

**Comprehensive Housing  
Affordability Strategy  
(CHAS)**

U.S. Department of Housing  
and Urban Development  
Office of Community Planning  
and Development



Name of Jurisdiction(s) or Consortium:

COUNTY OF OAKLAND, MICHIGAN

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Type of  
Submission:

(mark one)

- New Five Year CHAS For Fiscal Year 1992 through Fiscal Year 1996  
 Annual Update \* For Fiscal Year \_\_\_\_\_

(mark one)

- Initial Submission  
 Resubmission  
 Amendment \*\*

\* If an Annual Update, mark one:

- Parts 4 (Resources) & 5 (Implementation) Only
- Parts 4 & 5, plus minor changes: (mark all those which apply)
- |  |                                    |                                 |
|--|------------------------------------|---------------------------------|
| Part 1 - Needs Assessment              | <input type="checkbox"/> Narrative | <input type="checkbox"/> Tables |
| Part 2 - Market & Inventory Conditions | <input type="checkbox"/> Narrative | <input type="checkbox"/> Tables |
| Part 3 - Strategies                    | <input type="checkbox"/> Narrative | <input type="checkbox"/> Tables |

\*\* For all amendments, specify the nature of the amendment below and attach amended portions to this cover sheet.

**Jurisdiction**

Name of Authorized Official:

DANIEL T. MURPHY  
OAKLAND COUNTY EXECUTIVE

**HUD Approval**

Name of Authorized Official:

Signature & Date:

*Daniel T. Murphy*  
X DECEMBER 16, 1991

Signature & Date:

X

**COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)**

**OAKLAND COUNTY, MICHIGAN**

**October 1, 1991 thru September 30, 1996**

**Daniel T. Murphy  
Oakland County Executive**

**Prepared by:**

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## EXECUTIVE SUMMARY

The forty-nine Oakland County communities that participate in the Community Development Block Grant (CDBG) Program have varied social, economic and demographic characteristics. The data indicate that these communities have a significant need for funds and programs to assist low and moderate income people.

The data indicate that:

- 615,459 people live in the 49 communities according to the 1980 Census.
- The population is 96.36 percent white, 1.78 percent black, 1.12 percent Asian and Pacific Islanders and .17 percent Native Americans.
- There are 182,187 low and moderate income people and 44,579 low and moderate income families.
- Approximately 40,210 people have incomes that are below 124 percent of the poverty level.
- There are approximately 17,763 female heads of household.
- Over 72,285 people are age 60 and over.
- An average 28,722 people are unemployed in the 49 communities.
- Of the 75,938 people over 18 years of age, 49,850 have a high school diploma or less.
- Approximately 52,448 housing units were built prior to 1950.
- Approximately 4,326 housing units are overcrowded.
- There are an estimated 20,085 housing units in need of rehabilitation.
- Over 15,336 people pay more than thirty percent of their incomes for rent.
- There are over 262 people with serious mental illness or developmental disabilities requiring housing assistance.
- Over 577 people are homeless.

The Oakland County Community Development Division will address the needs of low and moderate income people by:

- Continuing to provide Community Development Block Grant funds to the 49 participating communities on a formula basis and administer the CDBG program;

## SUMMARY OF THE PROCESS TO DEVELOP THE CHAS

Early in 1991, information was received from the U.S. Department of Housing and Urban Development (HUD) relating to the National Affordable Housing Act and the need for a CHAS to address the comprehensive housing needs of a participating jurisdiction. Additionally, HUD indicated that an approved CHAS was necessary before funds would be released for several programs.

The Region V HUD Office in Detroit hosted several meetings in the summer of 1991 to explain the CHAS requirements. Also, explanatory materials were received from various organizations detailing their interpretation of the new CHAS requirements.

During June, July and August, staff members from Oakland County, Pontiac, Royal Oak, Southfield Farmington Hills and Waterford Township met to discuss the CHAS requirements and to share data. On Friday, August 9, 1991, a legal advertisement was printed in the Oakland Press soliciting the input from organizations that addressed housing needs in the communities participating in the Oakland County Community Development Block Grant Program.

Various organizations indicated they wanted to be included in the CHAS. Information was received from the Oakland County Council for Children and Adults with Psychiatric Disabilities, the Oakland County Regional Interagency Coordinating Committee for Developmental Disabilities, the Center for Independent Living, the City of Rochester Hills, the Charter Township of Highland, Oakland County Community Mental Health Services, the Michigan Department of Social Services and the Oakland Livingston Human Services Agency. A public hearing that addressed all aspects of the CHAS was held in room 332, Executive Office Building, 1200 North Telegraph Road, Pontiac, Michigan on Wednesday, November 6, 1991 at 7 p.m. The public hearing was part of the regularly scheduled Community Development Division Citizen Advisory Council meeting that is held on the first Wednesday of every month.

## SUMMARY OF CITIZEN COMMENTS

General comments were received from the organizations identified in the previous section. These organizations indicated their needs and requested specific information about the amount of funds that would be available, the date the funds would be released and specific requirements that need to be fulfilled to obtain or utilize the funds. Specific information was not available at the time of the public hearing. The organizations were informed that they would be provided specific data when it became available from HUD.

The programs and priorities identified in the CHAS were presented at the public hearing. There were no objections to the programs or priorities.

CHASPROCES (10)

## INTRODUCTION

Title I of the Cranston-Gonzalez National Affordable Housing Act enacted by the U.S. Congress in 1990 mandates that states, entitlement communities, and urban counties have an approved Comprehensive Housing Affordability Strategy, or CHAS, in order to apply and receive funds from the following programs: Community Development Block Grant (CDBG); Stewart B. McKinney Homeless Assistance Act programs including the Emergency Shelter Grant, and the HOME program. The CHAS replaces two planning documents that HUD grantees were required to complete - the Housing Assistance Plan (HAP) for the Community Development Block Grant program and the Comprehensive Homeless Assistance Plan (CHAP) for the Stewart B. McKinney Homeless Assistance Act programs. The CHAS incorporates components of the HAP and CHAP. The CHAS is designed to provide a management tool to identify housing needs and allocate available resources to address them.

The new legislation requires that the CHAS address fourteen areas that HUD has combined into three components. These components are:

- I. A Community Profile describing:
  - A. The affordable housing needs of (a) very low, low, and moderate income persons and families, (b) the homeless, and (c) others with special needs requiring supportive services.
  - B. The characteristics of the housing market and the existing stock.
- II. A Five Year Strategy for housing investments; and
- III. A One Year Plan for applying available resources to the needs identified.

The goal of the CHAS is to provide a five year plan and annual goals to serve as a guide for the application of resources to address local housing needs.

The CHAS covers numerous HUD-funded programs. An approved CHAS must exist before grantees can submit an application for the following programs:

- HOME
- HOPE I
- HOPE II
- HOPE III
- Community Development Block Grant (CDBG)
- Shelter Plus Care
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Emergency Shelter Grants (ESG)
- Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)
- Transitional Housing for the Handicapped
- HUD also plans to require a certification of consistency with the CHAS for receipt of Section 8 Existing Housing vouchers and certificates.

URBAN COUNTY PROFILE  
NEEDS ASSESSMENT

Oakland County is located north of and adjacent to the City of Detroit in southeast Michigan. European settlers came to Detroit in 1701 under the leadership of Antoine Cadillac. During the next 116 years only a few white men ventured north into what is today Oakland County. The county's first settlement, Rochester, was established in 1817. Settlements began in Pontiac in 1818, and in Birmingham, Waterford and Troy in the years shortly thereafter. A mill was built on a 180-acre site located at the point where the Pontiac Trail met the Clinton River. Mills were also built in Waterford, Clarkston, Drayton, Milford, Holly, Lakeville, Rochester, Birmingham, Southfield, Franklin, and Bloomfield Hills - 32 mills in all, more than in any other county in the state.

Many settlers came to Michigan in the 1820's and 1830's by water and rail. The completion of the Erie Canal and the improvement of the Clinton River from Mt. Clemens to Rochester facilitated water transportation. More importantly, railroad construction north from Detroit to Pontiac opened a great deal of the county to settlement.

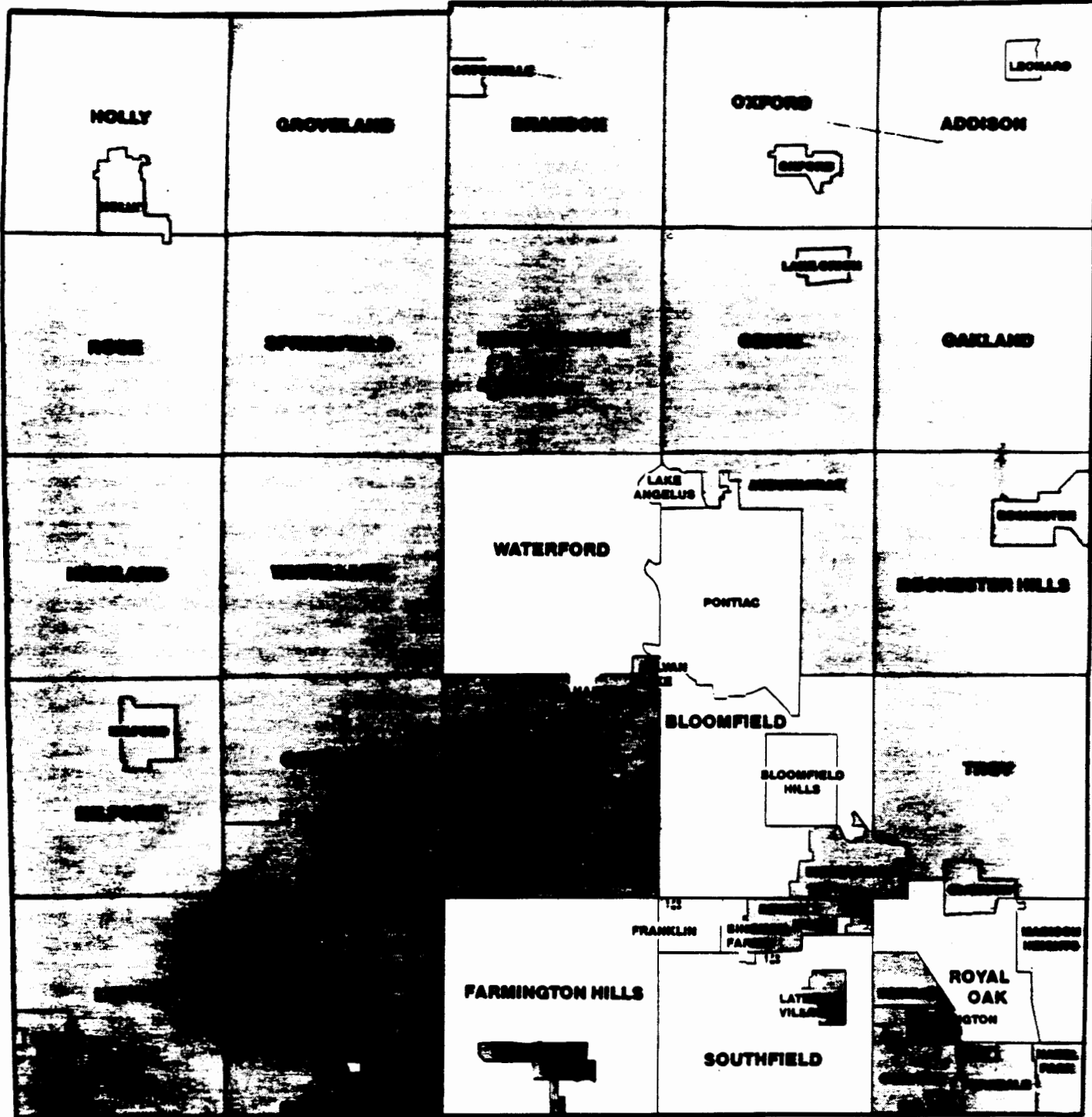
Oakland County was known throughout Michigan as a leading agricultural producer. Agriculture dominated the county until the early 1900's.

