



CITY OF WARREN

**2026-2027 HOUSING AND COMMUNITY DEVELOPMENT
PROPOSED ACTION PLAN**

Made Available for Public Comment

Executive Summary

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

1. Introduction

The City of Warren has a Housing and Community Development Consolidated Plan for the period July 1, 2022 - June 30, 2027. The purpose of the Consolidated Plan is to achieve the goals of providing decent housing, creating a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons. The Consolidated Plan is a five-year Strategic Plan that identifies housing and community development needs for the City of Warren and contains goals, objectives, and strategies for addressing the highest priority needs. It also assesses the housing needs of persons living with HIV/AIDS (PLWH/A) in the Warren EMA (Warren-Farmington Hills-Troy Metropolitan Statistical Area composed of Lapeer, Livingston, Macomb, Oakland, and St. Clair Counties) and contains long term goals, objectives, and strategies for addressing the highest priority housing needs of PLWH/A. The 2026-2027 Action Plan covers the 12-month period July 1, 2026 - June 30, 2027. It serves as the budget and application for Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Housing Opportunities for Persons with HIV/AIDS (HOPWA) funds and lists specific actions or activities that will be undertaken during the year to implement the strategies in the Consolidated Plan. The Action Plan also indicates the measurable outcomes or accomplishments that can be expected from the completion of each activity. The projects and activities the City proposes funding with 2026-2027 CDBG, HOME, and HOPWA funds are listed in Appendix B: Proposed Budgets, along with the allocation for each.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The long-term goals of the City's current five-year strategic plan are:

- 1) To provide decent housing
- 2) To provide a suitable living environment
- 3) To expand economic opportunities for very low-, low- and moderate-income Warren residents. (No changes to the goals are proposed).

A strategic plan has been developed to meet the City's priority needs. Four objectives established to meet the City's priority housing and community development needs are listed below in order of priority. They are followed by a fifth objective established to meet the housing needs of PLWH/A (Persons Living with HIV/AIDS) in the Warren EMA.

1. Preserve existing single-family neighborhoods.
2. Preserve existing single family housing stock.
3. Encourage homeownership among very low-, low-, and moderate-income households and provide these households with opportunities to purchase affordable, decent, safe, and sanitary housing.
4. Encourage and cooperate with providers of shelter and support services for the homeless and with providers of homeless prevention services.
5. Provide income eligible PLWH/A in the 5 county Warren EMA with access to permanent, stable, decent, and affordable housing.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The activities the City has completed with its CDBG and HOME funds are succeeding in meeting the affordable housing and community development needs in the City. The overall goal of the City's Consolidated Housing and Community Development Plan is to provide decent, safe, and affordable housing and improved living environments for low- and moderate-income households. This goal is being pursued through activities in low- and moderate-income neighborhoods to upgrade the housing stock, improve the infrastructure, and other neighborhood services.

There are still several vacant substandard properties for available within the City. The cost of acquiring these homes and rehabilitating them to a level that makes them suitable for habitation is often more than market value. When these properties are purchased by households who will be occupants, the buyers often do not have the resources to make the needed repairs and end up living in substandard housing. To address these issues the City funds code enforcement and demolition activities to ensure occupied housing meets minimum habitability standards.

The City's performance administering HOPWA funds is satisfactory. The City successfully executed contracts with the Oakland Livingston Human Services Agency (OLHSA) to provide emergency housing assistance (short term assistance with rent, mortgage and utility payments and assistance with move-in expenses), housing support services (housing case management, assistance accessing available benefits and services, and life skill education), permanent housing placement (assistance with first month's rent and security deposits) and in home care for the medically fragile. The City has also contracted with OLHSA to administer Tenant Based Rental Assistance as the City's housing agent.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Prior to preparing the 2026-2027 Proposed Action Plan, the city held two public meetings to review the needs, goals, objectives, and strategies identified in the Consolidated Plan. On Feb. 2, 2026 there was a meeting to discuss HOPWA. A meeting to discuss CDBG and HOME were held on February 3. Notice of the meetings invited written comments and requests for funding specific activities in the 2026-2027 program year with CDBG, HOME, or HOPWA funds. All comments and proposals received were considered in preparing this Action Plan. The 2026-2027 Proposed Action Plan will be made available for public comment for a period of 30 days from March 18, 2026 through April 17, 2026. On April 14, 2026, a public hearing will be held before the Warren City Council to receive comments on the Proposed Plan. The 2026-2027 Action Plan will be finalized considering any comments received at the April 14, 2026 public hearing or submitted in writing prior to the close of the public comment period on April 17, 2026. The 2026-2027 Action Plan will be presented to the Warren City Council for adoption on May 12, 2026. The 2026-2027 funds allocated in the adopted Action Plan will be available for expenditure after the Action Plan is accepted by the U.S. Department of Housing and Urban Development (HUD) and CDBG, HOME and HOPWA Grant Agreements with the Federal Government are executed.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Please see attached appendices regarding public comments received.

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

All comments or views were accepted in formulating the plan.

7. Summary

Please see attached appendices for a summary of the requests for funds for the 2026-2027 CDBG, HOME, and HOPWA funds along with comments received.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

| Agency Role | Name | Department/Agency |
|-----------------------|--------|---------------------------------------|
| Lead Agency | WARREN | |
| CDBG Administrator | WARREN | City of Warren: Community Development |
| HOPWA Administrator | WARREN | City of Warren: Community Development |
| HOME Administrator | WARREN | City of Warren: Community Development |
| HOPWA-C Administrator | | |

Table 1 – Responsible Agencies

Narrative (optional)

The City of Warren operates under a strong Mayor/City Council form of government. City Council adopts the Consolidated Plan, which includes goals, objectives and strategies in the 5-year Strategic Plan and specific activities and budgets in the 1-year Action Plan. All amendments to the Consolidated Plan are adopted by City Council. The mayor is elected as the chief executive officer and is the head of the administrative branch of the city.

By resolution when accepting CDBG, HOME and HOPWA funds, the City Council authorizes the mayor to administer these programs. The mayor has made administration of these programs part of the duties of her appointed Director of the Department of Community Development, who is also the CDBG, HOME, and HOPWA Program Director. As program director, her appointee is responsible for preparing the Consolidated Plan and providing direction, staffing, and coordination for all Consolidated Plan activities. The program director is assisted by the other members of the Community Development staff that includes six permanent employees: a Community Development Supervisor; a Community Development Financial Assistant; 3 Community Development Technicians; and a Community Development Inspector. These employees are responsible for the administrative, financial, clerical, and activity delivery functions.

The mayor has also appointed a Community Development Committee (Committee) to make recommendations to the Mayor and the City Council about the administration of the community development programs. Representatives from the following departments sit on the Committee: Mayor's Office, Attorney's Office, Controller's Office, Public Service Department - Building Division, Public Service Department - Engineering Division, and the Planning Department. One (1) member of City Council is selected by the Council to sit as a non-voting member on the Committee.

At each Committee meeting, the progress of all ongoing housing and community development activities is reviewed. The Committee provides program oversight and technical advice, making recommendations on how staff should proceed with the operation or administration of each activity. The Committee reviews all bills and makes recommendations regarding payments that are forwarded to City Council for final approval.

The representative from the Attorney's Office addresses legal questions at the meetings and reviews all contract documents associated with the operation of these programs. The mayor's assistant ensures that there is ongoing communication with the mayor. In addition, staff uses the resources of other city departments, as necessary, to coordinate Consolidated Plan activities.

The city does have a housing commission, but it is not part of the team that is responsible for administration of the CDBG, HOME, and HOPWA Programs.

Consolidated Plan Public Contact Information

Angela Tarasenko
City of Warren
Community Development
One City Square- Suite 210
Warren, MI 48093
atarasenko@cityofwarren.org
Office: (586) 574-4686

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Warren's Community Development Department undertook an extensive process to engage other municipal departments, sub recipient organizations, and other stakeholders to address the city's community development needs.

