



**State of Wisconsin**  
Department of Commerce  
(DUNS No. 80-903-6098)

---

**2005-2009**  
**Consolidated Plan**  
**Program Year 5 Action Plan**  
**(April 1, 2009 – March 31, 2010)**

***Summary***

**For the State's Housing, Community  
and Economic Development Needs**

---

**State of Wisconsin ■ Jim Doyle, Governor**  
**Department of Commerce ■ Richard Leinenkugel, Secretary**



## INTRODUCTION

This *2005-2009 Consolidated Plan*, represents significant planning and application efforts by the State of Wisconsin to secure federal funds earmarked to meet the critical housing and community needs of the State's citizens. The funds, which in a typical year may total over \$42 million, are available through four formula grant programs of the U.S. Department of Housing and Urban Development (HUD). These resources play a key role in making Wisconsin's non-entitlement communities a better place to live.

The Fifth Annual Action Plan for the *2005-2009 Consolidated Plan*, covers the program year from April 1, 2009, through March 31, 2010. The Action Plan is also the State of Wisconsin's annual application to HUD for the Small Cities Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons With AIDS (HOPWA).

The Plan promotes program coordination, sets forth priorities, and serves as a guide in coordinating the delivery of limited housing, community and economic development resources to meet the needs of various program clientele.

The Plan further strengthens the working relationships of federal, state, and local governments and organizations working to provide decent housing, suitable living environments and expand economic opportunities for very low, low, and moderate-income persons.

Department of Commerce contact for the Plan, or specific components of the Plan are:

**James O'Keefe, Administrator**

Division of Housing & Community Development

201 W. Washington Ave., 5<sup>th</sup> Floor

P.O. Box 7970

Madison, WI 53707-7970

Telephone: (608) 264-7837

FAX: (608) 266-8969

Email: [jokeefe@wi.gov](mailto:jokeefe@wi.gov)

## **Introduction**

This Summary highlights key points and overall themes, and the six main parts of the Consolidated Plan. The six parts are:

- *Part I: Coordinating and Managing the Process*
- *Part II: Citizen Participation*
- *Part III: Housing and Community Development Needs*
- *Part IV: Housing and Community Development Priorities*
- *Part V: Action Plan -- One-Year Use of Funds (2007-2008)*
- *Part VI: HUD Performance Measurements*

### **Part I: Coordinating and Managing the Process**

The Wisconsin Department of Commerce (Commerce) is the agency responsible for developing the Consolidated Plan and its related documents. Commerce administers all four U.S. Department of Housing and Urban Development (HUD) formula programs covered by the Plan.

The Plan, submitted to HUD using the CPMP tool (an electronic template developed and supported by HUD Field Office staff), represents a dramatic departure in the format, size and philosophy from previous plans. The Plan incorporates an outcome measurement system, consisting of overarching objectives, outcome categories and output indicators. The system, developed jointly by the Council of State Community Development Agencies, HUD and the Office of Management and Budget (OMB), will enable the State to better assess and manage programs and significantly improve reporting program benefits to Congress and OMB.

Input into the development of the Consolidated Plan involved State agencies, including the Department of Administration; Department of Health and Family Services (DHFS); Department of Workforce Development (DWD); Department of Veterans Affairs (DVA); and the Wisconsin Housing and Economic Development Authority (WHEDA); as well as non-profit housing providers, local governments and other private organizations and citizens.

### **Part II: Citizen Participation**

The State consulted with a wide range of public, private, and non-profit agencies in preparation of the 5-Year Consolidated Plan. Consolidated Plan information/invitation letters were sent to over 2,000 public and private groups to encourage attendance at seven regional roundtables or written/email feedback. Over 175 individuals attended the roundtables and 66 different groups and individuals submitted written comments. Consolidated Plan information was posted on the COMMERCE website and copies were provided to all major libraries in Wisconsin.

Commerce has also actively solicited public input on the Program Year 5 Action Plan. The official public examination and comment period for this year's Plan was February 27 – March 30, 2009, with notification of the comment period, public hearing, and Plan summary published in the Wisconsin State Journal and noticed on the Commerce Public Information Office list serve for Minority Publications. Copies of the draft Program Year 5 Action Plan were available on the Commerce website or via mail. Commerce provided the draft to several individuals and organizations. No written comments were received during the public comment period and there were no written or verbal comments received at the public hearing on March 6. Future Action Plans, amendments, and performance reports will be subject to public review, as well.