The first factory to build carriages for wholesale distribution was built in Pontiac in 1886. The demand for carriages was great. Pontiac led the way in mass-production techniques to meet the demand for carriages and wagons. By 1900 Michigan had become the fourth largest carriage making state and Oakland County the most productive county in the state.

The Oakland Motor Car Company was founded in 1907. Two years later William Crapo Durant bought the company, making it the fifth acquisition of his General Motors Company. Automobile manufacturing expanded at a rapid pace throughout the early 1920's. Development of the county increased rapidly during this time to accommodate the numerous people that came to the area for employment. Manufacturing and housing development was especially heavy along Woodward Avenue and the rail lines that connected the cities of Detroit, Highland Park and Pontiac, where large automobile manufacturing plants were located. The Second World War and the need for manufactured goods was a driving force for the expanded development of Oakland County. This need for durable goods manufacturing, especially automobiles, continued unabated until the 1970's. In the 1960's only 12 other counties in the United States grew at a faster pace. By 1970 Oakland County's population was 900,000 and by 1976 Oakland County was the eighth wealthiest county in the country, with a median family income of \$20,000. By 1980 the county had reached over one million people and was deemed the third wealthiest county of counties over one million people in the United States.

# OAKLAND COUNTY, MICHIGAN

COMMUNITIES PARTICIPATING IN THE  
OAKLAND COUNTY CDBG PROGRAM



**COMMUNITIES PARTICIPATING IN THE OAKLAND COUNTY  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM**

OAKLAND COUNTY  
MICHIGAN  
Oakland County Planning Division



**HOUSEHOLD AND FAMILY DATA  
BY COMMUNITY  
1980 CENSUS**

<u>COMMUNITIES</u>	<u>PERSONS</u>	<u>FAMILIES</u>	<u>HOUSEHOLDS</u>
Auburn Hills	15388	3712	5154
Berkley	18637	5172	6670
Birmingham	21678	5981	8976
Clawson	15103	4012	5420
Farmington	11022	3079	4496
Ferndale	26227	6919	9906
Hazel Park	20914	5623	7289
Huntington Woods	6937	2141	2451
Keego Harbor	3083	756	1250
Lathrup Village	4639	1356	1518
Madison Heights	35375	9212	12719
Northville (Pt)	2785	758	850
Novi	22525	6118	7990
Oak Park	31537	8918	11140
Orchard Lake Village	1798	452	511
Pleasant Ridge	3217	903	1164
Rochester	7203	1860	3226
Rochester Hills	40779	11046	13761
South Lyon	5212	1470	1998
Sylvan Lake	1949	552	801
Troy	67102	17419	22945
Walled Lake	4748	1251	1806
Wixom	6705	1622	3052
Addison Twp	4184	1078	1293
Brandon Twp	8336	2194	2508
Commerce Twp	18789	5015	5980
Groveland Twp	4114	1062	1238
Highland Twp	16958	4524	5265
Holly Twp	3612	969	1178
Independence Twp	20569	5443	6260
Lyon Twp	7080	1909	2439
Milford Twp	5146	1325	1548
Oakland Twp	7628	2036	2243
Orion Twp	19566	5106	6377
Oxford Twp	7823	2047	2475
Rose Twp	4465	1158	1307
Royal Oak Twp	5784	1347	2767
Springfield Twp	8295	2158	2536
West Bloomfield Twp	41962	11511	12877
White Lake Twp	21870	5797	7036
Beverly Hills Vlg	11598	3377	3946
Clarkston Vlg	968	264	392
Holly Vlg	4874	1265	1606
Lake Orion Vlg	2907	743	1090
Leonard Vlg	423	106	127
Milford Vlg	5041	1338	1712
Ortonville Vlg	1190	294	388
Oxford Vlg	2746	697	1040
Wolverine Lake Vlg	4968	1310	1576
<b>TOTALS</b>	<b>615459</b>	<b>164405</b>	<b>212297</b>

**TABLE 3**

**COMPARATIVE COUNTY INCOME DATA  
1980 CENSUS**

<u>County</u>	<u>Average Family Income</u>	<u>Average Household Income</u>	<u>Median Family Income</u>	<u>Median Household Income</u>	<u>Per Capita Income</u>	<u>Aggregate Income</u>
Lapeer	24,898	23,256	22,984	21,403	7,211	496,531,075
Livingston	28,571	26,493	26,339	24,544	10,091	834,738,090
Macomb	28,672	26,078	26,666	24,222	8,690	6,011,619,910
Monroe	25,005	22,939	23,281	21,356	7,389	990,511,135
Oakland	34,006	30,226	28,807	25,325	10,718	10,786,710,625
St. Clair	23,376	20,731	21,119	18,476	7,112	982,767,650
Washtenaw	28,915	24,140	25,465	20,696	8,797	2,304,257,835
Wayne	24,663	21,436	22,134	18,629	7,666	17,787,277,750

**COMPARATIVE COUNTY POPULATION DATA  
1980 CENSUS**

<u>County</u>	<u>Persons</u>	<u>Families</u>	<u>Households</u>
Lapeer	70,038	17,813	21,202
Livingston	100,289	26,091	31,344
Macomb	694,600	183,714	229,820
Monroe	134,659	35,302	43,110
Oakland	1,011,793	269,390	355,187
St. Clair	138,802	36,691	47,308
Washtenaw	264,748	59,424	92,937
Wayne	1,337,891	591,902	824,169

The average family income in Oakland County is \$34,006. The average family income in Orchard Lake Village is \$68,994, while it is \$16,137 in Royal Oak Township. The Royal Oak Township average family income is 23.39 percent of that of Orchard Lake Village. In addition, only twelve of the 49 communities have average family incomes above the county average. The average family incomes for the 49 participating communities are contained on table 5.

Median family incomes for the communities are in table 6. The median is another well known and widely used measure of central tendency. In this case, it is the "middlemost" income for each community when the incomes are ranked from the lowest to the highest or vice versa. For example, if all of the family incomes in Royal Oak Township are ranked from the highest to the lowest, the median is the number where there are an equal number of family incomes above and below the median

According to the 1980 Census, Orchard Lake Village has the highest median family income and Royal Oak Township has the lowest. The 1979 median family income for Oakland County was \$28,807. Twenty of the participating communities have median family incomes higher than the county average while 29 have median family incomes below the county average.

Average household and median household incomes for 1979 are presented in tables 7 and 8. Household figures include families and single person households. Median and average family incomes do not include single person or unrelated people living in a housing unit.

A review of both the average and median household figures indicates that Orchard Lake Village has the highest figures while Royal Oak Township has the lowest. Fifteen communities have an average household income greater than that of Oakland County while 34 have an average household income less than Oakland County. Twenty-two communities have median household incomes exceed Oakland County while 27 have less.

The per capita, average family household, median family and median household income data have been used to reflect that people residing in various communities have a greater ability to obtain and maintain affordable housing than residents in other communities. This information must not be misconstrued to mean that all people, households or families have incomes as indicated in the tables. Many have higher and many have lower incomes than the figures indicate. The emphasis is being placed on the individuals who are in the lower portions of the scale; people with very low, low or moderate incomes and those unable to obtain or maintain affordable housing.

Census data from 1980 indicate that 29.76 percent (182,187) of the persons residing in the 49 community Oakland County CDBG program area are low or moderate income. The data presented in table 9 provide two measures of the low and moderate income population: (a) the percentage of each community's population that is low or moderate income, and (b) the percentage each community contains of the entire area's low and moderate income population. This is necessary because of the varying sizes of the communities. Table 9

TABLE 6

**MEDIAN FAMILY INCOME  
1980 CENSUS**

Royal Oak	\$13,209
Hazel Park	19,495
Ferndale	19,919
Keego Harbor	20,833
Leonard Village	21,023
Ortonville Village	21,250
Oxford Village	23,341
Holly Village	23,492
Auburn Hills	23,686
South Lyon	23,942
Walled Lake	24,163
Oak Park	24,447
Lake Orion Village	24,572
Highland Township	24,600
Madison Heights	24,650
Berkley	24,667
Wixom	25,012
Rochester	25,118
Lyon Township	25,531
Milford Village	25,916
Brandon Township	26,181
Springfield Township	26,823
Addison Township	26,859
Clawson	27,031
Groveland Township	27,063
White Lake Township	27,209
Holly Township	27,686
Oxford Township	28,069
Rose Township	28,542
Commerce Township	28,811
Orion Township	28,959
Sylvan Lake	28,988
Pleasant Ridge	29,848
Farmington	30,006
Novi	30,169
Milford Township	30,194
Independence Township	30,958
Wolverine Lake Village	31,323
Rochester Hills	31,830
Clarkston	33,528
Birmingham	33,968
Troy	34,192
Northville	36,458
Huntington Woods	36,461
Oakland Township	36,983
Lathrup Village	39,647
West Bloomfield Township	41,716
Beverly Hills Village	41,923
Orchard Lake Village	45,479
Oakland County	28,807

Source: U.S. Census Bureau, STF 3A  
TABLE 6 (10) 11-14-91

TABLE 8

**MEDIAN HOUSEHOLD INCOME  
1980 CENSUS**

Royal Oak Township	\$ 8,836
Hazel Park	17,409
Ferndale	17,592
Keego Harbor	18,866
Ortonville	19,042
Oxford Village	19,381
Leonard Village	19,500
Wixom	19,902
Rochester	20,073
Walled Lake	20,159
Holly Village	21,327
South Lyon	21,409
Madison Heights	21,540
Auburn Hills	21,628
Berkley	21,978
Oak Park	22,215
Lake Orion Village	22,279
Lyon Township	22,418
Milford Village	22,651
Highland Township	23,299
Clawson	23,883
Holly Township	24,057
Sylvan Lake	24,120
Addison Township	24,384
White Lake Township	24,795
Springfield Township	24,993
Farmington	25,064
Brandon Township	25,485
Groveland Township	25,793
Oxford Township	25,843
Rose Township	26,193
Clarkston Village	26,630
Novi	26,906
Orion Township	27,012
Commerce Township	27,146
Pleasant Ridge	27,214
Milford Township	27,658
Rochester Hills	28,618
Birmingham	28,661
Independence Township	29,752
Wolverine Lake Village	30,289
Troy	30,885
Huntington Woods	34,839
Oakland Township	35,343
Northville (part of)	35,452
Lahrup Village	37,419
Beverly Hills Village	39,150
West Bloomfield Township	39,688
Orchard Lake Village	42,580
OAKLAND COUNTY	25,325

