



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT  
Detroit Field Office  
477 Michigan Avenue, Detroit, MI 48226

September 9, 2025

Joseph M. Murphy  
Director of Planning  
Community Development Department  
211 Williams Street  
Royal Oak, MI 48067

**SUBJECT: Fiscal Year 2025 Grant Agreement Transmittal**

Dear Joseph Murphy:

The Detroit Field Office would like to thank you for your continued partnership in providing quality affordable housing, a suitable living environment, and expanding economic opportunities through the Department of Housing and Urban Development (HUD) programs.

One Grant Agreement is attached for each program awarded as follows:

Community Development Block Grant Program (CDBG)	\$1,154,181.00
<b>Total FY 2025 Award</b>	<b>\$1,154,181.00</b>

**Federal Award Agreement**

Transmittal of a grant agreement does not constitute approval of the activities described in your Consolidated Plan or Annual Action Plan. You are reminded that you, as grantee, are responsible for ensuring that all grant funds are used in accordance with all program requirements. By executing the Federal Award Agreement, you are entering into a legally binding agreement with HUD to use the awarded funds and carry out the funded activities in accordance with all Federal statutes, regulations, Federal Register notices, and award terms and conditions that apply to those funds and activities.

Please carefully note the addenda that are part of each agreement.

HUD recognizes that some U.S. District Courts have issued injunction orders which impact certain FY 2025 CPD formula funding grant agreement(s). To preserve all legal rights and defenses, the enclosed grant agreement contains the same conditions at issue in those court actions. For grantees who are plaintiffs in those court actions, HUD intends to comply with all applicable injunction orders and will not implement or enforce the challenged conditions consistent with those court orders, including disregarding any "certifications" or "compliance"

statements. Please return an executed copy of the grant agreement, as discussed below, and HUD will make grant funds at issue in your agreement available consistent with all applicable orders. Please be advised that should the injunction orders that currently prohibit HUD from enforcing the challenged conditions as to your grant be stayed, dissolved, or reversed, the grant agreement, with conditions, will automatically become effective.

### **Executing the Agreement**

The authorized official **must** complete Addendum 3. Indirect Cost Rate Schedule for each agreement, even if no indirect costs will be charged under the grant. Please mark one (and only one) checkbox to reflect how indirect costs will be calculated and charged under the grant. Please note that the Office of Management and Budget (OMB) issued revised Guidance and the *de minimis* indirect cost rate increased from 10 percent to up to 15 percent of Modified Total Direct Costs.

After inputting their name and title, the authorized official must execute each agreement, with a signature, and date. No other additions other than those described here should be made to the grant agreement without prior written approval. Please ensure the Chief Elected Official or authorized official signs the agreement.

You must return the entire Federal Award Agreement, including all addenda, to this office via the Field Office General Email Inbox: [DetroitCPD@hud.gov](mailto:DetroitCPD@hud.gov). HUD will be signing the grant agreement second and will return to your office a copy of each signed agreement for you to maintain in your local program files.

HUD congratulates the City of Royal Oak on your grant award(s), and we look forward to assisting you in accomplishing your program goals. If you have any questions or need further information or assistance, please contact your assigned Field Office representative, Darrick Mallad at [darrick.t.mallad@hud.gov](mailto:darrick.t.mallad@hud.gov) or email our Office at [DetroitCPD@hud.gov](mailto:DetroitCPD@hud.gov).

Sincerely,

Keith E. Hernandez  
CPD Director  
Office of Community Planning and  
Development

Enclosure(s)

## Executive Summary

### AP-05 Executive Summary - 91.200(c), 91.220(b)

#### 1. Introduction

The City of Royal Oak's CDBG objective is to address the housing, non-housing and community development needs of the low- to moderate-income residents by taking advantage of opportunities to ensure decent and affordable housing, a suitable living environment and where applicable, expand economic development opportunities. This document will govern the CDBG-funded activities and initiatives, and how they achieve these objectives, for PY2025 (July 1, 2025 - June 30, 2026).

#### Location Map

##### City of Royal Oak relative to Metropolitan Detroit



location map - City of Royal Oak, Michigan

## **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of Royal Oak has developed the following community needs priorities / objectives in the PY2021 - PY2025 Consolidated Plan:

### Housing

#### *Affordable Owner-Occupied & Renter-Occupied Housing*

To preserve and increase the supply of affordable owner-occupied and renter-occupied housing for low- to moderate-income residents through housing rehabilitation, new construction, advocacy, policies, and regulations.

#### *Special Needs Housing*

To preserve and increase the supply of affordable housing with supportive services for special needs populations, including the frail elderly and disabled persons through housing rehabilitation, new construction, advocacy, policies, and regulations.

#### Fair Housing Choice

To promote and ensure fair housing choice for all residents.

### Homeless

#### *Immediate Shelter Needs of the Homeless*

To support the immediate, temporary shelter needs of those experiencing homelessness.

#### *Public Services That Benefit the Homeless*

To support public services that help those experiencing homelessness so they may immediately seek a more stable setting and gain access to network of services to achieve self-sufficiency.

### Non-Homeless Special Needs

#### *Public Services That Benefit Special Needs Population*

To support and facilitate access to the wide variety of existing public services that may enhance life skills and self-sufficiency.

### Neighborhood Investment

*Public Improvements & Facilities*

To create new or improved public facilities and infrastructure in CDBG Target Areas by identifying, designing, and implementing unique projects.

*Redevelopment of Blighted Properties*

To eliminate individual instances of blight and create economic job opportunities and/or below market rate multiple-family housing.

**3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Staff recommends policies and funding allocations based on past performances. Below are just a few examples.

