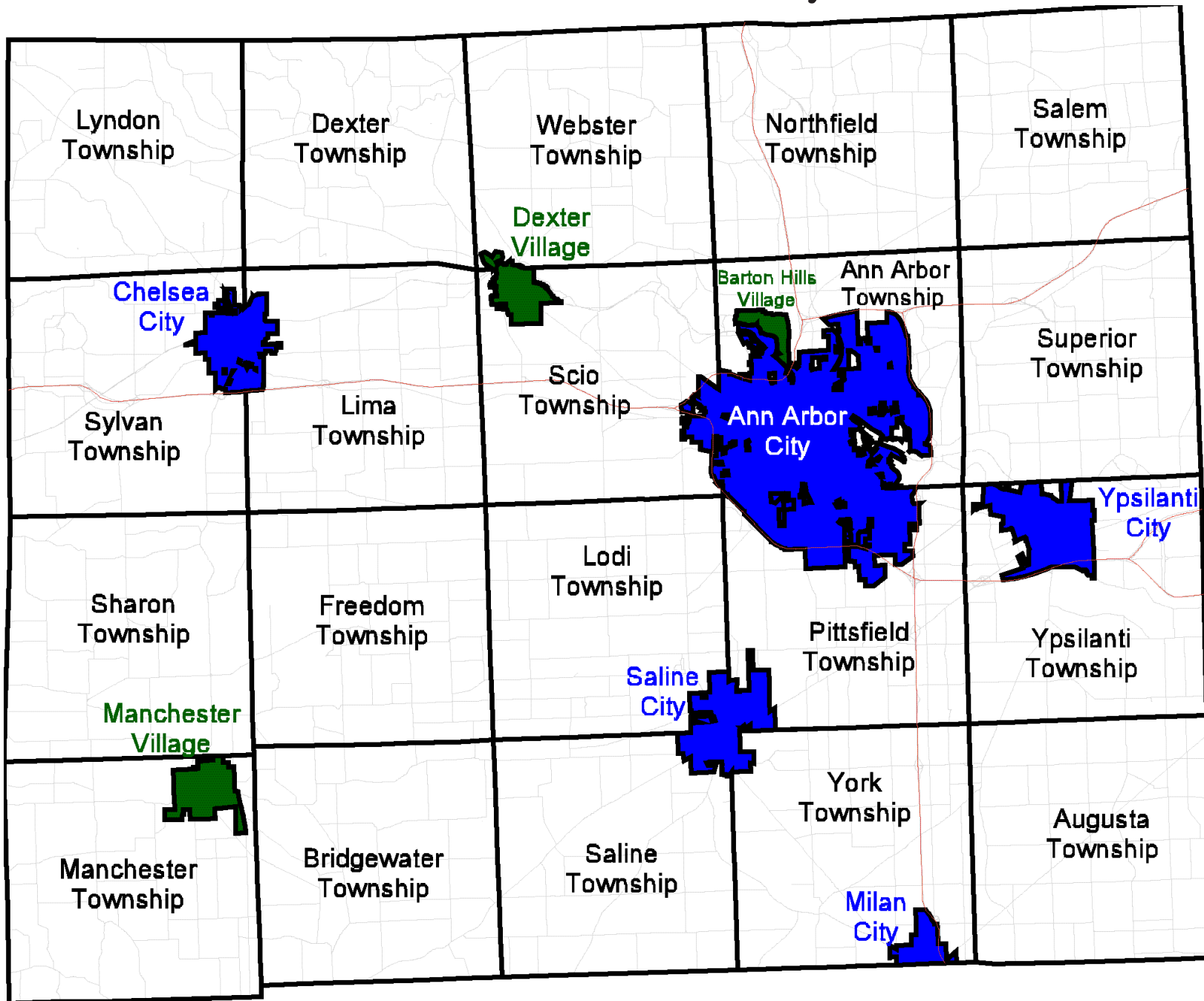


Chapter 7

Housing

Washtenaw County



7.1 Purpose

Adequate, safe, and decent housing is the most basic need of a community. The location of housing units and proximity to schools, stores and jobs contributes to the physical health of the residents. Diverse types of housing helps to give our communities a strong sense of place and contributes to our economic and social diversity.