Source: U.S. Census Bureau, STF 3A  
TABLE 8 (10) 11-14-91

TABLE 9

**LOW AND MODERATE INCOME PERSONS  
IN OAKLAND COUNTY CDBG COMMUNITIES  
1980 CENSUS**

<u>COMMUNITIES</u>	<u>LOW/MOD PERSONS</u>	<u>TOTAL PERSONS</u>	<u>% OF COMM. L/M PERSONS</u>	<u>*COMMUNITY'S % OF TOTAL L/M PERSONS</u>
Royal Oak Twp.	4,006	5,704	70.23	2.19
Hazel Park	11,037	20,861	52.91	6.05
Ferndale	13,545	26,069	51.96	7.43
Keego Harbor	1,521	3,056	49.77	0.83
Ortonville Village	539	1,111	48.51	0.29
Leonard Village	199	413	48.18	0.10
Auburn Hills	6,791	15,286	44.43	3.72
Oxford Village	1,189	2,722	43.68	0.65
Walled Lake	1,957	4,738	41.30	1.07
Rochester	2,963	7,183	41.25	1.62
Holly Village	1,914	4,794	39.92	1.05
Oak Park	12,468	31,432	39.67	6.84
Wixom	2,604	6,697	38.88	1.42
South Lyon	1,950	5,123	38.06	1.07
Madison Heights	13,072	35,113	37.23	7.17
Milford Village	1,868	5,040	37.06	1.02
Lake Orion Village	1,065	2,886	36.90	0.58
Berkley	6,853	18,622	36.80	3.76
Holly Township	1,256	3,611	34.78	0.68
Lyon Township	2,471	7,116	34.72	1.35
Sylvan Lake	671	1,948	34.45	0.36
Addison Township	1,407	4,161	33.81	0.77
Highland Township	5,655	16,889	33.48	3.10
White Lake Township	7,055	21,784	32.38	3.87
Clarkston Village	314	981	32.00	0.17
Springfield Township	2,595	8,240	31.49	1.42
Oxford Township	2,391	7,732	30.92	1.31
Brandon Township	2,529	8,287	30.52	1.38
Clawson	4,427	14,945	29.62	2.43
Farmington	3,153	10,872	29.00	1.73
Groveland Township	1,181	4,113	28.71	0.64
Commerce Township	4,986	18,683	26.69	2.73
Pleasant Ridge	827	3,203	25.82	0.45
Orion Township	4,818	19,387	24.85	2.64
Rose Township	1,093	4,424	24.71	0.60
Orchard Lake Vlg.	442	1,794	24.64	0.24
Birmingham	5,290	21,688	24.39	2.90
Wolverine Lake Vlg.	1,174	4,960	23.67	0.64
Novi	5,227	22,247	23.50	2.86
Rochester Hills	9,531	40,597	23.48	5.23
Milford Township	1,130	5,029	22.47	0.62
Independence Township	4,245	20,423	20.78	2.33
Huntington Woods	1,305	6,924	18.84	0.71
Troy	12,320	67,014	18.38	6.76
Oakland Township	1,300	7,620	17.06	0.71
Beverly Hills Vlg.	1,526	11,580	13.18	0.83
W. Bloomfield Twp.	5,441	41,790	13.02	2.98
Lathrup Village	577	4,552	12.67	0.31
Northville (part of)	309	2,784	11.10	0.16
<b>TOTALS</b>	<b>182,187</b>	<b>612,228</b>		

\*In the 49-community area

TABLE 11  
POVERTY STATUS OF PERSONS IN CDBG COMMUNITIES  
1980 CENSUS

COMMUNITIES	BELONG 75% POVERTY LEVEL	75-124% POVERTY LEVEL	125-149% POVERTY LEVEL	150-199% POVERTY LEVEL	200% POVERTY L. & ABOVE	TOTAL ALL INCOME LEVELS	TOTAL NO. @ 124% POV. & BELOW	\$ @ 124% POVERTY OR BELOW
Oak Park	1,374	1,955	839	1,931	25,339	31,438	3,329	10.60
Ferndale	1,132	2,006	1,285	2,198	19,455	26,076	3,138	12.03
Hazel Park	1,045	2,056	926	2,197	14,641	20,865	3,101	14.86
Madison Heights	1,231	1,807	1,027	1,961	29,094	35,120	3,038	8.65
Troy	1,360	1,313	1,084	2,136	61,138	67,031	2,673	3.99
Rochester Hills	877	996	560	1,521	36,451	40,405	1,873	4.64
Royal Oak Township	636	1,194	331	476	3,069	5,706	1,830	32.07
White Lake Township	828	763	562	1,086	18,549	21,788	1,591	7.30
Berkley	437	717	498	1,181	15,794	18,627	1,154	6.20
Commerce Township	487	647	394	640	16,518	18,686	1,134	6.07
West Bloomfield Township	596	500	380	893	39,428	41,797	1,096	2.62
Birmingham	491	512	336	725	19,625	21,689	1,003	4.62
Highland Township	489	447	435	1,115	14,407	16,893	936	5.54
Novi	391	506	316	1,010	20,028	22,251	897	4.03
Auburn Hills	362	526	252	811	11,751	13,702	888	6.48
Orion Township	435	443	260	952	17,303	19,393	878	4.53
Clawson	291	534	203	856	13,065	14,949	825	5.52
Brandon Township	232	566	170	285	7,035	8,288	798	9.63
Independence Township	315	439	449	710	18,514	20,427	754	3.69
Walled Lake	171	467	252	340	3,509	4,739	638	13.46
Springfield Township	265	369	184	628	6,795	8,241	634	7.69
Warren Township	363	194	206	483	6,487	7,733	557	7.20
Westland	177	357	115	238	5,811	6,698	534	7.97
Holly Village	187	339	158	344	3,767	4,795	526	10.97
Farmington	304	194	151	478	9,747	10,874	498	4.58
Lyon Township	284	211	109	476	6,037	7,117	495	6.96
Rochester	168	297	163	587	5,970	7,185	465	6.47
South Lyon	127	298	187	308	4,204	5,124	425	8.29
Addison Township	200	208	82	328	3,344	4,162	408	9.80
Milford Village	225	165	129	267	4,255	5,041	390	7.74
Oakland Township	93	262	28	168	7,070	7,621	355	4.66
Groveland Township	218	136	48	214	3,498	4,114	354	8.60
Keego Harbor	197	154	123	299	2,284	3,057	351	11.48
Oxford Village	139	200	80	166	2,138	2,723	339	12.45
Beverly Hills Village	141	187	127	122	11,006	11,583	328	2.83
Holly Township	188	110	97	189	3,028	3,612	298	8.25
Rose Township	188	83	110	234	3,810	4,425	271	6.12
Lake Orion Village	71	159	63	195	2,399	2,887	230	7.97
Huntington Woods	105	103	55	125	6,538	6,926	208	3.00
Wolverine Lake Village	100	92	119	314	4,336	4,961	192	3.87
Ortonville Village	55	134	34	130	759	1,112	189	17.00
Milford Township	69	87	6	209	4,659	5,030	156	3.10
Pleasant Ridge	41	99	11	175	2,878	3,204	140	4.37
Sylvan Lake	43	68	40	97	1,701	1,949	111	5.70
Clarkston Village	29	23	22	56	852	982	52	5.30
Leonard Village	12	37	13	49	303	414	49	11.84
Orchard Lake Village	34	15	23	61	1,524	1,657	49	2.96
Northville (part of)	20	3	30	91	2,641	2,785	23	0.83
Westland Village	0	9	54	36	4,454	4,553	9	0.20
<b>TOTALS</b>	<b>17,223</b>	<b>22,987</b>	<b>13,126</b>	<b>30,091</b>	<b>527,008</b>	<b>610,435</b>	<b>40,210</b>	

their homes is limited. The senior citizen population had the largest percent increase of any age group from 1970 to 1980. There are 72,285 senior citizens in the 49 participating communities according to the 1980 Census. Table 13 indicates that the number of individuals 60+ years of age varies from a high of 5,707 in the City of Troy to 61 in the Village of Leonard. Two communities have more than 5,000 seniors; one community has over 4,000; five communities have 3,000; six communities have 2,000; and eight communities have over 1,000 senior citizens.

The percent of the community's population that is 60+ years of age varies widely. The Royal Oak Township population contains 39.70 percent senior citizens while Groveland Township has 6.03 percent of its population in that age category. Twenty-eight or 57.14 percent of the communities have over 10 percent of their populations over 60 years of age. The specific percent of the community's population is ranked in table 13.

There are 3,586 units of assisted senior housing in Oakland County CDBG communities. Under optimal conditions, each unit could house two senior citizens. The resulting total senior housing capacity of 7,172 individuals would address the housing needs of less than 10 percent of the total senior population. These are contained in 24 housing projects ranging in size from 10 to 300 units. Twenty-three of the 25 housing projects (96 percent) have waiting lists ranging from one to 10 years. The average length seniors will spend on a waiting list for a unit in an Oakland County CDBG community is approximately 3.5 years.

The length of waiting lists and the small number of units in relation to the total senior population in Oakland County's CDBG catchment area indicates a need for expanded numbers of senior housing units. Table 14 provides a list of senior housing developments in Oakland County as of 1988.

The historical and economic beginning of Oakland County were presented previously. It was indicated that the county evolved from an agricultural region to carriage making to automobile manufacturing. The economy of the county is experiencing yet another change. Oakland County, the United States and much of the world experienced a recession during the late 1970's and early 1980's. This recession was caused by the world oil crisis among other factors. In addition to the world oil crisis, the United States and Oakland County were being faced with the increase in the importation of Japanese products, most notably automobiles. Oakland County industry was traditionally based on the automobile. Widespread and severe unemployment resulted in these changes. Table 15 indicates the significant changes that took place in the Oakland County economy from 1978 to 1988. Two sectors, "Agricultural Services, Forestry and Fishing" and "mining" were and continue to be small sectors of the economy. Four sectors, Construction; Transportation and Public Utilities; Wholesale Trade, Finance, Insurance; and Real Estate were and continue to be significant in the county's economy. Each of these four sectors increased during the ten year period. Most notably, Wholesale Trade and Finance, Insurance, and Real Estate had significant numerical and percentage increases in the ten year period. The greatest increases were in the Services sector. Services increased 86,733 people from 97,804 in 1978 to 184,537 in 1988. This was an 88.68 percent increase.



