OAKLAND COUNTY MICHIGAN
NEIGHBORHOOD & HOUSING DEVELOPMENT

PY 2025



CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT (CAPER)

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CR-05 - GOALS AND OUTCOMES

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The Oakland County Neighborhood and Housing Development Division (NHD) is responsible for the preparation of the Consolidated Plan and Annual Action Plan. The County's Consolidated Annual Performance and Evaluation Report (CAPER) for the **2025** Program Year provides a description of activities, as well as updates of financial and performance information from **July 1, 2025, to June 30, 2026,** with reference to the current Consolidated Plan. This is the fifth reporting year for the 2021-2025 Consolidated Plan that covers the **2025 Program Year**.

For Program Year 2025, the Urban County was allocated **$3,735,142** in Community Development Block Grant (CDBG), and **$320,372** in Emergency Solutions Grant (ESG) funds. The Oakland County Home Investment Partnership (HOME) Consortium is comprised of the Urban County of Oakland (52 communities), and the Cities of Farmington Hills, Royal Oak, and Southfield. In 2025, the Consortium received HOME funds of **$1,869,393.85**.

This document reports the Consortium's HOME Program and the Urban County's CDBG accomplishments. Each of the three (3) Consortium member communities implement their own CDBG programs and activities. This report includes the accomplishments of the Oakland County Urban County CDBG program. The other Consortium members separately report their CDBG accomplishments.

Oakland County developed the following goals for the 2021-2025 Consolidated Plan based on data analysis conducted and information collected through citizen participation and consultation efforts:

1. Preserve and/or develop quality affordable housing
2. Support capital improvements and public service programs to meet the needs of the communities
3. Reduce housing discrimination
4. Community Engagement

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

TABLE 1 - ACCOMPLISHMENTS – PROGRAM YEAR & STRATEGIC PLAN TO DATE

Goal	Source	Indicator	Unit of Measure	Expected Strategic Plan (5-year)	Actual Strategic Plan (Annual)	Percent Complete	Expected PY	Actual PY	Percent Complete
Affordable Housing	CDBG: $ / HOME: $	Rental units constructed	Household Housing Unit	125	25	20.00%	114	See narrative for details	0.00%
Affordable Housing	CDBG: $ / HOME: $	Rental units rehabilitated	Household Housing Unit	125	125	20.00%	234	40	17.00%
Affordable Housing	CDBG: $ / HOME: $	Homeowner Housing Rehabilitated	Household Housing Unit	0	198	N/A	300	198	66.00%
Affordable Housing	CDBG: $ / HOME: $	Jobs created/retained	Jobs	50	10	20.00%	Does not apply	Does not apply	Does not apply
Affordable Housing	CDBG: $ / HOME: $	Housing Code Enforcement/ Foreclosed Property Care	Household Housing Unit	1,500	300	20.00%	300	282	94.00%
Community Engagement	CDBG: $ / HOME: $	Public service activities for LMI Housing Benefit	Households Assisted	250	50	20.00%	50	891	178.20%
Community Engagement	CDBG: $ / HOME: $	Direct Financial Assistance to Homebuyers	Households Assisted	50	10	20.00%	10	0 Not started	0.00%
Community Engagement	CDBG: $ / HOME: $	Homelessness Prevention	Persons Assisted	100	20	20.00%	20	173	85.00%

Goal	Source	Indicator	Unit of Measure	Expected Strategic Plan (5-year)	Actual Strategic Plan (Annual)	Percent Complete	Expected PY	Actual PY	Percent Complete
Community Engagement	CDBG: $ / HOME: $	Other	Other	15	3	20.00%			
Discrimination	CDBG: $ / HOME: $ / ESG: $	Public service activities other than LMI Housing Benefit	Persons Assisted	0	3,431	N/A	700	3,431	490.14%
Discrimination	CDBG: $ / HOME: $ / ESG: $	Public service activities for LMI Housing Benefit	Households Assisted	3,500	700	20.00%	700	11,353	162.19%
Facilities and Services	CDBG: $ / HOME: $ / ESG: $	Public Facility or Infrastructure Activities other than LMI Housing Benefit	Persons Assisted	150,000	11,929	7.95%	30,000	21,272	70.90%
Facilities and Services	CDBG: $ / HOME: $ / ESG: $	Public Facility or Infrastructure Activities for LMI Housing Benefit	Households Assisted	10,000	2,000	20.00%	2,000	108	5.40%
Facilities and Services	CDBG: $ / HOME: $ / ESG: $	Homeless Person Overnight Shelter	Persons Assisted	1,400	1,358	97.00%	280	1,358	485.00%
Facilities and Services	CDBG: $ / HOME: $ / ESG: $	Homelessness Prevention	Persons Assisted	500	100	20.00%	100	1,358	1,358.00%
Facilities and Services	CDBG: $ / HOME: $ / ESG: $	Buildings Demolished	Buildings	100	20	20.00%	25	0	0.00%
Facilities and Services	CDBG: $ / HOME: $ / ESG: $	Housing Code Enforcement/ Foreclosed Property Care	Household Housing Unit	180,000	36,000	20.00%	36,000	27,332	75.90%
Facilities and Services	CDBG: $ / HOME: $ / ESG: $	Other	Other	10	0	0.00%	2	0	0.00%

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The overall priority for the PY 2025 Annual Action Plan was to use federal funds to support strong sustainable communities through quality affordable housing, community development, public services, and community engagement. Please see the Attached "Outcomes" for program highlights.

PY 25 - Major Initiatives

Served as lead agency for Oakland County HOME Consortium. Participated in the Continuum of Care Board. Provided participating communities with technical assistance to develop activities that use CDBG allocations to maximum advantage while ensuring program compliance. Sustained HUD certified local housing counseling agency in a barrier free facility that accommodates special needs. Conducted CDBG fiscal and programmatic risk assessments for participating communities. Hosted CDBG 101 Sessions with new staff members of participating communities. Conducted ongoing reviews of subrecipient contract files. Continued monthly virtual Office Hours of the CDBG staff to provide technical assistance to subrecipients (mandatory attendance to subrecipients who do not meet the 1.5 spending performance ratio. Provided routine technical assistance on program design, administration, and compliance efforts for CDBG, HOME and ESG recipients. Monitored housing rehabilitation and construction projects to assure quality, manage change orders and advise contractors concerning unanticipated issues. Provided ongoing telephone technical assistance to CDBG, HOME and ESG entities to ensure program compliance. Engaged the 20-member Citizens Advisory Council to review CDBG, HOME and ESG policies, procedures and performance and provide recommendations for enhanced program delivery. Facilitated the application process for low-income clients of the Home Improvement Program. OCNHD staff performed on-site inspections for CHDO construction projects in PY2025. The annual on-site monitoring included a desk review of tenant files and a physical inspection of all HOME units pertaining to CHDO projects to ensure projects satisfied all HUD and County requirements. OCNHD prioritized participation with developers, contractors, and the HOME Consortium to provide decent and affordable housing and OCNHD additional related services to foster inclusive communities free of barriers to underserved individuals and families. As the HOME program stipulates, OCNHD is focused on creating housing opportunities for households that are below 80% of the area median income. (AMI). Continued partnering with CHDOs, non-profits, and affordable housing developers to create or preserve affordable rental housing throughout the County.