7.2 Resident Comments

Residents want livable communities, affordable housing, and housing close to jobs. Resident comments consistently centered around the following topics:

Highlights of Resident Comments from Regional Workshops

For a complete list of resident comments see the Public Participation Support Document.

- We need affordable housing for all populations (young and old). This needs to be better addressed and not by manufactured home communities, we need new ideas generated for this difficult topic
- Need density for both affordable and other levels of housing
- Need mix of housing types to accommodate workforce housing and cut down on commutes
- Provide affordable housing through use of design, such as cluster development, higher density, and redevelop older areas which allows land to be left vacant for all to enjoy. Washtenaw County needs more quantity and quality of affordable housing, promote cohousing, co-ops, condos, townhouses, senior residences
- Development of manufactured housing communities (MHC) is generating increasing concern among citizens. The issue surrounding MHCs is that such developments do not contribute to the tax base to sufficiently cover police, fire and school services needed by their residents.

Housing Goal

The following goal of the housing element is based on resident input and analysis of conditions and trends:

GOAL

To provide safe, decent and affordable housing for the County residents focusing on the needs of lower income, work force and special needs populations.

7.3 Condition and Trends

Housing Types and New Housing Construction Trends

The vast majority of housing, both owner-occupied and rental, is constructed by the private sector. In 2000 there were 131,069 total housing units in Washtenaw County which can be classified into three categories: single-family detached, multi-family attached, and manufactured.

- Single-family detached housing accounts for the majority, representing 54 percent of all housing units, an increase from 51 percent in 1990.
- Multi-family housing accounts for 41 percent of all housing units as of 2000, down from 44 percent in 1990.
- Manufactured housing accounts for four percent of all housing units, up from three percent as of 1990.

Looking forward to 2020, if housing continues to be constructed at the current rate:

- Single-family detached housing will increase to 59 percent of all housing units;
- Multi-family attached will decrease to 36 percent of all housing units; and
- Manufactured housing will increase to five percent of all housing units.

Housing Prices

Owner-occupied housing sale prices have been increasing at approximately six percent annually. Between January of 1999 and January of 2004, the average residential sales price increased from \$181,464 to \$237,164 (Ann Arbor Board of Realtors). Rental costs have been increasing at an average rate of three percent annually. Between 1990 and 2000, the average contract rent increased from \$490 a month to \$633 a month (2000 US Census).

Age of Housing

Maintaining the existing affordable housing stock is one important method of providing housing for low-income families. Of the 131,069 total housing units, 41,137 (31%) were built before 1960. Much of this housing stock remains affordable by current standards set by the U.S. Department of Housing and Urban Development (HUD).

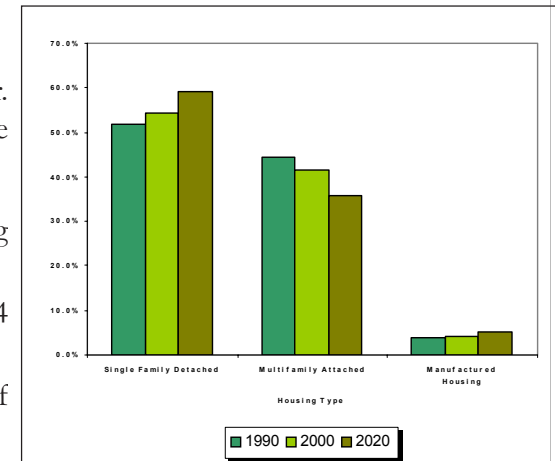


Figure 7-1: Housing Types in Washtenaw County, 1990-2020

Source: US Census; Washtenaw County Department of Planning & Environment (2020)

Household Income Categories

Housing needs in the County are best demonstrated by connecting household income with housing expenses and the availability of housing units for each income level. Households, as defined by HUD are “all of the people who occupy a housing unit as their usual place of residence.” “Family households,” where occupants are related by marriage, birth or adoption, are a subset of all households. For purposes of clarity and consistency, this plan refers to all households.

