000 square foot modern medical laundry facility, and the ArtBlock, an arts -centric community center. Henry Ford invested in the Motown Museum expansion, and the William Clay Ford Center for Athletic Medicine. According to a recent online article, " <i>Henry Ford and its partners are committed to working with community groups and workforce agencies to tap into the talent present within the surrounding neighborhoods, and develop training and support programs that will present opportunities for advancement.</i> "
Investments	<ul style="list-style-type: none"> <li>• Total Investment: \$290 million in five projects</li> </ul>
Timeline	Projects are scheduled for completion in FY 2020-2021
Source	<a href="https://www.modeldmedia.com/features/hfhs-community-investments-111219.aspx">https://www.modeldmedia.com/features/hfhs-community-investments-111219.aspx</a>

# Appendices

## Attachment A: 2020 NRSA Boundary Map



**Attachment B: 2015-2019 NRSA Outcomes**

**City of Detroit  
Neighborhood Revitalization Strategy Area (NRSAs)  
FY 2015-2019 CDBG Funding**

	Fiscal/ Program Year				
Proposed Goal	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
<b>Improved Housing</b>					
Provide 0% interest loans valued at up to \$25,000 to 400 Detroit homeowners; 75% of loans targeted in NRSAs; at least 51% of households LMI. Home Repair Loan Program (HRLP)	50 housing units \$2,201,495 in CDBG. - 3 in NRSA 1 - 19 in NRSA 2 - 5 in NRSA 3 - 10 in NRSA 4 - 13 in NRSA 5	134 housing units \$7,404,575 in CDBG. - 18 in NRSA 1 - 23 in NRSA 2 - 16 in NRSA 3 - 38 in NRSA 4 - 39 in NRSA 5	65 housing units \$2,696,823 in CDBG. - 6 in NRSA 1 - 13 in NRSA 2 - 4 in NRSA 3 - 27 in NRSA 4 - 15 in NRSA 5	52 housing units. \$590,319.50 in CDBG.	33 housing units in NRSAs totaling \$409,399.56 in CDBG.  8 in NRSA 1  8 in NRSA 2  1 in NRSA 3  8 in NRSA 4  8 in NRSA 5

<p>Provide emergency home repair grants to 125 households; 75% of grants will be targeted in NRSAs; at least 80% of households assisted will be LMI</p>	<p>106 people were served with SEHR, 47 in a NRSA _ \$1,218,602.        - 8 in NRSA 1        - 17 in NRSA 2        - 1 in NRSA 3        - 12 in NRSA 4        - 9 in NRSA 5</p>	<p>35 people were served with SEHR, 19 residing in a NRSA _ \$507,294.        - 2 in NRSA 1        - 4 in NRSA 2        - 2 in NRSA 3        - 9 in NRSA 4        - 2 in NRSA 5</p>	<p>32 people were served in SEHR, 23 residing in a NRSA _ \$481,770.        - 2 in NRSA 1        - 3 in NRSA 2        - 1 in NRSA 3        - 14 in NRSA 4        - 3 in NRSA</p>	<p>75 people were served in SEHR, 50 residing in a NRSA \$1,160,312.        - 9 in NRSA 1        - 9 in NRSA 2        - 5 in NRSA 3        - 18 in NRSA 4        - 9 in NRSA 5</p>	
<p>Provide lead abatement grants to 250 households over 3 years; 50% of grants will be targeted in NRSAs;</p>	<p>132 housing units were served in a NRSA.        7 housing units were served in 2015 totaling \$189,804.00        - 3 in NRSA 2        - 1 in NRSA 3        - 3 in NRSA 4        - 3 in NRSA 5</p>	<p>132 housing units were served in a NRSA.        34 housing units were served in 2016 totaling \$632,804.00        - 6 in NRSA 1        - 9 in NRSA 2        - 7 in NRSA 3        - 8 in NRSA 4        - 4 in NRSA 5</p>	<p>132 housing units were served in a NRSA.        45 housing units were served in 2017 totaling \$826,471.50        - 3 in NRSA 1        - 6 in NRSA 2        - 19 in NRSA 3        - 5 in NRSA 4        - 12 in NRSA 5</p>	<p>132 housing units were served in a NRSA.        39 housing units were served in 2018 totaling \$839,764        - 1 in NRSA 1        - 9 in NRSA 2        - 6 in NRSA 3        - 16 in NRSA 4        - 7 in NRSA 5</p>	
<p><b>Neighborhood Stabilization</b></p>					