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

Many of the City's funded activities are carried out or supported by other city or county departments, developers, and sub-recipient organizations. These partner organizations and stakeholders bring expertise and on-the ground perspectives that play a crucial role in helping to identify priority community needs and strategies that comprise the Consolidated Plan.

The City is a member of the Macomb Regional Housing Partnership (MRHP) is a comprehensive, countywide, data-driven and collaborative approach to provide choices for safe, healthy, affordable, and attaining housing in Macomb County.

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

The City of Warren invited the Macomb County CoC, the Continuum of Care planning body, to participate in public meetings to identify priorities for this year's action plan. The City will also attend regular meetings of the Macomb County CoC in order to increase coordination of homeless services.

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

The Macomb County CoC participated in the development of this plan and the identification of priorities. Overall, there are several emergency shelters in the county, including the Macomb County Emergency Shelter Team (MCREST), Turning Point, and the Salvation Army MATTS. Maintaining these types of programs was identified as a priority by plan stakeholders, including the CoC and this plan supports continuing these services as an ongoing priority.

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | OAKLAND LIVINGSTON HUMAN SERVICE AGENCY - OLHSA |
| | Agency/Group/Organization Type | Housing Services-Persons with HIV/AIDS |
| | What section of the Plan was addressed by Consultation? | HOPWA Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | OLHSA was consulted on the housing and priority needs of persons living with HIV/AIDS in the Warren EMA (Oakland, Livingston, Macomb, Lapeer, and St Clair Counties). The consultation provided evidence of a link between stable housing and the ability to participate in HIV care. Proposed activities will center around stably housing clients and provide them supportive services to sustain positive changes. |
| 2 | Agency/Group/Organization | Care House |
| | Agency/Group/Organization Type | Services-Children Services - Victims |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Care House/Macomb County Child Advocacy Center was consulted on the needs of children and their families. The Proposed activities will center around providing assistance to families in Warren who are victims of abuse. |
| 3 | Agency/Group/Organization | MCREST |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homelessness Strategy |

| | | |
|---|--|--|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | MCREST was consulted on the needs of the homeless. |
| 4 | Agency/Group/Organization | Turning Point |
| | Agency/Group/Organization Type | Services-Victims of Domestic Violence Services - Victims |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Families with children Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Turning Point was consulted on the needs of victims of domestic violence and their families. |
| 5 | Agency/Group/Organization | State of Michigan |
| | Agency/Group/Organization Type | Other government - State |
| | What section of the Plan was addressed by Consultation? | Lead-based Paint Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The State of MI was consulted on the lead based paint strategy. |

| | | |
|---|--|---|
| 6 | Agency/Group/Organization | City of Warren |
| | Agency/Group/Organization Type | Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management |
| | What section of the Plan was addressed by Consultation? | Resilience specific |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The City consults with various departments who are responsible for management of flood prone areas, public land or water resources and emergency management agencies. These include but are not limited to the City's Engineering Division, Police and Fire, and DPW. |
| 7 | Agency/Group/Organization | Sterling Heights regional chamber of Commerce |
| | Agency/Group/Organization Type | Regional organization Planning organization Business and Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Economic Development |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Sterling Heights Regional Chamber of Commerce was consulted on the needs of businesses. |
| 8 | Agency/Group/Organization | Federal Communications Commission |
| | Agency/Group/Organization Type | Other government - Federal |

| | | |
|----|--|--|
| | What section of the Plan was addressed by Consultation? | Broadband internet neds |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Internet search for data related to the broadband internet needs for Macomb County. https://broadbandmap.fcc.gov |
| 9 | Agency/Group/Organization | Fair Housing Center of Metro Detroit |
| | Agency/Group/Organization Type | Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done through a review of their website and the assessment of fair housing report. The Fair Housing Center (FHC) of Metropolitan Detroit conducts training, fair housing tests, and represent fair housing cases in Metro Detroit. The City will partner with the organization on training and fair housing conferences. |
| 10 | Agency/Group/Organization | Macomb County Health Department |
| | Agency/Group/Organization Type | Services-Persons with HIV/AIDS Health Agency Child Welfare Agency Other government - County |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs HOPWA Strategy Lead-based Paint Strategy |

| | | |
|----|--|--|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? The Health Department was consulted via email, teleconference, and their website. This coordination will allow us to determine the best program strategy. Consultation was also done with the HOPWA coordinator regarding the HIV/AIDS and HOPWA programs. This coordination helps define Consolidated Plan HIV/AIDS strategies. The Health Department leads the Lead Safe working group that meets monthly to drives strategies around lead poisoning, and refers eligible households impacted by lead based paint. |
| 11 | Agency/Group/Organization | Macomb County CoC |
| | Agency/Group/Organization Type | Services - Housing Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources, and the knowledge and awareness of agency services to better serve clients. |

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

Several other public service organizations were invited to participate in the consultation process but did not respond to the invitation.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|-------------------|---|
| Continuum of Care | Macomb County CoC | Collaboration between CoC will continue to impact the Action Plan homeless goals. |
| Master Plan | City of Warren | The Master Plan outlines local policy supporting the plan project and activity development. |

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

On January 14, 2026 an ad was published in the Warren Weekly indicating that the City was seeking input into the development of its 2026-2027 Housing and Community Development Action Plan HOPWA (Housing Opportunities for Persons with HIV/AIDS), HOME (HOME Investment Partnerships Program) and CDBG (Community Development Block Grant Program) Budgets. A special notice regarding only the HOPWA program was published in the Detroit News to reach all five counties (Lapeer, Livingston, Macomb, Oakland, and St. Clair) in the Warren EMA. The notices let interested parties know that they could submit comments directly to the City's Community Development staff or speak at public meetings scheduled as follows:

Meeting to Discuss HOPWA

Feb 2, 2026 at 10:00 a.m. - Warren City Hall

Meeting to Discuss CDBG & HOME

Feb 3, 2026 at 10:00 a.m. - Warren City Hall

Known affordable housing providers, housing support service providers and other parties who might have an interest in providing input into the development of the plan were sent individual notice of the meetings. The City also welcomed comments on the Development of the Action Plan from those who were unable to attend the meetings until the end of the comment period.

The City will have a public hearing on April 14th to receive comments on the Proposed Plan. Interested parties were also permitted to turn in comments prior to the close of the comment period.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|---|------------------------------|--|---------------------|
| 1 | Public Meeting | Non-targeted/broad community | This meeting was to discuss the 2026-2027 HOPWA grant and how funds should be allocated based on the current needs of persons living with HIV/Aids in the Warren EMA. | See attached | See attached | |
| 2 | Public Meeting | Non-targeted/broad community | This meeting was to discuss the 2026-2027 CDBG & HOME grants and how funds should be allocated. | See attached | See attached | |
| 3 | Newspaper Ad | Non-targeted/broad community | Ads were placed in the Warren Weekly as well as the Detroit News (HOPWA Program) providing notice of the meetings and where to submit comments. | | | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|------------------------------|--|------------------------------|--|---------------------|
| 4 | Internet Outreach | Non-targeted/broad community | Notice of Development of the Action Plan and Notice of Proposed Plan were posted on the City Website and invited to submit comments. | | | |
| 5 | Public Meeting | Non-targeted/broad community | This meeting was to discuss the proposed 2026-2027 CDBG, HOME, & HOPWA grants and how funds were allocated. | | | |
| 6 | Newspaper Ad | Non-targeted/broad community | Ads were placed in the Warren Weekly as well as the Detroit News (HOPWA Program) providing notice of the public hearing and where to submit comments | | | |