Household income levels are categorized by HUD annually, based on the median income for a family household of four persons within a defined geographic area. Washtenaw County’s defined geographic area includes Lenawee and Livingston Counties for the purposes of calculating the median family income (MFI). The following are the standards used by HUD with FY2004 income levels:

- Extremely Low Income (ELI) households earn less than 30 percent MFI
- Very Low Income (VLI) households earn between 31 percent and 50 percent MFI
- Low Income (LI) households earn between 51 percent and 80 percent MFI
- Moderate Income (MI) households earn between 81 percent and 95 percent MFI.

Many households fall within a category commonly called “workforce housing” and have incomes that place them in either the LI or MI category. These households usually cannot qualify for existing housing programs, such as the Home Investment Partnership (HOME) and Community Development Block Grant (CDBG) programs, because their incomes are not low enough.

Housing Availability and Cost Burden

Affordable housing is defined as a household not needing to spend more than 30 percent of its income on housing expenses. A household has a moderate housing cost burden if it spends between 31 percent and 50 percent of its income on housing. The housing cost burden is considered severe if it is over 50 percent of the household income. Table 7-3 is a summary of housing availability by cost burden based on the 2000 Census, showing various income groups and the type of housing that is available and affordable to them.

Income	1 Person	2 Person	3 Person
Low (80%)	\$12,075	\$13,800	\$15,525
Very Low (50%)	8,160	9,300	10,485
Extremely Low (30%)	4,890	5,595	6,300

Income	4 Person	5 Person	6 Person
Low (80%)	\$17,250	\$18,630	\$20,010
Very Low (50%)	11,655	12,585	13,515
Extremely Low (30%)	6,990	7,545	8,115

Table 7-1: Affordable Housing Costs Per Income Category

Source: HUD, Washtenaw County Department of Planning and Environment

Income Group	1 BR	2 BR	3 BR
Median Income	\$108,800	\$124,400	\$139,800
Lower Income (80%)	80,500	92,000	103,500
Very Low Income (60%)	62,280	74,640	83,850

Table 7-2: Maximum Affordable House Price by Income Group at two times annual income

Source: HUD, Washtenaw County Department of Planning and Environment

Table7-3: Income and Housing Affordability Survey¹

Extremely Low Income Households (ELI)	Very Low Income Households (VLI)	Low Income Households (LI)
<ul style="list-style-type: none"> • Earning between 0% and 30% of the Area Median Income • 13.7% of total County households (16,936 households) • 80% occupied rental units (13,550 households) • Washtenaw County supplied 7,907 rental units, indicating an initial deficiency of at least 5,553. • However, of the 7,907 rental units, only 3,732 (47.2%) were occupied by ELI renters, remaining rental units were occupied by households with incomes >30% AMI. • As a result, this crowding out factor increases the need for affordable rental units for ELI households to approximately 9,728 units. • 3,476 ELI households living in owner-occupied units, and 1,853 ELI households had a housing cost burden over of 50% of their annual income. 	<ul style="list-style-type: none"> • Earning between 31% and 50% of the Area Median Income • 10.7% of total County households (13,149 households) • 68% unoccupied rental units (8,946 households) • 20,709 rental units were considered affordable to this income group. Of these, 9,635 (46.6%) were occupied by VLI households. The other 11,070 (53.4%) units were occupied by higher income households or lower income households who bear a housing cost burden in excess of 30% or even 50% of annual income. • While the census data show a small surplus of units affordable to this group (689 units), 1,503 households in this renter group had a housing cost burden in excess of 50% of annual income. • 4,203 VLI households owned homes • 3,330 of the 14,427 owner-occupied units affordable to this income group were actually occupied by ULI households • 1,103 (24%) of the VLI owner-occupied households had a moderate housing cost burden, and 937 households had a housing cost burden in excess of 50% of annual income. 	<ul style="list-style-type: none"> • Earning between 51% to 80% of the Area Median Income • 15.1% of total County households (18,606 households) • 53% occupied rental units (9,872 households) • 19,010 rental units were considered available to this group (a small surplus in rental housing of 393 units) • 227 renter households had a housing cost burden exceeding 50% AMI • 8,734 LI households owned homes in 2000 • Of the 14,829 owner-occupied units affordable to households in this income group, 4,088 were occupied by LI households.
<p>¹<u>University Factor</u>: It is important to consider the effect of the large student population within the County. Students living off-campus are counted in the Census as non-family related households at the extremely low-income level. Accordingly, the number of low income households is skewed upwards due to the above average student population. The need for new units for ELI households should also be reduced to factor for ELI student households.</p>		