Single-family homes represent approximately 62% of the city's total land uses. The overwhelming majority (63.3%) of these single-family homes were built prior to 1960. Since the inception of the CDBG program, Royal Oak has allocated tremendous resources to assist low- to moderate-income single-family homeowners maintain and renovate their homes. The program is designed to provide no and low interest loans, also forgivable loans for rehabilitation projects. It ensures affordability and preserves the aging housing stock. It's been successful at stabilizing neighborhoods city-wide. Royal Oak continues to allocate CDBG resources to this activity.

In the fall of 2013, Royal Oak completed a large infrastructure project by leveraging CDBG funds from three program years. This project was able to transform a blighted corridor and has led to greater interest in real estate along the corridor. While it is difficult to allocate funds over several program years and meet Housing of Urban Development (HUD)'s timeliness of expenditure requirements, Royal Oak believes that these types of projects will have a larger impact on a corridor or neighborhood versus small scale projects spread across the entire city each program year. Royal Oak will continue to identify, design, and implement unique projects which transform corridors and neighborhoods.

Additionally, several years ago, Royal Oak utilized CDBG funds to purchase and demolish a blighted property within the corridor. Upon completion of the large infrastructure project, developers began to approach the city to purchase and redevelop the once blighted property. The property has been sold to a developer who has approval to build a new concept of small-scale apartments. While this type of living environment is underway in other metropolitan areas around the country, no other developer in the metro Detroit area has embarked on such an endeavor. The developer specifically selected the property and type living environment due to the CDBG-funded infrastructure improvements which created a more pedestrian friendly corridor to neighborhoods and downtown.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

On September 25, 2024, staff provided notice of the release of the application for PY2025 funded activities to 57 local service agencies, religious institutions, adjacent communities, county government agencies, senior housing developments, etc. The notice identified the process for funding to help the city address its priority needs.

The Royal Oak Rehabilitation Board of Appeals, in its advisory role for the CDBG program, held public hearings at its September 24, 2024 and May 27, 2025 meetings regarding the development of the PY2025 Annual Action Plan.

Additionally, public hearings notices were published in the print and online edition of local newspapers and posted to the CDBG webpage of the city's website. The notice referenced that the draft PY2025 Annual Action Plan is available for review on the city's website at the specific web address or in-person at City Hall.

Notice of the 30-day comment period was published in May 20, 2025 edition of The Oakland Press and posted to the CDBG webpage of the city's website. The notice references that the draft PY2025 Annual Action Plan is available for review on the City's website at the specific web address or in-person at City Hall. No comments were received during the public comment period which ended June 19, 2025.

### **City of Royal Oak Community Development Block Grant (CDBG) program**

Applications for financial funding are now being accepted regarding the city's upcoming CDBG program year (July 1, 2025 – June 30, 2026).  
Applications are due no later than January 31, 2025.

The application package is accessible at ([www.romi.gov/280/Application-Documents](http://www.romi.gov/280/Application-Documents))

Free free to distribute this notice to any agency / organization servicing residents of the City of Royal Oak.

#### **postcard notice**



MICHIGAN GROUP

**AFFIDAVIT OF PUBLICATION**  
2125 Butterfield Dr, Suite 102N • Troy MI 48084

**City of Royal Oak**  
203 S TROY

**ROYAL OAK, MI 48067**  
Attention: Joseph Murphy

**STATE OF MICHIGAN,  
COUNTY OF OAKLAND**

The undersigned Cindy Slater, being duly sworn the he/she is the principal clerk of Royal Oak Tribune, Oakland Press, theoaklandpress.com, published in the English language for the dissemination of local or transmitted news and intelligence of a general character, which are duly qualified newspapers, and the annexed hereto is a copy of certain order, notice, publication or advertisement of:

**City of Royal Oak**

**Published in the following edition(s):**

Oakland Press	08/28/24
theoaklandpress.com	08/28/24
Royal Oak Tribune	08/28/24

**CITY OF ROYAL OAK  
REHABILITATION BOARD OF APPEALS  
PUBLIC HEARING NOTICE**

NOTICE is hereby given that the Royal Oak Rehabilitation Board of Appeals, in its advisory role for the Community Development Block Grant (CDBG) program, will hold a public hearing at city hall, room 122, 203 S Troy St, Royal Oak, Michigan on Tuesday, September 24, 2024 at 7:00 p.m. to hear public comment pertaining to the city's community development needs for the program year 2025 annual action plan.

All interested parties are invited to attend the public hearing or provide written comments to the Planning Division of Royal Oak Community Development Department, 203 S Troy St, Royal Oak, Michigan. All written comments of public notice provided comments via e-mail at <https://www.romi.gov/formcenter/Planning-20/Contact-Us-Planning-118> by no later than Tuesday, September 24, 2024, at 12:00 p.m. When sending an e-mail message, please title the subject line of the message as "CDBG public comment". Any individual who is unable to attend the meeting who has needs special assistance under the Americans with Disabilities Act (ADA) is asked to contact the City Clerk's office at 248-246-3050 at least two (2) business days prior to the meeting.