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Below please find the amount of expected 2026-2027 funds for each of the respective grants.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|--------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 950,000.00 | 150,000.00 | 0.00 | 1,100,000.00 | 0.00 | No prior year resources. Anticipated program income. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|--------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 400,000.00 | 453,156.00 | 0.00 | 853,156.00 | 0.00 | No prior year resources. Anticipated program income. |
| HOPWA | public - federal | Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA | 1,350,000.00 | 0.00 | 0.00 | 1,350,000.00 | 0.00 | No prior year resources, or program income |

Table 5 - Expected Resources – Priority Table

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

A local match equal to 25 percent of the HOME entitlement expended for non-administrative purposes is required. Expenditures for administration are limited to 10% of the entitlement amount. The City intends to expend this full amount for administration. Therefore, the City is required to make a local match equal to \$90,000 based on a HOME entitlement of \$400,000. Eligible forms of matching contributions subject to program restrictions include: cash from non-federal sources; taxes, fees, or charges which are waived, foregone, or deferred in a manner that achieves affordability of housing assisted with HOME funds; the value, before the HOME assistance is provided and minus any debt burden, lien, or other encumbrance, of donated land or other real property; the cost of investment, made with non-federal resources, in infrastructure that the City documents are directly required for affordable housing assisted with HOME funds; proceeds from multifamily affordable housing and single-family project bond financing; and the reasonable value of site preparation and construction materials, not acquired with federal resources and any donated or voluntary labor in connection with the site preparation for, or construction or rehabilitation of, affordable housing. The City anticipates using the following sources of match to meet this obligation: Grant funds received from the Federal Home Loan Bank. For the past several years, local banks have sponsored applications submitted by Warren residents and home-buyers for grants made available through various Federal Home Loan Bank programs. During the previous program year, Southwest Housing developed 1 new homes with HOME funds. This amount will be counted as non-cash match. The FHLBI Home Ownership Program (HOP) and Neighborhood Stabilization Assistance Program (NSA) provides non-federal funds to eligible home-buyers for down payment assistance. Similarly Bank of America provides non-federal funds through its Welcome Home Program to eligible home-buyers for down payment assistance. The City will encourage families buying housing developed with City of Warren HOME or NSP funds to take advantage of these programs. The value of any assistance they receive will be counted as match. Grants from the non-federal sources for weatherization or energy improvements at home rehabilitated with HOME, NSP, or CDBG funds administered by the Macomb County Community Services Agency. Waived bank fees for the first time home-buyers purchasing homes constructed or rehabilitated with HOME, NSP or CDBG fund. Waived fees for appraisals, surveys, real estate closings and other professional services. Donated land and labor.

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

The City is exploring the use of tax reverted properties for some affordable housing projects identified in the plan.

Discussion

Above please find a list of the expected resources for three (3) of the Federal grants administered by the City of Warren along with a discussion on how these funds will be leveraged.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|--|----------------------------------|---|---|
| 1 | Preserve existing single family neighborhoods | 2022 | 2026 | Non-Housing Community Development | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren | Reversal of Neighborhood Decline | CDBG: \$660,000.00 HOPWA: \$.00 HOME: \$.00 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 250 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|--------------------|--|--|--|--|
| 2 | Preserve existing single family housing stock | 2022 | 2026 | Affordable Housing | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren | Rehabilitation of owner occupied housing | CDBG: \$440,000.00 HOPWA: \$.00 HOME: \$361,517.00 | Homeowner Housing Rehabilitated: 15 Household Housing Unit |
| 3 | Encourage Homeownership | 2022 | 2026 | Affordable Housing | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren | Increased Homeownership | CDBG: \$.00 HOPWA: \$.00 HOME: \$491,693.00 | Homeowner Housing Added: 1 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|----------------------------|--|---|--------------------------|--|
| 4 | Homeless Prevention Services | 2022 | 2026 | Homeless | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren | Housing & Supportive Services for the Homeless | CDBG: \$38,000.00 | Homelessness Prevention: 20 Persons Assisted |
| 5 | Access to affordable housing for PLWH/A | 2022 | 2026 | Non-Homeless Special Needs | Warren EMA | Housing & supportive services for special needs Long term Assistance with rent & mortgage Housing/ Resource Identification Emergency Assistance with Rent, Mortgage, Utility | HOPWA: \$1,350,000.00 | Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homelessness Prevention: 20 Persons Assisted |

Table 6 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Preserve existing single family neighborhoods |
| | Goal Description | |
| 2 | Goal Name | Preserve existing single family housing stock |
| | Goal Description | |
| 3 | Goal Name | Encourage Homeownership |
| | Goal Description | |
| 4 | Goal Name | Homeless Prevention Services |
| | Goal Description | |
| 5 | Goal Name | Access to affordable housing for PLWH/A |
| | Goal Description | |

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects have been proposed in this years action plan in order to help meet the needs and goals identified in the 5 year Strategic Plan.

Projects

| # | Project Name |
|----|---|
| 1 | 2026 CDBG Housing |
| 2 | 2026 CDBG Public Services |
| 3 | 2026 CDBG Public Improvements |
| 4 | 2026 CDBG Admin/ Planning/ Fair Housing |
| 5 | 2026 CHDO Housing Development |
| 6 | 2026 HOME Owner Rehab 3160 |
| 7 | 2026 Housing Development |
| 8 | 2026 HOME Admin Planning |
| 9 | 2026-2029 City of Warren MIH-26F-002 (COW) |
| 10 | 2026-2029 Oakland Livingston Human Service Agency MIH-26F-002 (OLHSA) |

Table 7 - Project Information

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

Special non-homeless subpopulations include the frail elderly, elderly, physically disabled, developmentally disabled, persons with severe mental illness, persons with alcohol or other drug addictions, and PLWH/A. As discussed in the Consolidated Plan, assisting members of special non-homeless subpopulations is a high priority need. The City’s regular housing activities including owner rehabilitation, and new construction which are available to members of these subpopulations provided they meet all other activity requirements (for example, ability to obtain mortgage financing for purchase programs, housing payment current for rehabilitation loan programs, etc.). In addition, Chore services such as assistance with lawn cutting and snow removal will be made available to homeowners with physical disabilities as well as the elderly. Except for PLWH/A, the city has neither the resources nor the personnel to develop housing to meet the housing needs of these specific subpopulations. The City will consider issuing certificates of consistency for other agencies proposing to develop housing to meet the needs of all special subpopulations.

These special subpopulations also have needs for supportive services. In addition to counseling specific

to each subpopulation, the supportive service needs of limited income members of these groups include chore services, housing rehabilitation, transportation, food service, medical assistance, and prescription drug assistance. Services available to meet these needs in general are discussed in the Consolidated Plan.

AP-38 Project Summary
Project Summary Information

| | | |
|---|--|---|
| 1 | Project Name | 2026 CDBG Housing |
| | Target Area | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren |
| | Goals Supported | Preserve existing single family neighborhoods |
| | Needs Addressed | Rehabilitation of owner occupied housing Reversal of Neighborhood Decline Correction of Environmental Problems |
| | Funding | CDBG: \$440,000.00 |
| | Description | The City's residential rehabilitation program is open City wide to income eligible (under 80%) homeowners on a first-come first serve basis. Applications for the City's rehab program are available on the City's website, as well as the Community Development Offices at City Hall. Code enforcement that is conducted using CDBG funds is limited to the City's eligible areas (Sections 31-36) or from 8 to 9 Mile Roads from Hayes to Dequindre. |
| | Target Date | 6/30/2033 |
| | Estimate the number and type of families that will benefit from the proposed activities | The City's residential rehabilitation loan program is open City wide to households that are income eligible (below 80% AMI). Approximately 7-10 families would benefit from this activity. An estimate of the type of families that would benefit from the activity is as follows: 3 very low income (30%), 5 low income (50%), and 2 moderate income (under 80%). |
| | Location Description | The City's residential rehabilitation program is open City wide to income eligible (under 80%) homeowners on a first-come first serve basis. Applications for the City's rehab program are available on the City's website, as well as the Community Development Offices at City Hall. Code enforcement that is conducted using CDBG funds is limited to the City's eligible areas (Sections 31-36) or from 8 to 9 Mile Roads from Hayes to Dequindre. |
| | Planned Activities | The City plans to undertake the following housing projects utilizing CDBG funds: Residential Rehab and Code enforcement. |
| | Project Name | 2026 CDBG Public Services |