### **Part III: Housing and Community Development Needs**

Wisconsin's population had the second highest numerical growth in the decade between 1990 and 2000. The State's population of 5,363,675 in 2000 was an increase of 471,946 residents from the 1990 level. That represents a 9.42% increase for the decade compared to a national growth rate of 13.1%. The highest numerical growth (518,000) occurred during the 1950s. While the 1950s growth was due to natural increases (difference between births and deaths), growth during the 1990s was equally divided between natural increases and net migration. The WI Department of Administration estimates that in 2005, the State's population will reach 5.5 million.

The composition of the State's population continues to see increases in the elderly population with the birth rate remaining steady. Wisconsin's elderly population (age 65+) is estimated to be 719,262 in 2005 and grow to 766,626 by 2010 when it is projected that 108,457 residents will be over the age of 85. The Department of Health and Family Services (DHFS) estimates that 133,500 elderly residents will need assistance with one or more activities of daily living.

During the 1990s Wisconsin experienced relatively small, but significant changes in the racial and ethnic makeup of its population. The persons of color (non-White and /or Hispanic) share of the State's population rose from 7.8% in 1990 to 11.1% in 2000.

According to 2003 U.S. Census Bureau estimates, the number of people in Wisconsin living below the poverty level increased to 528,000, a 10-year high, and included 187,000 children. With 9.8% of the population living below the poverty level, Wisconsin ranked 36<sup>th</sup> out of the 50 states and below the national figure of 12.5%.

According to the National Low Income Housing Coalition study Out of Reach, 2004, Publication an individual in Wisconsin would need to earn \$12.22 per hour working 40 hours a week to afford the HUD fair market rent for a two bedroom unit at 30% of income. Households in the low-income range have great difficulty finding adequate housing within their means and that accommodates their needs.

The UW Extension publication, Wisconsin Families and the Communities Where They Live 2004, notes that in the last decade, the cost of housing has consistently outpaced inflation. While the Consumer Price Index climbed by 17.8%, housing costs rose at more than twice the rate of other expenses. In addition, although housing costs have been increasing for everyone, incomes have not. From 1990 to 2003, incomes of households in the top fifth of the income range rose 30%, while incomes of households in the second from the bottom fifth rose only 8 %, and incomes for households earning the least (bottom fifth of the income range) rose only 2%.

The DHFS projects that number of people with physical disabilities will grow from 354,722 in 2005 to 373,654 in 2010. The number of persons with a sensory disability will grow from 154,733 in 2005 to 163,210 in 2010. Financing for housing rehabilitation and modification to allow persons with disabilities to function independently or make homes accessible will continue to be a critical need.

In 2000, the U.S. Census Bureau reported that Wisconsin had 2,321,144 housing units compared to 2,055,774 in 1990 - a 12.9% increase (265,370 units) over 10 years.

The 2000 Census dated also reported that 211,912 households had an income at or below 30% of MFI and that these households were the group primarily affected by housing problems where 74.7% of the renters and 77.1% of the owners had housing problems. Overall minority rental and owner households tended to have higher incidences of housing problems than White non-Hispanic households and housing problems were more prevalent in metropolitan areas.

## **Part IV: Housing and Community Development Priorities**

The focus of the objectives and activities described in this Plan is on the evolving needs of low and moderate-income persons, including persons with special needs. A central theme throughout this Plan is the development of strategies offering flexibility with accountability.

This Plan clearly recognizes the efforts of COMMERCE, in partnering with other local, state, and federal entities sharing common goals and interests. These entities include tribes, local and regional organizations or commissions and non-profit and for-profit corporations.

The response to the identified housing and community development priority needs must be broad-based and sensitive to local markets that are both economically and geographically diverse.