Demolish 3,300 residential units; 75% of units will be in NRSAs	3,889 housing units demolished, 2352 in NRSAs. - NRSA 1; 138 - NRSA 2; 629 - NRSA 3; 293 - NRSA 4; 566 - NRSA 5; 725	3,118 housing units demolished, 1,869 in NRSAs. - NRSA 1; 182 - NRSA 2; 529 - NRSA 3; 299 - NRSA 4; 524 - NRSA 5; 335	2,366 housing units demolished, 1,605 were in NRSAs. - NRSA 1; 243 - NRSA 2; 404 - NRSA 3; 92 - NRSA 4; 288 - NRSA 5; 581	3,214 housing units demolished, 1,874 were in NRSAs. - NRSA 1; 111 - NRSA 2; 692 - NRSA 3; 129 - NRSA 4; 425 - NRSA 5; 574	2,404 housing units were demolished, 1,523 were in NRSAs. - NRSA 1; 23 - NRSA 2; 544 - NRSA 3; 38 - NRSA 4; 383 - NRSA 5; 535
Demolish 160 commercial properties; 50% of properties will be in NRSAs	160 commercial properties were demolished, 79 were in NRSAs. - NRSA 1; 7 - NRSA 2; 15 - NRSA 3; 16 - NRSA 4; 28 - NRSA 5; 14	94 commercial properties were demolished, 52 were in NRSAs. - NRSA 1; 5 - NRSA 2; 28 - NRSA 3; 10 - NRSA 4; 9 - NRSA 5; 3	146 commercial properties were demolished, 98 were in NRSAs. - NRSA 1; 6 - NRSA 2; 22 - NRSA 3; 18 - NRSA 4; 41 - NRSA 5; 11	151 commercial properties were demolished, 52 were in NRSAs. - NRSA 1; 4 - NRSA 2; 15 - NRSA 3; 9 - NRSA 4; 21 - NRSA 5; 3	108 commercial properties were demolished, 63 were in NRSAs. - NRSA 1; 3 - NRSA 2; 25 - NRSA 3; 4 - NRSA 4; 18 - NRSA 5; 13
<b>Small Business Support</b>					
For the goals below, 75% of businesses will be in or benefit families residing in NRSAs:	99 businesses located in or serving NRSAs. - 27 in NRSA 1 _ \$400,654.47 - 10 in NRSA 2 _ \$60,414.86 - 18 in NRSA 3 _ in \$201,215.48 - 23 in NRSA 4 _ in \$181,620.36 -	72 businesses located in or serving NRSAs, - 12 in NRSA 1 _ \$89,231.60 - - 22 in NRSA 2 _ in \$109,854.14 - - 13 in NRSA 3 _ in \$131,351.23 -	76 businesses located in or serving NRSAs. - 7 in NRSA 1 _ \$138,111.12 - - 18 in NRSA 2 _ in \$46,536.25 - - 11 in NRSA 3 _ in \$70,264.67 - - 22 in NRSA 4 _ in	16 businesses located in or serving NRSAs. - 1 in NRSA 1 _ \$1,305.80 - - 5 in NRSA 3 _ in \$48,286.36 - - 6 in NRSA 4 _ in \$37,463.85 -	From April- June 3 businesses open totaling in \$155K funds in NRSAs 1,3, and 4.  From July- September 7 businesses open totaling in \$215K in NRSAs 3 and 4.

