



*Regional Consolidated Plan and Muskegon Annual  
Action Plan*

2016

Representing the entitlement cities

Muskegon

Muskegon Heights

Norton Shores

## **Executive Summary**

### **ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The City of Muskegon, Muskegon Heights and parts of Norton Shores have been deemed as an entitlement community based on satisfying varying demographics. Each community receives an annual allocation of Community Development Block Grant (CDBG) and/or HOME Investment Partnership Program Funding to administer its programs. In satisfying HUD requirements, we must submit a 5 Year Consolidated Plan (CP) identifying community needs, priorities as well as its goals and objectives in order to receive annual funding. CDBG and HOME funding allocations have been trending downwards, and that trend is likely to continue. This plan takes into account the increasing importance of identifying and prioritizing the most critical needs to be addressed, with its funding allocations. Subsequently, this Consolidated Plan, which is a Regional Consolidated Plan (RCP), is the result of a joint collaboration involving three distinct communities with repeating needs, only to varying degrees/circumstances. The RCP is being submitted on behalf of the Cities of Muskegon, Muskegon Heights, and Norton Shores and will cover the Program Years (PY) of 2016 through 2020 with an effective date commencing on July 1, 2016.

#### **2. Summary of the objectives and outcomes identified in the Plan**

The RCP participants undertook several efforts in seeking public input during its planning process. Public input was sought through community partners, social service orient agencies, neighborhood associations, meetings, resident/county-wide surveys, public comment period and hearings. In seeking input, participants were asked to identify priority of needs as it pertained to both fair and affordable housing, economic development, neighborhood and community development needs. The objectives and outcomes identified in the plan are a direct result of priority needs identified through all methods of outreach efforts. Objectives and outcomes identified in the plan will coincide with national objectives in providing decent and affordable housing, creating suitable living environment and/or improving economic opportunity. The most critical/highest priority needs will be further addressed and identified relative to each RCP participant/partner specifically in its Annual Action Plan (AAP). In short, overall, 2016-2020 RCP Goals/Categories include: Economic Development, Affordable Housing, Neighborhood Needs, Fair Housing, and Public/Community Facilities and Improvements. In summary, objectives and outcomes identified are as follows:

- Increase employment among low to moderate income populations, including youth;
- Increase employment opportunities;
- Increase employment through business development;
- Improve the condition of existing housing;
- Increase supply of affordable housing;
- Improve access to affordable and stabilized housing;
- Reduce blight and code violations;
- Increase civic engagement and public safety;
- Enhance public facilities and infrastructure;
- Increase access to jobs, education and other services;
- Preserve existing housing through code enforcement, energy efficiency, rehabilitation, and repairs;
- Increase homeownership opportunities, homebuyer assistance/education;
- Incorporate universal design and energy efficiency in affordable housing projects;
- Expand the number of quality affordable housing units;
- Provide/Increase the number of quality, affordable rental options/units;
- Increase neighborhood connectivity to amenities and sidewalk accessibility;
- Increase the access to transportation;
- Increase neighborhood safety: remove dilapidated housing/structures;
- Increase fair housing rights knowledge among low to moderate income households;
- Increase fair housing compliance knowledge among housing professionals/lenders;
- Provide legal services, remediation and foreclosure prevention;
- Assist low to moderate income households with fair housing complaints, questions and follow up; and,
- Increase economic opportunity/homeless prevention.

### **3. Evaluation of past performance**

Each community has its unique way in servicing its citizens. Participating in the regional plan process provides for increased focus relative to strengths and weaknesses and enhances the ability to address current trends/needs. The RCP participants past programs focused on similar projects and funding categories. The partners are maintaining most of its former programs and are adjusting its funding priorities to match any potential new priority needs identified by its public with special emphasis being on those identified as having the most critical priority needs. Due to decreased funding and rising cost some goals may have gone unmet during the former plan cycle. However, in subsequent plans, estimated cost will be associated with future goals to ensure that they are realistic/achievable, especially under this plan period.

#### **4. Summary of citizen participation process and consultation process**

The citizen participation and consultation process in drafting the plan include: meetings, public hearings, public comment periods, and administration of local and area-wide surveys. A summary of methods utilized in seeking/receiving public input is as follows:

**Meetings:** provided data to meeting participants pertaining to eligible uses of CDBG and HOME funds, past uses of funds and an explanation/overview of formulating the CP. This overview also included general discussion relative to priority needs in the areas surrounding community development, fair housing, affordable housing, community and neighborhood services and economic development needs.

**Public Hearings:** Public hearings included review of plan drafts, question and answer period, and/or to accept further comments via Commission/Council and public. Once the hearing was closed, Commission/Council approved the draft plans, including its priority needs as identified in all outreach efforts ascribed.

**Public Notices:** Notice of opportunity to comment is, at minimum, published in the newspaper for general circulation ten days prior to hearing date. When available and subject to deadlines, efforts are made to publish notices in publications serving minority and non-English speaking populations. However, notices are publicized or sent to affected organizations, when possible.

**Surveys:** The RCP partners conducted larger general surveys to determine funding category priorities including, economic development, fair housing, affordable housing, neighborhood / community services and community development (i.e., infrastructure/facilities). This survey was administered over a period of, not less than, 4 months. Surveys were administered via social media, websites of RCP partners, emails and mailings.

Outreach and marketing efforts resulted in approximately 4 meetings, over 200 survey responses, with approximately 1,300 hits via social media. All priority needs in the plan were identified and prioritized by the public involved in each of the processes. RCP partner/staff developed goals to address each of the priority needs in the plan.