Sources: 2000 US Census; HUD, *Comprehensive Housing Affordability Strategy (CHAS)*

Not for Profit Housing and Public Housing

While for-profit private developers construct the majority of new housing in Washtenaw County, there are non-profit private developers along with public entities that assist with the delivery of housing to Washtenaw County residents. Currently, almost \$10 million is received annually through Federal funds, State grants, private foundations and corporations. There are over 20 entities providing services with these funds and programs. Federal programs include Public Housing Commissions, Section 8 vouchers, Shelter Plus Care, the CDBG Program and the HOME Program. Local programs include general fund allocations from both the Washtenaw County Board of Commissioners and the City of Ann Arbor's Council. Other public sector programs include Low Income Housing Tax Credits program, administered by the Michigan State Housing Development Authority (MSHDA).

Special Populations

Special populations include older adults (over the age of 65) and the disabled. Special populations often have additional housing-related needs that must be met in order for such individuals to successfully maintain their independence. Additional needs may include a service provider coming to visit to ensure the dwelling remains a safe and healthy environment, and to verify that the special needs person is taking medication as prescribed and eating properly.

According to the 2000 U.S. Census, approximately 70 percent of older adult households in Washtenaw County have incomes less than 80 percent of area median income. There are 1,423 persons over the age of 65 living below the poverty level, which represents six percent of the total population over age 65.

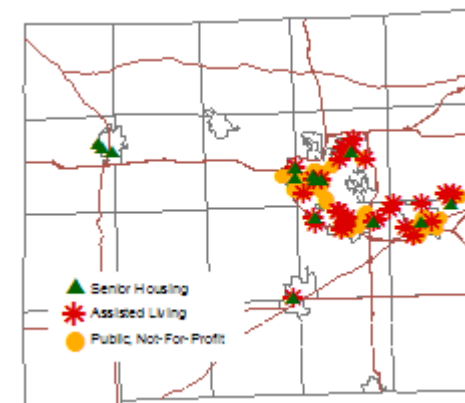


Figure 7-2: HUD-Assisted Housing Developments

7.4 Current Housing Stock

Much of the County's current housing stock is available to and serving some of the needs of lower income residents. Maintaining the existing affordable housing stock is one important method of providing housing for low-income families. Where affordable housing is concentrated in neighborhoods, maintaining this housing requires a reinvestment in both housing and overall neighborhood conditions.

There are programs in place that make it possible for people to afford the homes so that they have shelter and access to jobs. These programs include: HOPE VI, HOME/CDBG and Low Income Housing Tax Credits

Homeowner rehabilitation programs and rehab/resale of single-family units to low-income home buyers is a high priority. There are several low-income neighborhoods in the County where CDBG and HOME funds can be used to renovate, build housing and improve other neighborhood conditions. The Urban County program, funded by Community Development Block Grant (CDBG) and the Home Investment Partnerships (HOME) Program and County general funds, has targeted five initial neighborhoods for revitalization:

- The Gateway Community in the City of Ypsilanti, the Washtenaw Autumn subdivision in Superior Township and the Willow Run area of Ypsilanti Township are within Census Bureau designated low-income areas, making them eligible for the use of Community Development Block Grant (CDBG) funds on an "area benefit" basis.
- Areas of Whitmore Lake and the Hamlet of Salem will need to be assisted with redevelopment primarily on an individual household eligibility basis.