| | | |
|----------|--|---|
| 2 | Target Area | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren |
| | Goals Supported | Preserve existing single family neighborhoods Homeless Prevention Services |
| | Needs Addressed | Senior Services Housing & Supportive Services for the Homeless Child Advocacy Services Housing Support for Victims of Domestic Violence |
| | Funding | CDBG: \$140,000.00 |
| | Description | The city offers assistance to seniors for grass and snow services, homeless prevention services, assistance to homeless shelters, and child advocacy services for its public service activities. |
| | Target Date | 6/30/2033 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approx. 50 low-income seniors will receive assistance with grass and snow. Approx. 30 low-income households will receive assistance with rent, mortgage, and utilities Approx. 25 very low-income persons will be provided overnight shelter. |
| | Location Description | Public services paid under this project is open to resident's city wide such as seniors, homeless prevention, etc. |
| | Planned Activities | The city offers assistance to seniors for grass and snow services, homeless prevention services, assistance to homeless shelters, and child advocacy services for its public service activities. |
| 3 | Project Name | 2026 CDBG Public Improvements |
| | Target Area | South East Warren South West Warren |
| | Goals Supported | Preserve existing single family neighborhoods |
| | Needs Addressed | Street Repair/Reconstruction Parks & Recreation Facility Improvements |
| | Funding | CDBG: \$300,000.00 |

| | | |
|----------|--|---|
| | Description | The city has 2 public improvement projects scheduled for the South Warren. One in the South West target area and one in South East target area. |
| | Target Date | 6/30/2033 |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that approx. 300 low to moderate income households will benefit from the street improvement and park improvement projects. |
| | Location Description | The city has 2 public improvement projects scheduled for the South Warren. One in the South West target area and one in South East target area. |
| | Planned Activities | The city has a road improvement project slated for Fairfield Ave as well as improvements to the parking lot at Shaw Park. |
| 4 | Project Name | 2026 CDBG Admin/ Planning/ Fair Housing |
| | Target Area | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren |
| | Goals Supported | Preserve existing single family neighborhoods |
| | Needs Addressed | Rehabilitation of owner occupied housing |
| | Funding | CDBG: \$220,000.00 |
| | Description | Admin and planning for the City's CDBG Grant. |
| | Target Date | 6/30/2033 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A - Admin Funds |
| | Location Description | City wide. |
| | Planned Activities | CDBG Admin. |
| | Project Name | 2026 CHDO Housing Development |

| | | |
|---------------------------|--|--|
| 5 | Target Area | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren |
| | Goals Supported | Encourage Homeownership |
| | Needs Addressed | Increased Homeownership |
| | Funding | HOME: \$60,000.00 |
| | Description | The city intends to build new or substantially rehabilitate single family homes with this funding. Often the city uses tax foreclosed properties and builds new single-family homes on vacant parcels. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that one low-income family will benefit from this affordable housing project. |
| | Location Description | The location of this housing development project is yet to be determined, but will most likely take place south of 11 mile in the city's south end. |
| Planned Activities | The city intends to build new or substantially rehabilitate single family homes with this funding. Often the city uses tax foreclosed properties and builds new single-family homes on vacant parcels. | |
| 6 | Project Name | 2026 HOME Owner Rehab 3160 |
| | Target Area | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren |
| | Goals Supported | Preserve existing single family housing stock |
| | Needs Addressed | Rehabilitation of owner occupied housing |
| | Funding | HOME: \$316,201.00 |
| | Description | |
| | | |

| | | |
|----------|--|---|
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that 10 low-income families will have their homes rehabilitated with this funding. |
| | Location Description | The city's residential rehab program is open city wide to income eligible households. |
| | Planned Activities | Rehab of existing single-family housing. |
| 7 | Project Name | 2026 Housing Development |
| | Target Area | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren |
| | Goals Supported | Preserve existing single family neighborhoods |
| | Needs Addressed | Increased Homeownership |
| | Funding | HOME: \$391,639.00 |
| | Description | |
| | Target Date | 6/30/2033 |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that one low-income family will benefit from this affordable housing project. |
| | Location Description | The location of the housing unit is yet to be determined, but will most likely be completed south of 11 mile in the city's south end. |
| | Planned Activities | Build/ rehab a single-family home with this funding. |
| | Project Name | 2026 HOME Admin Planning |

| | | |
|--|--|---|
| 8 | Target Area | North East Warren South East Warren North Van Dyke Warren South Van Dyke Warren North West Warren South West Warren |
| | Goals Supported | Preserve existing single family neighborhoods |
| | Needs Addressed | Rehabilitation of owner occupied housing |
| | Funding | HOME: \$85,316.00 |
| | Description | Administration of the City's HOME funds |
| | Target Date | 6/30/2033 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A Admin funds |
| | Location Description | N/A Admin funds |
| | Planned Activities | Administration of the City's HOME funds |
| | 9 | Project Name |
| Target Area | | Warren EMA |
| Goals Supported | | Access to affordable housing for PLWH/A |
| Needs Addressed | | Housing & supportive services for special needs Long term Assistance with rent & mortgage Housing/ Resource Identification Emergency Assistance with Rent, Mortgage, Utility |
| Funding | | HOPWA: \$40,500.00 |
| Description | | |
| Target Date | | 6/30/2028 |
| Estimate the number and type of families that will benefit from the proposed activities | | N/A - HOPWA Admin funds |
| Location Description | | N/A - HOPWA Admin funds |

| | | |
|-----------|--|---|
| | Planned Activities | Admin of the City's HOPWA program. |
| 10 | Project Name | 2026-2029 Oakland Livingston Human Service Agency MIH-26F-002 (OLHSA) |
| | Target Area | Warren EMA |
| | Goals Supported | Access to affordable housing for PLWH/A |
| | Needs Addressed | Housing & supportive services for special needs Long term Assistance with rent & mortgage Housing/ Resource Identification Emergency Assistance with Rent, Mortgage, Utility |
| | Funding | HOPWA: \$1,309,500.00 |
| | Description | |
| | Target Date | 6/30/2028 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately, 100 low-income households will receive Housing Case Management, 15 low income households will receive STRMU, and 5 low income families will receive PHP. |
| | Location Description | These activities are open to eligible households in the Warren EMA which is the 5-county region including Macomb, Oakland, Livingston, St. Clair, and Lapeer counties. |
| | Planned Activities | The City's project sponsor, OLHSA, intends to provide PHP, STMRU, TBRA, and Supportive Services to eligible persons living with HIV/AIDS in the Warren EMA. |

AP-50 Geographic Distribution – 91.220(f)

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

To facilitate the analysis of community demographics and housing market conditions, the City has been divided into six (6) geographic regions. The name and outline of each region is shown on Map 1 (Consolidated Plan Regions). These regions are designated as follows: North-West, North Van Dyke Corridor, North-East, South-West, South Van Dyke Corridor, and South-East. The northern regions are separated from the southern by I-696. The western regions are separated from the Van Dyke Corridor by the Mound Road Industrial Corridor. Hoover Road separates the eastern regions from the Van Dyke Corridor. Traditionally, the City has been divided into four (4) quadrants for the purpose of analyzing community characteristics. This division of the City into six (6) regions has the advantage of grouping the City's oldest residential neighborhoods, located both east and west of Van Dyke Avenue in South Warren, into a single geographic region called the South Van Dyke Corridor.