PY 25 - Outcomes

Goal 1. Preserve and/or develop quality affordable housing. Strengthen the County's housing market to address the need for quality affordable housing and create housing choice and opportunity for low-income households. One hundred ten (110) homes of low-income homeowners were rehabilitated through the County Home Improvement Program, totaling $3,056,403.31. Participating communities expended $423,344.48 in minor home repair grant programs for 88 eligible low-income homeowners within their communities. The County also invested $1,400,000 into John Grace Arms, a 60-unit affordable rental development for seniors. The project is still under construction, and the units should be completed in PY26. Beacon Place, a 40-unit affordable housing development, was acquired and substantially renovated using $2,000,000 of CDBG funding. Beacon Place also includes 24 project-based voucher units. The County also invested $1,024,966 of CDBG funding for the renovation of 7 single-family rental homes in Pontiac that are being converted to for-sale homes. 6 of the 7 homes have been sold and the final home will be sold in PY26. The County also invested $1,700,000 of CDBG funding for the renovation of Woodland Heights, 187-unit multifamily community in Pontiac that was formerly public housing. 185 of the 187 units are supported by project-based vouchers. The Woodland Heights renovation will be completed in PY26. The County also invested $1,300,000 of CDBG funding for the renovation of 920 on the Park, 297-unit senior multifamily rental community in Madison Heights. 178 of the 297 units are supported by project-based vouchers. The 920 on the Park renovation will be completed in PY27. The County also funded its Housing Trust Fund with $18,000,000 of ARPA dollars as well as an annual allocation of $2,000,000 of general funds. The combined investment HOME, CDBG, and Oakland County Housing Trust Fund dollars since 2023 totals approximately $45,800,000 and has resulted in an overall investment into housing of approximately $424,000,0000. This has created 1,603 units of housing.

Goal 2. Support capital improvements and public service programs to meet the needs of the communities. Investing in public facilities, infrastructure, enhancing human service programs and economic opportunities improves the quality of life of vulnerable and low to moderate income populations. Participating communities expended $863,847.63 in Code Enforcement activities and $66,304.96 in Sidewalk improvements. Public facility projects were completed including $226,790.17 in Removal of Architectural Barriers and $137,423.60 in Senior Centers. The County expended $397,768.89 towards public service programs for Battered and Abused Spouses, Disabled Services, Emergency Services, Senior Services, Transportation Services, Yard Services, Childcare Services, Food Banks, Neighborhood Cleanup, and Youth Services. ESG funded emergency shelters served 1,358 total persons (999 total households) and $209,691.08 was expended for shelter operations, and $24,283.43 for

HMIS. The ESG Rapid Re-Housing Program provided $127,659.29 to South Oakland Shelter/Lighthouse to help people who were homeless or at risk of homelessness. This money was used to provide rental assistance, housing relocation, and stabilization services.

Goal 3. Reduce housing discrimination. Promote diverse, inclusive and equitable communities, affirmatively further fair housing and equal opportunity, and educate communities on housing related issues. $68,411.76 of CDBG Housing Counseling funds was expended by the Housing Counseling Unit to provide comprehensive housing counseling services including fair housing education and assistance to resolve mortgage defaults. Approximately 99 households received individualized housing counseling on issues such as the homebuyer process, mortgage and/or property tax default intervention, reverse mortgages, rental issues and financial management, while approximately 2,276 households received assistance, referrals or information by phone, email or in-person. Actions were taken to promote Fair Housing Choice, address potential losses in Section 8 and other subsidized housing, and promote Anti-Poverty programs. All County-assisted rental communities described in Goal 1 will offer units that either have project-based vouchers or will accept housing choice vouchers.

Goal 4. Community engagement. Engage community partners and stakeholders to deepen collaboration and community engagement. OCNHD staff held meetings and participated in various community-based and related taskforces. The Community Liaison attendance at twenty-nine (29) community resource fairs and on-site visits to local housing communities has proven to be instrumental in expanding the County reach to various underrepresented resident populations. By promoting the departments programs at community events, the 1,615 citizens received information (verbal and print) on the County programs. On-site outreach at County mobile home communities resulted in increased awareness and applications for assistance through the County Mobile Home Minor Home Repair program. Continual update to the department website and physical resources to meet the growing need and convenience of online access to resources.

Performance Measures

Consistent with federal guidelines, the Oakland County Neighborhood Housing & Development Division (OCNHD) developed a performance measurement system that identifies standardized objectives and outcomes for activities that can be reported and analyzed on a national level. The following are the statutory program goals that guide the allocation of investments: Preserve and/or develop quality Affordable Housing, Enhance Suitable Living Environments through the support of capital improvements and public service programs, reduce barriers to housing access and increase

community engagement. Projects are required to meet performance outcomes that relate to at least one of the following: Availability/Accessibility, Affordability or Sustainability (Promoting Livable or Viable Communities).

CR-10 - RACIAL AND ETHNIC COMPOSITION OF FAMILIES ASSISTED

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

TABLE 2 – TABLE OF ASSISTANCE TO RACIAL AND ETHNIC POPULATIONS BY SOURCE OF FUNDS

	CDBG	HOME
White	6,436	94
Black or African American	510	31
Asian	281	0
American Indian or American Native	27	0
Native Hawaiian or Other Pacific Islander	0	0
Total	**7,254**	**125**
Hispanic	171	1
Not Hispanic	7,083	124

Narrative

The CAPER includes a description of the race and ethnicity of those assisted. Totals shown for CDBG and HOME are pre-populated based on the accomplishments entered in IDIS. The Clients Assisted Table describes additional demographic information to include those assisted with ESG funds. Oakland County maintains data on the extent to which each racial and ethnic group have applied for, participated in, or benefited from any program or activity funded in whole or in part by CDBG, HOME and ESG funds.

CR-15 - RESOURCES AND INVESTMENTS 91.520(A)

Identify the resources made available

TABLE 3 – RESOURCES MADE AVAILABLE

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	Public - Federal	$9,706,104.36	$6,700,944.92
HOME	Public - Federal	$4,079,219.00	$3,750,905.45
HOME-ARP	Public - Federal	$10,411,656.00	$361,882.45
ESG	Public - Federal	$320,372	$412,355.18
CDBG-CV	Public - Federal	$7,166,309	$780,606.81

Narrative

Since 1989, Oakland County has invested more than $326 million in HUD funds. In PY 2025, the County utilized federal funds and recycled paybacks, program income, county match and competitive grant funds to further PY 2021-2025 Con Plan goals. The OCNHD is committed to assisting low-income persons and households through infrastructure improvements, housing rehabilitation, rental assistance (ESG) and human services. Available sources were leveraged to help meet established goals. Additional funds are received from other programs (federal/state/local), private donations and grants.