	- 21 in NRSA 5 _ in \$144,242.48 -	- 9 in NRSA 4 _ in \$145,737.35 - - 16 in NRSA 5 _ in \$110,166.41 -	\$134,640.31 - - 18 in NRSA 5 _ in \$78,121.78 -	- 4 in NRSA 5 _ in \$8,688.51 -	From October - December 6 businesses open totaling in \$315K funds in NRSA 1,2,3,4.
Up to 75 matching grant awards to property owners to address code violations and exterior improvements to prepare for business competition				600 property owners addressed violations or made exterior improvements to businesses, 321 were in NRSA. - NRSA 1: 70 - NRSA 2: 53 - NRSA 3: 61 - NRSA 4: 80 - NRSA 5: 57	
Up to 35 property owners will receive matching grants (up to \$50,000) and loans (up to \$250,000) to support project costs and building renovations that	Microenterprises - 20 in NRSA 1 _ \$238,305.39 - 10 in NRSA 2 _ \$60,414.86 - 14 in NRSA 3 _ \$141,507.38 - 18 in NRSA 4 _ \$79,358.61 - 18 in NRSA 5 _ \$38,340.61	Microenterprises - 11 in NRSA 1 _ \$84,491.29 - 21 in NRSA 2 _ \$95,408.86 - 11 in NRSA 3 _ \$105,250.45 - 13 in NRSA 4 _ \$105,478.02 - 12 in NRSA 5 _ \$48,408.09	Microenterprises - 18 in NRSA 1 _ \$42,537.02 - 19 in NRSA 2 _ \$80,137.89 - 11 in NRSA 3 _ \$62,660.97 - 14 in NRSA 4 _ \$41,313.05 - 6 in NRSA 5 _ \$97,332.14	Microenterprises. - 1 in NRSA 1 _ \$1,305.80 - - 3 in NRSA 3 _ in \$10,116.57 - - 6 in NRSA 4 _ in \$37,463.85 - - 1 in NRSA 5 _ in \$4,208.86 -	

<p>can demonstrate LMI area benefit or will house microenterprises or are other businesses that benefit LMI populations</p>					
<p>Up to 150 businesses targeted to receive technical assistance to help advance business ideas or growth</p>	<p>Between PY 2015 – 2019, 234 businesses located in an eligible NRSA received technical assistance through MCM program. Listed below is a breakdown of businesses located in NRSA:</p> <p>NRSA 1: 40 businesses were located in NRSA 1;</p> <p>NRSA 2: 43 businesses were located in NRSA 2;</p> <p>NRSA 3: 39 businesses were located in NRSA 3;</p> <p>NRSA 4: 59 businesses were located in NRSA 4;</p>				



	NRSA 5: 53 businesses were located in NRSA 5				
<b>Wealth Building -Public Services</b>					
2,000 Detroit residents may apply for the home repair program and up to 50% may apply through intake service at the six CWF sites and partner community organizations.	<p><b>Goodwill</b> had a total of 13 residents apply. NRSA 2:2; NRSA 4:8; NRSA 5:1</p> <p><b>Operation Able</b> had a total of 13 residents apply. NRSA 1:1; NRSA 2:1; NRSA 3:1; NRSA 4:6</p> <p><b>SER Metro</b> had a total of 15 residents apply. NRSA 1:1; NRSA 3:5; NRSA 4:2; NRSA 5:2</p> <p><b>Southwest Solutions</b> had a total of 37</p>	<p><b>Goodwill</b> had a total of 8 residents apply. NRSA 3:2; NRSA 4:4</p> <p><b>Operation Able</b> had a total of 4 residents apply. NRSA 3:1; NRSA 4:1</p> <p><b>SER Metro</b> had a total of 3 residents apply. NRSA 4:1</p> <p><b>Southwest Solutions</b> had a total of 17 residents apply. NRSA 2:2;</p>	<p><b>Goodwill</b> had a total of 3 residents apply. NRSA 4:2; NRSA 5:1</p> <p><b>Operation Able</b> had a total of 7 residents apply. NRSA 2:2; NRSA 4:3</p> <p><b>SER Metro</b> had a total of 5 residents apply. NRSA 4:1</p> <p><b>Southwest Solutions</b> had a total of 17 residents apply. NRSA</p>	<p><b>Goodwill</b> had a total of 10 residents apply. NRSA 1:1; NRSA 4:4; NRSA 5:3</p> <p><b>Operation Able</b> had a total of 23 residents apply. NRSA 1:2; NRSA 2:4; NRSA 3:1; NRSA 4:6; NRSA 5:2</p> <p><b>SER Metro</b> had a total of 4 residents apply. NRSA 3:2; NRSA 4:2</p> <p><b>Southwest Solutions</b> had a total of 12</p>	