The CDBG and HOME programs also provide resources to assist in the acquisition and rehabilitation of multi-family rental housing. These programs also emphasize good property management practices that will prevent rental housing from future deterioration.



Housing opportunities in Washtenaw County

OBJECTIVE 1

Maintain the existing affordable housing stock in the County.

Recommendation 1.1

Housing Grants

Seek HOPE VI and other federal grants to improve the quality and desirability of the county's public housing stock.

Recommendation 1.2

Homeowner Rehabilitation

Maintain and improve the condition of existing housing stock in lower income neighborhoods through homeowner rehabilitation and acquisition rehab and resale of single-family rental housing to qualified low-income buyers.

Recommendation 1.3

Housing Redevelopment

Identify deteriorating or underutilized multi-family rental units and promote redevelopment through HOME/CDBG, Low Income Housing Tax Credits and other funding.

7.5 Private Sector Residential Developments

The private sector is the major provider of most types of affordable housing in the County. Public funding and incentives are available to the private sector to encourage them to provide more affordable housing. This includes higher density development, financing programs and long-term affordability strategies.

There is very little production of new lower-cost owner-occupied housing. While there is no centralized source for the price points, over time, of new housing construction, recent building permit data and correspondence with a range of local and regional builders suggest that “starter homes” have beginning prices in excess of \$150,000, meaning a household needs at least \$60,000 in annual income.

According to the Ann Arbor Area Board of Realtors, between December of 1998 and December of 2003, the average residential sales price went from \$180,031 to \$268,888. This represents an increase in average residential sales price of 49 percent over this five-year period. Looking further back, between 1994 and 2003, the average sale price of residential property increased from \$139,059 to \$268,888 an increase over this nine-year period of 93 percent, or a 10 percent annual growth rate.

Some private sector builders and developers have expressed a desire to contribute to the stock of affordable housing given sufficient incentives and economic feasibility. In addition to the market forces driving up the value of land and housing, the Homebuilders Association of Washtenaw County also cite the timely process (zoning changes, creation and alteration of site plans, permitting process, etc.) associated with obtaining local approval for a project as contributing to the high cost of housing.

Low Income Housing Tax Credits have been the primary tool used by the private sector to produce low-income housing. MSHDA manages the Low Income Housing Tax Credit program in Michigan.

Not everyone can afford or desires homeownership. Providing affordable housing to low-income and workforce households requires the continued construction of multiple family, cooperatives and co-housing.

OBJECTIVE 2

Increase the private sector production of affordable housing.

Recommendation 2.1

Annual Housing Unit Targets

Develop a public-private partnership with the Washtenaw Homebuilders Association to set annual unit targets for new affordable housing construction and to identify incentives for production.

Recommendation 2.2

Low Income Housing Tax Credits

Encourage the use of Low Income Housing Tax Credits for mixed income large and small-scale renter-occupied developments.

Recommendation 2.3

Redevelopment Funds

Require all in-fill and redevelopment projects receiving Brownfield or DDA funds to provide a percentage of units affordable to low income and work force households.

Recommendation 2.4

Density Incentives

Provide density incentives to the private sector for the production of Traditional Neighborhood Design (TND) “starter homes.”

Recommendation 2.5

Infill Development in Villages

Encourage smaller cities and villages to designate areas for affordable multi-family units in areas intended for higher density.

7.6 Assistance for Lower Income Residents

Lower income household annual salaries range between \$38,851 and \$57,500. Such households earn too much to qualify them for housing assistance programs, but too little to purchase the majority of homes in Washtenaw County. This group qualifies as requiring work force housing.