Warren EMA: Consists of Oakland, Macomb, Lapeer, Livingston, and St. Clair County

Geographic Distribution

| Target Area | Percentage of Funds |
|-----------------------|---------------------|
| North East Warren | 5 |
| South East Warren | 45 |
| North Van Dyke Warren | 15 |
| South Van Dyke Warren | 5 |
| North West Warren | 5 |
| South West Warren | 25 |
| Warren EMA | 100 |

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for prioritizing the allocation of investment of HOME and CDBG funds to the Southern portion of the City is because these are the areas with the oldest housing stock and the greatest percentage of low income households.

One hundred percent of the HOPWA funds will be spent in the Warren EMA (Oakland, Macomb, Lapeer, St. Clair, and Livingston Counties). Following the distribution of persons living with HIV/AIDS in these counties approximately 2/3 of the funds will be expended to serve residents of Oakland County, 1/4 to

serve residents of Macomb County, and the balance will be expended in the remaining counties.

Discussion

The City has been divided into six (6) geographic regions. These regions are designated as follows: North-West, North Van Dyke Corridor, North-East, South-West, South Van Dyke Corridor, and South-East. The northern regions are separated from the southern by I-696. The western regions are separated from the Van Dyke Corridor by the Mound Road Industrial Corridor. Hoover Road separates the eastern regions from the Van Dyke Corridor. Traditionally, the City has been divided into four (4) quadrants for the purpose of analyzing community characteristics. This division of the City into six (6) regions has the advantage of grouping the City's oldest residential neighborhoods, located both east and west of Van Dyke Avenue in South Warren, into a single geographic region called the South Van Dyke Corridor. The South Van Dyke Corridor has the highest concentration of low income and minority residents. Likewise, most of the funding was designated to this region.

Warren EMA: Consists of Oakland, Macomb, Lapeer, Livingston, and St. Clair County

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One of the high priority needs identified is to maintain the supply of affordable housing. Therefore, a large portion of the City’s activities are structured toward fostering and maintaining affordable housing. For example, the rehabilitation projects are designed to maintain affordable housing in a decent, safe, and sanitary condition. The CHDO Housing Development Project is designed to add new units or return existing units to the affordable housing market. The other neighborhood revitalization activities such as code enforcement and street improvements are designed to improve the environment in which affordable housing exists.

| One Year Goals for the Number of Households to be Supported | |
|---|----|
| Homeless | 0 |
| Non-Homeless | 37 |
| Special-Needs | 30 |
| Total | 67 |

Table 9 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|----|
| Rental Assistance | 25 |
| The Production of New Units | 1 |
| Rehab of Existing Units | 15 |
| Acquisition of Existing Units | 1 |
| Total | 42 |

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The affordable housing the city plans to construct meets the definition of 92.254 for homeownership. Moreover, the single family homes are constructed and sold to low income buyers. Down payment assistance is provided to the buyer based on need and the period of affordability is determined on the amount of assistance provided. The city utilizes a recapture provision to ensure affordability.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Warren does not have any PHAs. (Public Housing Authorities)

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

N/A.

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

N/A.

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

N/A.

Discussion

N/A.

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

Introduction

The needs of the homeless in Warren are largely met by a network of housing and service providers that serve the entire county. These facilities and agencies were described in the Consolidated Plan. The City is sympathetic to the needs of the homeless and does have an ongoing relationship with these agencies. The City consults with them and coordinated preparation of the Consolidated and Annual Action Plan with their input.

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

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

The City has limited resources to reach out to homeless persons and access their individual needs. The City makes necessary referrals to Macomb Community Action, which serves as Macomb County's Housing Assessment and Resource Agency/ single point of entry for homeless and those at risk of homelessness. Macomb Community Action can provide the most current information on resources available for those households that are homeless, or at risk of becoming homeless

Addressing the emergency shelter and transitional housing needs of homeless persons

The City has allocated \$32,000 in this years action plan to two providers of emergency shelter. The City has also allocated funding to provide homeless prevention services to those residents at risk of becoming homeless.

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

The City provides funding towards the cost of the Continuum of Care (CoC) Coordinator position and coordination activities. The Coordinator oversees Macomb County's CoC, including applying for State and Federal grants to assist the homeless persons of Macomb County. This necessary funding helps those chronically homeless individuals and families with children receive the assistance needed to transition to independent living.

Helping low-income individuals and families avoid becoming homeless, especially extremely

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

In general, the City does not have the personnel or funding to directly address the needs of the homeless. Limited funding is allocated in this Action Plan to the Society of St. Vincent de Paul which provides financial assistance to prevent homelessness through its existing network of parish conferences. The City will reimburse St. Vincent de Paul for services provided to Warren residents limited to food, utility payments, rent/mortgage payments (including move-in expenses: security deposits and first month's rent), medical expense payments, emergency home repair payments, and employment – related transportation assistance. The CoC also provides homeless prevention services in addition to homeless services.

Discussion

Housing and supportive services for non-homeless special needs persons:

-Elderly/ frail elderly and persons with disabilities - The City in partnership with Macomb County provides low income seniors and those with disabilities with lawn cutting and snow removal. This service relieves the burden on this population and allows many seniors to remain in their homes. The County's Office of Seniors Services also provides wheel chair ramps, and home injury control. The City also provides this assistance to seniors under its residential rehab program.

-Persons living with HIV/AIDS - The City provides housing and supportive services to low income persons living with HIV/Aids in the 5 County region. The City's project sponsor, OLHSA, provides assistance in the form of tenant based rental assistance, Short term rent mortgage and utility assistance (STRMU), Permanent housing placement, non-medical assistance to medically fragile clients, and resource identification.

AP-70 HOPWA Goals– 91.220 (I)(3)

| One year goals for the number of households to be provided housing through the use of HOPWA for: | |
|--|-----------|
| Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family | 15 |
| Tenant-based rental assistance | 50 |
| Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds | 0 |
| Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds | 0 |
| Total | 65 |

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

Introduction:

The Housing Market Conditions portion of the Consolidated Plan has demonstrated that the City of Warren maintains diversity in the type and cost of housing available for sale or rent. In general, the housing in the older, southern region of the City is among the most affordable in Macomb County. The City strives to make affordable housing both possible and practical. No barriers to the development, maintenance, or improvement of affordable housing have been identified in the City's current ordinances, land use and zoning policies.

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

The most common residential zoning district in the City of Warren is R-1-C, which requires a minimum of 60 feet in width, 120 feet in depth and 7,200 square feet in site area. However, most of the subdivisions in the older, southern regions of the City were platted long before the Zoning Ordinance was adopted by the City. As such, many of the subdivisions contain 30-40 foot wide platted lots. The City allows the construction of single-family homes on these lots, provided that they meet the minimum setback requirements. The City's Zoning Ordinance actually provides less stringent side setback requirements on lots containing less than 60 feet in width in order to better facilitate construction and in-fill development of affordable housing in these older neighborhoods of the City.

The City has recently revised the Zoning Ordinance with regard to the minimum size of new single-family homes throughout the City. The revisions require that any proposed new single-family home be no less than the average square foot floor area of existing homes located within a 300 foot radius of the proposed site. However, since the average square foot floor area in the southern regions of the City is 1,032 sq. ft., this requirement does not put undue burden on developers to construct costly, large homes in the areas of the City considered the most affordable. In fact, single-family homes as small as 880 square feet may be permitted on some sites in the City as long as the minimum setback requirements are met. The intention of the recent Zoning Ordinance revision is to encourage the construction of homes that blend into the existing neighborhoods. This revision has not been a detriment to the construction of modest and affordable housing.