	residents apply. NRSA 1:3; NRSA 2:2; NRSA 3:20; NRSA 4:5; NRSA 5:1.	NRSA 3:6; NRSA 4:3; NRSA 5:1.	2:2; NRSA 3:6; NRSA 4:2; NRSA 5:3.	residents apply. NRSA 1:1; NRSA 3:4; NRSA 4:2.	
<b>Job Creation - Workforce Development – Public Services</b>					
<b>Proposed Goal</b>	<b>2015-2016</b>	<b>2016-2017</b>	<b>2017-2018</b>	<b>2018-2019</b>	<b>2019-2020</b>
4,000 Detroit residents will receive some form of employment preparation through workshops or soft skills training; 60% of individuals assisted will reside in NRSAs; 100% will be LMI;	DESC provides Work Readiness Training for all GDYT participants. It is either in – Person or online training and covers Professionalism, Professional Dress, Interview skills, Work Etiquette, Communication skills, and Financial Literacy. 2,862 participated in 2015.		DESC provides Work Readiness Training for all GDYT participants. It is either in – Person or online training and covers Professionalism, Professional Dress, Interview skills, Work Etiquette, Communication skills, and Financial Literacy. 5,897 participated in 2017.	DESC provides Work Readiness Training for all GDYT participants. It is either in – Person or online training and covers Professionalism, Professional Dress, Interview skills, Work Etiquette, Communication skills, and Financial Literacy. 6,500 participated in 2018.	DESC provides Work Readiness Training for all GDYT participants. It is either In – Person or online training and covers Professionalism, Professional Dress, Interview skills, Work Etiquette, Communication skills, and Financial Literacy. 6,210 participated in 2019.
700 Detroit residents will receive technical skills training for jobs such as computer programmer or pre-apprenticeship; 60% of individuals	DESC provides Industry-Led trainings in computer programming. In 2019 and 2020, they utilized the following information technology trainings for youth ages 16-24: DiverseNote - Mobility, SAE or Microsoft MTA - Credential, EdSi - Information Technology - Virtual training, Payne Pulliam - Microsoft Specialist - Credential, B. Legacy Solutions - Social Media Marketing - Credential. The funding to support these program is a mixture of the Skillman Foundation, Ballmer, DTE Foundation, CDBG, and General Funds				

<p>assisted will reside in NRSAs; 100% will be LMI.</p>					
<p>Up to 8,000 Detroit adults will be placed in permanent jobs; 60% of individuals assisted will reside in NRSAs; 100% will be LMI;</p>	<p>94 jobs were created through Motor City Match.</p> <ul style="list-style-type: none"> <li>- NRSA 1 created 41 jobs</li> <li>- NRSA 2 created 5 jobs</li> <li>- NRSA 3 created 25 jobs</li> <li>- NRSA 4 created 12 jobs</li> <li>- NRSA 5 created 11 jobs</li> </ul>	<p>58 jobs were created through Motor City Match.</p> <ul style="list-style-type: none"> <li>- NRSA 1 created 3 jobs</li> <li>- NRSA 2 created 12 jobs</li> <li>- NRSA 3 created 17 jobs</li> <li>- NRSA 4 created 9 jobs</li> <li>- NRSA 5 created 17 jobs</li> </ul>	<p>96 jobs were created through Motor City Match.</p> <ul style="list-style-type: none"> <li>- NRSA 1 created 17 jobs</li> <li>- NRSA 2 created 14 jobs</li> <li>- NRSA 3 created 18 jobs</li> <li>- NRSA 4 created 34 jobs</li> <li>- NRSA 5 created 13 jobs</li> </ul>	<p>33 jobs were created through Motor City Match.</p> <ul style="list-style-type: none"> <li>- NRSA 1 created 3 jobs</li> <li>- NRSA 3 created 17 jobs</li> <li>- NRSA 4 created 8 jobs</li> <li>- NRSA 5 created 5 jobs</li> </ul>	<p>Motor City Match opened 17 new business creating 172 jobs throughout 2019.</p> <ul style="list-style-type: none"> <li>- From April-June MCM opened 3 new businesses creating a total of 34 jobs</li> <li>- From July-September MCM opened 7 new businesses creating a total of 62 jobs</li> <li>- From October-December MCM opened 7 new businesses creating a total of 76 jobs</li> </ul>