People who work with lower income families who have Section 8 vouchers report the many challenges these families face in obtaining suitable housing. Many multi-family rental communities choose not to participate in the Section 8 program. Even though there are over 2,200 Section 8 vouchers available through several housing agencies at any given time, too often these vouchers go unused for lack of willing landlords.

In addition to the administrative requirements of the Section 8 program, private rental housing managers cite the increased frequency of social and community problems that are associated with a concentration of lower income households in a rental community. Property managers are ill equipped to effectively identify early signs of trouble and intervene on behalf of tenants experiencing problems that could lead to eviction.

Public housing managers are reluctant to rent to potential tenants who have poor rental histories, because of personal problems or poor money management skills. Public funds, such as the HOME program, create affordable rental and home ownership housing opportunities for eligible low-income households. However, mechanisms need to be in place to assure that more than the first renter or homebuyer household benefits from the program. Due to market forces, housing in this community is expensive. One way to reduce some of the cost of new and existing housing is for non-profit housing development corporations to buy or build housing. However, most existing nonprofits have very specific target populations and also have limited production capacity.

OBJECTIVE 3

Increase lower income residents' ability to obtain and remain in affordable units.

Recommendation 3.1

Section 8 Voucher Partnership

Develop a public-private partnership with the Washtenaw Area Apartment Association to streamline and gain broader acceptance and use of Section 8 vouchers.

Recommendation 3.2

Public Housing and Tenant Assistance

Encourage the development of working agreements between public housing commissions and the social service sector to address tenant problems early to reduce eviction rates and rental community problems.

Recommendation 3.3

Affordable Resale Strategy

Use affordable resale strategies to require housing built with public funds to remain at affordable below-market rates over the long term.

Recommendation 3.4

Eviction Prevention Strategy

Create a public-private eviction prevention strategy.

Recommendation 3.5

Not-for-Profit Capacity

Expand existing nonprofit housing development corporations to have sufficient production capacity to develop or redevelop lower cost rental housing on a large scale.

7.7 Special Populations and Homeless

Special Populations

The changing demographics of the County indicate a substantial growth in the number of older adults, along with a steady increase in the number of disabled persons. “Disability” refers to physical, mental/emotional and developmental disabilities. These groups require an array of housing options to meet their needs, such as support services that allow them to remain independent as well as design and structural strategies that address occupants’ physical limitations. In addition, “special populations” include unaccompanied youth ages 17-20, survivors of domestic violence and persons living with HIV/AIDS. More information regarding the number of people requiring supportive services and the exact range and intensity of those services needs to be developed.

OBJECTIVE 4

Ensure housing for special populations and homeless

Recommendation 4.1

Special Population Needs

Identify the amount, type and structural housing needs of older adult and disabled populations such as retrofitting housing and wheelchair ramps.

Recommendation 4.2

Disabled Renter Agreements

Encourage service agreements between private sector landlords and the social service sector to improve disabled renters’ ability to remain housed.

Recommendation 4.3

Foreclosure Strategies

Develop public-private strategies to prevent property tax and bank foreclosures on older adult and special needs residents.

Recommendation 4.4

Aging In-Place

Develop strategies with agencies serving low-income older adult homeowners to enable “aging in place.”

Recommendation 4.5

Tax Reverted Properties

Work with the County Treasurer’s office to acquire tax-reverted property for conversion (through rehabilitation or sale of assets) to supportive housing resources for older adults and the disabled.

Homeless

Washtenaw County, the City of Ann Arbor, the Washtenaw Housing Alliance, along with countless other organizations are committed to addressing the causes of homelessness and the needs of those who become homeless. Developing and maintaining the appropriate services people need to prevent the loss of housing is critical to end homelessness. Long-term financing for homelessness is in place through various public and private lending and grant programs. However, the necessary supportive services are funded on a year-to-year basis, causing uncertainty and fragmentation of services.