The above table provides a comparison between the expected amount of funds available from each resource to the amount expended in the program year. Resources made available were entered into HUD's Integrated Disbursement and Information System (IDIS) during the development of the PY 2021-2025 Consolidated Plan and PY 2025 Annual Action Plan. The expenditure data is also generated by IDIS based on drawdowns completed during PY 2025. The amount of resources expended during the program year for ESG was greater than the ESG resources made available during the program year because prior program year ESG funds were expended.

Identify the geographic distribution and location of investments

TABLE 4 - IDENTIFY THE GEOGRAPHIC DISTRIBUTION AND LOCATION OF INVESTMENTS

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Oakland County	67	64.24	Urban County
Oakland County HOME Consortium	33	35.76	Consortium

Narrative

OCNHD administers HUD CPD grant programs through authorization of the Oakland County BOC. Current programs consist of CDBG, HOME and ESG. OCNHD targets program funds to LMI areas, individuals and households as determined by HUD, based on Oakland County demographics and U.S. Census Bureau estimate. The County contains sixty-one units of general local government, including twenty-one townships, ten villages and thirty cities. The following fifty-two (85%) of Oakland County communities participate in the County's "Urban County" CDBG housing and community development programs:

Cities - Auburn Hills, Berkley, Birmingham, Bloomfield Hills, Clarkston, Clawson, Farmington, Ferndale, Hazel Park, Huntington Woods, Keego Harbor, Lathrup Village, Madison Heights, Northville, Novi, Oak Park, Orchard Lake Village, Pleasant Ridge, Rochester, Rochester Hills, South Lyon, Sylvan Lake, Troy, Walled Lake, Wixom. **Townships -** Addison, Bloomfield, Brandon, Commerce, Groveland, Highland, Holly, Independence, Lyon, Milford, Oakland, Orion, Oxford, Rose, Royal Oak, Springfield, West Bloomfield, White Lake. **Villages -**Beverly Hills, Franklin, Holly, Lake Orion, Leonard, Milford, Ortonville, Oxford and Wolverine Lake.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

CDBG: No match requirement. Funds used for administration, infrastructure, and public services. RLF funds from CDBG housing rehab loans supplement HIP. County received $**1,151,159.61** in CDBG Revolving Funds in PY 2025, to be recycled into HIP for single-family home rehab for LI residents.

HOME: 25% match requirement. Funds used for housing rehab, rental development

and HOME-eligible projects. County matched $467,348 in PY 2025.

ESG: 100% match requirement. Funds used for staff, noncash contributions, volunteer services, property, equipment, goods, and services.

TABLE 5 - FISCAL YEAR SUMMARY - HOME MATCH REPORT

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	1,761,510
2. Match contributed during current Federal fiscal year	467,348
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	2,228,858
4. Match liability for current Federal fiscal year	583,348.14
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,645,509.86

TABLE 6 - MATCH CONTRIBUTION FOR THE FEDERAL FISCAL YEAR

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
1	07/01/2025	467,348	0	0	0	0	0	467,348

TABLE 7 - PROGRAM INCOME

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
$4,810,117.43	$1,742,477.62	$1,447,972.30	0	$5,104,622.75

HOME MBE/WBE report

TABLE 8 - MINORITY BUSINESS AND WOMEN BUSINESS ENTERPRISES

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	**Minority Business Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Contracts						
Dollar Amount	$1,531,657	0	0	$197,356	0	$1,334,301.00
Number	63	0	0	8	0	55
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

	Total	**Women Business Enterprises**	**Male**
Contracts			
Dollar Amount	$1,531,657	$395,260	$1,136,388
Number	124	16	108
Sub-Contracts			
Number			
Dollar Amount			

TABLE 9 - MINORITY OWNERS OF RENTAL PROPERTY

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	**Minority Property Owners**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

TABLE 10 - RELOCATION AND REAL PROPERTY ACQUISITION

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	0	0
Businesses Displaced	0	0
Nonprofit Organizations Displaced	0	0
Households Temporarily Relocated, not Displaced	0	0

Households Displaced	**Total**	**Minority Property Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

CR-20 - AFFORDABLE HOUSING 91.520(B)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

TABLE 11 - NUMBER OF HOUSEHOLDS

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	1,500	0
Number of Non-Homeless households to be provided affordable housing units	388	40
Number of Special-Needs households to be provided affordable housing units	173	0
Total	**2,061**	**40**

TABLE 12 - NUMBER OF HOUSEHOLDS SUPPORTED

	One-Year Goal	Actual
Number of households supported through Rental Assistance	150	0
Number of households supported through The Production of New Units	114	0
Number of households supported through Rehab of Existing Units	167	238
Number of households supported through Acquisition of Existing Units	40	0
Total	**471**	**238**

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The COVID-19 pandemic impacted housing in Oakland County. During the pandemic new affordable housing production significantly decreased, simultaneously, housing rental rates dramatically increased. The demand for affordable housing exceeds the current supply. As a result of the current housing market, OCNHD exceeded our goal of supporting homeless and non-homeless households. OCHCD exceeded our goal of rehabilitating existing low-moderate income homes as more families elected to stay in their homes instead of moving out. Our home improvement program continues to

receive inquiries from interested contractors, and we are optimistic that we will be able to meet our future production goals. OCNHD met our goal with the production of new housing units.

Discuss how these outcomes will impact future annual action plans.

The County was successful in meeting or exceeding most of its affordable housing goals in 2025. No program changes are needed currently. Our programs are continuing to run as efficiently as possible, and we are confident that we will be able to meet our goals in PY2026. We appreciate the patience and understanding of our community partners and stakeholders during this time. We are committed to providing affordable housing to the residents of Oakland County, and we will continue to work hard to overcome these challenges.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

TABLE 13 - NUMBER OF HOUSEHOLDS SERVED

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	61	9
Low-income	54	42
Moderate-income	79	12
Total	**194**	**63**

Narrative

OCNHD fosters relationships by working alongside non-profit and for-profit agencies throughout the year to promote the development, construction, production and maintenance of affordable housing. Maintaining and developing new affordable housing stock is one of the primary functions of HOME grant funds. The County has funded single family housing activities throughout the HOME jurisdiction through CHDO's. Activities include homebuyer assistance and a program to build new or acquire, rehabilitate if necessary, and then resell units to qualified low-income (LI) individuals or families.

Additionally, in 2025,

- OCNHD managed the construction of a new single-family home to be sold to a low-income household with one of its CHDO partners. The home is substantially completed, but the homebuyer's mortgage has not closed so this home will be reported in PY26.