### **Housing**

- Areas of special focus will include promotion of residential rehabilitation; rental assistance; and assistance for the homeless and special needs populations, with the highest priority of investment for households at the very low-income level, more specifically:
  1. Improve the affordable rental housing and homebuyer opportunities for all households, especially those with severe residential cost burdens;
  2. Continue adequate production of affordable units, including those for large families and persons with disabilities;
  3. Preserve and increase the availability of safe, sanitary housing for low- and moderate-income owners and renters, including lead based paint hazard reduction;
  4. Provide housing and supportive assistance for special needs groups, including migrant and immigrant resettlement, homeless prevention activities, expanding transitional/permanent housing and long term residential care options;
  5. Support efforts to preserve affordable rental units at greatest risk of loss due to expiring use;
  6. Promote Energy Star® improvements and installations and other energy efficient and renewable energy technologies in housing;
  7. Continue advancement of fairness and accessibility for low-income housing consumers through supporting anti-predatory lending efforts and information dissemination, enforcement and compliance with fair housing laws; and
  8. Sustain efforts to provide housing disaster relief and mitigation.

### **Public Facilities**

- Non-housing community development needs are identified as the replacement of deteriorating infrastructure, the provision of otherwise essential community facilities such as community centers, senior centers, special purpose shelters, facilities that provide needed public service such as clinics, libraries, reconstruction and repairs necessitated by a natural or man-made disaster, and related activities fostering community revitalization.

### **Economic Development**

- Increasing economic opportunity in our communities, focusing on both workers and businesses, continues to be of critical importance. Job creation and retention, education, job training, and skill development programs to prepare workers for jobs, assisting businesses impacted by a natural or man-made disaster, continue to be a priority. Commerce continues to expand the focus of ED program eligibility to include all of the national objectives: low and moderate-income benefit, urgent local need, and the prevention or elimination of slum and blight. Assisting business to investing in new technology, establishing a statewide system to support entrepreneurial development, encouraging the best use of local revolving loan fund resources, and addressing a wider variety of needs critical to developing long term employment opportunities will also be

priorities. Economic assistance and loans to attract new business and retain and expand existing ones are key to Governor Doyle's Grow Wisconsin strategy.

Efforts will be extended to insure maximum state coverage of program resources. Emphasis will also be placed on enhancing local capacity building and on integrating program resources as opportunities and situations arise in disadvantaged and under-served areas.

Proven program approaches as well as efforts to improve strategies and explore more efficient and effective approaches to address community needs will continue to be pursued to maximize responsiveness.

The Department will continue its collaborative efforts with WHEDA, HUD, and USDA Rural Development to address special housing and economic development opportunities and sponsor basic training for local officials and agencies to increase knowledge of and access to available state and federal community development programs and resources.

**Part V: Annual Plan -- One-Year Use of Funds (2009-2010)**

**NEW RESOURCES**  
**HUD COMMUNITY PLANNING AND DEVELOPMENT**  
**FORMULA ALLOCATION PROGRAMS**

<b>HUD Formula Grants</b>	<b>Grant Authorization</b>	<b>Local Assistance Funds<sup>1</sup></b>	<b>Pro Income / Recap Funds</b>	<b>Total Aid Funds</b>
Community Development Block Grant (CDBG)	\$ 28,230,931	\$ 27,284,003	\$ 2,100,000	\$ 29,284,003
Economic Development Aids		\$ 9,549,401		\$ 9,549,401
Community Development Aids <sup>2</sup>		\$ 9,549,401	\$ 2,000,000	\$11,549,401
Housing Aids <sup>2</sup>		\$ 8,185,201	\$ 100,000	\$ 8,185,201
Housing Investment Partnership Program (HOME)	\$ 13,361,145	\$ 12,546,163		\$ 12,546,163
Emergency Shelter Grant (ESG)	\$ 1,971,375	\$ 1,872,806		\$ 1,872,806
Housing Opportunities for Persons With AIDS (HOPWA)	\$ 422,102	\$ 409,439		\$ 409,439
<b>Subtotal HUD Formula Grants</b>	<b>\$ 43,985,553</b>	<b>\$ 42,112,411</b>	<b>\$ 2,100,000</b>	<b>\$ 44,212,411</b>

<sup>1</sup> Local Assistance Funds are the HUD Authorization amount minus State Admin and Technical Assistance

<sup>2</sup> Available CDBG funds may be used for CDBG Emergency Assistance Programs. These FFY'09 funds will be available to the EAP Program until the FFY '10 funds are issued.