Point-In-Time Survey Data	Count
Number of Homeless Individuals Surveyed	401
Number of Spouses/Partners with Homeless Individuals	2
Total Number of Homeless Individuals	403
Number of Homeless Families with Children Surveyed	54
Number of Children in Homeless Families	110
Number of Spouses/Partners in Homeless Families	6
Total Number of Homeless Persons in Families	170
Non-Survey Data - Homeless Observed that Declined to Be Surveyed	
Number of Homeless Individuals	64
Number of Unaccompanied Youth	27
Total Number of Homeless Persons Counted, Not Surveyed	91
Total number of homeless people including children, youth, spouse, partners counted and/or surveyed on 3/18/2004 excluding those in permanent supportive housing	664
Estimated Analyzed Homeless Count	2,756

Table 7-3: Washtenaw County 2004 Point-in-Time Homeless Count: Summary Results (excluding persons in Permanent Supportive Housing)

Source: Washtenaw County Department of Planning and Environment

Recommendation 4.6

Homeless Plan

Develop a strategic plan to end homelessness.

Recommendation 4.7

Transitional Housing

Ensure transitional housing (up to 24 months stay) is used for populations who require an intensive, supportive living environment to maintain housing stability.

Recommendation 4.8

Supportive Housing

Target a specific number of permanent supportive housing units for acquisition or development and set annual goals to reach that target number.

Recommendation 4.9

Identify Mainstream Resources

Mainstream agencies, such as the Family Independence Agency, should clearly identify resources that can be directed toward alleviating homelessness.

7.8 Coordinate County Resources

Currently, nearly \$9 million is received annually from federal, state and local sources for housing and housing-related services. Additionally, 2,334 housing vouchers and 548 public housing units provide housing opportunities for County residents. Over 20 public and not-for-profit groups receive these annual funds (typically via contracts with the City of Ann Arbor and Washtenaw County). While all of these funds are used for eligible activities (low income and special needs residents), there has been no long-term strategy for coordinating resources and funds to provide the most efficient services to lower income residents. During the latter part of 2004, Washtenaw County and the City of Ann Arbor will begin the process of integrating and coordinating their individual community development programs. This initiative should greatly improve planning efforts aiming to increase the effective use of Federal, State and Local resources.

Program	City of Ann Arbor (Community Development)	Washtenaw County (Community Dev. & Outside Agencies funding)	Other Federal Sources	State of Michigan (M SHDA)	Total
HOME & ADDI program (federal)	\$1,173,533	\$757,507			\$1,931,040
CDBG (federal)	\$997,600	\$603,900			\$1,601,500
General fund	\$768,330 (services)	\$360,000 (housing)			\$1,243,907
		\$115,577 (services)			
Continuum of Care:					
- Supportive Housing Program			\$2,871,817		\$2,871,817
- Shelter Plus Care			\$687,384		\$687,384
- Emergency Shelter Grant				\$401,900	\$401,900
Totals	\$2,939,463	\$1,836,984	\$3,559,201	\$401,900	\$8,737,548

* Includes administrative costs and excludes non-housing related human services funding.

Table 7-4: Public Sector Housing & Housing Related Services Funding Matrix* FY July 2004 - June 2005

Source: Washtenaw County Department of Planning and Environment

OBJECTIVE 5

Achieve affordable housing goals in the most efficient, cost-effective manner by coordinating community resources.

Recommendation 5.1

Housing Targets and Outcomes

Through public-private collaboration, identify the housing “targets” for low income and special needs populations, and set annual housing unit and supportive service production goals and track housing and homelessness expenditures and trends.

Recommendation 5.2

Increase Grant Funding

Invite local units of government to join the CDBG and/or the HOME program to increase federal resources for more affordable housing.

7.9 Summary

GOAL

To provide safe, decent and affordable housing for the County's lower income, work force and special needs population

OBJECTIVE 1

Maintain the existing affordable housing stock in the County.

Recommendation 1.1

Housing Grants

Seek HOPE VI and other federal grants to improve the quality and desirability of the County's public housing stock.

Recommendation 1.2

Homeowner Rehabilitation

Maintain and improve the condition of existing housing stock in lower income neighborhoods through homeowner rehabilitation and acquisition rehab and re-sale of single-family rental housing to qualified low-income buyers.