#### **5. Summary of public comments**

Amongst those surveyed, approximately 43% were residents of the City of Muskegon, followed by 35%, City of Muskegon Heights, 9% City of Norton Shores with the remaining 13% being categorized as other, but yet residents of Muskegon County. A general synopsis of public comments expressed include the need for services involving the following:

- Anti-Crime Programs;
- Legal Services;
- Financial Education;
- Recreation;
- Educational Programs.
- Affordable Homes for Purchase Programs;
- Homeowner Rehabilitation Assistance Repair Programs;
- Energy Efficiency Repairs/Assistance Programs;
- First Time Homebuyer/Affordable Rental Programs;
- Fair Housing/Foreclosure Prevention Programs.
- Housing and Services for Disabled Persons;
- Homeless Prevention Programs;
- Veteran Assistance;
- Substance Abuse Programs;
- Services for Neglected/Abused Children

The following questions, involving fair housing concerns, were asked:

- Do you believe housing discrimination exist?
- What was the basis involving discrimination? and,
- Did you report your encounter/file a complaint? If not, why?

The results to the aforementioned indicated, that 64% of those surveyed felt that housing discrimination exist, while 36% indicated they do not. While asked about the basis of the surveyor's discrimination, 35% indicated RACE, 14% indicated DISABILITY, 10% GENDER, 5% FAMILIO STATUS. Moreover, when asked if the surveyor reported his or her encounter and/or filed a complaint, 49% indicated NO, 15% YES, while 35% said they did not file a report because they did not think there would be follow-up/results.

**Highest Level of Needs/Priorities**, indicated:

- Affordable Housing Programs;
- Homeowner Rehabilitation Assistance Repair Programs;
- Energy Efficiency Repairs/Assistance Programs;
- Vacant Lots/Structures;
- Crime Prevention;
- Fair Housing;
- Foreclosure Prevention;
- Homeless Prevention Programs;
- Employment and Training Programs; and,
- Educational Programs.

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

In the devisement of the RCP/AAP there were no comments, nor views that were not considered.

## **7. Summary**

Significant efforts were undertaken to obtain public input through public meetings, surveys, comment period, public hearings and social media. The RCP partners utilized public input to identify priority needs to be addressed with CDBG and HOME funding. All objectives and goals within the plan are in alignment with the priority needs identified. Each city will continue to obtain public input to ensure the plan remains current and in efforts to address evolving community needs in subsequent years. Changes will be noted yearly via the Annual Action Plan submission.

During the month of April, notices of availability of planning documents were advertised and made available to the community at large for not less than a period of 30 days. Each RCP partner also conducted localized public hearings during this process to obtain further input, prior to plan submission. The needs identified are consistent with the needs for affordable housing, including rental housing among many income eligible populations, also including special needs residents and seniors; the need for economic self-sufficiency programs, including education/literacy, eviction prevention and programs to support overall community well-being.

Agency, group and organizational participation (county-wide) include: housing providers, social services oriented agency providers, healthcare providers, non-profits, governmental (including county), educators, community and faith-based organizations. In compiling information gathered via all outreach efforts, not to mention processing public input in devising the RCP, no comments were excluded.

## The Process

### PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

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

Agency Role	Name	Department/Agency
CDBG Administrator	MUSKEGON	Muskegon/Norton Shores/Muskegon Heights
HOME Administrator	MUSKEGON	Muskegon Community and Neighborhood Services

**Table 1 – Responsible Agencies**

### Narrative

Muskegon, Muskegon Heights and Norton Shores are collaborating with a regional Consolidated Plan as it relates to the needs and assessment of our County residents.

The Regional Consolidated Plan (RCP) was developed through a joint collaborative involving the Cities of Muskegon, Muskegon Heights and Norton Shores with Muskegon serving as lead. Each City leverages its available resources, to every extent possible, to accomplish its identified housing and community development goals. The primary sources of funding as specified are CDBG and HOME Investment Partnership funding. Programs and/or projects to be administered specific to each participant will be covered in its Annual Action Plan. The Annual Action Plan describes proposed projects/programs to be implemented using HUD funding allocations and any known or anticipated funding to be used as leverage in administering programs/projects.

### Consolidated Plan Public Contact Information

The contacts for each community are: City of Muskegon: Oneata Bailey, Director of Community and Neighborhood Services (231) 724-6918; City of Muskegon Heights: Carolyn J. Cook, Grants Coordinator

(231) 733-8830; City of Norton Shores: Anthony Chandler, Director of Administrative Service (231) 798-4391 Ext. 1379

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The RCP partners consulted with local housing authorities, citizen advisory and neighborhood associations, regional and county government, non-profits, city departments and local organizations while identifying priority needs for plan development. The consultation process primarily consisted of outreach to all of the aforementioned through community forums/meetings and/or surveys. Consultation and coordination of the RCP ensures a unified vision for housing and community development activities within each city. The cities have jointly developed this plan as a collaborative process to shape its programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, aimed at minimizing duplication of efforts. This will further provide for expanding existing or implementing new services, not to mention further leveraging of existing resources.

In devising the 2016-2020 RCP, the participants were careful in including all relevant stakeholders, including public/private sector and non-profit organizations. The City works closely with its partners to design programs that are specific to addressing identified priority needs.

### **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(I)).**

Each RCP partner serves as its lead agency for the development, implementation and coordination of services from agencies that may participate in the 5 Year Plan. In order to serve more very-low to low-moderate income residents, each partner leverages its funding with additional funding sources including local, federal, state and community based organizations. Participating organizations enable each city to provide enhanced levels of housing, economic development and public services. In an economically distressed environment and whereas local, state and federal aid is limited and declining, it will involve intensive efforts in coordinating services/activities to positively impact the lives of deserving residents.