**CDBG Program:**

- \$29,284,003 available from Federal FY'09 formula allocation and program income-recaptured funds for local assistance
- funds available to "Small Cities" (local units of government that do not receive direct HUD CDBG entitlement allocations)
- in rare cases, funds may be used in entitlement areas if a project can document significant regional or statewide impact

**Economic Development:**

- approximately \$9.5 million available for Economic Development activities
- funds available through an application process to:
  - ✓ local governments for loans to businesses in order to create or retain jobs; businesses must at least match CDBG financing dollar-for-dollar
  - ✓ local governments for awards to businesses for broad training needs
  - ✓ local governments for awards to businesses for capital investment in new technologies
  - ✓ support a statewide system of entrepreneurial development (Wisconsin Entrepreneurs Network (WEN))
- Commerce will award an estimated 40 loans (including 20 for the Milk Volume Production program) which will assist in creating or retaining approximately 1,000 new jobs, 510 of which shall be for low- and moderate-income workers
- Commerce may also make awards (grants, loans and/or equity investments) for employee training, fixed asset and working capital financing, and other activities allowed under the federal guidelines.
- Commerce may make funds available to local governments for awards to businesses impacted by a natural or manmade disaster.

## Housing:

- overall approximately \$8.3 million available for Housing activities including FY'09 HUD authorization funds and \$100,000 (estimate) program income and recaptured funds
- funds available through application and random selection award process to local governments
- eligible activities: owner-occupied and renter-occupied rehabilitation, accessibility modifications, homestead (down-payment and closing cost assistance, combined in some situations with rehabilitation), new housing site development and certain acquisition costs, small-scale public facilities improvements
- up to \$1,000,000 set aside for special project initiatives (available on a continuous basis) for making affordable housing units newly available to low- and moderate-income households.
- any available funds may be made available for responding to emergency housing needs necessitated by a disaster.
- CDBG Housing will assist approximately 350 households in 2009-2010

## Community Development:

- approximately \$11.5 million available for Community Development activities including FY'09 HUD authorization funds and program income and recaptured funds
- funds available through an application process to local governments
- available funds may be made available to assist with reconstruction and repairs necessitated by a natural or man-made disaster.
- funded projects relate to assisting local communities in financing:
  - Public Facilities:
    - ✓ rehabilitation or upgrading of public infrastructure (water and sewer transmission, streets, curbs, and sidewalks) and
    - ✓ rehabilitation or construction of community facilities (municipally owned and operated public buildings - senior centers, libraries, treatment plants, fire stations, and handicapped access projects for municipal facilities)
    - ✓ preservation and blight elimination (downtown revitalization, site clearance and clean-up, drainage improvements)
    - ✓ multi-activity projects that add to the community's infrastructure and housing stock and include supporting activities being undertaken by other public and private entities
    - ✓ up to \$9.5 million will be awarded to an estimated 25-30 communities
    - ✓ funded projects will serve primarily low- and moderate-income persons or directly support business expansion, increased employment opportunities, and add to the municipality's tax base
    - ✓ grants will benefit an estimated 10,000 households, approximately 7,500 will be of low- or moderate-income or assist in creating or retaining approximately 300 jobs, 200 will be for low- and moderate-income workers
  - Planning Grants:
    - ✓ designed for specific planning projects that address major local economic or community development proposals or unexpected adverse economic activities that adversely impact the community. Categories include:
      - Regional Economic Development plans that facilitate multi-county and regional approaches to addressing economic development issues
      - Community plans for community wide planning or more narrowly focused specific neighborhoods (or business districts) that are in, or are in danger of, decline or deterioration
      - Site Specific plans to facilitate the reuse of a specific site (for example the adaptive reuse of a former hospital or school building)
      - Functional plans for communities to assess and develop specific responses to broader needs that exist within the community (for example, implementation strategies for comprehensive plans, affordable housing, energy conservation, accessibility, historic

- preservation, small business assistance, flood mitigation, telecommunications services, or response to plant closings, or natural or man-made disasters)
- ✓ funds available through an application process - grants are limited to planning for projects that if implemented are CDBG eligible activities
- ✓ up to \$400,000 will be awarded to an estimated 20 communities

**HOME Program:**

- estimated \$12.5 million available in Federal FY'09 formula allocation
- at least 15% HOME aid funds available to Community Based Housing Development Organizations (CHDOs) for providing affordable housing units
- up to \$900,000 available for special projects that assist communities addressing broader community development activities
- funds disbursed by formula and through competitive processes
- funds available statewide (except in HOME entitlement jurisdictions)
- eligible activities: homeowner rehabilitation, homeowner accessibility rehabilitation, renter rehabilitation, rental housing development, home buyer assistance, home buyer lease-purchase assistance, tenant-based rental assistance, and special projects
- continued funding of the Fresh Start initiative that provides at-risk young people with education, skills, and career direction through opportunities for meaningful service in their communities while helping construct affordable housing units for low-income families
- HOME funding will leverage an estimated \$25,000,000 in other private and public funding
- HOME funding will assist approximately 1,000 households in 2009-2010