- OCNHD also contracted with MiSide Housing for development of John Grace Arms, a 60-unit rental community for low-income seniors in Southfield. OCNHD contributed $1.4M in HOME funding to support the $22.5M senior affordable housing development. The project is under construction and will be reported in the PY26 CAPER.
- In PY25, OCNHD allocated $1.5M in HOME funding for Auburn Place, a 54-unit permanent supportive housing community in Pontiac in partnership with Lighthouse MI. The property is under construction and will be reported in the PY26 or PY27 CAPER.
- Beacon Place, an existing 40-unit affordable and permanent supportive housing development, was renovated and completed in PY26. OCNHD invested $2M in CDBG for this activity.
- Woodland Heights, 187 affordable rental units, and Venture Pontiac Homes, 7 rental to homeownership single family homes, are nearing completion and will be reported in the PY26 CAPER. OCNHD invested approximately $2.7M in CDBG funding into the renovation of these activities.
- In PY25, OCNHD invested $1.3M in CDBG funding for acquisition and renovation of 920 on the Park, a 297-unit affordable rental community for seniors. Construction began in April 2026 so the units may not be completed or reported until the PY27 CAPER.
- OCNHD also manages Oakland County's Housing Trust Fund and is funded with ARPA-SLFRF and general funds of the County. Since 2023, the County has invested in 1,603 rental and homebuyer units using HOME, CDBG, and Oakland County Housing Trust Fund dollars.
- 88 Homes were completed through sub-recipients Minor Home Repair (MHR) and Minor Mobile Home Repair (MMHR)

CR-25 - HOMELESS AND OTHER SPECIAL NEEDS 91.220(D, E); 91.320(D, E); 91.520(C)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The OCNHD has administered the ESG program since 1987 and is a member of the Alliance for Housing of Oakland County, the Continuum of Care (CoC) body. The Alliance is a 501(c) (3), non-profit organization working toward a common goal to end homelessness and increase affordable housing opportunities. The Alliance is made up of many organizations from the private and public sector including emergency shelters, warming centers, providers of health services including mental health and developmental disability services, affordable housing developers, supportive housing programs, municipalities, government agencies, faith-based service providers and more. The Alliance competes for funding grants at the state and federal level including annual applications for HUD CoC Homeless Assistance Grants.

Oakland County supports the Alliance for Housing Oakland County's Continuum of Care (CoC) through staff time used for planning purposes. County staff participate on the CoC and at outreach events for homeless and at-risk people to access shelter, housing, support services, a meal, medical screenings and clothing.

While not funded with HUD funds from Oakland County, the CoC performs outreach and assessments to local people experiencing homelessness. The CoC has a team that does street outreach. They use an assessment tool to assess individual needs and make appropriate referrals.

In 2025 Oakland County started and continued to administer programs called Wellness Wednesday as well as Friendship Friday. These are a one-stop shop strategy that brings services and resources, which includes but is not limited to a hot meal, showers, laundry and clothes to the homeless and low-income community.

Addressing the emergency shelter and transitional housing needs of homeless persons:

ESG subrecipient agencies conduct an initial evaluation to determine each individual or family's eligibility for assistance and the amount and types of assistance needed to regain stability into permanent housing. Evaluations are conducted in accordance with

Oakland County CoC requirements. After initial evaluation, a housing plan is developed. Unless prohibited under the Violence Against Women Act of 1994 or the Family Violence Prevention and Services Act, ESG recipients are connected to appropriate supportive services.

Individualized plans are developed to assist program participants to retain permanent housing after assistance ends, considering all relevant considerations. Each participant is linked to available permanent supportive housing programs or local Housing Choice Voucher (HCV) Programs, public housing commissions and project based rental assistance when waiting lists are open. Emergency Shelter and Transitional Housing allow the homeless to stay longer, if waiting for a unit to be ready and progressing toward their goals.

During the winter months (typically December to March), Oakland County established an emergency shelter overflow program which was administered by the Alliance for Housing, where funds were available to house homeless individuals in local hotels when local homeless shelters were at full capacity.

Helping low-income individuals and families avoid becoming homeless:

The Oakland County Emergency Solutions Grant, the Michigan State Housing Development Authority, and HUD all fund homeless prevention and rapid rehousing programs. Oakland County Housing Counselors and local non-profit agencies provide information, education, referrals, foreclosure prevention, and tenant/rental counseling to avoid eviction, and housing search assistance via the Michigan State Housing Authority website at: http://www.michiganhousinglocator.com/Portals/mshda/Default.aspx.

CDBG funds from participating communities allocate funding to non-profit organizations to provide services to low-income residents to help free up resources for their housing costs. Besides housing assistance, CDBG funds public services such as emergency food to residents, transportation, youth assistance, Domestic Violence assistance, as well as lawn care services to allow seniors and disabled residents to remain in their homes where available. The Homeless Healthcare Collaboration connects housing providers with hospital social workers to ensure that patients are not discharged from healthcare facilities directly into the streets; HOPE Hospitality has a recuperative care facility for those who are homeless and have a current health crisis to be housed and receive full-time nursing care. Michigan's Department of Health and Human Services work with local agencies to ensure that youth being discharged from the foster care system have a safe place to stay. Oakland Community Health Network (formerly the Oakland County Community Mental Health Authority) works with four (4) core providers to ensure those who have a mental illness or are developmentally delayed have the support system they need to locate and remain housed. There is a diversion program

that allows individuals who are homeless to be taken to Hope Hospitality Shelter instead of jail if more appropriate.

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:

ESG funds were provided to four (4) emergency shelters to pay operating costs with the goal of assisting homeless clients to become housed and self-sufficient. Oakland County collaborates with the CoC, by attending meetings and consulting on homeless matters, working towards the mutual goal of ending homelessness.

Through the members of the Alliance for Housing, Oakland County's Continuum of Care, HUD's Homeless Assistance Programs, the local Public Housing Commissions, Veteran's Affairs, MSHDA, Oakland County's ESG and other non-profits, there is an array of housing programs available to help those who are homeless, especially the chronic homeless, families with children, veterans, and unaccompanied youth to regain and maintain permanent housing. This includes (but is not limited to) Housing Choice Vouchers (MSHDA has a homeless preference), Veteran's Affairs Supportive Housing (VASH) vouchers, Permanent Supportive Housing Programs, Transitional Housing Programs, Rapid Rehousing for Families, Homeless Prevention and Rapid Rehousing, Public Housing, Section 811, Low-Income Tax Credit Programs, Housing Opportunities for Persons with AIDS (HOPWA), Supportive Services for Veterans and their Families (SSVF), and other Section 8 subsidized housing projects.

These programs often link the families with other supportive services to remain housed. Members of the Alliance are working together to significantly shorten the time a household remains homeless and a performance outcome.