In addressing any potential unmet needs, key agencies involved in the plan's collaboration of services include:

- Michigan State Housing Development Authority (MSHDA);
- Michigan State Department of Human Services (DHS);
- Community Mental Health;
- RCP partners - Public Housing Authorities;
- Muskegon County Health Department;
- Muskegon Area Intermediate School District;

- Muskegon/Muskegon Heights/Norton Shores Public Schools;
- Legal Aid of Western Michigan;
- Western Michigan Fair Housing;
- Pioneer Resources;
- Muskegon County Continuum of Care (CoC);
- Disability Connections;
- Community Encompass;
- Habitat for Humanity;
- Salvation Army/Rescue Mission/Every Women's Place (EWP);
- Inner City Christian Federation (ICCF);
- Dwelling Place;
- Faith Based/Community Based Organizations; and,
- Stakeholders/Landlords.

**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 CoC works diligently with City partners and alike minded agencies in minimizing and/or the prevention of homelessness. The CoC works with system partners including the Muskegon County Rescue Mission/Salvation Army/EWP, VA Muskegon/Muskegon Heights PHA's, DHS and CMH to ensure there is no wrong door entry for those seeking assistance. Utilizing its funding sources, the CoC developed both financial assistance programs, eviction prevention programs and methods in improving client participation through mainstream benefits and case management supportive services. The CoC also conducts point in time counts, coordinating clients and working to align services that assist homeless populations. CoC members also participated in the survey process to obtain priority needs for the homeless population to be included in the RCP development.

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

The RCP partners are members/participants of the CoC. The CoC consults with local, state and federal ESG funders through an open communication and reporting process. Agencies that are supported by ESG funding also serve on the CoC and report monthly. The CoC, in conjunction with the RCP partners, ESG funded agencies and other service providers, work diligently to determine as to how to allocate funds per eligible activity, develop performance measures, create outcome measurements, and establish funding policies and procedures for ESG programs. The CoC and the City partners continue to work with key stakeholders to ensure that CoC, ESG, private and other government funds are most

effectively utilized in attempt at preventing and/or ending homelessness. The CoC outreach committee also includes representation from the CoC, ESG funded agencies, private and government funded housing service providers, including emergency shelter, transitional housing, rapid rehousing, prevention services and permanent support housing programs. All work together to ensure that services are coordinated appropriately and proficiently for better servicing its clients.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

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

1	<b>Agency/Group/Organization</b>	Muskegon Housing Commission
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Business and Civic Leaders Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was consulted relative to the services it provides, wait list, expanded resources and development and needs. Agency provided data needed in the development of RCP/AAP. The RCP partners work closely with the PHA in addressing affordable housing needs. Outcomes support the need for affordable housing for low-moderate income households. Several households are being assisted through this agency.
2	<b>Agency/Group/Organization</b>	Muskegon County United Way
	<b>Agency/Group/Organization Type</b>	Other government - County Other government - Local Regional organization Business and Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	All were briefed relative to the process. Each provided relative feedback for use in devising the plan. Outcomes included coordinated efforts to provide public services, funding addressing community needs and homelessness.
3	<b>Agency/Group/Organization</b>	Goodwill Industries of West Michigan, Inc
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency Other government - Local Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Goodwill Industry was the lead agency involving the "Show Me the Money" Event Day for Muskegon County. The event provided an avenue to survey the community, county, partners, agencies and citizens present. Approximately 300 persons participated in the event.

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

The RCP partners consulted with all public, private, and non-profit organizations whose services directly relate to the goals and objectives of the RCP and comprehensive planning efforts for the community in which we serve. Governmental agencies related to children, welfare and workforce services were contacted through the CoC and Adhoc committees, whereas each are represented. All applicable agencies were consulted, if not directly, indirectly through information gathering via websites or any applicable means.

**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	Muskegon County CoC	The CoC has identified goals relative to ending homelessness via its 10 Year Plan. The CoC 10 Year Plan and the RCP both include programs that support efforts geared towards addressing homeless needs and prevention.

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

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The CoC is responsible for providing essential homeless services including transitional housing, emergency shelter housing, and homeless prevention services. As members of the CoC, it is important for the City to coordinate and continue efforts to meet the objectives as identified in the RCP. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the RCP as well as addressing community needs. Each RCP partner works closely with its Mayor/Deputy Mayor, and City Commission/Council to assure coordination with those departments in implementing all applicable programs.

**Narrative**

The City works in close coordination with collaboration of services entities to coordinate annual RFP processes and funding efforts. Main goals have been to ensure efforts are not duplicative and to implement a community web based system for agencies to apply to through various local funds processes.

## **PR-15 Citizen Participation - 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**

The citizen participation process served as the basis for identifying priority needs, which directly guided goal setting. All goals were set based upon priority needs identified by the public. The citizen participation process and consultation process in devising the plan included: community forums/meetings, public comment period, public hearings and surveys. A summary of each of the methods for receiving public input includes the following:

**Meetings:** This overview also included general discussion relative to priority needs in the areas surrounding: community development, fair housing, affordable housing, community and neighborhood services and economic development needs.

**Public Hearings:** Public hearings included review of plan drafts, question and answer period, and/or to accept further comments via Commission/Council and public. Once the hearing was closed, Commission/Council approved the drafted plans, including its priority needs as identified in all outreach efforts ascribed.