**Emergency Shelter Grant (ESG) Program:**

- \$1,872,806 in Federal'09 formula allocation
- funds available through competitive process to local governments and nonprofit agencies; overall funds allocated on percentage basis to regions of state (currently up to 29% to metropolitan Milwaukee counties, up to 45% to other metropolitan counties, and 26% to non-metropolitan counties)
- state funded Interest Bearing Real Estate Trust Accounts (IBRETA) revenues supplement ESG funds
- eligible activities: renovation, rehabilitation, and conversion of buildings for use as emergency shelters or transitional housing for homeless households; provision of essential services (up to 40% of funds with a HUD waiver); payment of maintenance and operations; homelessness prevention (up to 30% of grant);
- ESG funding, combined with State Shelter Subsidy Grants and Homeless Prevention Program Grants, will provide shelter and prevention services to approximately 17,000 households in 2009-2010

**Housing Opportunities for Persons With AIDS (HOPWA) Program:**

- \$409,439 in federal FY'09 funding available for local aids (separate allocation for Milwaukee metropolitan area)
- funds available through competitive process
- eligible activities: housing assistance—such as support services, rent and utility assistance, security deposits and housing counseling—aimed at preventing homelessness
- HOPWA funding will provide assistance to approximately 200 households in 2009-2010

**State Housing Funds - Housing Cost Reduction Initiative (HCRI):**

- \$1,400,000 available annually to assist homebuyers with closing costs and other financial assistance
- funds available through competitive grant process to housing authorities, Native American Indian Tribes, and for-profit and non-profit corporations throughout the state

- for 2009, an estimated 250 homebuyer households will be assisted

### **State Homeless Assistance and Homeless Prevention Funds:**

#### **State Shelter Subsidy Grants (SSSG):**

- \$1,771,000 State funds available to support homeless and emergency shelter program's operations
- eligible applicants are a county or municipal governing body or agency, for-profit entities, an Indian tribal government, a community action agency, or other private non-profit organization. Only generic emergency facilities and voucher programs are eligible.
- SSSG funds cannot exceed 50% of an agency's annual operating budget.
- funds distributes throughout the State by formula, based on past shelter use and anticipated need, to the three "regions" of the State defined by statute (Milwaukee County, Dane County and the remainder of the State).

#### **Transitional Housing (TH) Grants:**

- \$735,000 State funds available to promote the development and/or expansion of supportive housing and supportive services to assist homeless individuals and families in their transition from homelessness and to enable them to live as independently as possible.
- funds made available in a combined application with ESG and HPP programs
- eligible applicants are a county or municipal governing body or agency, for-profit entities, a community action agency, or other private non-profit organization.
- eligible activities: leasing costs for facility based and non-facility based programs, operating costs of housing, supportive service costs
- in 2009, an estimated 500 households will be assisted

#### **Homeless Prevention Program (HPP) and Critical Assistance (CA) Grants:**

- \$1,600,000 HPP funds available in an annual ESG-TH-HPP combined application
- \$ 300,300 CA funds available for homeless prevention activities in those areas of the State not covered by ESG-TH-HPP
- eligible homeless prevention include: rent (including security deposit, first and last month's rent, and rent subsidy for up to 12 months); mortgage foreclosure prevention; and, utility costs (related to heat, gas, light, water, and public or private sewerage, including deposit or hook-up charges)
- in 2009, HPP and CA will assist over 2,100 and 1,500 homeless households, respectively.