Oakland County, as part of its commitment to ending homelessness through prevention, housing with services, reforming the system of care, and engaging the community formed and chair's, along with the Alliance for Housing, the Blueprint to End Homelessness, which represents a collaboration of providers across Oakland County's homelessness service system to develop a framework on how Oakland County will prioritize actions towards eliminating homelessness.

The HOME-American Rescue Plan (HOME-ARP) was created under the American Rescue Plan Act of 2021. This program helps communities reduce homelessness and increase housing stability for vulnerable populations. In Program Year 2021, Oakland County received $10,411,656 in HOME ARP funding. This funding is to address homeless concerns that were exposed during the Covid-19 pandemic. As of PY2025, Oakland County is applying HOME ARP funds for the following uses: Supportive

Services, Acquisition and Development of Non-Congregate Shelters, Non-Profit Operating, Non-Profit Capacity Building, and Administration and Planning. During PY25, Oakland County expended $361.882.45 in Administration and Planning for HOME ARP.

CR-30 - PUBLIC HOUSING 91.220(H); 91.320(J)

Actions taken to address the needs of public housing

Oakland County does not administer public housing. However, several communities within the County operate public and assisted housing. The public housing commissions in Ferndale, Pontiac, Southfield, and Royal Oak Township are entities separate from Oakland County Government and, therefore, the County has no control over the quality of the housing and resident initiatives. The cities of Ferndale, Pontiac, South Lyon and Royal Oak Township have public housing. The cities of Southfield, Ferndale and Pontiac offer Housing Choice Vouchers (HCV). In addition, the Michigan State Housing Development Authority (MSHDA) has HCV in the Urban County. Since PY23, OCNHD has invested HOME, CDBG, and its Housing Trust Fund dollars into Shepherd House, Woodland Heights, Beacon Place, Auburn Place, Westwood South, Unity Park V, Unity Park VI, Royal Oak Cottages, Wellspring, John Grace Arms, Oakland Woods, 920 on the Park, and Ferndale Park Co-Op which all together have 981 project-based vouchers and will also accept HCVs.

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

The mission of the Public Housing Authorities/Commissions is to assist low-income families by expanding their housing opportunities to access safe, sanitary, decent, and affordable housing, thereby promoting economic self-sufficiency. OCNHD provides timely responses to requests for Certificates of Consistency from Public Housing Commissions in participating communities. OCNHD provides development and financial assistance to PHAs when they seek to preserve or renovate Public Housing or development new affordable housing.

OCNHD staff will continue to partner and work with the local PHAs as needed to ensure the housing stability of its residents.

Actions taken to provide assistance to troubled PHAs

Oakland County is not aware of any troubled PHAs.

CR-35 - OTHER ACTIONS 91.220(J)-(K); 91.320(I)-(J)

Actions taken 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. 91.220 (j); 91.320 (i)

Based on Michigan State Law at MCL 117.1 et seq. Oakland County does not have control over local land use, certain tax policies, zoning ordinances, building codes, fees and charges and growth limitations. During PY 2025, the County continued to work to create and improve public policies that address obstacles, support the development of affordable housing and eliminate barriers to affordable housing as follows:

During PY 2025, the County was an active participant in MSHDA Regional Housing Partnership (RHP) for Oakland County. Collaboration with local planners and government officials was identified as a targeted activity to allow for more robust housing development. The RHP has completed and published a map of all parcels and their underlying zoning throughout the County to identify new opportunities for the creation and preservation of affordable housing. The Oakland County Land Bank has also developed an in-depth and exhaustive map of all public and privately-owned land in the City of Pontiac to spur the development of affordable housing and economic development activities. The RHP and other affordable housing advocates were also successful in lobbying for the creation of a state housing tax credit program to provide more resources for housing development and preservation. Oakland County participated in conjunction with the Continuum of Care by implementing the Consolidated Plan, Annual Action Plan, and Blueprint to End Homelessness activities in support of the development of affordable housing, permanent supportive housing, and shelter capacity. The County encourages low-income participation in the preparation of annual plans and widely distributed a survey on housing and community development needs throughout the County. Oakland County also utilized plans, goals and input from participating communities in performance measurement system that reflects goals and outcome measures by offering HUD certified Housing Counselors to address fair housing and affordable housing needs, promoting fair housing and equal opportunity in all CDBG, HOME and ESG programs, working with Oakland County Treasurer to help homeowners resolve or remediate property tax delinquencies and prevent tax default, and distributing Fair Housing Toolkit to educate communities on actions they can take to eliminate obstacles to fair housing choice.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Consolidated Plan regulations require an analysis of Census data to determine if there are any instances of housing problems. Two types of priority problems constitute worst case needs for federal housing assistance.

1. Severe rent burden means a renter is paying more than one-half of their income for gross rent (rent and utilities).
2. Severely inadequate housing refers to units having one or more serious physical problems related to heating, plumbing, and electric systems or maintenance.

Rent burden is the sum of rent plus utilities plus the cost of renter insurance, if any, divided by household income. Rent burden ratios equal to or greater than 50% are considered excessive because, for these households, the cost of renting may leave inadequate resources for other needs. The threshold for determining disproportionate need is a difference of 10%; when the percent of an ethnic/racial group experiencing a problem exceeds the County-wide norm by more than 10% for that income group, it is classified as disproportionate need. Oakland County Housing Counseling meets with households who have rental issues. A spending plan is prepared, and ratios (31/42) are calculated so that a prospective renter is aware of affordability. The unit provides residents with the Oakland County Affordable Housing List containing over 13,000 units in Oakland County within 75 projects and 26 communities. The County is on a list serve and knows when any Housing Commission within the Detroit Metro Area will open their Housing Choice Voucher Waiting List. Referrals are made to www.michiganhousinglocator.com, a database of rental properties, many of which are considered affordable in Michigan. Referrals are made as well to the state of Michigan's Housing Choice Voucher Program website at www.michigan.gov/mshda/rental/housing-choice-voucher, administered by MSHDA (Michigan State Housing Development Authority). They provide other resources for utilities, food, medical, diapers, gas cards, etc. which may free up additional income to be used toward housing. The Oakland County Housing Trust Fund also invests in the development of low-income housing with rental rates at 30% of a household income or for-sale homes that are affordable to homebuyers earning less than 120% AMI. The County Board of Commissioners (BOC) has allocated $28.9M in local and federal ARPA-SLFRF funds to the Fund.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