TABLE 13

1970 AND 1980 POPULATION BY AGE CATEGORIES  
FOR COMMUNITIES IN OAKLAND COUNTY

VILLAGES	Year	Median Age	Ages 0-18				Ages 19-59				Ages 60-Over				Total Population	Numerical Increase/Decrease 1970-1980	% Increase/Decrease 1970-1980
			Aged 0-18	% Total Pop. Age 0-18	Numerical Increase/Decrease 1970-1980	% Increase/Decrease 1970-1980	Pop. Age 19-59	% Total Pop. Age 19-59	Numerical Increase/Decrease 1970-1980	% Increase/Decrease 1970-1980	Pop. Age 60+	% Total Pop. Age 60+	Numerical Increase/Decrease 1970-1980	% Increase/Decrease 1970-1980			
Beverly Hills	1980	39.5	3,108	26.80	- 2,324	- 42.78	6,350	54.75	- 239	- 3.63	2,140	18.45	563	35.70	11,598	- 2,000	- 14.7
	1970	33.1	5,432	39.95			6,589	48.46			1,577	11.60			13,598		
Bingham Farms	1980	38.5	163	30.81	- 52	- 24.19	294	55.58	10	3.52	72	13.61	5	7.46	529	- 37	- 6.5
	1970	33.5	215	37.99			284	50.18			67	11.84			566		
Clarkston	1980	34.0	246	25.41	- 129	- 34.40	556	57.44	41	7.96	166	17.15	22	15.28	968	- 66	- 6.4
	1970	27.8	375	36.27			515	49.81			144	13.93			1,034		
Franklin	1980	40.8	724	25.28	- 574	- 44.22	1,681	58.69	11	.66	459	16.03	116	33.82	2,864	- 447	- 13.5
	1970	34.1	1,298	39.20			1,670	50.44			343	10.36			3,311		
Holly	1980	25.9	1,738	35.66	- 98	- 5.34	2,604	53.43	578	28.53	532	10.92	39	7.91	4,874	519	11.9
	1970	23.5	1,836	42.16			2,026			493	11.32				4,355		
Lake Angelus	1980	37.6	116	29.22	- 111	- 48.90	219	55.16	- 54	-31.32	62	15.62	- 11	- 15.07	397	- 176	- 36.7
	1970	31.9	227	39.62			273	47.64			73	12.74			573		
Lake Orion	1980	28.2	836	28.76	- 282	- 25.22	1,705	58.65	230	15.59	366	12.59	38	11.59	2,907	- 14	- 0.5
	1970	25.7	1,118	38.27			1,475	50.50			328	11.23			2,921		
Leonard	1980	27.3	156	36.88	18	13.04	206	48.70	23	12.57	61	14.42	4	7.02	423	45	11.9
	1970	30.2	138	36.51			183	48.41			57	15.08			378		
Milford	1980	27.9	1,746	34.64	- 292	- 14.33	2,777	55.09	496	21.74	518	10.28	138	36.32	5,041	342	7.3
	1970	23.9	2,038	43.37			2,281	48.54			380	8.09			4,699		
Ortonville	1980	27.0	403	33.86	37	10.11	608	51.09	136	28.81	179	15.04	34	23.45	1,190	207	21.1
	1970	27.5	366	37.23			472	48.02			145	14.75			983		
Oxford	1980	29.0	835	30.41	- 175	- 17.33	1,502	54.70	362	31.75	409	14.89	23	5.96	2,746	210	8.3
	1970	27.1	1,010	39.83			1,140	44.95			386	15.22			2,536		
Wolverine Lake	1980	27.7	1,770	35.62	- 166	- 8.57	2,879	57.95	738	34.47	319	6.42	95	42.41	4,968	667	15.5
	1970	22.5	1,936	45.01			2,141	49.78			224	5.21			4,301		

TABLE 13

1970 AND 1980 POPULATION BY AGE CATEGORIES  
FOR COMMUNITIES IN OAKLAND COUNTY

TOWNSHIPS	Year	Ages 0-18					Ages 19-59					Ages 60+ Over			Total Population	Numerical Increase/Decrease 1970-1980	% Increase/Decrease 1970-1980
		Median Age	Aged 0-18	% Total Pop. Age 0-18	Numerical Increase/Decrease 1970-1980	% Increase/Decrease 1970-1980	Pop. Age 19-59	% Total Pop. Age 19-59	Numerical Increase/Decrease 1970-1980	% Increase/Decrease 1970-1980	Pop. Age 60+	% Total Pop. Age 60+	Numerical Increase/Decrease 1970-1980	% Increase/Decrease 1970-1980			
Addison	1980	26.8	1,538	36.76	549	55.51	2,279	54.47	1,098	92.97	367	8.77	106	40.61	4,184	1,753	72.1
	1970	26.0	989	40.68			1,181	48.58			261	10.74			2,431		
Avon	1980	30.2	13,179	32.32	2,521	23.65	23,699	58.12	11,450	93.48	3,901	9.57	2,295	142.90	40,779	16,266	66.4
	1970	22.3	10,658	43.48			12,249	49.97			1,606	6.55			24,513		
Bloomfield	1980	38.7	12,426	28.98	- 5,732	- 31.57	24,197	56.43	3,447	16.61	6,253	14.58	2,373	61.16	42,876	88	0.2
	1970	31.8	18,158	42.44			20,750	48.50			3,880	9.07			42,788		
Brandon	1980	26.1	3,182	38.17	1,474	86.30	4,636	55.61	2,805	153.19	518	7.11	227	78.01	8,336	4,506	117.7
	1970	24.1	1,708	44.60			1,831	47.81			291	7.60			3,830		
Commerce	1980	28.3	6,365	33.88	- 127	- 1.96	10,825	57.61	3,771	53.46	1,599	8.51	589	58.32	18,789	4,233	29.1
	1970	22.9	6,492	44.60			7,054	48.46			1,010	6.94			14,556		
Groveland	1980	26.7	1,582	38.45	447	39.38	2,284	55.52	1,016	80.13	248	6.03	81	48.50	4,114	1,544	60.1
	1970	22.2	1,135	44.16			1,268	49.34			167	6.50			2,570		
Highland	1980	26.2	6,367	37.55	2,737	75.40	9,269	54.66	5,273	131.96	1,322	7.80	576	77.21	16,958	8,586	102.6
	1970	23.5	3,630	43.36			3,996	47.73			746	8.91			8,372		
Holly	1980	32.0	1,193	33.01	- 14	- 11.60	1,893	52.41	402	26.96	526	14.56	183	53.35	3,612	571	18.8
	1970	24.8	1,207	39.69			1,491	49.03			343	11.28			3,041		
Independence	1980	29.0	7,451	36.22	- 89	- 11.08	11,601	56.40	3,723	47.26	1,517	7.38	608	66.89	20,569	4,242	26.0
	1970	22.9	7,540	46.18			7,878	48.25			909	5.57			16,327		
Lyon	1980	28.3	2,256	31.87	480	27.03	4,053	57.26	1,868	85.49	769	10.68	230	42.67	7,078	2,578	57.3
	1970	26.6	1,776	39.47			2,185	48.56			539	11.98			4,500		
Milford	1980	30.3	1,814	35.25	727	- 66.88	2,825	54.90	1,645	139.41	507	9.85	217	74.83	5,146	2,589	101.3
	1970	24.8	1,087	42.51			1,180	46.15			290	11.34			2,557		
Novi	1980	35.8	49	32.67	- 49	- 50.00	90	60.00	10	12.50	11	7.33	7	175.00	150	32	- 17.6
	1970	17.8	98	53.85			80	43.96			4	2.20			182		
Oakland	1980	29.1	2,765	36.25	559	25.34	4,380	57.42	2,098	91.94	483	6.33	178	58.36	7,628	2,835	59.1
	1970	23.2	2,206	46.03			2,282	47.61			305	6.36			4,793		
Orion	1980	26.9	6,756	34.53	573	9.27	11,230	57.40	4,304	62.14	1,580	8.08	500	46.30	19,566	5,377	17.9
	1970	24.0	6,183	43.58			6,926	48.81			1,080	7.61			14,189		

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TABLE 14

**SENIOR HOUSING DEVELOPMENTS  
OAKLAND COUNTY CDBG COMMUNITIES**

<u>NAME OF DEVELOPMENT</u>	<u>LOCATION</u>	<u># UNITS</u>	<u>WAITING LIST (YRS)</u>
Oxford Park Towers	Berkley	214	8
Clawson Manor	Clawson	264	10
Farmington Place	Farmington	153	6
Autumn House	Ferndale	55	7
Royal Oak Tower	Royal Oak Township	200	0
Hazelcrest Place Apts.	Hazel Park	210	1-3
Village Creek Manor	Lake Orion	20	3
Madison Heights Co-op	Madison Heights	151	1-2
Madison Tower	Madison Heights	170	5
New Horizon	Madison Heights	126	2-3
Solberg Tower	Madison Heights	170	2-3
South Hill Apts.	Milford	40	1-3
Woodland Apts.	Milford	24	3
Jewish Federation Apts.	Oak Park	268	2.5
Oxford Square Apts.	Oxford	10	2
Avon Tower	Rochester Hills	123	7
Cliffview	Rochester Hills	126	2-5
Danish Village	Rochester Hills	150	3
Washington Manor	South Lyon	15	6
Bethany Villa 1 & 2	Troy	238	1
Oakland Park Towers	Troy	297	5
Oakland Park Towers II	Troy	300	6
Walled Lake Villa	Walled Lake	160	3-5
Hechtman Federation Apts.	W. Bloomfield Township	102	2-3
<b>TOTAL UNITS:</b>		<b>3,586</b>	

SOURCE: Senior Housing Guide, January 1988, SEMCOG  
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**TABLE 15**  
**ECONOMIC INFORMATION**  
**BY SECTOR - OAKLAND COUNTY**

<u>ECONOMIC SECTOR</u> <u>OAKLAND COUNTY</u>	<u>NUMBER OF</u> <u>EMPLOYEES</u>	<u>% CHANGE</u>	<u>NUMBER OF</u> <u>ESTABLISHMENTS</u>	<u>% CHANGE</u>	<u>PAYROLL</u> <u>(000)</u>	<u>% CHANGE</u>
1978	405741		24009		6027784	
1988	560431	38.12	35783	49.04	14342310	137.93
<b>Agr Serv, Forest, Fish</b>						
1978	1138		253		13073	
1988	2336	48.71	422	66.79	46017	252
<b>Mining</b>						
1978	390		39		9047	
1988	634	62.56	44	12.82	22774	151.72
<b>Construction</b>						
1978	23629		2366		517992	
1988	27574	16.69	2839	19.99	947080	82.83
<b>Manufacturing</b>						
1978	113772		2121		2251382	
1988	109202	-8.03	2550	20.22	3708589	64.72
<b>Primary Metals Ind</b>						
1978	4777		65		104042	
1988	2501	-47.64	65	0	74335	-28.56
<b>Trans &amp; Pub. Utilities</b>						
1978	14597		494		255148	
1988	19552	33.94	776	57.08	629678	146.78
<b>Wholesale Trade</b>						
1978	31924		2550		631199	
1988	49967	56.51	3508	37.56	1754641	177.98
<b>Finance, Ins., Real Estate (F.I.R.E.)</b>						
1978	32709		2721		416461	
1988	47322	44.67	3473	27.63	1188123	185.29
<b>Services</b>						
1978	97804		7404		1194499	
1988	184537	88.68	13038	76.09	4420289	270.05
<b>Unclassified</b>						
1978	2336		712		28103	
1988	2891	23.75	1830	157.02	89722	219.26

SOURCE: U.S. Census Bureau, "County Business Patterns 1978 and 1988."

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Conversely, over fifty percent of the population in nine communities have at minimum some college education. These populations should be able to meet new and changing job requirements. Educational levels by community can be reviewed in table 17. The decrease in jobs, high unemployment rates, low household incomes and low educational levels are barriers to obtaining affordable housing.

CHAS URBAN (10)

12/10/91

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## HOUSING ASSESSMENT

Oakland County has an extensive and varied housing inventory. The inventory is reflective of the year homes were constructed as well as the economic conditions of the individuals for whom the homes were constructed.