Timothy E. Thwing, Director of Community Development

VICKI ARSENIAULT  
NOTARY PUBLIC - STATE OF MICHIGAN  
COUNTY OF OAKLAND  
My Commission Expires May 11, 2026  
Acting in the County of \_\_\_\_\_

Sworn to the subscribed before me this 4 Sept, 2024

Vicki Arseniault

Notary Public, State of Michigan  
Acting In Oakland County

**Advertisement Information**

Client Id: 645335

Ad Id: 2635817

PO:

Sales Person: 200309

**affidavit - September 24, 2024 public hearing**



## AFFIDAVIT OF PUBLICATION

2125 Butterfield Dr, Suite 102N • Troy MI 48084

**City of Royal Oak**  
203 S TROY

**ROYAL OAK, MI 48067**  
**Attention: Joe Murphy**

**STATE OF MICHIGAN,  
COUNTY OF OAKLAND**

The undersigned Cindy Slater, being duly sworn the he/she is the principal clerk of Oakland Press, theoaklandpress.com, published in the English language for the dissemination of local or transmitted news and intelligence of a general character, which are duly qualified newspapers, and the annexed hereto is a copy of certain order, notice, publication or advertisement of:

**City of Royal Oak**

**Published in the following edition(s):**

Oakland Press	05/20/25
theoaklandpress.com	05/20/25

VICKI ARSENAULT  
NOTARY PUBLIC - STATE OF MICHIGAN  
COUNTY OF OAKLAND  
My Commission Expires May 11, 2026  
Acting in the County of

**CITY OF ROYAL OAK  
PUBLIC HEARING NOTICE**

The City of Royal Oak will receipt \$1,154,181 of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing & Urban Development (HUD) for Program Year 2025 (July 1, 2025 – June 30, 2026).

Notice is hereby given that the Royal Oak Rehabilitation Board of Appeals, in its advisory role for the CDBG program, will hold a regular meeting on Tuesday, May 27, 2025, at 7:00 p.m. in Room 116, City Hall, 203 S. Troy St., Royal Oak, Michigan, to hear public comments pertaining to the development of the city's PY2025 CDBG Annual Action Plan. On May 20, 2025, a draft version of the document may be found on the city's website at: <https://www.romi.gov/280/Application-Documents>. It's also available for viewing at the planning division of the city's community development department.

Individuals may present their comments at the meeting, or by e-mail at [joem@romi.gov](mailto:joem@romi.gov), or by mail addressed to the Royal Oak Rehabilitation Board of Appeals, 203 S. Troy St., Royal Oak, MI 48067. For additional information contact the planning division at (248) 246-3285. Anyone planning to attend the meeting who has need of special assistance under the Americans with Disabilities Act (ADA) is asked to contact the City Clerk's office at 248-246-3050 at least two (2) business days prior to the meeting.

Joseph M. Murphy, Director of Planning

Sworn to the subscribed before me this 27 May 2025

Vicki Arsenault

Notary Public, State of Michigan  
Acting in Oakland County

**Advertisement Information**

**Client Id:** 645335

**Ad Id:** 2721451

**PO:**

**Sales Person:** 200309

**affidavit - May 27, 2025 public hearing**



**AFFIDAVIT OF PUBLICATION**  
2125 Butterfield Dr, Suite 102N • Troy MI 48084

**City of Royal Oak**  
**203 S TROY**

**ROYAL OAK, MI 48067**  
**Attention: Joe Murphy**

**STATE OF MICHIGAN,**  
**COUNTY OF OAKLAND**

The undersigned Cynthia Slatke, being duly sworn the he/she is the principal clerk of Oakland Press, theoaklandpress.com, published in the English language for the dissemination of local or transmitted news and intelligence of a general character, which are duly qualified newspapers, and the annexed hereto is a copy of certain order, notice, publication or advertisement of:

**City of Royal Oak**

**Published in the following edition(s):**

Oakland Press                    05/20/25  
theoaklandpress.com            05/20/25

**CITY OF ROYAL OAK**  
**30-DAY PUBLIC COMMENT PERIOD NOTICE**

Notice is hereby given that a draft copy of the City of Royal Oak's Community Development Block Grant (CDBG) PY2025 Annual Action Plan is available for review and public comment. The documents will be available for a 30-day public comment period through June 19, 2025. The document is available for download on the City of Royal Oak's website at [romi.gov/280/Application-Documents](http://romi.gov/280/Application-Documents). The city will take all reasonable steps to provide a copy to disabled persons and non-English speaking persons. Written comments will be accepted by mail to the attention of Joseph M Murphy, Director of Planning, 203 S Troy St, Royal Oak MI 48067 or electronically at: [joem@romi.gov](mailto:joem@romi.gov)

**City of Royal Oak**  
**Joseph M Murphy, Director of Planning**

VICKI ARSENAULT  
NOTARY PUBLIC - STATE OF MICHIGAN  
COUNTY OF OAKLAND  
My Commission Expires May 11, 2026  
Acting in the County of \_\_\_\_\_

Sworn to the subscribed before me this 28 May, 2025.

Vicki Arsenault

Notary Public, State of Michigan  
Acting in Oakland County

**Advertisement Information**

**Client Id:** 645335

**Ad Id:** 2721448

**PO:**

**Sales Person:** 200309

**affidavit - 30 comment period PY2025**

**5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

None provided.

**6. Summary of comments or views not accepted and the reasons for not accepting them**

Not applicable. No comments provided.

**7. Summary**

-

## **PR-05 Lead & Responsible Agencies - 91.200(b)**

### **1. Agency/entity responsible for preparing/administering the Consolidated Plan**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator		Community Development Department-Planning Division

**Table 1 – Responsible Agencies**

### **Narrative**

-

### **Consolidated Plan Public Contact Information**

Joseph M. Murphy  
Director of Planning  
Community Development Department  
City of Royal Oak, Michigan  
203 S Troy Street  
P (248) 246-3285  
E [joem@romi.gov](mailto:joem@romi.gov)

## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The Planning Division of the City of Royal Oak's Community Development Department, in cooperation with other government, non-profit and private agencies, Oakland County HOME Consortium members, and Oakland County's Continuum of Care (CoC), have developed the Five-Year Consolidated Plan and this Annual Action Plan. The consultation included presentations to the Royal Oak City Commission and the Royal Oak Rehabilitation Board of Appeals, public hearings, meetings, and direct mailers to those agencies. A wide array of agencies, groups, and organizations were provided the opportunity to participate in the local process. The HOME Consortium members, with Oakland County as the lead agency, meet on an as-needed basis.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The response shall be provided by Oakland County in its role as the lead entity for the Oakland County HOME Consortium.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The Alliance for Housing of Oakland County is the Continuum of Care (CoC) for Oakland County. It is a 501(c)(3), non-profit organization that is a diverse, collaborative group of partners and individuals all working toward a common goal to end homelessness and increase affordable housing opportunities in Oakland County. The Alliance is made up of a number of organizations from the private and public sectors, and includes entities such as emergency shelters, warming centers, providers of health services including mental health services, providers of services to people with development disabilities, for-profit and not for-profit organizations.