OCNHD continues to address lead-based paint (LBP) through implementation of the Lead-Safe Housing Regulations. LBP abatement has been an integral component of the HIP since 2000 and includes LBP risk assessments on rehabilitation work which disturbs painted surfaces pursuant to 24 CFR Part 35. LBP hazards are addressed using lead abatement work practices. Contractors performing the work are licensed LBP abatement contractors. During PY 2025, 14 (13%) of HIP jobs had LBP hazards that were abated.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The following actions have been taken to reduce the number of poverty-level families: The County's Anti-Poverty Strategy is composed of services to help LI persons stay in their homes, services for LI persons in crisis, and job creation activities. The OCNHD uses HOME, CDBG, and its Housing Trust Fund dollars to develop and preserve affordable housing throughout the County. The CDBG program provides funding to local units of government to offer services for LI residents that may include emergency services, housing, housing counseling and job creation services. Many communities provide crisis services such as emergency food and clothing for families in crisis, minor home repair programs and yard services for eligible clients that are unable to perform tasks due to age and/or disability and transportation services for senior and disabled residents. The County will continue to encourage local communities to use CDBG funds for anti-poverty projects. Approximately 99 households received individualized housing counseling on issues such as the homebuyer process, mortgage and tax default intervention, reverse mortgages, rental issues, and financial management. Additionally, approximately 2,276 households received assistance, referrals or information by phone, email or in-person.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The institutional structure, through which the PY 2026 Annual Action Plan was implemented included agencies of County government, local communities, non-profit organizations, and private industry. During PY 2025, OCNHD staff continued to provide CDBG, HOME and ESG workshops and meetings to keep participating communities, agencies and developers current on new developments and policies. These workshops provide technical assistance on program eligibility; establishing and undertaking correct program processes; measuring performance; furthering collaboration between partners and building capacity with subrecipients. OCNHD staff regularly meet with individual parties, communities, developers, non-profits, CHDOs, and other community stakeholders to educate, train and provide updates to OCNHD programs.

OCNHD continued to track CDBG expenditures and program progress to ensure overall compliance. OCNHD uses documentation, including labor certifications, and invoices to monitor individual CDBG projects for compliance. Each participating community corrects emergent problems and OCNHD provides technical assistance as needed.

OCNHD continues to provide monthly virtual Office Hours with the CDBG staff to provide technical assistance to subrecipients (mandatory attendance to subrecipients that do not meet the 1.5 spending performance). Mandatory in-person workshops are also provided to discuss program changes. The changes and improvements made to the County institutional structure over the previous two Program Years have resulted in the County meeting its timeliness ratio for two consecutive years. OCNHD monitors activities to ensure timeliness and compliance with HOME requirements including continuing affordability, affirmative marketing, procurement, and labor standards and shares the results with Oakland County HOME Consortium members. OCNHD also monitors subrecipients, developers, and CHDO activities as prescribed by regulation. OCNHD continued to work with the Continuum of Care to overcome gaps in institutional structure and support the work of enhancing coordination of services to residents experiencing or at risk of experiencing homelessness through outreach events, training and workshops and committee work to assist organizations to overcome system gaps and client barriers. Staff hosted pre-bid and pre-construction meetings prior to the start of CDBG and HOME assisted projects; providing education and technical assistance to ensure that affirmative marketing, procurement, Section 3, U.S. Department of Labor and Davis-Bacon Act requirements are met. OCNHD provided Home Improvement Program (HIP) contractors with technical assistance to build their capacity. Staff also recertify Oakland County CHDOs before the application process. The County also maintained a MSHDA and HUD certified housing counseling unit.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The following actions have been taken to enhance coordination between public and private housing and social service agencies:

During PY 2025, OCNHD staff continued to provide information to local units of government and assist them in identifying and coordinating funding opportunities, with a focus on increasing actions aimed at expanding community development improvements and services to low-income persons and limited clientele populations. OCNHD staff serve on the Continuum of Care (CoC) and provide referrals and resources to those who are at risk of or experiencing homelessness. OCNHD’s Community Liaison continues to be an essential connection to furthering the knowledge of the department's programs in Oakland County. The County now has representation

and connection in various community endeavors as well as aiding in the coordination and attainment of public and private resources for many organizations throughout the County. In early 2025, Oakland County Health and Human Services introduced Oakland Connects, a free program available to anyone who lives or works in Oakland County that uses certified Community Health Workers to guide residents through services. A Housing Coordinator with the program was placed in OCNHD to assist with affordable housing and emergency shelter resources.

Participating communities partnered with social service agencies to expand a variety of public services for low-income persons and households during PY 2025. Public services included Battered and Abused Spouses, Childcare Services, Disabled Services, Down Payment Assistance, Emergency Services, Food Banks, Housekeeping, Neighborhood Cleanups, Senior Services, Transportation Services, Yard Services, and Youth Services. OCNHD continued to coordinate the provision of HUD Community Planning and Development (CPD) Grant resources in efforts to further affordable housing development and homebuyer assistance as well as continuing financial assistance to individuals and families who are either homeless or in immediate risk of losing their housing. OCNHD staff provided information from HUD and MSHDA to public agencies, individuals and/or non- and for-profit developers interested in utilizing their entity's programs for producing affordable housing projects. Staff reviewed and approved appropriate requests for Certificates of Consistency with the Consolidated Plan to ensure that proposed programs met goals and objectives. In addition, staff provided technical assistance and information about fair housing and the advancement of housing related projects for populations in need of affordable and barrier-free housing to local governments, non-profits, CHDO and for-profit developers. OCNHD coordinated with service providers by facilitating and participating in community-wide committees and engaging local experts to recommend and provide programs for target populations.

Primarily, this is done through the collaborative relationship with the Alliance for Housing, Oakland County's CoC. OCNHD participated in and provided support to work groups of the CoC, assisted the CoC with its responsibilities for monitoring, evaluating and applying for funds through the HUD CoC funding process and the ESG funding process. In 2021, Oakland County launched the Blueprint to End Homelessness. This initiative represents a collaboration of providers across Oakland County’s homelessness service system to develop a framework on how Oakland County will prioritize actions towards eliminating homelessness. The Blueprint focuses on addressing the root causes of homelessness through increasing access to affordable quality housing, providing equitable access to shelter, expanding Continuum of Care outreach and education, supporting organizations, and improving collaboration.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The following fair housing initiatives and activities have been undertaken by Oakland County to overcome the effects of fair housing impediments:

1. Housing Counseling Services - The OCNHD Division HUD Certified Housing Counseling unit continues to promote fair housing to address and prevent housing discrimination under state and federal fair housing laws. The Unit, with three full-time staff, is both a MSHDA and HUD certified agency and has adopted the National Industry Standards. All counselors are HUD and MSHDA certified and complete mandatory annual continuing education for all certifications as well as fair housing. Two counselors are on the HUD Home Equity Conversion Mortgage (HECM) roster. Services address mortgage and property tax default, predatory lending, housing discrimination, home buying, affordable housing mortgages, reverse mortgages, tenant rights/responsibilities, preventing homelessness, home repairs, subsidized housing, rental assistance for low-income households and credit/budget issues. Housing Counselors receive ongoing Fair Housing training each year. Oakland County Housing Counseling is a barrier free facility and offers interpreter services to clients with language barriers or hearing-impairments and works to accommodate other special needs.