In addition to the concessions for affordable housing provided in the Zoning Ordinance, the City also has a timely and cost efficient review process for the new construction of single-family homes. One department coordinates the process through final approval, which generally takes between 2 to 4 weeks. Unlike many communities, the City of Warren has not set forth design guidelines and exterior material requirements for general single-family construction. This provides developers with the

opportunity to take advantage of less expensive building materials, such as vinyl siding.

The State of Michigan is considering adopting a new Energy Code, which will raise the cost of building a new home with increased insulation requirements, etc. However, this initial investment will save homeowners money on heating costs as it provides a more efficient home. It is not yet known how enforcement of this new Energy Code will impact the cost of rehabilitation.

Discussion:

The City's Property Maintenance Ordinance governs the maintenance of existing housing. It is a flexible set of minimum standards designed to encourage the preservation of the existing housing stock. Vacant homes must receive a certificate of occupancy, confirming compliance with the Property Maintenance Ordinance before they can be reoccupied. Abatement of vacant homes that don't comply with the Property Maintenance Ordinance through demolition is only recommended by the City as a last resort. Owners of deteriorated homes are given every opportunity to have their home repaired before the City takes steps to have them removed through nuisance abatement.

General home maintenance improvements, such as new windows, siding, roof, etc., are encouraged by the City and do not generate an increase in a home's assessed values. Understandably, however, improvements which increase the size of a home will produce an increase.

AP-85 Other Actions – 91.220(k)

Introduction:

The following sections describe the actions the City plans to undertake with regards to affordable and fair housing, lead based paint, reducing poverty level families, and the coordination of housing providers.

Actions planned to address obstacles to meeting underserved needs

In order to address the obstacles to meeting underserved needs the City plans to work collaboratively with other jurisdictions and the County to pool resources and coordinate efforts.

Actions planned to foster and maintain affordable housing

The City's entire Action Plan is directed toward fostering and maintaining affordable housing. For example, the rehabilitation projects are designed to maintain affordable housing in decent, safe, and sanitary condition. The CHDO Housing Development Project is designed to add new units or return existing units to the affordable housing market. The other neighborhood revitalization activities such as code enforcement, and street improvements, are designed to improve the environment in which affordable housing exists. No existing public policies have been identified as barriers to affordable housing.

Actions planned to reduce lead-based paint hazards

In compliance with HUD regulations, all housing constructed before 1978 that will be rehabilitated using CDBG or HOME funds is evaluated by a State Certified Risk Assessor, who conducts a complete interior and exterior paint inspection and risk assessment. All work that is necessary to address any existing lead-based paint hazards or hazards that will be created by the rehabilitation work (such as cutting intact surfaces that are covered with lead-based paint or replacing windows that are covered with lead-based paint that is in fair condition) is included in the rehabilitation specifications. Properly trained individuals are hired to complete this work. After any rehabilitation work is completed in residences where lead-based paint hazards were addressed, clearance examinations are conducted and the residence must pass clearance before the residents can reoccupy the area where the lead work occurred and before final payment is processed. When down payment assistance is requested to acquire a single-family residence constructed before 1978, a visual assessment of the residence will be conducted to identify deteriorated paint. If deteriorated paint is found it will either be assumed to be lead-based paint or the seller/buyer at their expense may hire a certified risk assessor to conduct tests to determine if there is lead-based paint on the surfaces with deteriorated paint. If deteriorated lead-based paint is found or assumed to be present, the seller/buyer at their expense must hire properly trained workers to stabilize the paint and the buyer/seller must have a clearance examination of the work site. The work sites must pass the clearance examination for the residence to be eligible to be purchased with down

payment assistance from the City.

The City was also recently awarded a Lead Based Paint Hazard Reduction Grant as well as Healthy Homes Supplemental funding. The City intends to eliminate lead hazards in eligible units of both owner occupied and rental housing with this funding.

Actions planned to reduce the number of poverty-level families

The types of programs that help raise families above the poverty level include job training and education, and the City is providing limited support for such programs:

MSUE offers Individual Money Management Counseling sessions to individuals who have an identified need for money management consultation such as rehabilitation loan recipients having difficulty making their house payments or families preparing to buy a home in Warren. Homebuyer education is mandatory for all homebuyer program applicants. MSUE offers classes that meet this requirement.

Actions planned to develop institutional structure

Macomb County provides a network of governmental, non-profit and private sector agencies that are working to meet housing and supportive service needs. The City of Warren is an active participant in this system. The City, through the Community Development Block Grant Program staff, also works cooperatively with HUD, SEMCOG, MSHDA, Macomb County and local non-profit housing and support service providers, and the Michigan State University Extension - Macomb Office (MSUE).

Staff has participated in the Macomb County Asset Building Coalition, which is an informal organization of nonprofits, lending institutions, social service agencies and local governments who have come together to organize free income tax preparation and e-filing for low income county residents. The goal is to ensure that all eligible individuals are receiving the Earned Income Tax Credit. The coalition also works to increase their financial literacy and provide them with money smart skills they can use to manage any tax refunds or credits they receive. The IRS provided staff that facilitated the formation of the coalition. The IRS has also provided free tax preparation software and the Volunteer Accounting Service Team (VAST) provided free training for volunteer tax preparers.

In southeastern Michigan, there is an existing network of organizations funded mainly through HOPWA or the Ryan White Care Act who provide a wide range of services to PLWH/A. The City of Detroit Health Department HOPWA Program staff and the State of Michigan Department of Community Health HOPWA Program staff have been especially helpful in providing Warren with information necessary to understand the needs of PLWH/A and the resources available to meet these needs. In addition, the Oakland Livingston Human Services Agency (OLHSA) the City's project sponsor for HOPWA activities maintains a close working relationship with the Case Management Organizations serving the Warren

EMA.

Macomb Community Action employs a Continuum of Care (CoC) Coordinator who oversees the development and implementation of the Macomb County CoC. Because homelessness has no geographic boundaries, the City provides partial funding for the salary of the CoC Coordinator. The CoC Coordinator is responsible for the following:

- Conducting research on the number and demographics of local homeless, shelter capacity and needed information including the biannual Point in Time Count, the annual housing inventory survey, and monitoring HMIS data.
- Developing a gaps analysis.
- Using the research and gaps analysis to develop short and long-term goals to address local homelessness.
- Working with MHC CoC committees and individual member agencies to coordinate services for the homeless.
- Implementing the Ten Year Plan to End Chronic Homelessness in Macomb County.
- Applying for funding, such as HUD's Targeted Homeless Assistance Grant and MSHDA's Emergency Shelter Grant to create additional capacity.

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

Non-profit organizations have become very important players in developing affordable housing. The coordination of public and private resources can often best be achieved by non-profit organizations. The advantages enjoyed by non-profits include creativity, flexibility and accessibility, intimate knowledge of the community, and ability to leverage financing from a variety of government and private sources. In terms of funding, non-profit organizations are often eligible for foundation grants not available to governmental or for-profit entities.

The potential for non-profit organizations and neighborhood associations to provide affordable housing is great. It is only hampered by the limited number of organizations with the capacity to enter the field. The City recently worked with the non-profit housing organization Southwest Housing Solutions. The City certified Southwest as a City of Warren Community Housing Development Organization (CHDO).

The private sector is often overlooked when the concept of affordable housing is mentioned; yet, it is the private sector that owns and operates the largest percentage of housing in our nation. The National Affordable Housing Act of 1990 refers frequently to the term public/private partnerships. In Warren, private developers and religious and ethnic associations own all of the subsidized housing complexes.

In the past, under certain Federal and State programs, private for profit developers were able to receive

grants, loans, mortgage financing, and mortgage insurance to build subsidized housing. These entities were also permitted to provide and administer housing subsidies to the families living in these complexes. The private developer should not be overlooked as a key resource for building affordable housing.

Discussion:

N/A.