<p>Up to 5,000 Detroit youth receive summer jobs to build skills for the future; 80% of individuals assisted will reside in or receive jobs in NRSAs; 100% will be LMI</p>		<p>\$1.5 million in CDBG used for youth jobs by GDYT/DESC</p>	<p>\$1,317,405.18 in CDBG used for youth jobs by GDYT/DESC</p>	<p>\$1,275,622.09 in CDBG used for youth jobs by GDYT/DESC</p>	<p>\$1,006,812.16 in CDBG used for youth jobs by GDYT/DESC  - 176 in NRSA 3  - 489 in NRSA 4  - 457 in NRSA 5</p>
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## Attachment C: NRSA Demographic and Primarily Residential Criteria

**Demographic Criteria:** Per HUD Notice CPD-16-16, The Designated Area(S) Must Be Documented As Primarily Residential And Contain A Percentage Of Low- And Moderate-Income Residents That Is Equal To A Community's "Highest Quartile Percentage" (As Computed By HUD Pursuant To 24 CFR 570.208(A)(1)(li)) Or 70 Percent, Whichever Is Less, But, In Any Event, Not Less Than 51 Percent.

Name	SUM_ Low Moderate Income	SUM_ Low Moderate Income Universe	Percent Low Moderate Income	Percent Of Primary Residential Area
NRSA_1	52,490	70,190	75%	62%
NRSA_2	61,775	81,755	76%	68%
NRSA_3	63,370	81,380	78%	78%
NRSA_4	39,460	50,780	78%	70%
NRSA_5	67,055	93,210	72%	72%

### Primarily Residential By NRSA:

#### NRSA #1

Property Class	Area Acres	Percent Of Area-Acres
Commercial	394.95	7%
Commercial co-ops	1.53	0%
Commercial multi primary	1.31	0%
Commercial multi secondary	1.66	0%
Commercial vacant	266.23	5%
Industrial	121.72	2%
Industrial multi primary	1.92	0%
Industrial multi secondary	26.68	0%

Property Class	Area Acres	Percent Of Area-Acres
Industrial vacant	33.29	1%
Residential	3,827.57	68%
Residential vacant	948.26	17%
Retired real property	14.30	0%
<b>Total</b>	<b>5,639.43</b>	<b>100%</b>

**NRSA #2**

Property Class	Area Acres	Percent of Area Acres
Commercial	324.45	9%
Commercial co-ops	3.04	0%
Commercial vacant	168.59	5%
Industrial	41.38	1%
Industrial vacant	39.93	1%
Residential	2,573.76	70%
Residential condos	3.43	0%
Residential vacant	534.69	14%
Retired real property	10.32	0%
<b>Total</b>	<b>3,699.58</b>	<b>100%</b>

**NRSA #3**

Property Class	Area Acres	Percent_Of Area_Acres
Commercial	223.71	4%
Commercial co-ops	0.17	0%
Commercial vacant	238.41	4%
Condo parent	0.15	0%
Industrial	124.25	2%
Industrial vacant	139.97	2%
Residential	4750.16	78%
Residential condos	0.07	0%
Residential vacant	576.57	10%
Retired real property	3.79	0%
<b>Total</b>	<b>6057.24</b>	<b>100%</b>