2. Housing Counseling and Help with Housing Discrimination Public Awareness - Oakland County offers housing counseling brochures, palm-cards and posters promoting help with housing discrimination for distribution countywide and specifically within communities having substantial minority and lower income population concentrations. OCNHD continued its partnership with the Oakland County Treasurer to resolve property tax delinquency and foreclosure. The Treasurer's Office promotes OCNHD housing counseling services including fair housing in all past due property tax notices to residents for resource and referral.

3. Community Development Block Grant (CDBG) improves access to public facilities and services - Many CDBG sub-recipients prioritize the use of CDBG funds to improve barrier free access to public facilities. Projects improve access to street crossings, sidewalks, parking, public buildings, parks, public restrooms, meeting spaces, private single-family owner-occupied homes, mobile (manufactured) homes, etc. Communities also prioritize equal opportunity public services to address the special needs of low income, disabled and senior residents including home chore, yard services transportation, emergency food/clothing.

4. Equal Opportunity to Improve Homes - OCNHD administers a full service county-wide, equal opportunity Home Improvement Program for low-income residents to upgrade their home and neighborhood. Promotion includes direct mailings to households with lower housing values countywide to help sustain neighborhoods. These mailings also include housing counseling information.

5. Access to Affordable Housing - OCNHD invested HOME, CDBG and other non-CPD federal funds managed by the HTF into the development or preservation of affordable housing. This included for-sale and rental communities. This activity allows low- to moderate-income families to have safe, decent, and affordable housing.

6. The County, led by the Neighborhood & Housing Development Division, has undertaken the funding of a Landlord Mitigation Fund to encourage landlords to lease to those on publicly funded programs (homeless assistance programs and housing choice vouchers, primarily held by persons of color who are low income), contracted for a Blueprint to End Homelessness (disparate racial equity) and has introduced legislation to ban income discrimination and eliminate other barriers to fair housing in Oakland County. This legislation included resolutions to call on all Oakland County cities, villages, and townships to adopt local policies to prohibit “Source of Income” housing discrimination.

7. Equal Opportunity and Access - Oakland County ensures equal opportunity and access to all federally funded programs and activities. Community & Agency Fair Housing Outreach, and sub-recipient communities, housing development agencies and public service agencies funded by HUD programs prominently place fair housing posters and information for the public to view and are required to affirmatively further fair housing in providing services.

8. CHDOs - Oakland County Supports Equal Opportunity Affordable Housing Development. OCNHD funds partners with CHDO’s to develop and expand affordable homeownership opportunities and create and preserve affordable rental units for low-income families. Advocacy for Affordable Housing Developers - OCNHD provides Certificates of Consistency and advocacy for affordable housing developers and non-profit agencies to obtain low-income tax credits and/or other state and federal housing assistance in developing multifamily rental housing.

9. Homelessness Prevention and Rapid Rehousing - OCNHD provides equal opportunity and access to rental housing, shelter space, and transitional housing through the Emergency Solutions Grant, HTF funds, and other funding sources. All households should have the opportunity to make personal housing choices that are within their economic means while best meeting needs and preferences. The County

will continue to review identified impediments to fair housing choice and develop strategies to affirmatively further fair housing.

CR-40 - MONITORING 91.220 AND 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

To ensure long-term compliance with program requirements, including minority business outreach and comprehensive planning, the following standards and procedures have been implemented:

Subrecipient Selection and Monitoring: A documented process is used to select subrecipients for monitoring based on risk factors and program requirements. Monitoring objectives are identified for each subrecipient, and regular on-site visits and desk reviews are conducted to assess compliance.

Procurement and Labor Compliance: Close monitoring is maintained throughout the procurement, contract award, and project implementation phases to ensure compliance with procurement and labor regulations.

Expenditure Review: Expenditures are reviewed to verify their alignment with approved activities and eligibility. Contractual Compliance: Adherence to applicable federal, state, and local regulations are ensured through contractual compliance monitoring.

Technical Assistance: NHD staff provides technical assistance to subrecipients in areas such as program design, administration, and compliance.

Housing Construction Monitoring: On-site property inspections of HOME rental projects are conducted at least every three years to ensure quality and compliance. Subrecipient Training: CDBG 101 orientations are provided to new and previous subrecipient staff to enhance their understanding of program requirements and expectations.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The public hearing for the PY 2025 CAPER took place on Tuesday, September 8, 2026 at 4PM at the North Oakland Health Center, Oakland County Neighborhood & Housing Development Division, Conference Rm 257, 1200 North Telegraph Rd Unit 34E, Pontiac, MI 48341. The public comment period ran from Tuesday, September 8, 2026

to Thursday, September 24, 2026. No comments were received.

The Community Input Survey was made available on January 21, 2026, and closed on April 21, 2026. The survey was available as a hard copy, electronically via a web-based link, and a QR code on the Oakland County website, the Neighborhood & Housing Development webpage, and the Oakland County Health and Human Service's webpage. The survey was distributed to CVT city halls, public libraries, community centers, community events, and mobile home parks throughout Oakland County. The survey was also distributed to the Citizens Advisory Council members. Mosaic Community Planning Consultants conducted 3 public meetings, 4 community pop-ups, 3 resident focus groups, and 21 stakeholder interviews, totaling over 1500 responses. The Community Liaison attended 29 community events, expos, resource fairs.

The Neighborhood & Housing Division has expanded the Wellness Wednesday model. Friendship Friday brings services and resources to Royal Oak, Michigan on a bi-weekly basis.

Additionally, through ongoing community engagement participation in community fairs, health expos, resource fairs, Wellness Wednesday and Friendship Friday, the Community Liaison interacted with and engaged 3,254 community members throughout Program Year 2025.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

For PY 2025, Oakland County used 20% of the grant allocation for administration. The remaining 80% of CDBG funds is split with 33% going to the County and 67% for local communities to provide housing, public facility, public infrastructure and public service programs and the County to improve affordable housing.

The County's program is on target. The activities undertaken by the County with CDBG funds are succeeding in meeting the goals and objectives of the County's Con Plan. While the overall goals and objectives are being met, the County is working on the following programmatic changes:

1. Increase the rate of expenditure of funds to reduce the balance of unexpended funds being carried forward from year to year by emphasizing to subrecipients the need for pre-design of projects.

2. Increase technical assistance efforts geared toward subrecipient timely spending performance accomplishment reporting and exploration and selection of eligible activities.

3. Continue Quarterly reporting from CDBG subrecipients on their performance of their activities and accomplishments.

The County expended $7,166,309 of its CDBG-CV grant. This figure represents 100% percent of the CDBG-CV grant award. CDBG-CV funds were expended from 2020 to 2026 to prevent, prepare for, and respond to the coronavirus pandemic, with a primary focus on supporting low and moderate-income individuals. The goals of the CDBG-CV grant were: 1. Provide emergency grant payments directly to providers for rent/mortgage and utilities on behalf of an individual or family experiencing a loss or reduction of income as a result of coronavirus, 2. Provide seniors in home meal support, and 3. Assist food banks who provide food to low-moderate clientele. Under the CDBG-CV grant, $5,576,795.33 was provided for subsistence payments for low-to-moderate income families impacted by the corona virus. 1,271 households received subsistence assistance. All applications were tracked and a marketing plan was created. $20,206.28 in CDBG-CV was used to provide provisions. One hundred percent of the public service benefit went to low to moderate income families. $1,089,472.23 of the CDBG-CV grant was used for Project Service Delivery Costs.