**Public Notices:** Notices published in the newspaper for general circulation ten days prior to hearing date. When possible, efforts are made to publish notices in publications serving minority and non-English speaking populations.

**Surveys:** Conducted larger general surveys to determine funding category priorities including, economic development, fair housing, affordable housing, neighborhood / community services and community development (i.e., infrastructure/facilities). This survey was administered over a period of, not less than, 4 months. Surveys were administered via social media, websites of RCP partners, emails and mailings.

Marketing efforts include: public notices, newspaper ads, list serve notices, mailing/emails, website postings, social media and community events. Regionally: 4 meetings were held, 3 public hearings, 400 surveys administered with 50% return to be included in planning efforts. 200 hundred surveys were completed, with over 1,300 hits.

## 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)
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1	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Stakeholders, Service Providers, etc.</p>	Over 1,300 persons viewed survey, with approximately 200 participating.	<p>Comments support RCP.</p> <p>Informed/feedback included: need for affordable rental and housing, need for legal services, need for fair housing, need for crime prevention programs/services, need for increased code enforcement, need for blight abatement, need for homebuyer-rehab-energy efficiency programs, need for economic development, recreation, education/literacy programs, need for programs/incentives for economic/development opportunity, rental incentives for landlords,</p>	N/A	www.cityofmuskegonheights.org
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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)
				foreclosure preventions, legal services, and demolition programs.		

2	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Stakeholders, Service Providers, etc.</p>	Collectively, more than 30 persons attended.	<p>Comments support RCP.</p> <p>Informed/feedback included: need for affordable rental and housing, need for legal services, need for fair housing, need for crime prevention programs/services, need for increased code enforcement, need for blight abatement, need for homebuyer-rehab-energy efficiency programs, need for economic development, recreation, education/literacy programs, need for programs/incentives for economic/development opportunity, rental incentives for landlords,</p>	N/A	<a href="http://www.cityofmuskegonheights.org">www.cityofmuskegonheights.org</a>
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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)
				foreclosure preventions, legal services, and demolition programs.		

3	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Stakeholders, Service Providers, etc.</p>	<p>Add was placed in newspaper locally. At least 3 adds were placed in support of this process and in gaining citizen input.</p>	<p>Comments support RCP. Informed/feedback included: need for affordable rental and housing, need for legal services, need for fair housing, need for crime prevention programs/services, need for increased code enforcement, need for blight abatement, need for homebuyer-rehab-energy efficiency programs, need for economic development, recreation, education/literacy programs, need for programs/incentives for economic/development opportunity, rental incentives for landlords,</p>	N/A	<p><a href="http://www.cityofmuskegonheights.org">www.cityofmuskegonheights.org</a></p>
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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)
				foreclosure preventions, legal services, and demolition programs.		

4	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Stakeholders, Service Providers, etc.</p>	<p>Over 200 surveys received, with more than 1,300 views/opportunity to provide input.</p>	<p>Comments support RCP.</p> <p>Informed/feedback included: need for affordable rental and housing, need for legal services, need for fair housing, need for crime prevention programs/services, need for increased code enforcement, need for blight abatement, need for homebuyer-rehab-energy efficiency programs, need for economic development, recreation, education/literacy programs, need for programs/incentives for economic/development opportunity, rental incentives for landlords,</p>		<p><a href="http://www.cityofmuskegonheights.org">www.cityofmuskegonheights.org</a></p>
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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)
				foreclosure preventions, legal services, and demolition programs.		

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The needs assessment examines needs related to affordable housing, special needs housing, community development and homelessness. It further identifies those needs with the highest priorities which shapes the basis of the strategic plan and the programs/projects to be administered benefiting those that are categorized as having very-low, low and/or moderately-low incomes. The RCP partners utilized multiple data sources, provided via HUD, including the Comprehensive Housing Affordability Strategy (CHAS), Census Data, American Fact Finder, CoC 10 Year Homelessness Plan, Points In Time (PIT) and the American Community Survey (ACS). These and the former CP, AAP, CAPER, Master and Recreation Plans, coupled with quantifiable data gained through outreach efforts were used to further assist in guiding, interpreting, and formulating the needs assessment.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The RCP partners sought initially to identify potential community needs, gaps in services and pivotal concerns on which to focus during the community outreach process. Surveys were forwarded to public services providers, community leaders, staff, and the public at large. The survey was also placed on each City website and social media page in furthering citizen participation and in devising the needs assessment. Amongst the increased needs of the community, the highest ranking needs support the plan development.

Understanding each community's profile or its characteristics and demographics are critical in identifying community needs that are specific to each partner city and then integrating those needs collectively into the 5 Year Strategic Plan. The community profiles present a broad range of statistical data and relevant community patterns and trends that support goal development for the 5 Year plan period. Although each community's profile differ, the needs identified remain the same, only to varying degrees. Blight, deteriorating housing stock, lack of homeownership opportunity, housing rehabilitation, etc. are just some of the commonalities in which are shared. The RCP goals/objectives and its programs are in support of activities addressing priority needs as we remain vigilant in servicing population needs, respectively.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	40,105	72,918	82%
Households	15,999	28,313	77%
Median Income	\$0.00	\$0.00	

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,140	4,150	5,620	2,765	10,635
Small Family Households *	2,110	1,750	1,775	915	5,790
Large Family Households *	295	185	420	295	690
Household contains at least one person 62-74 years of age	509	505	955	655	2,214
Household contains at least one person age 75 or older	360	870	1,170	490	809
Households with one or more children 6 years old or younger *	1,419	983	864	434	749