**NRSA #4**

Property Class	Area_Acres	Percent_Area_Acres
Commercial	623.49	10%
Commercial co-ops	7.80	0%
Commercial condos	0.30	0%
Commercial multi primary	0.11	0%
Commercial multi secondary	0.18	0%
Commercial vacant	225.11	3%
Industrial	19.49	0%
Industrial vacant	2.23	0%

Property Class	Area_Acres	Percent_Area_Acres
Residential	4656.42	72%
Residential condos	2.11	0%
Residential vacant	947.58	15%
Retired real property	1.60	0%
<b>Total</b>	<b>6486.42</b>	<b>100%</b>

**NRSA#5**

Property Class	Area_Acres	Percent_Area_Acres
Commercial	347.52	6%
Commercial co-ops	0.76	0%
Commercial multi primary	4.36	0%
Commercial multi secondary	2.74	0%
Commercial vacant	289.78	5%
Industrial	174.26	3%
Industrial multi primary	1.91	0%
Industrial multi secondary	0.21	0%
Industrial vacant	56.59	1%
Residential	3922.94	62%
Residential condos	2.12	0%
Residential vacant	1493.22	24%
Retired real property	19.86	0%
<b>Total</b>	<b>6316.25</b>	<b>100%</b>



## Attachment D: Community Survey Data Questions

### A. Neighborhood Revitalization Areas (NRSAs)

The City of Detroit intends to renew its Neighborhood Revitalization Strategic Areas (NRSAs) with HUD. This will allow the City to continue to better leverage private investment with CDBG funding in defined areas and increase the impact of these investments. Specific benefits of NRSAs include the following:

- Greater flexibility in using CDBG funds to create and retain jobs.
- Allowing the use of CDBG housing assistance to a wider variety of income groups with at least 51% of units assisted benefiting low- and moderate-income persons.
- Community economic development and neighborhood revitalization activities
- Greater flexibility in providing public services in the NRSAs.

1. What investments and/or community lead initiatives are happening in your neighborhood that targeted investment in housing, public services, and commercial development would support?

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2. Please state below what you see as the greatest need in your neighborhood in each of the following categories:

- Types of housing: \_\_\_\_\_
- Types of economic development: \_\_\_\_\_
- Public services: \_\_\_\_\_
- Neighborhood revitalization: \_\_\_\_\_

3. How could the City improve services to you or your neighborhood?

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### B. In your opinion, what are the top FIVE challenges and barriers to meeting the housing and community development needs of the City's low-to-moderate income communities in order of importance from 1 being most important? Please select below.

- Lack of public facilities including parks and recreational facilities
- Availability of capital and funding

- Availability and preservation of affordable housing
  - Small business and microenterprise support
  - Income equality and inclusion including access to city contracting opportunities
  - Resident engagement and empowerment
  - Neighborhood and housing conditions
  - Need for home repairs especially for elderly persons
  - Crime and safety
  - Need for non-profit capacity building
  - Inadequate Services (including for seniors, youth, crime prevention, childcare, health, education, victims of domestic violence, etc.)
  - Inadequate Economic Development (including capital, facade improvement, job creation, training etc.)
  - Inadequate Services and housing for special populations including the mentally ill, elderly, persons with disabilities and substance abuse issues, etc.
  - Other housing and community development needs not mentioned above (Please specify below)
- 

**C. Thank you for your responses so far. Please answer the following questions about yourself:**

1. How would you describe yourself? *Please select all that apply.*

- |                                                                     |                                                             |                                         |
|---------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------|
| <input type="checkbox"/> Caucasian or White                         | <input type="checkbox"/> Black or African American          | <input type="checkbox"/> Asian American |
| <input type="checkbox"/> American Indian or Alaskan Native American | <input type="checkbox"/> Hawaiian or Other Pacific Islander | <input type="checkbox"/> Multi-racial   |
| <input type="checkbox"/> Other (Please specify) _____               | <input type="checkbox"/> Prefer not to answer               |                                         |