The 1980 U.S. Census indicates that there were 222,626 housing units in the 49 participating communities in 1980. Of these units 165,839 or 74.49 percent were owner-occupied, 46,476 or 20.88 percent were renter occupied, 8,573 or 3.85 percent were vacant and 1,738 or .78 percent were vacant seasonal. Table 18 provides data by community.

The age of the housing stock is based largely on the historical geography of the county. Much of the early development took place along Woodward Avenue between Detroit and Pontiac. In addition, several street car or trolley systems were developed to service this area. Ease of transportation spurred development and housing construction in southeast Oakland County.

A review of the number of houses constructed in 1939 or earlier confirms the development pattern. Significant development took place in Hazel Park, Ferndale, Birmingham, and Berkley prior to 1940. The communities are adjacent to Woodward Avenue and the Interurban, (i.e., trolley system). Of the 221,045 units, 28,016 or 12.67 percent were built prior to 1939. Today these houses are over 50 years old. Many are in need of rehabilitation.

The Detroit area, and especially southeast Oakland County, experienced a significant influx of people during the Second World War. People came to the area to work in the plants producing war materials. During the 1940's, 24,432 or 11.05 percent of the units existing in 1980 were constructed to house the increasing population. Again, the majority of the construction was along Woodward Avenue and the Interurban trolley systems.

During the 1950's housing construction in Oakland progressed significantly to meet the pent-up demand created by returning military personnel from the Second World War. During the 50's, 50,227 or 22.72 percent of the total units existing in 1980 were constructed throughout the County. Construction was most notable in Birmingham, Clawson, Hazel Park, Madison Heights, Oak Park, Rochester Hills (Avon Township), West Bloomfield Township, and Troy. Construction during this period was more than double the construction during the previous ten years.

During the 1960's, construction was down slightly from the previous decade. The census indicates that 43,718 units were constructed during this time. The most notable aspect of this building, however, is that development began to increase significantly in the more outlying communities of Troy, Rochester Hills, and Madison Heights. Specifically, 7,006 units were constructed in Troy, 3,197 in Madison Heights and 2,429 units in Rochester Hills. By 1969, 66.22 percent (146,393) of the 1980 housing stock had been constructed in the county.

Oakland County experienced a housing boom during the 1970's. Inflationary trends fueled the development in the nondeveloped portions of the county. Six communities experienced significant new home construction. They were: Troy (12,275), Rochester Hills (8,180), Novi (6,458), West Bloomfield Township (6,290), White Lake Township (3,129) and Orion Township (3,066). Table 19 provides construction data by decade for each of the 49 participating communities.

Between 1980 and 1990, new housing construction continued throughout the county. Data from the U.S. Census Bureau and the Oakland County Planning Division indicate that 47,977 units were constructed. This was down 35.73 percent from the previous decade. Construction continued in the outlying communities. Over 1,000 units were built in each of 10 communities. They are: Rochester Hills (9,118), West Bloomfield Township (7,143), Novi (6,018), Troy (3,855), Independence Township/Clarkston (2,242), Auburn Hills (1,796), Commerce Township (1,706), Wixom (1,572), Orion Township (1,280), and White Lake Township (1,173). The least amount of development took place in the older, established communities located in the southeast portion of the county. Table 20 indicates the amount of new housing construction that has taken place in the county during the 1980's.

Housing values vary significantly throughout the 49 participating communities. The highest median value of single family non-condominium housing is in the City of Orchard Lake Village, at \$134,700. The lowest is in Royal Oak Township where it is \$24,200, or 17.96 percent of that of Orchard Lake Village. In reviewing the median values of housing, it is evident that the highest values are found in communities that have experienced the greatest amount of new construction during the last 20 years. Conversely, the median values are lowest in the older communities located in the southeast portion of the county. The values of housing in the participating communities is summarized in table 21.

The median value of single-family non-condominium housing units in Oakland County is \$58,100. It should be noted that 20 communities have median values under this amount. These communities can be grouped generally into one of three categories:

**TABLE 20**  
**PERMITS ISSUED 1980 to 1990**  
**OAKLAND COUNTY CDBG COMMUNITIES**

<u>COMMUNITIES</u>	<u>PERMITS</u>
Rochester Hills	9118
West Bloomfield Twp	7143
Novi	6018
Troy	3885
Independence Twp & Clarkston	2242
Auburn Hills	1796
Commerce Twp	1706
Wixom	1572
Orion Twp	1280
White Lake Twp	1173
Highland Twp	829
Lyon Twp	827
Springfield Twp	798
Brandon & Ortonville	724
Oakland Twp	711
Milford Twp	664
South Lyon	626
Madison Heights	622
Walled Lake	579
Birmingham	539
Oxford Twp	521
Addison Township & Leonard	408
Rose Twp	395
Northville (Pt)	390
Groveland Twp	332
Milford Vlg	332
Hazel Park	287
Rochester	270
Farmington	268
Orchard Lake Village	225
Holly Vlg	195
Oxford Vlg	181
Clawson	163
Lake Orion Vlg	159
Oak Park	156
Ferndale	151
Wolverine Lake Vlg	138
Beverly Hills Vlg	119
Holly Twp	109
Lathrup Village	105
Berkley	94
Sylvan Lake	66
Keego Harbor	45
Huntington Woods	7
Pleasant Ridge	7
Royal Oak Twp	2
Clarkston (See Indep. Twp)	
Leonard Vlg (See Addison Twp)	
Ortonville Vlg (See Brandon Twp)	

**TOTAL** 47,977

SOURCE: SEMCOG and Oakland County Planning Division

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1. Communities in the southeast portion of the county that experienced the earliest development.
2. Villages that experienced very early development, usually around a mill or railroad junction, or lastly,
3. Communities located on lakes utilized as vacation areas during the 1920's, 30's, 40's and 50's. The housing stock in these communities is comprised of converted summer cottages.

Approximately 57,187 (41.38 percent) of the units in the 49 communities have values less than the county median. Of these, 42.07 percent have values between \$50,000 to \$99,999, and 16.56 of the units have median values greater than \$100,000.

According to the 1980 Census, 4,326 housing units were considered to be overcrowded, defined as 1.01 people or more per room. While the numbers are small, the largest amount of overcrowding takes place in Madison Heights, Oak Park, Hazel Park, Ferndale and Troy. Table 22 summarizes overcrowding data by community.

Two of the primary questions being asked by the U.S. Department of Housing and Urban Development (HUD) are the number of housing units needing rehabilitation and the number of housing units that are not suitable for rehabilitation. Specific and comprehensive housing data indicating the condition of housing units in Oakland County is not available. To obtain this data, a thorough inspection would have to be made of every housing unit. The time and cost of such an endeavor would be prohibitive.

Another method of addressing this question was developed. The value of single family, non-condominium housing is available from the 1980 Census. One factor in the value of housing is the condition of the unit. Those units that need rehabilitation would be valued less than well-maintained units. The median value of single family non-condominium units in Oakland County is \$58,100. Units valued at 50 percent or less of the median, \$29,050, would need rehabilitation. Census tables provide housing value data in increments. The increment approximating 50 percent of the median housing value for the county is \$10,000 to \$29,999. Based on the relationship between the value of a home and its need for rehabilitation, \$29,999 was determined to be the upper value limit for houses needing rehabilitation.

When this methodology is used, data indicate that 20,085 units are valued at 50 percent of the county median. The number of units with values indicating need for rehabilitation varies in the 49 participating communities. Four communities have over 1,000 units needing rehabilitation. Ferndale with 4,111 has the largest number while Hazel Park (3,559), Madison Heights (2,156), and Oak Park (1,543) also have a significant need. The remaining 45 communities have from 903 to three units needing rehabilitation. During 1990, 175 single family, owner-occupied housing units were rehabilitated with Block Grant funds.

Of the 20,085 units needing rehabilitation, a percentage are in such poor condition as to render them not economically rehabable. Experience of the rehabilitation technicians in the Oakland County Community Development Division indicates that approximately four percent of the units inspected cannot be economically brought up to HUD Minimum Housing Quality Standards. When the four percent standard is used, 824 units in the 49 communities are not rehabable. This varies from 165 units in Ferndale to zero units in Clarkston Village. The number of units by community needing rehabilitation, those that are rehabable and the number that are not rehabable are given in table 23. A review of available data indicates that the need to devote significant resources to the rehabilitation of owner-occupied single family homes will not change during the next five years.

Census data on cost burden and severe cost burden for low and moderate income homeowners are not available at this time.

Approximately 46,481 rental units exist in the 49 participating communities. The condition of these rental housing units is unknown. Six participating communities have ordinances mandating that rental units be inspected and, if necessary, brought up to code prior to rental. It is recommended that all communities enact ordinances that would help ensure that the condition of rental units is maintained.

Nineteen-eighty Census data indicates that 15,336 renters are economically burdened because they spend 30 percent or more of their gross income for rent. The 10 communities with the highest number of economically burdened renters are Troy (1,570), Royal Oak Township (1,369), Ferndale (977), Birmingham (937), Oak Park (905), Madison Heights (902), Hazel Park (730), Rochester Hills (717), Farmington (686), and the City of Rochester (535). Table 24 provides rent burden information for the participating communities.

The percentage of renters paying over 30 percent of their incomes for rent varies significantly. For example, in Royal Oak Township, 65.28 percent of renters pay over 30 percent. This number decreases to 12.50 in Orchard Lake Village where there are only a few rental units.

TABLE 24  
**RENTERS PAYING MORE THAN 30% OF INCOME FOR RENT**  
**OAKLAND COUNTY CDBG COMMUNITIES**  
**1980 CENSUS**

<u>COMMUNITIES</u>	<u>MEDIAN CONTRACT RENT \$</u>	<u>NO. RENTERS PAYING MORE 30% INCOME</u>	<u>% RENTERS PAYING MORE 30% INCOME</u>	<u>% OF TOTAL RENTERS PAYING MORE 30% INCOME</u>
Troy	342	1570	26.36	10.23
Royal Oak Twp	282	1369	65.28	8.92
Ferndale	235	977	39.97	6.37
Birmingham	362	937	21.11	6.10
Oak Park	270	905	43.82	5.90
Madison Heights	264	902	27.04	5.88
Hazel Park	238	730	48.69	4.76
Rochester Hills	304	717	27.56	4.67
Farmington	339	686	46.57	4.47
Rochester	280	535	29.60	3.48
Clawson	266	476	38.35	3.10
Auburn Hills	266	460	24.30	2.99
Wixom	265	433	24.32	2.82
Orion Twp	273	323	22.30	2.10
Novi	307	322	25.17	2.09
White Lake Twp	254	287	39.26	1.87
Independence Twp	301	282	34.72	1.83
Walled Lake	243	280	38.04	1.82
Berkley	238	274	33.86	1.78
Commerce Twp	257	270	40.00	1.76
Oxford Twp	248	269	39.38	1.75
Keego Harbor	303	213	39.88	1.38
W. Bloomfield Twp	404	202	29.79	1.31
Milford Twp	225	175	30.43	1.14
Milford Vlg	254	169	33.07	1.10
South Lyon	255	156	26.85	1.01
Beverly Hills Vlg	467	143	50.88	0.93
Oxford Vlg	232	137	32.54	0.89
Holly Vlg	216	132	37.71	0.86
Highland Twp	226	128	35.95	0.83
Holly Twp	195	125	25.88	0.81
Lyon Twp	268	125	41.66	0.81
Lake Orion Vlg	246	116	28.85	0.75
Brandon Twp	255	103	37.59	0.67
Springfield Twp	268	91	32.50	0.59
Wolverine Lake Vlg	262	62	31.47	0.40
Pleasant Ridge	252	42	33.60	0.27
Sylvan Lake	278	36	33.96	0.23
Addison Twp	206	35	31.25	0.22
Oakland Twp	218	34	43.58	0.22
Rose Twp	230	30	42.25	0.19
Groveland Twp	206	25	32.05	0.16
Northville (Pt)	291	20	28.98	0.13
Huntington Woods	360	15	20.54	0.09
Lathrup Village	339	15	65.21	0.09
Orchard Lake Village	400	3	12.50	0.01
Clarkston (See Indep Twp)				
Leonard (See Addison Twp)				
Ortonville (See Brandon)				
<b>TOTALS</b>		<b>15336</b>		<b>99.78</b>