\* the highest income category for these family types is >80% HAMFI

**Table 6 - Total Households Table**

**Data** 2008-2012 CHAS  
**Source:**

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	70	54	10	219	45	4	64	0	113
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	10	10	0	20	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	165	29	30	25	249	0	10	54	10	74
Housing cost burden greater than 50% of income (and none of the above problems)	2,225	795	169	0	3,189	965	570	520	70	2,125

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	610	1,075	1,095	85	2,865	150	475	830	285	1,740
Zero/negative Income (and none of the above problems)	350	0	0	0	350	130	0	0	0	130

**Table 7 – Housing Problems Table**

Data 2008-2012 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,480	905	275	35	3,695	1,015	585	645	80	2,325
Having none of four housing problems	915	1,560	2,080	705	5,260	235	1,095	2,615	1,945	5,890
Household has negative income, but none of the other housing problems	350	0	0	0	350	130	0	0	0	130

**Table 8 – Housing Problems 2**

Data 2008-2012 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,585	1,025	480	3,090	374	400	460	1,234
Large Related	185	75	88	348	40	39	170	249
Elderly	255	269	424	948	429	384	373	1,186
Other	1,050	584	329	1,963	309	245	400	954
Total need by income	3,075	1,953	1,321	6,349	1,152	1,068	1,403	3,623

**Table 9 – Cost Burden > 30%**

Data 2008-2012 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,345	460	70	1,875	360	280	180	820
Large Related	145	20	4	169	40	14	35	89
Elderly	125	120	59	304	335	119	184	638
Other	835	290	59	1,184	260	160	120	540
Total need by income	2,450	890	192	3,532	995	573	519	2,087

**Table 10 – Cost Burden > 50%**

Data 2008-2012 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	130	14	30	15	189	0	4	44	10	58
Multiple, unrelated family households	35	30	10	10	85	0	4	8	0	12

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	165	44	40	25	274	0	8	52	10	70

**Table 11 – Crowding Information – 1/2**

Data Source: 2008-2012 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

Regionally, 50% of total households are occupied by a householder living alone with and even greater percentage of the families being female-headed householders, no husband present with related children under 18 and living under the poverty level. Although, the average size of rental and owner-occupied housing overall is two or more persons, the need for housing assistance for low-income persons still remain. Census data shows up to 45% of residents are below poverty level and even greater amongst related children under 18, in comparison to those 65 years old and over.

The need for single -bedroom housing is great and vouchers cannot be filled with a 2-bedroom unit. City housing programs are available to all eligible low-income persons whether single person, more than two persons or elderly households.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

EWP, Salvation Army and Rescue Mission all serve persons and families that may be experiencing problems surrounding acts of violence and disabilities. Combined agencies service thousands of persons/families with an approximation of at least half requiring emergency shelter. This estimate represents the approximate number of families for these service providers, programs and/or those that

chose to receive services. With that thought in mind, it is likely that many additional families experience domestic violence and are in need of housing, but never seek or follow through on service/assistance needs.

### **What are the most common housing problems?**

Regionally, plan partners service more homeowners' verses renters. Survey results and HUD data seem to support that there are greater needs amongst households/housing verses renters. Both homeowners' and renters are in need, given the demographics of the City. The most common housing problems are housing costs burned and substandard housing. According to CHAS data, rental households at 30% or below AMI are impacted most by housing cost burden and substandard living. Data also suggests that homeowners up to 80% experience some level of housing cost burden and/or form of substandard living. This supports priority need for affordable housing for rentals, making less than 30% AMI and maintaining owner-occupied housing rehabilitation programs for low-income residents.

### **Are any populations/household types more affected than others by these problems?**

Information suggests that there are both very-low and low-income owner households and extremely-low and low-income renters, all of which are severely cost burdened and/or are over extended in housing and rental costs. Those most impacted are those with housing cost burdens greater than 30% of income. Households at 30% or below AMI are significantly impacted by housing cost burden and are much more likely to experience a housing cost burden greater than 50% of income. Notably, a higher number of rental households at 80% or below AMI experience overcrowding, as opposed to homeowners below 80% AMI, whereas a significant proportion of homeowners below 80% AMI experience substandard housing. Information supports both affordable rental housing and owner occupied housing rehabilitation for households are in need.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Families/persons that are linked with high housing cost, substandard housing, unstable environments, overcrowding and low-income, are subjected to homelessness. Families with children at risk of homelessness have the following characteristics and needs:

- Increased housing cost;
- Little or no support from family and/or extended family; no natural supports;
- Poor money management skills; poor credit history;
- Low-income, insufficient income(s);
- Poor work history/inability to maintain employment;
- History of mental health or substance abuse;
- Criminal history, which impacts employment or housing;
- Large families, housing difficulty in accommodating; and,
- Poor health, overall.

The same at risk factors as above may apply to Individuals at risk of homelessness. Additional factors include:

- History of homelessness;
- Limited positive social relations and networks; and,
- Poor self-care.

Formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance needs include:

- Money management counseling;
- Increased income (more hours/higher wages);
- Job skills training for competitiveness and/or promotion;
- Childcare/Healthcare assistance;
- Substance abuse/mental health management, counseling and support systems;
- Affordable housing; and,
- Access to transportation.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

City jurisdictions do not provide estimates, however, families or persons that are linked with high housing cost, substandard housing, unstable environment, overcrowding and low-income are subject to becoming homeless. Not to mention, other populations disproportionately at-risk may include victims of domestic violence, suffer from/with mental health problems, substance abuse, and former and/or exiting persons involving incarceration. Points in Time (PIT) information, been added also as a support in addressing this area.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

In addition to the aforementioned, the lack of jobs, personal circumstances, slim rental market, poor credit, fixed and no-income, along with severe cost burden, all of which can increase the risk of homelessness.