City staff offers to participate in the annual January Point-In-Time (PIT) Count of homeless individuals which is coordinated by the CoC. In January 2023, the City of Royal Oak provide City Hall as a gathering place for volunteers to meet and deploy to known unsheltered "hot spots" in south Oakland County efforts. This was a time for staff to meet, discuss and learn of local efforts with a wide variety of service agencies that assist the homeless.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate**

**outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The Alliance for Housing of Oakland County is the Continuum of Care (CoC) for Oakland County. It is a 501(c)(3), non-profit organization that is a diverse, collaborative group of partners and individuals all working toward a common goal to end homelessness and increase affordable housing opportunities in Oakland County. The Alliance is made up of a number of organizations from the private and public sectors, and includes entities such as emergency shelters, warming centers, providers of health services including mental health services, providers of services to people with development disabilities, for-profit and not for-profit organizations.

City staff offers to participate in the annual January Point-In-Time (PIT) Count of homeless individuals which is coordinated by the CoC. In January 2023, the City of Royal Oak provided City Hall as a gathering place for volunteers to meet and deploy to known unsheltered "hot spots" in south Oakland County. This was a time for staff to meet, discuss, and learn of local efforts with a wide variety of service agencies that assist the homeless.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	South Oakland Shelter dba Lighthouse
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Pursuant to the Federal requirement in 24 CFR Part 91.100(a)(2), when preparing the portions of this plan describing the city's / consortium's homeless strategy and the resources available to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) and persons at risk of homelessness, the city must consult with: (ii) Public and private agencies that address housing, health, social services, victim services, employment, or education needs of low-income individuals and families; homeless individuals and families, including homeless veterans; youth; and/or other persons with special needs. There was no anticipated outcome prior to the invitation to participate. The participation helps identify the service needs of their clients.
	<b>Agency/Group/Organization</b>	Alliance for Housing Oakland County Continuum of Care
2	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution/System of Care

<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	<p>Pursuant to the Federal requirement in 24 CFR Part 91.100(a)(2), when preparing the portions of this plan describing the city's / consortium's homeless strategy and the resources available to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) and persons at risk of homelessness, the city must consult with: (ii) Public and private agencies that address housing, health, social services, victim services, employment, or education needs of low-income individuals and families; homeless individuals and families, including homeless veterans; youth; and/or other persons with special needs. There was no anticipated outcome prior to the invitation to participate. The participation helps identify the service needs of their clients.</p>

**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Alliance for Housing	This document may match the Alliance For Housing's purpose "to develop a local system that identifies gaps in homeless services and creates solutions to overcome those barriers" & "to end homelessness in our community by linking people in need with the services they require".

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing	City of Royal Oak	The AI 2020 Update identified several impediments and recommended actions to overcome or alleviate the impediments. This document establishes goals and funding opportunities to implement the recommended actions.
Master Plan	City of Royal Oak	The primary goal of the Master Plan is to enable the city to manage its growth and response to changing demographics to ensure the outcome improves rather than detracts from the quality of life of the residents. The Master Plan was adopted by Royal Oak City Commission on May 20, 2025.
Recreation Master Plan	City of Royal Oak	This document may assist the city in its efforts to implement the 2023-2027 Parks & Recreation Master Plan which reflects a vision for their operation, maintenance, and enhancements.
Sustainability & Climate Action Plan	City of Royal Oak	This document may assist the city in its efforts to implement directives of the 2022 SCAP.
HOME Consolidated Plan	Oakland County HOME Consortium	Portions of this document directly relate to the consortia's intent of financially support decent, affordable housing under HOME regulations.
Strategic Plan	City of Royal Oak	This document may assist the city in its efforts to implement goals and objectives associated with the Royal Oak City Commission's Strategic Plan.

**Table 3 - Other local / regional / federal planning efforts**

## Narrative

## AP-12 Participation - 91.401, 91.105, 91.200(c)

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation

#### Summarize citizen participation process and how it impacted goal-setting

While the city provided the opportunity for public participation during the development of the PY2025 Annual Action Plan, the city's goals have already been established in the Strategic Plan portion of the Five-Year Consolidated Plan. Any public comment during the development of the PY2025 Annual Action Plan will not have modified the goals. It would however direct the Royal Oak City Commission toward activities and funding levels for PY2025.

The Royal Oak Rehabilitation Board of Appeals held public hearings at their September 24, 2024 and May 27, 2025 meetings. Thereafter, the Royal Oak City Commission will consider their recommendation and finalize this Annual Action Plan. Notice regarding the public hearings was published in local newspapers and to the CDBG webpage of the city's website. Availability of the draft CDBG PY2025 Annual Action Plan was published in a local newspaper. Notice of the 30-day comment period was published in The Oakland Press on May 20, 2025. No written public comments were received.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Not applicable. None provided.	Not applicable. None provided.	Not applicable.	<a href="https://romi.gov/272/Public-Notices">https://romi.gov/272/Public-Notices</a>
2	Newspaper Ad	Non-targeted/broad community	Not applicable. None provided.	Not applicable. None provided.	Not applicable.	<a href="https://romi.gov/272/Public-Notices">https://romi.gov/272/Public-Notices</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community				
4	30 day comment period	Non-targeted/broad community				<a href="https://romi.gov/272/Public-Notices">https://romi.gov/272/Public-Notices</a>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

On May 13, 2025, HUD posted allocations that reflect the level of funding approved for each CDBG community nation wide to its website. The city has until June 24, 2025 to submit its PY2025 Annual Action Plan to HUD for review and approval.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,154,181.00	250,000.00	250,000.00	1,654,181.00	0.00	The City of Royal Oak will receive \$1,154,181 of CDBG funds for PY2025 (July 1, 2025 - June 30, 2026).