Certificates and Vouchers

Auburn Hills	12
Berkley	27
Birmingham	3
Clarkston	4
Clawson	22
Farmington	1
Ferndale	54
Hazel Park	13
Holly	2
Keego Harbor	5
Lake Orion	11
Lyon Township	1
Madison Heights	43
Milford	4
Novi	2
Oak Park	58
Ortonville	13
Oxford	1
Rochester	5
Rochester Hills	7
South Lyon	7
Troy	3
Walled Lake	5
West Bloomfield	10
Wixom	2
TOTAL	<u>315</u>

As of October 14, 1991, the MSHDA Section 8 office in the City of Pontiac reported they had a waiting list of 85 for federal preference and 430 for nonfederal preference for two bedroom units. For three bedroom units there is a waiting list for federal preference of 44 and for nonpreference 243. These figures are for all of Oakland County. The MSHDA Section 8 office was not able to provide data that covered only the 49 participating units.

MSHDA has various other programs that provide housing assistance to eligible individuals and families. A synopsis of these programs for all of Oakland County follows:

OAKLAND COUNTY

	<u>Number</u>	<u>Amount</u>
<b>Ownership Programs:</b>		
*Single Family Loans	250	\$10,797,323
*Mortgage Credit Certificates	223	\$10,597,783
<b>Homeowner Assistance:</b>		
*HIP/NIP	23	\$216,737
<b>Rental Programs:</b>		
*MSHDA "80/20" (Allocated)	337	\$15,741,505
*Other Tax Credit (Committed)	83	\$2,900,000

**SPECIAL NEEDS POPULATION**

## **SPECIAL NEEDS POPULATIONS**

### **AFFORDABLE HOUSING FOR OAKLAND COUNTY CITIZENS WITH SERIOUS MENTAL ILLNESS AND DEVELOPMENTAL DISABILITIES**

Oakland County Community Mental Health Services, a division of county government, in cooperation with advocacy organizations representing mentally ill and developmentally disabled citizens, has identified a substantial number of county residents who lack affordable housing. These adults are typically receiving public entitlements such as S.S.I., S.S.D., Medicaid and/or General Assistance. They have a diagnosis of chronic, serious mental illness - such as schizophrenia or major affective disorder. The other major population would be persons with developmental disabilities including mental retardation, autism, cerebral palsy or epilepsy.

#### **I. Mentally Ill Adults**

Community Mental Health Services identified 262 persons who are receiving active case management and psychiatric services, who are:

- living in substandard housing such as unlicensed boarding homes, simply because they cannot afford decent housing;
- living with parents or family, where this arrangement is not satisfactory to the client but other housing options are not affordable;
- living in decent housing, but due only to a rent subsidy paid by their families. This is an unfair burden on the families who are left with this responsibility by default of public agencies. Also these arrangements may be time-limited as the parents are aging;
- living in apartments or rooming houses where the client must spend more than half of his/her income on rent;
- living in shelters for the homeless;
- living in the state psychiatric hospital (Clinton Valley Center), where they have received maximum benefit from hospitalization and are ready for discharge, but staff are reluctant to release them because there is no affordable housing in the community and they will be forced to turn to the streets, homeless shelters, or substandard Single Room Occupancy (SOR) units funded through the Department of Social Services; or

- in nursing homes because there is no affordable housing in the community, or because no affordable barrier-free accommodations can be found; or
- living in licensed general Adult Foster Care homes, or mental health group homes, when movement to less restrictive independent living would be feasible, but there is no affordable housing available.

If affordable housing for developmentally disabled adults were more widely available, the Community Mental Health system would have the opportunity and the incentive to develop new, creative approaches to housing support services. In turn, the majority of persons with disabilities could then be afforded less restrictive housing choices in independent and semi-independent settings.

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**EMERGENCY SHELTERS FOR OAKLAND COUNTY'S HOMELESS POPULATION  
FACILITY AND SERVICE NEEDS OF THE HOMELESS**

SOUTH OAKLAND SHELTER

South Oakland Shelter (SOS) is the major recipient of Oakland County ESG funds. It is unique among recipient shelters in that it has no permanent shelter facility, but rotates shelter responsibilities among approximately 40 churches and one participating business.

In 1985-86, over 25 south Oakland County churches joined together with social service agencies to create SOS - a "rotating" emergency shelter program. From December to mid-April, 18 churches opened their facility for one week each to shelter an average of 10 homeless people. An average of 30 volunteers from each church were involved in staying with the shelter guests, preparing meals, and offering transportation, a listening ear, and warm heart. Seventy-three different individuals received a total of 1,072 nights of lodging. Other churches and individuals provided financial and material donations.

The 1986-1987 SOS began September 28, 1986 and continued until May 2, 1987. Designed the previous year to shelter up to 10 people, the number doubled within the first month and remained at that capacity for the duration of the program.

The program expanded to include 30 church sites, each open generally from 7:30 pm to 8:00 am. Central intake sites were established to allow shelter guests to gather from 6:00 pm until the shelter church volunteers arrived to transport them to the church site. Staff were hired to work at the intake sites, and enough money was raised this year to hire part-time day counselors to work with the shelter guests in remedying their situations.

Oakland County began funding SOS in 1987 with a grant of \$56,000. This grant enabled the shelter to rent a permanent intake office on Main Street in Royal Oak. Homeless clients now come to the intake office, where their paperwork is processed, and where they can receive counseling or emergency food. Clients are then transported to whatever church or business is serving as the shelter site.

The past four program years have seen SOS expand its capacity to serve the homeless. During the 1989-90 program year, for example, SOS lodged 577 homeless persons, of whom 423 (73.3%) were adult males, 110 (19.1%) were adult females, and 44 (7.6%) were children (i.e. persons up to 16 years of age). Forty-eight percent (278) of the persons lodged were 29 years of age or younger; 460 (79.7%) were 39 or younger. Two-thirds of the clients stayed at SOS for two weeks or less. Racial and ethnic data of homeless families is not available.

SOS provides a variety of services for the homeless including overnight lodging; morning and evening meals; box lunches for those seeking employment; professional and informal and/or formal counseling; cleaning of



The Center occasionally provides the following free health care services:

- On-site and off-site health examinations; flu shots; breast and Pap examinations and diabetic testing.
- A special fund, separate from the general operating budget, which pays for medical prescriptions, eyeglasses, dentures, and other dental work, medical bills not covered by federal insurance for the unemployed to those on public assistance and senior citizens on low or inadequate incomes.
- Although the center does not practice medicine (doctors for health examinations are available) it promotes good health habits.

Staff counseling is provided for those needing immediate assistance. Additionally, qualified counselors from Oakland County are available to the Center. When necessary, referrals are made to other individuals or agencies for more exact care. Transportation is provided for those automobiles or for whom public transportation is inconvenient.

Crises occur in the lives of all people. The center offers crisis intervention counseling in such areas as:

- Substance Abuse. Counseling is provided to those who are alcohol and/or drug dependent. A chapter of Narcotics Anonymous meets each week at the center.
- Child Abuse. Abuse of children - physically, psychologically and sexually - is one of the shocking facts of our time. Support and counseling programs are conducted weekly for parents or others in this critical area.
- Spouse Abuse. Counseling is available for the battered wife (or husband), whether the abuse is physical or psychological.
- Parent Abuse. The elderly often find themselves abused, even abandoned, by their own adult children. Counseling for all involved is available at the center.
- Emotional and Psychological Distress. People who are potentially suicidal, or suffering from stress, or who simply do not know how to cope can receive the counseling they need to rebuild their lives.
- Marriage and Other Family Counseling. The center strives to help married couples work out their marital problems. Single parents, too, often need counseling, and unwed mothers and fathers are acquainted with their options.
- Additionally, the center helps people to "get a new start". It provides work for parolees at the center, assists in job search and stresses the need for continuing education. The center also helps probationers complete public service hours.

regarding housing programs and unmet needs. Some of these programs require attendance at home repair, budgeting and housekeeping classes.

With the 1989 advent of H.O.M.E. (Housing Opportunities through Mediation and Education) Program, an effort is being made to move beyond reacting to crisis situations through education of tenants and landlords. Mediation of landlord/tenant problems will also become a top priority under the H.O.M.E. Program which is jointly operated with Legal Aid and the Dispute Settlement Resolution center.

7. Caregiver Services In 1987, a needs assessment completed by the United Way of Oakland County identified services for seniors via volunteers as a top priority. Lighthouse's volunteer Caregiver department offers a series of programs designed to help senior citizens and handicapped individuals remain independent in their own homes. Studies have shown that remaining in the home is much healthier than institutionalization. It is also far more economical to compare the \$25,000 per year cost of institutionalization versus the \$3.30 cost per senior for maintaining a network of volunteers to assist these clients. The services offered by Caregivers include friendly visitation, light housework, problem solving and transportation.
8. Home Repair Under a grant from the State of Michigan, Lighthouse volunteers and General Motors Job Bank personnel have been able to assist seniors with porch repairs, construction of ramps, and remodeling of bathrooms for handicapped accessibility. Since labor is volunteered, Lighthouse has been able to accomplish many more projects than would otherwise be possible.
9. World Medical Relief The World Medical Relief program was initiated in 1989 to bring low cost prescriptions to area seniors. Once qualified, seniors are able to obtain monthly prescriptions for \$2.00 each, leaving most of their resources for food, shelter, and other living expenses.
10. Transportation Reliable transportation is one of the most difficult issues facing seniors living alone. The Caregivers van will be used primarily to transport seniors to medical appointments and occasionally to transport them for social/recreational purposes.
11. Lighthouse North Because of the unmet human service needs identified by the clergy in northern areas of Oakland County, Lighthouse established a satellite office. The office has all existing Lighthouse emergency services as well as all Caregiver programs. The office will initiate programs and network to coordinate existing church and volunteer efforts.
12. After School Program The children in the Pontiac School system are faced with a bleak choice when it comes to extracurricular activities. There are no music programs and limited art and physical education programs. In addition, due to present union conditions, there are no

abuse. HAVEN shelter services are available to victims of domestic violence in all Oakland County communities. Of the 305 adult women who sought shelter at HAVEN in 1989, 181 (59%) were residents of Oakland County, but not residents of Pontiac. This percentage has remained fairly consistent for the past five years.