**Discussion**

The RCP partners maintain a close relationship with the CoC and its partnering entities. Collectively we have an identified need in meeting the needs of those that fall into the disparities of homelessness. Regionally, we share the responsibility of each doing their part in meeting the priority need, and to prevent, minimize and/or end homelessness.

## NA-15 Disproportionately Greater Need: Housing Problems - 91.205(b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD requires communities to define disproportionate housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole. According to HUD, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. Housing needs are identified in the columns stating “has one or more of 4 housing problems”. The four housing problems are defined as: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) Household is overcrowded; and 4) household is cost burdened. HUD data demonstrates disproportionate needs by comparison are greatest amongst Black/African American. Black Americans are identified as the largest group across the board with housing issues and income problems.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,255	404	480
White	1,785	224	245
Black / African American	2,105	170	180
Asian	55	0	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	155	0	15

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,050	1,104	0
White	1,625	719	0
Black / African American	1,220	275	0
Asian	45	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	60	75	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2008-2012 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,845	2,775	0
White	1,669	1,950	0
Black / African American	1,020	544	0
Asian	20	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	54	175	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2008-2012 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	485	2,285	0
White	295	1,660	0
Black / African American	120	535	0
Asian	0	0	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	0	0
Hispanic	25	60	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2008-2012 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

Utilizing HUD data, housing need by race with disproportionate needs regionally are Black/African Americans. In comparing the households with one of the four housing needs by race with the population by race provides additional useful data. Households reporting one or more of the four housing problems are Black/African American. Although, Black/African Americans make up less of the general population, information suggests that Black/African American households below 80% AMI have disproportionate housing needs in comparison with other races. Lower income populations also experience more housing needs than higher income households. Disproportionate housing needs for Black/African American populations are mainly due to being disproportionately impacted by poverty.

## NA-20 Disproportionately Greater Need: Severe Housing Problems: 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

As mentioned, HUD identifies disproportionate severe housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole. Further, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. To be considered as having severe housing problems, you must satisfy one or more of the following: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than 1.5 person per room; 4) cost burden over 50%. The “severe housing problems” category differs from the “housing problems” category by households being more overcrowded and experiencing a greater cost burden. CHAS data indicates that populations between 0-30% experience severe housing problems at a much greater rate than other populations. That population that demonstrates disproportionately greater need is Black/African Americans.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,495	1,150	480
White	1,400	605	245
Black / African American	1,770	510	180
Asian	35	20	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	155	0	15

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2008-2012 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,490	2,655	0
White	700	1,650	0
Black / African American	710	790	0
Asian	45	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	25	110	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2008-2012 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	920	4,695	0
White	580	3,040	0
Black / African American	270	1,295	0
Asian	0	20	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	29	200	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2008-2012 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	2,650	0
White	75	1,880	0
Black / African American	30	615	0
Asian	0	0	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	10	75	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2008-2012 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

Under the HUD defined analysis of disproportionate housing need by race, disproportionate needs are identified highest amongst Black/African Americans, including disproportionate severe housing needs as well.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD requires communities to define disproportionate housing cost burden as when the percentage of any racial or ethnic group has a disproportionately greater housing cost burden in comparison to the others of that category as a whole. Disproportionately greater housing cost burden exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,530	5,480	5,805	490
White	12,505	3,335	2,670	255
Black / African American	3,185	1,775	2,695	180
Asian	19	55	80	0
American Indian, Alaska Native	79	15	35	0
Pacific Islander	0	0	0	0
Hispanic	480	84	210	15

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2008-2012 CHAS  
Source:

### Discussion

Under the HUD defined analysis of disproportionate housing cost burden by race, all populations below 30% AMI may experience disproportionate cost burdens. Data suggest that level of income is the primary factor influencing housing cost burdens in households. Poverty disproportionately affects the Black/African American community.

## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

As mentioned, having cost burden is a prevalent housing problem for most. According to data, minority populations experience a disproportionate cost burden. Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole are those with lower incomes and/or are 30 to 50% AMI.

### **If they have needs not identified above, what are those needs?**

There are no known needs unidentified as it pertains to this category. The City used CHAS data in formulating the CP. This information provided identified all relevant disproportionate needs data.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The RCP partners consist of the Cities of Muskegon, Muskegon Heights and Norton Shores. Whereas Muskegon and Muskegon Heights will have greater concentrations of racial/ethnic groups, Norton Shores will have less. Sixteen percent of Norton Shores population is categorized as being Non-White. The City of Muskegon greatest concentrations are spread out, whereas Muskegon Heights would be classified as citywide, consisting of predominately minority population.

## NA-35 Public Housing - 91.205 (b)

### Introduction

In Muskegon County, there are two Public Housing Authority’s (PHA): Muskegon Public Housing Commission and Muskegon Heights Housing Commission. The Muskegon Heights Housing Commission also encompasses East Park Manor and Columbia Courtyard. The mission of each PHA is in alignment with HUD, which is to provide decent, safe and affordable housing, economic opportunity and a living environment that is non-discriminatory. A few of the goals of each PHA are as follows:

- Make application for more vouchers;
- Reduce public housing vacancies;
- Improve PHA management; and,
- Promote self-sufficiency.