Table 5 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

To receive CDBG funds from the City of Royal Oak, local organizations / agencies must provide an application and supplemental information detailing their funding sources and leverage opportunities for specific activities. The city does not require "matching" non-CDBG or federal funds. The Royal Oak City Commission will weigh the value of proposed activities in light of the goals in the consolidated plan and the likelihood that the activity would be implemented without the presence of CDBG funds. Subrecipient activities that would be implemented regardless of the city's CDBG funds stand a greater likelihood of not being funded. Many of the public service subrecipients leverage a wide variety of funding sources. This is a standard practice. These organizations will not be penalized for this practice.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

None has been identified at this time.

**Discussion**

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## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Facilitate Access To Public Services	2021	2025	Non-Homeless Special Needs		in-home services: seniors, frail elderly& disabled eviction prevention temporary shelter	CDBG: \$180,000.00	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Homelessness Prevention: 25 Persons Assisted
2	Improve Exist. Single-Family Homes & Affordability	2021	2025	Affordable Housing		housing rehab; single-family, owner-occupied	CDBG: \$400,000.00	Homeowner Housing Rehabilitated: 15 Household Housing Unit
3	Improve Public Facilities & Infrastructure	2021	2025	Non-Housing Community Development		improve parks & recreational facilities	CDBG: \$750,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 530 Persons Assisted

Table 6 – Goals Summary

#### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Facilitate Access To Public Services
	<b>Goal Description</b>	\$35,000 - in-home supportive services (ROSES) \$45,000 - immediate shelter and supportive service needs for the homeless (SOCH) \$100,000 - rental eviction program (LADA)
<b>2</b>	<b>Goal Name</b>	Improve Exist. Single-Family Homes & Affordability
	<b>Goal Description</b>	\$400,000 owner-occupied, single-family housing rehabilitation program
<b>3</b>	<b>Goal Name</b>	Improve Public Facilities & Infrastructure
	<b>Goal Description</b>	\$750,000 Gunn-Dyer Park improvements: Tract 1833, Block Group 2

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

At its June 9, 2025 meeting, the Royal Oak City Commission approved the following activities and funding levels for incorporation into the PY2025 Annual Action Plan.

#	Project Name
1	in-home supportive services - ROSES
2	rental eviction program - LADA
3	homeless assistance services - SOCH
4	housing rehabilitation program - owner rehabilitation assistance
5	program administration
6	Gunn-Dyer Park improvements

Table 7 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation priorities address the needs in the Consolidated Plan. There are no known obstacles to addressing underserved needs.

## **AP-38 Project Summary**

### **Project Summary Information**

<b>1</b>	<b>Project Name</b>	in-home supportive services - ROSES
	<b>Target Area</b>	
	<b>Goals Supported</b>	Facilitate Access To Public Services
	<b>Needs Addressed</b>	in-home services: seniors, frail elderly& disabled
	<b>Funding</b>	CDBG: \$35,000.00
	<b>Description</b>	CDBG funds will be expended on supportive services for elderly, income qualified Royal Oak residents. The Royal Oak Senior Essential Services (R.O.S.E.S.) program is organized by staff at the city-owned senior center. Contracted workers perform subsidized home chores, minor repairs, and personal care assistance for income qualified residents. Home chores include household tasks such as snow shoveling, lawn mowing, yard work, etc. Home repairs, which do not require a licensed contractor, include minor plumbing, carpentry, and electrical work. Personal care may include assistance with activities of daily living.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG funds will be expended on supportive services for approximately 100 elderly, income qualified Royal Oak residents. The Royal Oak Senior Essential Services (R.O.S.E.S.) program is organized by staff at the city-owned senior center. Contracted workers perform subsidized home chores, minor repairs, and personal care assistance for income qualified residents. Home chores include household tasks such as snow shoveling, lawn mowing, yard work, etc. Home repairs, which do not require a licensed contractor, include minor plumbing, carpentry, and electrical work. Personal care may include assistance with activities of daily living.
	<b>Location Description</b>	At individual residences.
	<b>Planned Activities</b>	Home chores include household tasks such as cleaning, snow shoveling, lawn mowing, yard work, etc. Home repairs, which do not require a licensed contractors, include minor pluming, carpentry, and electrical work. Personal care may include assistance with activities of daily living.

<b>2</b>	<b>Project Name</b>	rental eviction program - LADA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Facilitate Access To Public Services
	<b>Needs Addressed</b>	eviction prevention
	<b>Funding</b>	CDBG: \$100,000.00
	<b>Description</b>	CDBG funds would reimburse Legal Aid & Defender Association (LADA) for services provided to Royal Oak residents at-risk of becoming homeless. LADA may provide eligible rental households with no greater than 3 months of rent arrear payments or utility payments to avoid eviction or disconnection of utilities. These services address the priority need to address housing affordability needs of low- to moderate-income renter-occupied households. It also addresses the need to support and facilitate access to the wide variety of existing public services that may enhance life skills and self-sufficiency for those on the verge of experiencing homelessness.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 low- to moderate-income households
	<b>Location Description</b>	available city-wide
	<b>Planned Activities</b>	LADA may provide rental assistance to eligible low- to moderate-income households. It will provide financial assistance for no greater than 3 months of rent arrear payments or utility payments to avoid eviction or disconnection of utilities. These services address the priority need to address housing affordability needs of low- to moderate-income renter-occupied households.