### **Interest Bearing Real Estate Trust Accounts (IBRETA)**

- estimated \$250,000 in funds will supplement ESG, THP, and SSSG funds
- funds generated by state law requiring banks to remit interest on real estate brokers trust accounts to State for homeless programs

2005-2009 WISCONSIN CONSOLIDATED PLAN

PRIORITY NEEDS SUMMARY TABLES

PRIORITY HOUSING NEEDS		% of median	Priority Need Level		
			0-30%	31-50%	51-80%
RENTER	Small Related	Cost Burden >30%	<b>High</b>	Medium	Medium
		Cost Burden >50%	<b>High</b>	<b>High</b>	Medium
		Substandard	<b>High</b>	<b>High</b>	Medium
		Overcrowded	<b>High</b>	<b>High</b>	Medium
	Large Related	Cost Burden >30%	<b>High</b>	Medium	Medium
		Cost Burden >50%	<b>High</b>	<b>High</b>	Medium
		Substandard	<b>High</b>	<b>High</b>	Medium
		Overcrowded	<b>High</b>	<b>High</b>	Medium
	Elderly & Special Needs	Cost Burden >30%	<b>High</b>	<b>High</b>	Medium
		Cost Burden >50%	<b>High</b>	<b>High</b>	Medium
		Substandard	<b>High</b>	<b>High</b>	Medium
		Overcrowded	<b>High</b>	<b>High</b>	Medium
OWNER		Cost Burden >30%	<b>High</b>	Medium	Medium
		Cost Burden >50%	<b>High</b>	<b>High</b>	Medium
		Substandard	<b>High</b>	<b>High</b>	Medium
		Overcrowded	<b>High</b>	<b>High</b>	Medium
PRIORITY HOMELESS NEEDS		Priority Need Level			
		Families	Individuals	Persons w/ Special Needs	
Assessment/outreach		Medium	<b>High</b>	<b>High</b>	
Emergency Shelter		Medium	Medium	Medium	
Transitional Housing		Medium	Medium	<b>High</b>	
Permanent Supportive Housing		<b>High</b>	<b>High</b>	<b>High</b>	
Permanent Housing		<b>High</b>	<b>High</b>	<b>High</b>	
PRIORITY COMMUNITY DEVELOPMENT NEEDS					
PUBLIC FACILITIES	Priority Need Level	INFRASTRUCTURE IMPROVEMENTS	Priority Need Level		
Senior Centers	Medium	Flood Drainage	Medium		
Neighborhood Facilities	Medium	Water & Sewer	Medium		
Child Care Centers	Medium	Street	Medium		
Parks/Recreation	Medium	Sidewalk	Medium		
Health Facilities	Medium	Sewer	Medium		
Parking Facilities	Medium	Asbestos Removal	Medium		
Planning	Medium	Telecommunications	Medium		
Other Public Facilities	Medium	Other	Medium		
Non Residential Historic Preservation	Medium				

## Households & Persons to be Assisted With Housing Resources 2009-2010

### AGGREGATE GOALS—HUD AND STATE HOUSING PROGRAMS

Assistance Provided by Income Group	Renters	Owners			Homeless		Non-homeless Needs (G)	<b>TOTAL</b> (A+D+E+F) +HOPWA
	<b>Total Renters</b> (A)	Existing Homeowners (B)	Home Buyers (C)	<b>Total Homeowners</b> (D) = (B)+(C)	Individuals (E)	Families (F)		
<b>Extremely Low Income</b> (0-30% of MFI)	65	185	10	195	8,875	7,475	150	16,760
<b>Low Income</b> (31-50% of MFI)	150	180	135	315	815	680	310	2,270
<b>Moderate Income</b> (51-80% of MFI)	15	95	230	325	305	255	30	930
<b>Middle Income</b> (over 80% of MFI)	0	0	0	0	205	85	0	290
<b>TOTAL</b>	<b>230</b>	<b>460</b>	<b>375</b>	<b>835</b>	<b>10,200</b>	<b>8,495</b>	<b>490</b>	<b>20,250</b>

**Part VI: HUD Performance/Outcome Measures**

HUD’s Consolidated Plan regulations include the requirement that “Each State provide outcome measures for activities included in its action plan in accordance with guidance to be issued by HUD.” The HUD Performance Measurement System for all four HUD formula grant programs contains:

Three Overarching Objectives:

- **Providing Decent Housing** – primarily focusing on housing activities whose purpose is to meet individual family or community affordable housing needs;
- **Creating Suitable Living Environments** – focusing on activities designed to benefit communities, families, or individuals (primarily LMI persons) faced by addressing issues in their living environment; and
- **Creating Economic Opportunities** – primarily relating to job creation/retention, economic development, and commercial revitalization.