Jointly, the Muskegon and Muskegon Heights PHA’s manage 813 low-income housing units, and 243 tenant based housing choice vouchers.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	483	197	0	196	0	0	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	47	12	0	12	0	0
# of Disabled Families	0	0	186	46	0	46	0	0
# of Families requesting accessibility features	0	0	483	197	0	196	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	73	15	0	15	0	0	0
Black/African American	0	0	410	182	0	181	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	1	0	1	0	0	0
Not Hispanic	0	0	482	196	0	195	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Muskegon/Muskegon Heights Housing Commissions both maintain its waiting list. Both anticipate opening up its wait list during 2016, whereas more than 400 applications are expected to be administered. Between the two agencies, more than 75 single families and individuals are on the wait list for public housing units. Of these persons, the majority are of the minority populations, and low-income including elderly, disabled and persons with children.

The immediate needs of residents include needs that involve:

- Energy efficiency;
- Health and mental care;
- Education, training and employment;
- Childcare;
- Accessible housing;
- Transportation;
- Life skills management;
- One bedroom units; and,
- In home services.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

In addition to the aforementioned, the PHA will be opening up its waiting list during the program year 2016. The list is nearly depleted, but over 400 applications are expected to be administered for Housing Choice and/or Section 8 vouchers. Currently, between the two PHA's there are approximately 100 individuals on the waiting list for Public Housing units.

**How do these needs compare to the housing needs of the population at large**

The needs listed are consistent with the needs of the regional populations and supplied HUD data. Both of which supports the need for housing and special needs services, and that needs are greater amongst extremely low-income and disproportionate for Black/African American households as opposed to the general population.

**Discussion**

The Muskegon and Muskegon Heights PHA agencies have their annual plans aligning with their residing city's Consolidated and Annual Action Plans.

## NA-40 Homeless Needs Assessment - 91.205 ( c )

### Introduction:

Householders that occupy rental units are evicted at an alarming rate, not to mention high mortgage rates, refinancing of homes, substandard housing and other life’s circumstances or cost burden factors can all attribute to persons becoming homeless. The CoC, along with its wide body of stakeholders, offer all their programs and services to aid in homeless prevention. Since the formation of the CoC and the ability to identify, coordinate/assist homeless individuals, families and families with children, veterans and their families and unaccompanied youth, the prevention of homelessness has decreased.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

**Data Source Comments:**

Indicate if the homeless population is:      Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Data was not made available; however, attached please find Points in Time (PIT) Count Report information in response to this section.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments: See above attachments

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Data was not made available; however, attached please find Points in Time (PIT) Count Report information in response to this section.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Data was not made available; however, attached please find Points in Time (PIT) Count Report information in response to this section.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Data was not made available; however, attached please find Points in Time (PIT) Count Report information in response to this section.

**Discussion:**

Although, data was not made available via HUD to address this section, I have attached PIT report information in addressing this section. The RCP partners are members of the CoC. Being active participants on the CoC and ad-hoc committees such as the Emergency Needs Committee, makes us vastly aware of the needs, not to mention the extent of the needs and the continued need for coordinated efforts in addressing/preventing homelessness.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction**

The non-homeless special needs assessment includes the frail and non-frail elderly, mentally ill or behavioral disabilities, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug or alcohol addiction and victims of domestic violence. Services to these populations are critical to preventing homelessness. The survey administered relative to devising the CP included all areas of special needs.

### **Describe the characteristics of special needs populations in your community:**

The characteristics of special needs population include:

- Housing and services for disabled persons;
- Homeless prevention programs;
- Veterans assistance;
- Substance abuse programs;
- Services for neglected/abused children;
- Need for ADA compliance for elderly and disabled; and,
- Need for support services.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

In polling several local agencies and/or service providers, we found that housing and supportive services needs within the special needs population correlate with those of other low-income and those without housing communities. The scope of support services vary based on individual characteristics/demographics. However, some of the common needs as it relates to special needs among non-homeless (both on and off-site) are as follows:

- Case Management;
- Advocacy, coordination and referral;

- Supportive Services;
- Childcare; Housing accessibility;
- Transportation;
- Protective Services;
- Family/Caregiver Support;
- Legal Assistance; and,
- Chore Services.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Using 2013 data, in Muskegon County there are over 160 persons living with HIV disease. The year prior indicated that there were approximately 120 reported cases. Between years 2012 and 2013 those living with HIV Infections increased. Statistics further suggest that there is a notable difference between males and females with HIV/AIDS. It is estimated that 26% of women were affected whereas 76% of men. For more stats, please see link below:

[http://www.michigan.gov/documents/mdch/Muskegon\\_Co.\\_Jan2013\\_final\\_408907\\_7.pdf](http://www.michigan.gov/documents/mdch/Muskegon_Co._Jan2013_final_408907_7.pdf)

**Discussion:**

HUD established the Housing Opportunities for People with HIV/AIDS (HOPWA) program in 1992 which is the only federal program addressing the housing needs of people living with HIV/AIDS. In order to receive HOPWA Services, at least one person in HOPWA-funded housing must have HIV/AIDS and the household income must be 80% or less than the AMI.

The primary housing need of persons with disabilities is access to affordable housing. This may include modifications to existing structures – especially for aging homeowners who have recently become disable or rental subsidies to help persons with disability living on fixed incomes to find affordable rental options. It is also important to provide opportunities for persons with disabilities to transition from institutions back into the community. In addition to housing opportunities, persons with disabilities may need additional supportive services such as community based health supports and access to transportation.

