

Development Organizations (CHDO). HOME and ADDI Program funds were utilized to provide Down Payment Assistance (DPA) to low and moderate income and first time homebuyers. HOME Program funds were also used to support project-related operational costs of area CHDO. In the 2005 Program Year ESG program funds were utilized towards the provision of decent housing by assisting homeless prevention activities including the provision of utility arrearage and rental housing payments for persons and families facing homelessness.

Creating economic opportunities for low and moderate income persons and households is an important goal of Genesee County. However, CPD grant program funds are not typically requested to be used by local units of government or agencies in Genesee County for creating economic activities, and are therefore, not generally used to support economic development activities in our area. Funds used to meet community economic opportunity goals have traditionally been generated from the County's municipalities' general funds and other state and federal grant programs.

In the 2005 Program Year (May 1, 2005 to April 30, 2006), GCMPC administered \$4,526,367.91 of CPD grant program funds. These funds were provided through the CDBG, HOME, ADDI and ESG Programs. Of the total funds spent, approximately 23 percent (\$1,049,048.88) were used for activities to improve the living environment in Genesee County. More than 66 percent (\$3,007,662.66) of the total CPD expenditures were utilized to provide decent housing. Slightly more than ten percent (\$461,440.22) of all CPD funds were used by Genesee County to administer CDBG, HOME, and ESG Programs.

#### Describe Manner in which Genesee County Would Change Its Program as a Result of its Experiences

With over \$4.5 million of CPD grant program expenditures experienced during the 2005 Program Year, GCMPC staff has determined that major programmatic changes to the goals or structure of Genesee County's Community Development Program are not necessary at this time. Staff plans to continue and increase opportunities to educate sub-recipients, agencies and the public about Genesee County's Community Development Program.

#### Affirmatively Furthering Fair Housing

During the 2005 CAPER time period, GCMPC in conjunction with the City of Flint Human Relations Commission (HRC), continued the implementation of action steps outlined in the current "Analysis of Impediments to Fair Housing in Genesee County". Legal Services of Eastern Michigan is the agency responsible for managing the Fair Housing Center. During the 2005 Program Year, GCMPC and the City of Flint HRC each funded, in part, the Fair Housing Center with CDBG funds. During the 2005 Program Year, the Fair Housing Center continued to conduct "testing" activities in order to determine where occurrences of housing discrimination may have occurred. Testing was conducted at multi family housing developments and mobile home parks during the 2005 Program Year. The Fair Housing Center was also responsible during this time period for receiving and forwarding complaints of housing discrimination to HUD.

GCMPC staff, in conjunction with staff of the City of Flint's HRC, continues to conduct quarterly informational meetings with officials from local units of government, HUD Fair Housing representatives, local civil rights agencies, and financial lending institutions. These meetings are held at various sites throughout Genesee County, typically at a local municipality office. GCMPC is responsible for coordinating meeting sites, agenda, and educational components for

each quarterly meeting. At these meetings, representatives of local units of government are offered the opportunity to discuss fair housing concerns, and present ideas for reducing impediments and efforts that they may take to further fair housing within Genesee County. Fair Housing Center and Legal Services of Eastern Michigan staff attends these events and present reports on fair housing activities conducted during the previous quarter. These reports include testing results and other relevant issues related to fair housing.

In addition, the Fair Housing Center has been tasked with the development and production of an update to the current Impediments to Fair Housing Analysis in Genesee County. GCMPC staff worked with staff of the Fair Housing Center during the 2005 Program Year on this task. During the 2005 Program Year, a Fair Housing Subcommittee was formed by the GCMPC. This Local Units' Subcommittee was provided status reports by our staff on the development of the new Study. Through direction of the Subcommittee, local agencies with an interest in Fair Housing (including: local lenders, realtors, public transit, National Association for the Advancement of Colored People (NAACP), schools and neighborhood block groups) were invited to three review sessions. During these sessions, chapters were reviewed, suggestions were offered, and changes were requested by participants. The "Draft Impediments to Fair Housing in the City of Flint and Genesee County, Michigan" continued to be under review through the end of this CAPER time period.

GCMPC staff participates in the Community Housing Resource Board (CHRB) whose responsibilities include the coordination of an annual Flint/Genesee County Fair Housing Event. GCMPC staff also worked during the 2005 Program Year as a member of the CHRB to coordinate and achieve the Annual event where educational topics, workshops and classes were held to provide participants with pertinent Fair Housing information.

#### Describe Other Actions in Strategic Plan or Action Plan Taken to Address Obstacles to Meeting Underserved Needs

Underserved populations in Genesee County include persons paying in excess of 30% of their income on rent and/or living in substandard housing; persons with physical disabilities; persons being discriminated against in housing, employment, and transportation; and homeless persons. Ensuring housing for persons with special needs continued to be a priority goal during the 2005 Program Year. GCMPC continued to be an active partner with local agencies such as Legal Services of Eastern Michigan; Genesee County Community Mental Health; The Disability Network; the United Way; the Genesee County Community Action Resource Department; the Shelter of Flint; and the Mass Transportation Authority (the public transit service provider for Genesee County). In addition, staff also continued to work in partnership with for-profit and non-profit developers, to ensure that special needs housing is developed in Genesee County.

Through the review committee process, GCMPC staff continued taking actions by working with the Fair Housing Center to ensure that underserved populations are considered in the Draft Impediments to Fair Housing Study for the City of Flint and Genesee County, Michigan.

Through the HOME and ADDI Down Payment Assistance (DPA) activities, staff continues to provide assistance to qualified low to moderate income and first-time homebuyers. These activities provide opportunities for renters; many of them paying in excess of 30% of their income for rent, the chance to purchase their own homes by providing them with mortgage buy down, down payment, and closing costs assistance. Four lending institutions, Citizens Bank, Chase Bank, Fifth Third Bank and Republic Bank, participated in these activities through written Agreements with Genesee County. Individuals that were not currently qualified for these