2. Are you of Hispanic, Latino, or of Spanish origin? *(Please circle your answer.) Yes / No / Prefer not to answer*

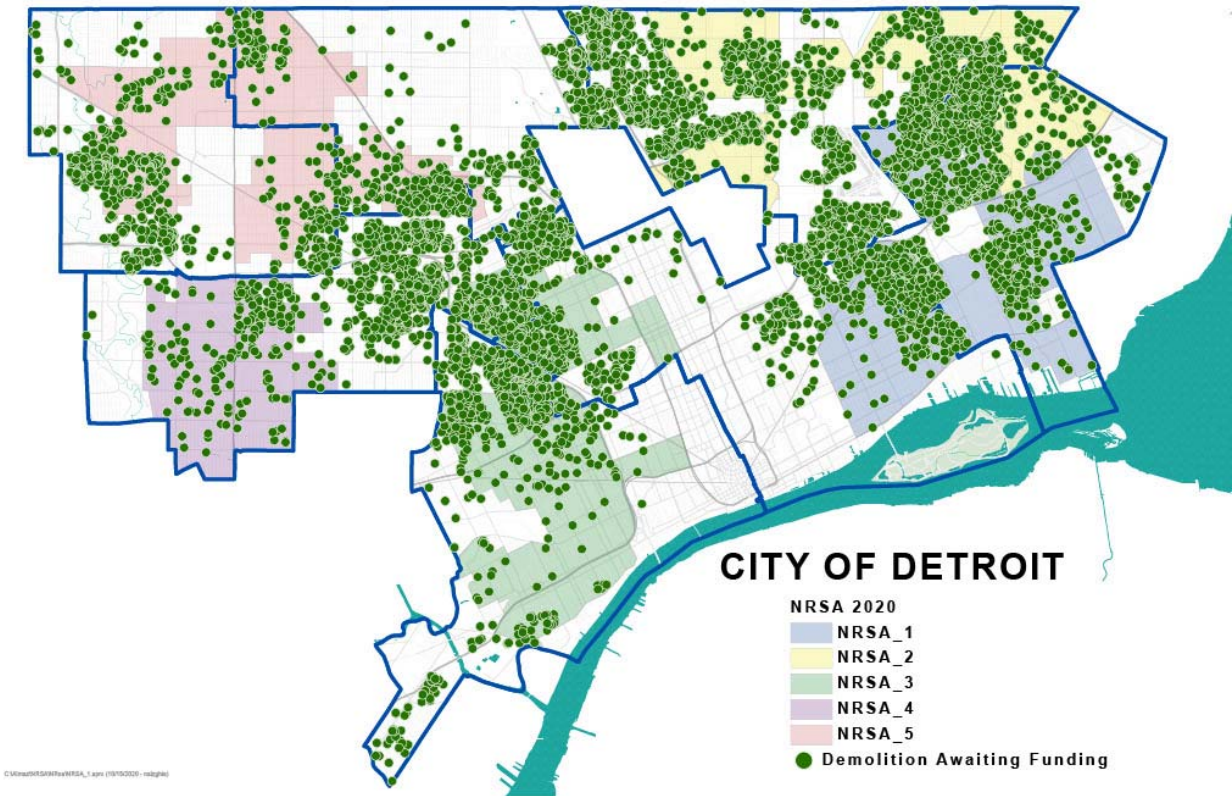
3. Do you or anyone in your household have a disability? *(Please circle your answer.) Yes / No / Prefer not to answer*

4. How many people live in your household (including yourself)? *(Please select only one response.)*

- |                         |                         |                         |                              |
|-------------------------|-------------------------|-------------------------|------------------------------|
| <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4      |
| <input type="radio"/> 5 | <input type="radio"/> 6 | <input type="radio"/> 7 | <input type="radio"/> Over 7 |

4b. How many people in your household are under the age of 18 years old? \_\_\_\_

# Attachment E: FY 2020-2024 Demolition Map



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