With

Three Outcome Categories:

- **Availability/Accessibility** – typically activities that make public facilities, infrastructure, services, housing, or shelter available or accessible to low- and moderate-income people;
- **Affordability** – typically activities that provide affordability in a variety of ways to low- and moderate income people;
- **Sustainability** – typically activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or addressing slum and blight.

The tables below summarize the results Commerce expects for 2009. Actual outcome measurements will be included in the HUD Consolidated Annual Performance and Evaluation Reporting.

**Providing Decent Housing Objective**

Outcome	Activity	Indicator	Estimated 2009 Total
Availability / Accessibility	<b>New Housing Units</b> <ul style="list-style-type: none"> <li>• Rental Housing Development</li> <li>• Owner Housing Development</li> </ul>	Housing Units Assisted	155 Rental 50 Owner
	<b>Public Infrastructure</b> <ul style="list-style-type: none"> <li>• Water &amp; sewer, street extensions, etc., for housing development</li> </ul>	Persons Assisted	60
Affordability	<b>Housing Rehabilitation</b> <ul style="list-style-type: none"> <li>• Rental Rehab</li> <li>• Owner Rehab</li> </ul>	Housing Units Assisted	65 Rental 500Owner
	<b>Homebuyer Assistance</b> <ul style="list-style-type: none"> <li>• First-time Homebuyers</li> <li>• Downpayment, closing costs</li> <li>• New Construction Financing</li> <li>• Rehabilitation</li> </ul>	Households Assisted	375
Sustainability	<b>Public Site Improvements for Affordable Housing</b> <ul style="list-style-type: none"> <li>• Neighborhood Improvements (Drainage, etc.)</li> </ul>	Persons Assisted	1,500

### Creating Suitable Living Environment Objective

Outcome	Activity	Indicator	Estimated 2009 Total
Availability / Accessibility	<b>Public Facilities</b> <ul style="list-style-type: none"> <li>Senior Centers</li> <li>New treatment plants</li> <li>Fire trucks</li> </ul>	Persons Assisted	3,000
	<b>Housing Assistance to Homeless Persons</b> <ul style="list-style-type: none"> <li>Shelters</li> <li>Rent &amp; Security Deposits</li> <li>Supportive Services</li> </ul>	Households Assisted	17,000
	<b>Accessibility Improvements to Housing Units</b> <ul style="list-style-type: none"> <li>Handicapped access improvements</li> </ul>	Housing Units Assisted	100
Sustainability	<b>Slum &amp; Blight Remediation</b> <ul style="list-style-type: none"> <li>Site clearance</li> <li>Site clean up</li> </ul>	Communities Assisted	3
	<b>Public Infrastructure</b> <ul style="list-style-type: none"> <li>Water &amp; Sewer</li> <li>Curb &amp; gutter, sidewalks, streets</li> <li>Electrical</li> </ul>	Persons Assisted	7,700
	<b>Public Facilities</b> <ul style="list-style-type: none"> <li>Libraries</li> <li>Fire stations</li> <li>Treatment plant upgrades</li> </ul>	Persons Assisted	4,000
	<b>Special Needs Housing Assistance</b> <ul style="list-style-type: none"> <li>Rent</li> <li>Utilities</li> <li>Mortgage Payments</li> </ul>	Persons Assisted	200
	<b>Local/Regional Planning Efforts</b> <ul style="list-style-type: none"> <li>Plans</li> </ul>	Communities Assisted	20

### Creating Economic Opportunity Objective

Outcome	Activity	Indicator	Estimated 2009 Total
Availability / Accessibility	<b>Public Facilities or Infrastructure for Businesses</b> <ul style="list-style-type: none"> <li>Water &amp; sewer, streets, etc.</li> <li>Treatment plants</li> <li>Industrial Parks</li> </ul>	Jobs Created	300
Affordability	<b>Quality Job Creation or Retention</b> <ul style="list-style-type: none"> <li>Business Loans &amp; Grants</li> </ul>	Jobs Created/Retained	900
	<b>Dairy Farm Job Creation</b> <ul style="list-style-type: none"> <li>Business Loans</li> </ul>	Jobs Created/Retained	100
Sustainability	<b>Slum &amp; Blight Remediation for Business Creation or Expansion</b> <ul style="list-style-type: none"> <li>Site clearance</li> <li>Site clean up</li> </ul>	Jobs Created	20