Victims of domestic violence are one of the identified special populations of persons in need of emergency shelter facilities according to the federal guidelines. The vast majority of HAVEN shelter clientele are women who are low income or indigent, whose only alternatives, if HAVEN did not exist, would be to remain in violent situations at great personal risk, or on the streets. General homeless shelters are not equipped to handle the additional security problems in housing victims of domestic violence, nor are they able to provide the specialized counseling and advocacy services required. Frequently, these women are unemployed and have small children; essentially trapped in economic dependency upon their abuser.

Battered women need to be housed in a shelter facility with staff that understand the women's unique situation. The Michigan Women's Commission Report on Family Violence in Michigan (1976) noted, "community shelters for victims of domestic assault . . . fill a recognized void. The bureaucracies do not seem to work well within themselves, let alone with other bureaucracies and other agencies. Most often, the victim feels defeated because each agency tells her to use a different approach. Finally, she gives up and goes away." Battered women and their children require special services addressing a variety of financial, legal and emotional issues. Some of these include security problems which arise when the batterer is angry the victim sought shelter; the need for legal information; or other legal issues which arise because a crime has been committed. HAVEN also provides both group and individual counseling services to women regarding the dynamics of violence and the resulting emotional isolation and lowered self-esteem they experience.

Besides providing counseling services to the women, HAVEN also offers extensive counseling and support services to their children. These children are at high risk. A pilot study by the National Center on Child Abuse and Neglect showed that nearly 50 percent of children in domestic violence shelters had also been either physically or sexually assaulted, that 70 percent of the children exhibited emotional and/or behavioral problems, and that 50 percent of the infants were experiencing health problems related to abuse or neglect. Studies have shown that children from abusive homes are more likely to be abusive as adults. Therefore, it is critically important to have counseling available at the shelter facility so the cycle of abuse can be halted.

HAVEN's philosophy in providing service is to empower women by offering them shelter, support and information so they can make positive choices regarding their present situation. HAVEN recognizes that in these times of turmoil and stress, the clients need to maintain a sense of normalcy in their day-to-day lives. HAVEN provides facilities that allow for

needing help with housing. A centralized toll-free 1-800 number is used to provide comprehensive support services, information, and referrals.

OLHSA receives Stewart McKinney Homeless Assistance Act funds through the Michigan Emergency Community Service Homeless Grant (MECSHG). These monies are used to meet the needs of the homeless in the areas of mental health counseling, health care needs, food vouchers, glasses, dental assistance, and shelter. OLHSA also provides security deposit and first month's rent to eligible clients as well as rent and utility bill payment assistance to prevent homelessness.

Weatherization services such as attic, wall, and floor insulation, caulking, storm windows, storm doors, furnace filters, general repairs, roof venting, etc., are provided to low-income seniors, handicapped persons, and Department of Social Services clients. Homes with high energy costs receive priority as program recipients.

In-home and group conservation workshops teach "hands-on" energy conservation methods to low and moderate income participants. Energy conservation devices and minor home rehabilitation materials are installed in eligible housing units.

Mortgage counseling provides mortgage education as well as training on purchasing a home, reducing down payment requirements, and accessing favorable credit terms for 30-year fixed-rate mortgages on new or existing homes.

The Home Repair Training program provides about 24 hours of classroom home repair instruction in such areas as housing inspection, weatherization, windows, plumbing, electrical systems, and plastering.

A senior chore services program is available for persons 60 years and older living in north and southwest Oakland County. Services include heavy house cleaning, minor home repairs, and yard work.

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#### **●EMERGENCY FOOD**

CSO screens individuals requesting emergency food and refers them to the appropriate source to receive a food order. CSO determines their needs, verifies income and address, and attempts to assist in resolving their situation. When funds are available, CSO may also provide a food order or food voucher.

#### **●HOLIDAY PROGRAMS**

CSO assists in several holiday projects in southern Oakland County. Staff assistance includes screening recipients, referrals, delivering baskets and gift items and raising funds for CSO activities and local Goodfellow organizations. CSO works with local business groups or other associations wishing to provide food, clothing and special events for low-income persons.

#### **●SENIOR OUTREACH SERVICES**

Outreach workers are available to deal with various senior concerns. Clients must be at least 60 years old and reside in one of the following 12 communities: Berkley, Clawson, Ferndale, Hazel Park, Huntington Woods, Lathrup Village, Madison Heights, Oak Park, Pleasant Ridge, Royal Oak Township, Southfield or Troy. Services are free, but donations are encouraged. Annually, CSO provides outreach services to 1,300 older adults.

Outreach workers make hundreds of visits to the homebound each year and are available to speak to community groups and senior organizations to help bring service information to those in need.

#### **●CHORE SERVICES**

To be eligible, seniors must be at least 60 years of age and reside in one of the 23 communities in CSO's service area, which includes most of southern Oakland County. Household chores such as yard work, window washing, snow removal and minor repairs were provided during 1990 to 773 senior households - a total of 8,000 service hours. No fees are charged, but donations are encouraged.

Outreach and chore services are funded by the Area Agency on Aging 1-B and United Way.

#### **●PRESCRIPTION MEDICINE PROGRAMS**

CSO provides medicine to low-income seniors, through the World Medical Relief program. Qualifying seniors have their ongoing prescriptions filled for \$1.25 each. More than 100 seniors receive about \$6,000 worth of essential medications each month through this program.

CSO also has vouchers available for those 65 and older who qualify for a special prescription program funded by the State of Michigan. Emergency medical funds on a one-time basis are also available for low-income residents.

#### **●SENIOR SUPPORT GROUPS**

Facilitated by a CSO social worker, these groups attempt to meet the emotional, intellectual and psychological needs of seniors. In many instances, only social and recreational activities have been offered to this client population. Group sessions are held at nutrition sites, nursing homes, housing complexes and at CSO's office.

## PROBLEMS WITH CURRENT HOUSING

Persons who are looking for housing under HUD Section 8 or subsidized categories often face 3-5 year waiting lists. Much of the subsidized housing is provided for "elderly and handicapped". Such housing is not appropriate for social interaction by younger persons with disabilities.

There are market rate apartment complexes that are accessible but with the limited income of many persons with disabilities these are not affordable. O/MCIL has determined that many apartments that are advertised as accessible and or barrier-free have many barriers which would prevent persons with mobility impairments from utilizing them. People with physical disabilities have needs that cannot be as easily identified. A comprehensive survey of the housing needs of persons with disabilities and strategies to address those needs is essential.

## RECOMMENDATIONS

Persons with physical disabilities can live independently with appropriate affordable and accessible housing. The following are issues that need to be addressed.

- assist in developing a program that provides for more Section 8 certificates and a separate list for persons with disabilities;
- provide for a set-aside or priority list for persons with disabilities seeking subsidized housing (HUD 202);
- provide funding for barrier removal in rental housing to provide more complete options for independent living by persons with disabilities;
- work in conjunction with the Center to develop educational programs to enlighten government and public officials on the needs of persons with disabilities;
- provide funding to the Center to employ a qualified staff person to work exclusively on providing solutions to the existing housing problems for this segment of the population;
- provide the funding needed to accurately and completely assess the housing needs of persons with disabilities in Oakland County; and
- assure that the 15% federal funds designated for Special Needs is fully utilized to meet the needs of disabled persons in Oakland County, thereby averting refund to HUD.

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## FIVE YEAR HOUSING STRATEGY

The Oakland County Community Development Division currently administers three federal programs. These programs are the Community Development Block Grant (CDBG) Program; Emergency Shelter Grant (ESG) Program and the Rental Rehabilitation Program (RRP). The Rental Rehabilitation Program will not be funded after 1991.

In addition to the above programs, the U.S. Congress passed the Cranston-Gonzalez National Affordable Housing Act (NAHA) in 1990. This act is designed to:

- Expand the supply of decent, affordable housing to low and very low income families with emphasis on rental housing.
- Build State and local capacity to carry out affordable housing programs; and
- Provide for coordinated assistance to participants in the development of affordable low-income housing.

While the CDBG, ESG, and RRP are currently funded and operative programs, the HOME program (contained within NAHA) has not been funded by the federal government.

The County understands two funding levels are under consideration for HOME, \$2 billion and \$500 million. If the HOME Program is funded at the \$2 billion level, Oakland County is slated to receive \$1,980,000. Should the funding level be \$500 million, the County is slated to receive \$625,000. Unlike the previously described programs, HOME funds must be matched with local funds. Funds to rehabilitate existing housing must be matched four to one, i.e., for every four federal HOME dollars, one dollar of local funds must be provided. Funds to construct new housing to benefit low and moderate income people must be matched at a rate of two to one. In addition, the new HOME Legislation mandates that 15 percent of federal funds must be made available to nonprofit housing organizations.

**PRIORITY 1:** The Oakland County Community Development Division will continue to provide CDBG funds to 49 participating communities on a formula basis and administer the CDBG program.

The Oakland County Community Development Division has provided Community Development Block Grant funds to participating communities since the inception of the program in 1974. Two-thirds of the annual CDBG allocation (less administration) are made available to the participating communities on a formula basis. The formula has been approved by the Oakland County Board of Commissioners and is based upon population, number of low and moderate income residents, and overcrowded housing conditions.

The 49 participating communities are responsible for identifying eligible projects that will meet the needs of their low and moderate income residents. Eligible

Oakland County Community Development staff will assist these organizations in meeting their goals and objectives.

**PRIORITY 3: Oakland County strongly supports assisted Senior Citizen Housing in the 49 participating communities.**

Currently, approximately five percent of the senior citizen housing needs in the participating communities are met with assisted housing. Waiting lists for the existing facilities average 3.5 years. Additional senior citizen housing facilities would enable many seniors to sell their older, less expensive houses to families seeking affordable housing.

Unemployment, underemployment, lack of required skills, lack of education, lack of jobs and a changing economic base are but a few factors that contribute to the ability of individuals and families to afford housing within Oakland County. There is a broad spectrum of housing prices in the 49 participating communities. While people may not be able to afford to purchase a house in all the participating communities, the price range begins low enough to allow many first time home buyers to get into single family houses.

Those individuals who are unemployed, lack the necessary skills for employment are undereducated, or have a large debt burden, may never be able to afford a single family house. These problems are not limited to Oakland County. These are national problems that cannot be addressed by the limited powers of county government. These problems must be addressed by the national government. To the extent possible, Oakland County will examine and address zoning and construction cost issues to enhance the opportunity to provide affordable housing.

Oakland County will continue to work with and cooperate with MSHDA to provide Section 8 certificates and vouchers. In addition, the Oakland County Community Development Division will continue to cooperate with all local jurisdictions to provide housing for very low, low and moderate income people.

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## Identification of Available Public/Private Resources

Each of the programs administered by the Community Development Division has its own program year. The CDBG program year for Oakland County is May 1 to April 30. The ESG program runs from July 1 - June 30. A program year has not been established for the HOME program. Because of the varying time frames being addressed, it is difficult to provide specific goals.

Funds from the three HUD programs and program income from the Home Improvement Program will be utilized to provide services and home rehabilitation resources for low and moderate income residents of the 49 participating communities.