<b>3</b>	<b>Project Name</b>	homeless assistance services - SOCH
	<b>Target Area</b>	
	<b>Goals Supported</b>	Facilitate Access To Public Services
	<b>Needs Addressed</b>	temporary shelter
	<b>Funding</b>	CDBG: \$45,000.00
	<b>Description</b>	<p>The South Oakland Citizens For The Homeless (SOCH) operates the Welcome Inn Day Center at the former Star Presbyterian Church (1717 W 13 Mile Rd). Its mission: "Welcome Inn and its partners will offer professional and volunteer support services that will address the emergent needs of its community's homeless and help guide them towards independent living". SOCH operates the daytime "companion piece" to the overnight homeless shelter locations operated by various religious institutions in and around Royal Oak during a 14-week winter month period. It provides the following services at the former Starr Presbyterian Church: day-time shelter, meals, clothing, basic health screenings and hygiene care, on-site case management connecting individuals to a variety of social service provided by partner agencies such as Lighthouse, Community Housing Network, US Department of Veteran's administration, Oakland University's School of Nursing, YMCA, etc. SOCH also operates a limited summer daytime shelter program. Funds will assist their operational efforts such as staff costs, rent, insurance, tangible components such as food, clothing, cleaning supplies, fuel, etc. SOCH's program does not provide temporary or permanent housing at the site.</p>
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 homeless individuals
	<b>Location Description</b>	1717 W. Webster Road, Royal Oak MI 48073
	<b>Planned Activities</b>	Administrative and operational costs associated with a daytime shelter facility for homeless individuals.

<b>4</b>	<b>Project Name</b>	housing rehabilitation program - owner rehabilitation assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve Exist. Single-Family Homes & Affordability
	<b>Needs Addressed</b>	housing rehab; single-family, owner-occupied
	<b>Funding</b>	CDBG: \$400,000.00
	<b>Description</b>	A city administered program to provide technical and financial assistance to low- and moderate-income residents of the city to rehabilitate owner-occupied single family houses on a city-wide basis.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	approximately 15 low- to moderate-income households
	<b>Location Description</b>	individual site addresses
	<b>Planned Activities</b>	A city administered program to provide technical and financial assistance to low- and moderate-income residents of the city to rehabilitate owner-occupied single family houses on a city-wide basis.

<b>5</b>	<b>Project Name</b>	program administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	fair housing education & testing
	<b>Funding</b>	CDBG: \$200,000.00
	<b>Description</b>	Program administration funds continue to allow the proper oversight of projects and compliance with HUD regulations. These funds also allow the city to enter into contract with the Fair Housing Center of Metro. Detroit for fair housing testing services.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	not applicable
	<b>Location Description</b>	not applicable
	<b>Planned Activities</b>	Program administration funds (wages, benefits, insurance, independent auditor, training, legal fees, notices, mailings, etc.) continue to allow the proper oversight of projects and compliance with HUD regulations. These funds also allow the city to enter into contract with the Fair Housing Center of Metro. Detroit for fair housing testing services.

<b>6</b>	<b>Project Name</b>	Gunn-Dyer Park improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve Public Facilities & Infrastructure
	<b>Needs Addressed</b>	improve parks & recreational facilities
	<b>Funding</b>	CDBG: \$750,000.00
	<b>Description</b>	Improvements may include a new baseball field with related backstop, fencing, benches and bleachers, new playground equipment, sidewalks / walking trail, bike racks, benches, trees, shade sail structure, drainage improvements, possible parking in the adjacent public rights-of-way. The city's parks and recreation advisory board will continue to be consulted on the park design.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	According to HUD's most recent data, 530 low- to moderate-income persons live in Census Tract 1833, Block Group 2.
	<b>Location Description</b>	Gunn-Dyer Park is located in Census Tract 1833, Block Group 2 3501 Hunter Avenue, Royal Oak MI 48073
	<b>Planned Activities</b>	Improvements may include a new baseball field with related backstop, fencing, benches and bleachers, new playground equipment, sidewalks / walking trail, bike racks, benches, trees, shade sail structure, drainage improvements, possible parking in the adjacent public rights-of-way. The city's parks and recreation advisory board will continue to be consulted on the park design.

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

No geographic areas identified.

### **Geographic Distribution**

Target Area	Percentage of Funds

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

-

### **Discussion**

-

Annual Action Plan  
2025

30

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

While changes to development codes, such as provisions in the City's Zoning Ordinance, may help increase the supply of housing, there is no assurance it will translate to affordability.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The Royal Oak City Commission adopted the Master Plan on May 20, 2025. A large focus includes "providing more housing options" & "housing affordability". The city must take measures to implement the new policies and goals. Those actions include amending or creating a new Zoning Ordinance and/or development codes. New Zoning Ordinance provisions may facilitate more housing options. Those actions will be identified in future Annual Action Plans and year-end reports (CAPER).

### **Discussion**

-

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The City of Royal Oak will engage in a wide variety of activities intended to address the identified needs in the CDBG Consolidated Plan.