Program Specific Requirements

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

Introduction:

The City of Warren anticipates a FY26 CDBG allocation is \$950,000. The City anticipates receiving approximately \$150,000 in CDBG program income during the fiscal year. The City's FY 26 HOME resources include \$400,000 in the fiscal year allocation, and \$453,156 in program income.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 80.00% |

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

No other forms of investment will be utilized beyond the City's fiscal year HOME allocation.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City has not, and does not intend, to utilize resale to ensure affordability of units acquired with HOME funds. If a homebuyer sells a home or ceases to use it as a principal residence during the affordability period, the direct HOME subsidy received by the homebuyer will be recaptured. Recapture means repayment of the HOME subsidy to the City's HOME Trust Fund.

Moreover, the City of Warren will recapture the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. The City's recapture amount is limited to the net proceeds available from the sale.

Ex) A homebuyer receives \$10,000 of HOME down payment assistance to purchase a home. The direct HOME subsidy to the homebuyer is \$10,000, which results in a five-year period of affordability. If the homebuyer sells the home after three years, the PJ would recapture, assuming that there are sufficient net proceeds, the entire \$10,000 direct HOME subsidy. The homebuyer would receive any net proceeds in excess of \$10,000.

In some cases, such as declining housing markets, the net proceeds available at the time of sale may be insufficient to recapture the entire direct HOME subsidy provided to the homebuyer. Since the HOME rule limits recapture to available net proceeds, the City can only recapture what is available from net proceeds.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

In order to ensure the affordability of units acquired with HOME funds the City does an extensive review at the time of eligibility. In reviewing a client's income, a housing debt to income ratio is conducted for potential homebuyers. Applicants housing debt to income ratio cannot exceed 30% to be eligible. If an applicant is found to be eligible, and purchases a City owned home, they are sent an annual recertification each year until the end of affordability period. This certification ensures the home buyer still resides in the home. If it is determined that the homebuyer no longer resides at the property, or is not using it as their principle place of residence, the recapture provision as stated above will be triggered.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to refinance debt secured by multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A.

HOPWA Related:

Method for selecting project sponsors -

The City accepted applications for funding during the beginning of the calendar year. A mailing was sent out, and an ad was placed in the local newspaper, and noticed placed on the City's website alerting interested parties that the City was accepting applications for funding. The City only received one application for funding from the Oakland Livingston Human Service Agency. The City also hosted several informational meetings to discuss funding and provide assistance on applications.

HOPWA Admin - The City plans to utilize the full amount of HOPWA Admin, 10%. The City/Grantee will be capped at 3%. While OLHSA, the City's project sponsor will be capped at 7%.

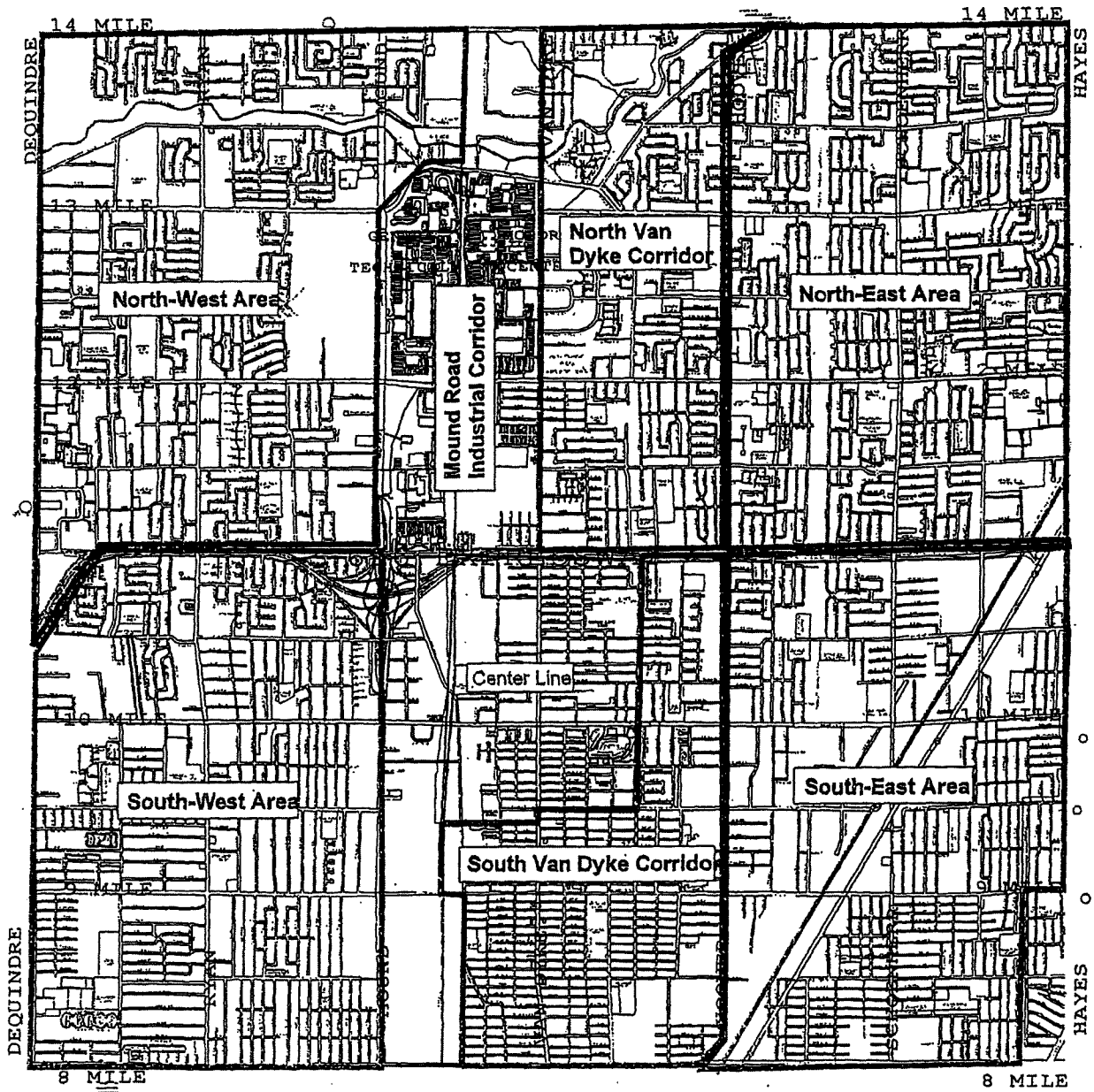


CITY OF WARREN

**2026-2027 HOUSING AND COMMUNITY DEVELOPMENT
ACTION PLAN**

Appendix A: Con Plan Map

MAP 1.- CONSOLIDATED PLAN REGIONS





CITY OF WARREN

**2026-2027 HOUSING AND COMMUNITY DEVELOPMENT
ACTION PLAN**

Appendix B: Proposed Budgets

2026-2027 Proposed Housing & Community Development Budgets

Anticipated 2026-2027 CDBG Revenues

| <u>Source</u> | <u>Amount</u> |
|---|-----------------------|
| 2026 Formula Allocation (Estimate) * | \$950,000.00 |
| 2026 Program Income (Loan payments– Estimate) | 150,000.00 |
| Total | \$1,100,000.00 |

Proposed 2026-2027 CDBG Projects

| <u>Name/Description</u> | <u>Funding</u> |
|--|-----------------------|
| 26-01 Residential Rehab – Owner Occupied Housing | 200,000.00 |
| 26-02 Rehab Delivery | 130,000.00 |
| 26-03 Enforcement Property Maintenance and Rental Registration | 90,000.00 |
| 26-04 Rehab Lead Grant Match | 20,000.00 |
| 26-05 Senior Grass and Snow | 40,000.00 |
| 26-06 Homelessness Prevention (St. Vincent de Paul) | 30,000.00 |
| 26-07 Turning Point (Domestic violence shelter) | 7,000.00 |
| 26-08 MCREST (Homeless shelter) | 15,000.00 |
| 26-09 Care House (Advocate for victims of child abuse) | 30,000.00 |
| 26-10 Hearts for Homes (Homeless Prevention) | 8,000.00 |
| 26-11 Perfecting CDC/ Amelia Agnes (Homeless shelter) | 10,000.00 |
| 26-12 Road Improvements – Fairfield Ave. | 225,000.00 |
| 26-13 Park Improvements -Shaw Parking Lot Expansion | 75,000.00 |
| 26-14 General Administration | 219,500.00 |
| 26-15 Fair Housing | 500.00 |
| Total | \$1,100,000.00 |

*CDBG activity funding for Administration, Residential Rehab, Public Services (activities 26-05 thru 26-11 above) and Public Improvements (activity 26-12 & 26-13) will be adjusted if the actual grant is different than the anticipated amount.