The HUD allocation for the 1991 CDBG program was \$3,932,000. Program income totalled \$754,592. Total funds available for distribution were \$4,686,592. The participating communities were allocated \$2,259,210 for various programs and activities to benefit low and moderate income people, planning, and administration. The Home Improvement Program was allocated \$1,767,728. Remaining funds were used for program administration. It is anticipated that HUD will provide the same funding level for the 1992 CDBG program year. In addition, it is anticipated that the division will receive over \$600,000 in program income.

HUD also provided \$83,000 for the Emergency Shelter Grant Program for 1991. These funds were allocated to organizations providing services and shelter to the homeless. It is anticipated that HUD will provide this same funding level for 1992.

The funding for the HOME program is projected to be \$1,410,000. If funds are received during calendar year 1992, 85 percent of the funds will be allocated for the improvement of single family owner-occupied houses. The remaining 15 percent will be made available to nonprofit organizations providing housing services for low and moderate income people.

The Oakland Livingston Human Service Agency (OLHSA) intends to apply for \$125,000 of HOPE 3 funds to rehabilitate approximately five single-family houses owned by very low, low and moderate income families in Royal Oak Township. The HOPE 3 program provides for homeownership in single-family properties owned or held by FHA, VA, RTC, FmHA and State and local governments. OLHSA intends to acquire matching funds in the same amount, bringing the total project cost to \$250,000.

At this time, there are no known private funds for low and moderate income people for new home construction or single family home rehabilitation.

## Description of Proposed Actions to Influence Others to Obtain Monies

The Community Development Division staff will work with individuals and organizations that are applying for funds from a variety of sources. Groups and individuals are being encouraged to establish nonprofit organizations that comply with HUD's requirements that would permit them to receive funds under Section 811, housing for physically and mentally disadvantaged persons.

In addition, the need has been identified for senior citizen housing. Developers will be encouraged to apply for federal funds to provide for senior citizen housing in the participating 49 communities.

### Identification of Specific Court Orders that May Affect Affordable Housing

There are no known court orders that may affect affordable housing in the participating 49 CDBG communities.

### Outline of Actions to be taken and their Relationship to Priorities

The Oakland County Community Development Division will address the housing needs of low and moderate income people by:

Priority 1: Continuing to provide Community Development Block Grant funds to the 49 participating communities on a formula basis and administer the CDBG program;

Priority 1: Continuing to provide single family owner-occupied housing rehabilitation to the 49 participating communities through the County's Home Improvement Program;

Priority 2: Working with nonprofit organizations to provide housing for special needs populations and very low, low and moderate income families when HOME and HOPE 3 funds become available;

Priority 3: Continuing to provide Emergency Shelter Grant funds to nonprofit organizations that address the needs of the homeless; and

Priority 3: Continuing to support HUD Section 202 Senior Citizen Housing.

### Identification of Targeted Geographic Areas

Geographic targeting is part of the CDBG program. Activities to benefit low and moderate income people on an area-wide basis can only take place in Census Tract Block Group areas that contain a minimum of 39.73 percent low and moderate income people.

While specific targeting does not take place in the Emergency Shelter Grant program, funds are allocated to the organizations providing the most assistance to the homeless from the 49 participating communities.

The Home Improvement Program rehabilitates homes owned by eligible low and moderate income people in the 49 participating communities. Emphasis, however, is placed on rehabilitating houses in communities that have a demonstrated greater need. These communities are located in the southeast portion of the county. When HOME funds become available, increased emphasis will be placed on rehabilitating houses in the southeast portion of the county.

**A P P E N D I X   A**

# CHAS Table 1A

## Housing Assistance Needs of Low & Moderate Income Households

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

OAKLAND COUNTY, MICHIGAN

Five Year Period:

FY: 1991 through FY: 1996

Mark one:

Current Estimate as of: (enter date) August 1, 1991  
 Five-Year Projected Estimate as of: (enter date)

Mark one:

All Households  
 Racial/Ethnic Group Households: (specify) <sup>1</sup>

Household by Type, Income, & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%)*	3,557	5,163	422		9,142					
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)*	1,832	2,659	217		4,708					
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	5,389	7,822	639		13,850					
14. Moderate Income (81 to 95%)*										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle Income Households (96 to 120%)*										
21. All Households										

<sup>1</sup> See Table 2A for listing of Racial/Ethnic Groups

\* Or, if appropriate, based on HUD income limits with required statutory adjustments.

# CHAS Table 1A

## Housing Assistance Needs of Low & Moderate Income Households

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

### Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

OAKLAND COUNTY, MICHIGAN

Five Year Period:

FY: 1991 through FY: 1996

Mark one:

Current Estimate as of: (year date) August 1, 1991  
 Five-Year Projected Estimate as of: (year date)

Mark one:

All Households  
 Racial/Ethnic Group Households: (specify)<sup>1</sup> NATIVE AMERICANS

Household by Type, Income, & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%)*	10	14	1		25					
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)*	5	7	1		13					
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	15	21	2		38					
14. Moderate Income (81 to 99%)*										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle Income Households (99 to 120%)*										
21. All Households										

<sup>1</sup> See Table 2A for listing of Racial/Ethnic Groups

\* Or, if appropriate, based on HUD income limits with required statutory adjustments.

# CHAS Table 1A

## Housing Assistance Needs of Low & Moderate Income Households

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

OAKLAND COUNTY, MICHIGAN

Five Year Period:

FY: 1991 through FY: 1996

Mark one:

Current Estimate as of: (year date) August 1, 1991  
 Five-Year Projected Estimate as of: (year date)

Mark one:

All Households  
 Racial/Ethnic Group Households: (specify)<sup>1</sup> ASIANS & PACIFIC ISLANDERS

Household by Type, Income, & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%)*	41	60	5		106					
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)*	21	31	2		54					
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	62	91	7		160					
14. Moderate Income (81 to 99%)*										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle Income Households (100 to 120%)*										
21. All Households										

<sup>1</sup> See Table 2A for listing of Racial/Ethnic Groups

\* Or, if appropriate, based on HUD income limits with required statutory adjustments.

# CHAS Table 1A

## Housing Assistance Needs of Low & Moderate Income Households

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

### Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

OAKLAND COUNTY, MICHIGAN

Five Year Period:

FY: 1991 through FY: 1996

Mark one:

Current Estimate as of: (enter date) August 1, 1991  
 Five-Year Projected Estimate as of: (enter date)

Mark one:

All Households  
 Racial/Ethnic Group Households: (specify)<sup>1</sup> HISPANIC

Household by Type, Income, & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%)*	51	74	6		131					
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)*	26	38	3		67					
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	77	122	9		198					
14. Moderate Income (81 to 99%)*										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle Income Households (99 to 120%)*										
21. All Households										

\* See Table 2A for listing of Racial/Ethnic Groups

\* Or, if appropriate, based on HUD income limits with required statutory adjustments.

**Population and Minority Data**

**Comprehensive Housing Affordability Strategy (CHAS)**

Name of Jurisdiction(s) or Consortium:

Five Year Period: (enter fiscal yrs.)

FY: through FY:

**OAKLAND COUNTY, MICHIGAN**

1992

1996

Category	1990 Census Data (A)	1990 Census Data or Current Estimate (B)
1. Total Population	615,470	
2. White (Non-Hispanic)	593,081	
3. Black (Non-Hispanic)	10,965	
4. Hispanic (All races)	5,903	
5. Native American	1,667	
6. Asian and Pacific Islanders	6,880	
7. Group Quarters	NA	
8. Institutional	NA	
9. Non-Institutional	NA	
10. Household Population	212,297	



**Assisted Housing Inventory**

**Comprehensive Housing Affordability Strategy (CHAS)**

Name of Jurisdiction(s) or Consortium:

OAKLAND COUNTY, MICHIGAN

Five Year Period: (enter fiscal yrs.)

FY: 92

through FY: 96

Current Estimate as of: (enter date)

Category	Total Stock and Inventory				
	Total (A)	SRO (B)	0 or 1 bedrooms (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Project Based Tenant Assistance					
2. Public Housing					
3. Section 202					
4. Section 8					
5. Other HUD					
6. FmHA					
7. Tenant Based Tenant Assistance					
8. Section 8					
9. Other State/Local					
10. Homeowner Assistance					

DATA NOT AVAILABLE

Anticipated Resources & Plan for Investment

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:  
OAKLAND COUNTY

FY: 1992

Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
1. Home	\$1,410	\$1,410	\$1,410	0	0	0	0			
2. Hope 1	0	0	0	0	0			0	0	
3. Hope 2	0	0	0	0	0			0	0	
4. Hope 3	0	0	0	0				0	0	
5. CDBG	\$1,767	\$1,767	\$1,767	0	0	0	0		\$2,240	
6. DOE/Other Energy Prg.	0	0	0			0				0
7. Other (Specify)	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0
9. Subtotal - Housing	\$3,177	\$3,177	\$3,177	0	0	0	0	0	0	0
10. CDBG (Homeless)		0	0	0	0	0	0		0	
11. ESG	83	83	0		0				83	0
12. Perm. Housing for Handicapped	0	0	0	0		0			0	0
13. Transitional Housing	0	0	0	0		0			0	0
14. Shelter Plus Care	0	0			0					
15. Other (Specify)	0	0	0	0	0	0	0	0	0	0
16.										
17.										
18. Subtotal - Homeless	83	83								
19. Total to Jurisdiction	\$3,260	\$3,260	\$3,177	0	0	0	0	0	\$2,323	0

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Funding Source Non-Federal Funds	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operati :g Costs (J)
41. Total State Funds	0	0	0	0	0	0	0	0	0	0
42. Total Local Funds	0	0	0	0	0	0	0	0	0	0
43. Total Private Funds	0	0	0	0	0	0	0	0	0	0
44. Total - Non-Federal Funds	0	0	0	0	0	0	0	0	0	0
45. Grand Total All Funds	\$9,510	\$3,310	\$3,220	0	0	\$6,000	\$5	0	\$2,325	0

\*The County of Oakland is cooperating with the Michigan State Housing Development Authority that issues and administers Section 8 vouchers and certificates.

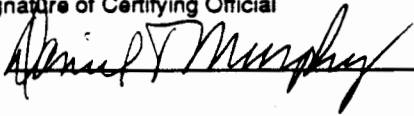
**A P P E N D I X   B**

**Certification**

The jurisdiction hereby certifies that it will affirmatively further fair housing.

Signature of Certifying Official

X

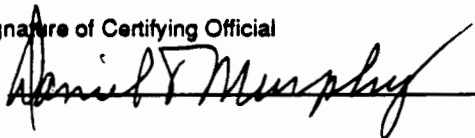
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**Certification**

The jurisdiction hereby certifies that it will comply with the requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, implementing regulations at 49 CFR 24, and the requirements governing the residential antidisplacement and relocation assistance plan under section 104(d) of the Housing and Community Development Act of 1974 (including a certification that the jurisdiction is following such a plan).

Signature of Certifying Official

X

\_\_\_\_\_

**Note:** The jurisdiction's execution of these certifications acknowledges that it will maintain supporting evidence, which shall be kept available for inspection by the Secretary, the Comptroller General of the United States or its designees, the Inspector General or its designees, and the public.