### **Actions planned to address obstacles to meeting underserved needs**

The underserved may include special need individuals, minority concentrations, those experiencing homelessness or those at-risk of becoming homeless, victims of domestic violence or sexual assault, returning veterans, the frail and elderly, large families, etc. The City will allocate CDBG funds to its at home senior assistance program (ROSES). CDBG funds provided to Legal Aid & Defender Association will assist those at-risk of becoming homeless. CDBG funds are being provided to The South Oakland Citizens For The Homeless so they may address the immediate shelter and service needs of the homeless in Royal Oak. The City's CDBG-funded housing rehabilitation program may provide a direct mailer about the availability of the program to all single-family homeowners within the census track with the highest percentage of minor homeowners. The City may continue to work with the local CoC to utilize the City Hall as a deployment center for volunteers and PIT County coordinators in January 2026. The City may retain the services of the Fair Housing Center of Metro. Detroit to conducting fair housing testing with the goal of ensuring the underserved's access to fair housing.

### **Actions planned to foster and maintain affordable housing**

The City plans to preserve and increase the supply of affordable owner-occupied and renter-occupied housing for low- to moderate-income residents through CDBG-funded housing rehabilitation and new construction, advocacy, policies, and regulations. The housing rehabilitation program offers low and no interest loans and forgivable loans for renovations to existing single-family houses occupied by low- to moderate-income persons. These low or no cost financial options make it more affordable for homeowners to protect their investment and maintain affordable living conditions. Additionally, the City participates in the Oakland County HOME Consortium. The Consortium has greater direction on how its proportional HOME funds are expended on projects within Oakland County versus the state administered program which invested our proportional funds state-wide. The HOME program has shifted focus to rental assistance. The HOME program funds also provide gap financing for newly acquired and constructed or rehabilitation or preservation of affordable multiple-family rental housing with Oakland County. The City also maintains communication with the Oakland County Housing Trust Fund. City representatives remain in contact with the Trust Fund Manager and County level elected officials regarding an upcoming financial contribution to the trust fund to leverage funding availability for a new affordable and workforce housing developments in the City.

On May 20, 2025, the Royal Oak City Commission adopted a new Master Plan with keen focus on housing options and affordability.

In light of the timeframe to accomplish a new land use Master Plan and subsequent development regulations, the Royal Oak City Commission adopted community benefits guidelines in the Fall of 2022. The guidelines serve as a statement of development principles to encourage attainable housing, environmental sustainability, etc. Developers selecting the Planned Unit Development (PUD) process must demonstrate such principles in their development to receive approvals. Recent PUD developments were approved with assurance of a creating a modest number of new affordable housing units.

In February of 2023, the Royal Oak City Commission also allocated \$1,950,000 of its ARPA funds to the development of new affordable housing. At its June 23, 2025 meeting, the Royal Oak City Commission will authorize an agreement to transfer the funds to the Oakland County Housing Trust Fund to leverage pools of funds to support a new 7 story, 59 unit, 100% affordable and workforce housing development in downtown Royal Oak. At the same meeting, the city commission will conduct the first reading to an ordinance amendment to adopt a PILOT in relation to their LITHC funded multiple family development. The city commission will also consider a tax break, via a brownfield redevelopment, for another large scale (209 units) multiple family development. The development will reserve 52 units (24.9% of the total) to income restricted 120% of AMI households.

### **Actions planned to reduce lead-based paint hazards**

The City operates a CDBG-funded housing rehabilitation program (owner-occupied single-family dwellings). The program has specific procedures which outline the steps required to educate, test, contain and/or remediate LBP. All rehabilitation projects in which the structure was constructed before 1978 fall under the Federal LBP regulations. A lead hazard information pamphlet is provided to all prospective participants in the housing rehabilitation program, regardless of age of the structure. If the structure was built before 1978, a LBP risk assessment is conducted. The results are provided to the applicant. The finds are incorporated into the specifications for the rehabilitation work. All of the contractors participating in the City's housing rehabilitation program must present and maintain status as a LBP certified contractor. The risk assessment determines the degree of rehabilitation work needed to gain compliance with Federal LBP regulations and provide LBP-free living environment to all homeowners. Occupants may not be present during any site work. Once the contractor has completed all site work, a LBP clearance test is conducted. The results of the clearance test are provided to the homeowner. No occupant may return to the dwelling unit until the site gains clearance. All public service subrecipients that provide housing assistance in any manner must verify that the associated housing unit has been inspected and meets HUD's minimum required Housing Quality Standards (HQS). inspection, requirements including the provisions regarding LBP. Any dwelling unit that does not meet HUD's HQS standards must be brought into compliance. These actions educate the public of the danger of LBP, ensure compliance with Federal regulations to address the presence of LBP, and provide a LBP free living environment for all occupants upon completion of all site work.

### **Actions planned to reduce the number of poverty-level families**

The City will fund LADA's eviction prevention services. This allows poverty-level families with "housing first" so they may also gain access to a wide variety of supportive services toward returning to self-sufficiency. The City will also fund its housing rehabilitation program. The City believes poverty-level families will financially and emotionally benefit greatly from livable single-family homes. A stable living arrangement can lead to great economic stability and upward economic mobility. The City actively seeks Section 3 (low-income residents or businesses) in every Section 3 eligible CDBG-funded project. The selection of Section 3 firms provides economic gain to poverty-level families.

### **Actions planned to develop institutional structure**

The City relies on existing agencies to assist its residents with access to a wide variety of public services. As applicable, all of the City's CDBG subrecipients are required to utilize HMIS. This creates a seamless information system to assist clients in need that may utilize different agencies for different services. The information system helps reduce redundant institutional efforts and keep clients on track with their own case management efforts.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City's continued participation in the Oakland County HOME Consortium greatly strengthens its knowledge of and access to the Continuum of Care, other HUD-funded levels of government within Oakland County, and a broader network of social service agencies. Regular meetings and networking strengthen our knowledge of the local needs and the institutional structure to deliver results.

### **Discussion**

-

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

#### Introduction

-

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### Discussion

PY2025 is the remaining year of the 5-year Consolidated Plan cycle.