These are the direct necessary operating expenses incurred by staff or contractors to implement, execute, and complete corona virus-related relief assistance. Only 6.98% of the CDBG-CV grant was used for general program administration for an amount of $500,041.44.

CR-50 - HOME 24 CFR 91.520(D)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The County's rental portfolio during PY 2025 consists of 7 HOME units in Pontiac and 5 units in Ferndale. 242 CDBG-supported units are currently under construction. 21 CDBG-supported units (the community has 40 total units) were recently completed and will be inspected on an ongoing basis starting in PY26. County staff inspect the units on a periodical basis to determine the condition of the properties in accordance with 24 CFR § 91.52 91.520. Additionally, NSPIRE inspections are conducted on the entire portfolio by the owners and their private property management companies that oversee the property inspections on an annual basis as reported. Ongoing inspections will continue from Oakland County.

Oakland County inspected five units at Shepherd House on December 20, 2025. There were no issues with the inspection.

Three units at Unity Park V, and four units at Unity Park VI were inspected. These are inspected biennially in coordination with MSHDA's Project Based Voucher inspection team. Three Unity Park V units were inspected on 6/30/25, 6/4/26, and 2/12/25. The four Unity Park VI inspections took place on 8/18/25, 8/18/25, 9/15/25, and 9/15/25. There were no issues. All the units passed inspection.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

Participating CHDOs and affordable housing developers implement affirmative marketing procedures for HOME-assisted homebuyer projects of five or more units. This involves actions to market to and attract all eligible individuals to housing opportunities supported by HOME funding. The efforts below aim to inform and attract individuals from all backgrounds:

1. All promotional materials use the Equal Housing Opportunity logo or slogan in press releases and solicitations.

2. Each CHDO/property manager has a written plan detailing efforts to reach individuals unlikely to apply without special outreach.

3. Oakland County reviews each marketing plan to assess success and discuss corrective measures if requirements are not met.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

In fiscal year 2025, Oakland County received $1,742,477.62 in HOME program income.

Of this amount, $1,447,972.30 was spent and $5,104,622.75 remained at the end of the reporting period. As outlined in the County's Annual Action Plan, program income is allocated for housing rehabilitation, with 10% ($174,247) set aside for program administration as permitted by regulations.

Total project costs vary based on the required health, safety, and lead-based paint (LBP) remediation. An Oakland County HIP Technician inspects each home to determine the necessary work, and all projects are then cost-estimated by the assigned technician. During program year 2025, 63 homes were completed using HOME funds, which included grant, match, and program income. The following statistics pertain to households that received Home Improvement Program projects funded with program income during this period.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The Oakland County HIP provides 0% interest, no payment loans to low-income homeowners to help them maintain their homes. The program has been in place since 1975 and has helped over 3,410 homeowners. In 2025, the program completed 110 jobs. The County also offers CDBG funding for minor home repairs and mobile home repairs. CDBG funds also support the County Housing Counseling Unit, which provides first time homebuyer, landlord/tenant, and foreclosure prevention counseling. To develop and preserve affordable rental housing, the County provides HOME and CDBG gap funding to Community Housing Development Organizations (CHDOs) and other affordable housing developers using long-term, low-interest repayable loans. The County currently has 630 affordable housing units under construction that are supported using HOME/CDBG gap financing. This funding is generally combined with LIHTC, developer equity, private loans, and state funding. The County recognizes the need for affordable housing and continues to work to expand opportunities through the HOME and ESG programs. In 2025, the County continued to prioritize funding the CHDO Homebuyer Program to address affordable housing needs and provide

homeownership opportunities. Since PY23, the County has also approved almost $25.2M in non-CPD funding to be invested in affordable housing throughout the county and has spurred the development of 664 mixed-income units through the Oakland County Housing Trust Fund. See the attached Tables to view program performance and demographic information for PY 25.

CR-58 – SECTION 3

Identify the number of individuals assisted and the types of assistance provided

TABLE 14 - TOTAL LABOR HOURS

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	2	2	0	0	0
Total Labor Hours	28,209	23,806			
Total Section 3 Worker Hours	455	1,808			
Total Targeted Section 3 Worker Hours	0	0			

TABLE 15 - QUALITATIVE EFFORTS - NUMBER OF ACTIVITIES BY PROGRAM

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers		2			
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	1	2			
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	1				
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					

Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding childcare.					
Assisted residents to apply for or attend community college or a four year educational institution.					
Assisted residents to apply for or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	1				
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.	2				

Narrative

The Oakland County Neighborhood & Housing Development Division is committed to providing opportunities for Section 3 residents and business concerns to participate in productive and meaningful employment. We integrate Section 3 components into our contracting opportunities to the greatest extent feasible, with the aim of providing Section 3 residents with employment options that will promote self-sufficiency, enhance employability, and financial independence. Our outreach efforts include our website, job fairs, and signage. We promote Oakland County Workforce Development with contractors and sub-recipients. We distribute data collection forms at pre-construction meetings and collect them at the end of the job. We also provide financial assistance to contractors to attend technical trainings to obtain their Lead Paint License through the state of Michigan.

CR-60 - ESG 91.520(G) (ESG RECIPIENTS ONLY)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	OAKLAND COUNTY
Organizational DUNS Number	136200362
UEI	HZ4EUKDD7AB4
EIN/TIN Number	386004876
Identify the Field Office	DETROIT
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	Pontiac/Royal Oak/Oakland County CoC

ESG Contact Name

Prefix	Ms.
First Name	Khadija
Middle Name	
Last Name	Walker-Fobbs
Suffix	
Title	Housing Officer

ESG Contact Address

Street Address 1	1200 N. Telegraph Rd. 34 E
Street Address 2	
City	Pontiac
State	MI
ZIP Code	48341-0414
Phone Number	2482304536
Extension Fax Number	
Email Address	walker-fobbsk@oakgov.com

ESG Secondary Contact

Prefix	Mr
First Name	Stephen
Last Name	O'Donnell

Suffix	
Title	Housing Counseling Supervisor
Phone Number	2484529200
Extension	
Email Address	odonnells@oakgov.com

2. Reporting Period—All Recipients Complete

Program Year Start Date	07/01/2025
Program Year End Date	06/30/2026

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name
City
State
Zip Code
DUNS Number
UEI
Is subrecipient a victim services provider
Subrecipient Organization Type
ESG Subgrant or Contract Award Amount