Anticipated 2026–2027 HOME Revenues

| <u>Source</u> | <u>Amount</u> |
|---|---------------------|
| 2026 Formula Allocation Estimate ** | \$400,000.00 |
| 2026 Program Income (Sale of Homes and Repayment of Loans - Estimate) | 453,156.00 |
| Total | \$853,156.00 |

Proposed 2026-2027 HOME Projects

| <u>Name/Description</u> | <u>Funding</u> |
|---------------------------------|----------------|
| H26-01 CHDO Housing Development | \$60,000.00 |
| H26-02 Home Owner Rehab | 316,201.00 |
| H26-03 Housing Development | 391,639.00 |

| | |
|-----------------------|---------------------|
| H26-04 Administration | 85,316.00 |
| Total | \$853,156.00 |

** HOME activity funding for Administration, CHDO Housing Development, and Home Owner Rehab will be adjusted if the actual HOME grant is different than the amount anticipated.

Anticipated 2026–2027 HOPWA Revenues

| <u>Source</u> | <u>Amount</u> |
|---------------------------------------|-----------------------|
| 2026 Formula Allocation- Estimate *** | \$1,350,000.00 |
| Total | \$1,350,000.00 |

Proposed 2026-2027 HOPWA Projects

| <u>Name/Description</u> | <u>Funding</u> |
|--|-----------------------|
| WA26-01 Short Term Rent Mortgage Utility Asst. | \$80,000.00 |
| WA26-02 Supportive Services | 412,500.00 |
| WA26-03 Tenant Based Rental Assistance | 733,000.00 |
| WA26-04 Administration | 40,500.00 |
| WA26-05 Permanent Housing Placement (Move-In) | 60,000.00 |
| WA26-06 Master Leasing | 24,000.00 |
| Total | \$1,350,000.00 |

*** HOPWA activity funding for Tenant Based Rental Assistance, Supportive Services, and Administration will be adjusted if the actual HOPWA grant is different than the anticipated amount.



CITY OF WARREN

**2026-2027 HOUSING AND COMMUNITY DEVELOPMENT
ACTION PLAN**

Appendix C: Public Input Development of Plan

**SUMMARY OF PUBLIC INPUT REGARDING DEVELOPMENT OF ACTION PLAN
INCLUDING REQUESTS FOR 2026-2027 FUNDS**

On January 14, 2026, an advertisement was published in the Warren Weekly indicating that the city was seeking input into the development of its 2026-2027 Housing and Community Development Action Plan HOPWA (Housing Opportunities for Persons with HIV/AIDS), HOME (HOME Investment Partnerships Program) and CDBG (Community Development Block Grant Program) Budgets. A special notice regarding only the HOPWA program was published in the Detroit News to reach all five counties (Lapeer, Livingston, Macomb, Oakland, and St. Clair) in the Warren EMA. The notices informed interested parties that they could submit comments directly to the City's Community Development staff or speak at public meetings scheduled as follows:

Meeting to Discuss HOPWA

Monday, February 2, 2026, at 10:00 a.m.

Warren City Hall – Township Room

Meeting to Discuss CDBG & HOME

Tuesday, February 3, 2026 at 10:00 a.m.

Warren City Hall – Township Room

Known affordable housing providers, housing support service providers and other parties who might have an interest in providing input into the development of the plan were sent individual notice of the meetings.

The following individuals were present at the February 2, 2026 HOPWA planning meeting:

- Timothy Babinski, City of Warren Office of Community and Economic Development
- Angela Tarasenko, City of Warren Office of Community and Economic Development
- Patrice Williams, Oakland Livingston Human Service Agency
- Danielle Sparks, Oakland Livingston Human Service Agency

The following individuals were present at the February 3, 2026 CDBG & HOME planning meeting:

- Angela Tarasenko, City of Warren Office of Community and Economic Development
- Tim Babinski, City of Warren Office of Community and Economic Development
- Cheri Warnock, Interfaith Volunteer Caregivers
- Veroncia Daffin, Perfecting CDC
- Joan Theisen, St. Vincent de Paul
- Kristie Cholewa, St. Vincent de Paul

Requests for Funding from Additional Public Service Providers:

MCREST – Homeless Shelter

Amount Requested: \$15,000

Proposed Allocation: \$15,000

CARE HOUSE – Child Advocacy

Amount Requested: \$48,000

Proposed Allocation: \$30,000

Response: –This amount is being proposed to provide adequate funding for other providers.

Turning Point – Shelter for Victims of Domestic Violence

Amount Requested: - \$15,000

Proposed Allocation: - \$7,000

Response: –This amount is proposed based on prior year expenditures.

Society of St. Vincent de Paul – Homeless Prevention: Assistance with Utility, Rent and Mortgage Payments

Amount Requested: \$30,000

Proposed Allocation: 30,000

Macomb Community Action – Grass & Snow Program

Amount Requested: \$48,750

Proposed Allocation: \$40,000

Response: –This amount is being proposed to provide adequate funding for other providers.

Interfaith Volunteer Care Givers

Amount Requested: \$5,300

Proposed Allocation: \$0

Response: –The amount of funding the city receives is limited, and only activities that meet the highest priority needs to improve housing and neighborhoods are considered for funding.

Hearts for Homes

Amount Requested: \$10,000

Proposed Allocation: \$8,000

Response: –This amount is being proposed to provide adequate funding for other providers.

Friend of the Father Foundation -Homeless Shelter

Amount Requested: \$15,000

Proposed Allocation: \$0

Response: –Application submitted after the deadline, substantially incomplete.

Perfecting Community Development Corporation/ Amelia Agnes – Homeless shelter

Amount Requested: \$20,000

Proposed Allocation: \$10,000

Response: – This amount is being proposed to provide adequate funding for other providers.

Requests for HOPWA Funding:

Oakland Livingston Human Service Agency- (OLHSA, HOPWA Project Sponsor)

Amount Requested: \$1,309,500

Proposed Allocation: \$1,309,500

Written Requests for Funding from City Departments

The *Engineering Division* requested \$290,000 to fund the rehabilitation of Fairfield Ave. from Sarsfield to Prospect. The proposed project entails: removal of existing deteriorated pavement and installation of new concrete pavement, along with some miscellaneous drainage, ADA sidewalk ramp improvements and related restoration.

Proposed Allocation: \$225,000

Response: – This amount is being proposed to provide adequate funding for other projects.

The *Parks and Recreation Department* requested \$90,000 to fund an expansion of the parking lot at Shaw Park.

Proposed Allocation: \$75,000

Response: – This amount is being proposed to provide adequate funding for other projects.

The *Controller's Office* requested \$90,000 to fund continued efforts to enforce the property maintenance and rental registration codes.

Proposed Allocation: \$90,000

Warren Senior Housing requested \$370,000 to fund modernization improvements to the 2 elevators at Stillwell Manor.

Proposed Allocation: \$0

Response: This amount is being proposed to provide adequate funding for other projects.