To calculate the PY2025 Annual Action Plan overall benefit percentage, the following will be the three year certification period: PY2023, PY2024, PY2025

## Attachments

## Grantee SF-424's and Certification(s)

OMB Number: 4040-0004  
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preregistration <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="checkbox"/> Other (Specify): _____	
* 3. Date Received: 08/20/2025	4. Applicant Identifier: _____		
5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: P-25-MC-26-0011		
State Use Only:			
6. Date Received by State: _____	7. State Application Identifier: _____		
8. APPLICANT INFORMATION:			
* 8. Legal Name: City of Royal Oak, Michigan	* 9. DUNS: 38-6004646		
* 10. Employer/Taxpayer Identification Number (EIN/TIN): 38-6004646	* 11. LER: MIXAMERINUS		
d. Address:			
* Street1: 203 S Gray Street	Street2: _____		
* City: Royal Oak	County/Parish: _____		
* State: MI - Michigan	Province: _____		
* Country: USA - UNITED STATES	* Zip/Postal Code: 48067-2740		
e. Organizational Unit:			
Department Name: Community Development Dept.	Division Name: Planning Division		
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: Mr.	* First Name: Joseph	Middle Name: H	
* Last Name: Murphy	Suffix: _____		
Title: Director of Planning			
Organizational Affiliation: City of Royal Oak, Michigan			
* Telephone Number: (248) 246-3205	Fax Number: (248) 246-3005		* Email: joseph@roa.org

Application for Federal Assistance SF-424				
<p><b>* 9. Type of Applicant 1: Select Applicant Type:</b>  <input type="checkbox"/> City or Town or Government  <input type="checkbox"/> Type of Applicant 2: Select Applicant Type:  <input type="checkbox"/>  <input type="checkbox"/> Type of Applicant 3: Select Applicant Type:  <input type="checkbox"/>  <input type="checkbox"/> * Other (specify):  <input type="checkbox"/> </p>				
<p><b>* 10. Name of Federal Agency:</b>  <input type="checkbox"/> US Department of Housing &amp; Urban Development</p>				
<p><b>11. Assistance Listing Number:</b>  <input type="checkbox"/> 14.218  <input type="checkbox"/> Assistance Listing Title:  <input type="checkbox"/> Entitlement Grant</p>				
<p><b>* 12. Funding Opportunity Number:</b>  <input type="checkbox"/> 3-25-NC-25-0011  <input type="checkbox"/> * Title:  <input type="checkbox"/> Community Development Block Grant (CDBG)</p>				
<p><b>13. Competition Identification Number:</b>  <input type="checkbox"/>  <input type="checkbox"/> Title:  <input type="checkbox"/> </p>				
<p><b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b>  <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Add Attachment <input type="checkbox"/> Delete Attachment <input type="checkbox"/> View Attachment</p>				
<p><b>* 15. Descriptive Title of Applicant's Project:</b>  <input type="checkbox"/> Community Development Block Grant (CDBG)    <input type="checkbox"/> Attach supporting documents as specified in agency instructions  <input type="checkbox"/> Add Attachments <input type="checkbox"/> Delete Attachments <input type="checkbox"/> View Attachments</p>				

Application for Federal Assistance SF-424			
16. Congressional Districts Of:			
* a. Applicant	11		
* b. Program/Project			
* b. Program/Project			
Attach an additional list of Program/Project Congressional Districts if needed.			
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
17. Proposed Project:			
* a. Start Date:	07/01/2025		
* b. End Date: 06/30/2026			
18. Estimated Funding (\$):			
* a. Federal	1,154,181.00		
* b. Applicant	0.00		
* c. State	0.00		
* d. Local	0.00		
* e. Other	250,000.00		
* f. Program Income	250,000.00		
* g. TOTAL	1,654,181.00		
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?			
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>			
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.			
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.			
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)			
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
If "Yes", provide explanation and attach			
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
21. By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)			
<input checked="" type="checkbox"/> **I AGREE			
** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.			
Authorized Representative:			
Prefix	Ms.	* First Name:	Kimberly
Middle Name:	c		
* Last Name:	Patterson		
Suffix:			
* Title	Mayor		
* Telephone Number:	(218) 248-3265	Fax Number:	(218) 249-3005
* Email:	ccfcommunities@gmail.com		
* Signature of Authorized Representative:			* Date Signed: 06/30/2025

**Applicant and Recipient  
Assurances and Certifications**

U.S. Department of Housing  
and Urban Development

OMB Number 2501-0044  
Expiration Date: 02/28/2027

**Instructions for the HUD-424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to affect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.38.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant

**\*Authorized Representative Name**

Prefix:  \*First Name:   
Middle Name:   
\*Last Name:   
Suffix:   
\*Title:

\*Applicant Organization:

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the applicant to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d(j)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1333).
3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 704), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 24 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07), as amended, and implementing regulations at 24 CFR part 148 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing, except an applicant which is an Indian tribe or its instrumentality which

is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.10(b)(a) and 5.106 as applicable.
6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.
7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4801) and implementing regulations at 18 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.
8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.
9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDEEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Dyrd Amendment, but State-recognized Indian tribes and TDEEs established under State law are not excluded from the statute's coverage.

We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

**WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

\*Signature:

A handwritten signature in black ink, appearing to read "M".

\*Date:

06/25/2025

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Form HUD-424-B (02/23)

## Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

**1. Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

**2. Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2023 2024 2025 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

**3. Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

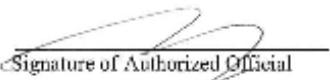
**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.



Signature of Authorized Official

6/20/2025

Date

MAYOR  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

  
Signature of Authorized Official

6/30/2025  
Date

MAYOR  
Title