Recommendation 1.3

Housing Redevelopment

Identify deteriorating or underutilized multifamily rental units and promote redevelopment through HOME/CDBG, Low Income Housing Tax Credits and other funding.

OBJECTIVE 2

Increase the private sector production of affordable housing.

Recommendation 2.1

Annual Housing Unit Targets

Develop a public-private partnership with the Washtenaw Homebuilders Association to set annual unit targets for new affordable housing construction and to identify incentives for production.

Recommendation 2.2

Low Income Housing Tax Credits

Encourage the use of Low Income Housing Tax Credits for mixed income large and small-scale renter-occupied developments.

Recommendation 2.3

Redevelopment Funds

Require all in-fill and redevelopment projects receiving Brownfield or DDA funds to provide a percentage of units affordable to low income and work force households.

Recommendation 2.4

Density Incentives

Provide density incentives to the private sector for the production of Traditional Neighborhood Design (TND) "starter homes."

Recommendation 2.5

Infill Development in Villages

Encourage smaller cities and villages to designate areas for affordable multifamily units in areas intended for higher density.

OBJECTIVE 3

Increase lower income residents' ability to obtain and remain in affordable units.

Recommendation 3.1

Section 8 Voucher Partnership

Develop a public-private partnership with the Washtenaw Area Apartment Association to streamline and gain broader acceptance and use of Section 8 vouchers.

Recommendation 3.2

Public Housing and Tenant Assistance

Encourage the development of working agreements between public housing commissions and the social service sector to address tenant problems early to reduce eviction rates and rental community problems.

Recommendation 3.3

Affordable Resale Strategy

Use affordable resale strategies to require housing built with public funds to remain at affordable below-market rates over the long term.

Recommendation 3.4***Eviction Prevention Strategy***

Create a public-private eviction prevention strategy.

Recommendation 3.5***Not-for-Profit Capacity***

Expand existing nonprofit housing development corporations to have sufficient production capacity to develop or redevelop lower cost rental housing on a large scale.

OBJECTIVE 4

Ensure housing for special populations and homeless

Recommendation 4.1***Special Population Needs***

Identify the amount, type and structural housing needs of older adult and disabled populations such as retrofitting housing and wheelchair ramps.

Recommendation 4.2***Disabled Renter Agreements***

Encourage service agreements between private sector landlords and the social service sector to improve disabled renters' ability to remain housed.

Recommendation 4.3***Foreclosure Strategies***

Develop public-private strategies to prevent property tax and bank foreclosures on older adult and special needs residents.

Recommendation 4.4***Aging In-Place***

Develop strategies with agencies serving low-income older adult homeowners to enable "aging in place."

Recommendation 4.5***Tax Reverted Properties***

Work with the County Treasurer's office to acquire tax-reverted property for conversion (through rehabilitation or sale of assets) to supportive housing resources for older adults and the disabled.

Recommendation 4.6***Homeless Plan***

Develop a strategic plan to end homelessness.

Recommendation 4.7***Transitional Housing***

Ensure transitional housing (up to 24 months stay) is used for populations who require an intensive, supportive living environment to maintain housing stability.

Recommendation 4.8***Supportive Housing***

Target a specific number of permanent supportive housing units for acquisition or development and set annual goals to reach that target number.

Recommendation 4.9***Identify Mainstream Resources***

Mainstream agencies, such as the Family Independence Agency, should clearly identify resources that can be directed toward alleviating homelessness.

OBJECTIVE 5

Achieve community resources through collaboration and partnerships to achieve affordable housing goals in the most efficient, cost-effective manner.

Recommendation 5.1***Housing Targets and Outcomes***

Through public-private collaboration, identify the housing "targets" for low income and special needs populations, and set annual housing unit and supportive service production goals and track housing and homelessness expenditures and trends.

Recommendation 5.2***Increase Grant Funding***

Invite local units of government to join the CDBG and/or the HOME program to increase federal resources for more affordable housing.