For low-income persons with HIV/AIDS, the challenge of finding affordable housing is increased by their need of medical attention and special HIV/AIDS treatment and housing is the key component to their stability and staying permanently housed. Similar to the homeless population, rental assistance can provide housing and services on where they are now in terms of all their needs. Services provided by care coordinated programs are one way to provide all services that a person may need during the time of diagnosis, treatment, services and housing options.

The CoC and other HOPWA funded agencies are designed to address this population by minimizing barriers and optimizing access to HIV/AIDS related medical and social services that impact priority service needs in an effective and efficient manner.

## **NA-50 Non-Housing Community Development Needs - 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Non-housing community development needs cover needs that includes public facilities, infrastructure, transportation, human and neighborhood services. Public Facilities needs include:

- Street Repairs;
- Skills Training Facility;
- Recreation Facility;
- Infrastructure/Sewer and Drain Upgrades;
- Park Improvements/Redevelopment; and,
- Farmer's Market and other Redevelopment.

### **How were these needs determined?**

The needs were determined through all outreach efforts such as grassroots meetings, public hearings, surveying and planning use documents and/or plans.

### **Describe the jurisdiction's need for Public Improvements:**

Public improvements include:

- Street / pot holes repair;
- Streetscapes;
- Tree Removal;
- Lighting;
- Sidewalks, crosswalks and connectivity to transportation;
- Bus shelter additions/relocation; and,
- Park renovations.

### **How were these needs determined?**

The needs were determined through all outreach efforts such as grassroots meetings, public hearings, surveying and planning use documents and/or plans.

## **Describe the jurisdiction's need for Public Services:**

The need for public services include:

- Fair housing;
- Employment and training;
- Homebuyer education and affordable housing programs;
- Home repairs programs;
- Literacy programs;
- Crime and fire prevention programs;
- Legal services; and,
- Recreation and youth services.

## **How were these needs determined?**

The needs were determined through all outreach efforts such as grassroots meetings, public hearings, surveying and planning use documents and/or plans.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

In utilizing housing market data, coupled with outreach efforts described in devising the CP, the outcomes indicate the need for development of affordable housing. This includes both owner occupied and rental units, while preserving existing housing stock. Research also supports the need for senior and disabled housing. All are especially true amongst those that are considered as being low-income and/or heavily cost burdened populations.

## MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

### Introduction

According to CHAS data, there are approximately 49,000 housing units amongst the RCP partners with the greatest concentration being homeowner occupied. Of these, approximately 50% are Muskegon/Muskegon Heights and 84% Norton Shores. The housing composition indicates that the majority of housing units are 1-unit detached structures, followed by multi-family units of 2-4 and 5-19 units. Mobile homes represent the least number of housing units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	22,312	69%
1-unit, attached structure	1,124	3%
2-4 units	3,051	9%
5-19 units	2,563	8%
20 or more units	2,205	7%
Mobile Home, boat, RV, van, etc	1,136	4%
<b>Total</b>	<b>32,391</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2008-2012 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	167	2%
1 bedroom	503	3%	3,042	28%
2 bedrooms	4,332	25%	4,604	43%
3 or more bedrooms	12,714	72%	2,951	27%
<b>Total</b>	<b>17,549</b>	<b>100%</b>	<b>10,764</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2008-2012 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City HUD funded housing programs serve populations at 80% or below AMI. The rehabilitation and repair programs serve a range of households at or below 80% AMI, while the Homeownership

Assistance program tends to serve households between 50-80% AMI based on some underwriting requirements.

There are a variety of other units throughout the City assisted with federal, state and local funds. A summary of organizations providing housing assistance to lower income populations is as follows:

- City Owner Occupied Rehabilitation Program, CDBG and HOME federal funding;
- City Minor Home Repair Program;
- CDBG federal funding;
- City Homeownership Assistance program;
- CDBG and HOME federal funding;
- Community Encompass; Salvation Army;
- United Way;
- Muskegon/Muskegon Heights Public Housing Authorities; and,
- The Muskegon County CoC.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Affordable housing inventory within the current CP period is expected to remain constant and/or intact as most funded affordable housing projects still have time left within their affordability period.

**Does the availability of housing units meet the needs of the population?**

There currently is not sufficient housing for households at 0-30% AMI. A shortage for remaining income levels when considering, quality, energy efficiency, universal design, location to amenities and cost burden. Census data indicates there are approximately 18,000+ households at 80% or below AMI, with over 60% of units as non-affordable for households. Data also indicate the need for additional affordable housing units due to age and quality of housing stock. Information gathered through outreach efforts and market analysis demonstrates the need for additional affordable housing units. Age, quality, lower-incomes and cost burdens are all factors that attribute to this increasing need.

**Describe the need for specific types of housing:**

Data referenced on the availability of housing units suggest the highest priority needs for specific types of housing are:

- The production of affordable rental units for households at 30% or below AMI;
- Increased affordable owner occupied units for households between 50 – 80% AMI;
- Affordable urban row/townhomes;
- Affordable lofts apartments; and,
- Affordable cottages/detached housing.

## **Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The City lacks sufficient quality affordable housing for its low and moderate-income citizens. Median monthly housing costs have increased due to escalating rent and housing costs. Most households making less than \$35,000 per year are paying 50% or more of their salary on their mortgage, while a higher percentage was paying more than 30% of their salary on mortgage costs.

The average median rent is approximately \$600. Seventy-eight percent of households renting and making less than \$35,000 per year paid more than 50% of their salary towards rent. Sixty percent and higher of the housing units were constructed before 1979. Older homes typically have higher energy and maintenance costs. The median housing values have increased matching a large increase in homeownership costs.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Rent Paid	Number	%
Less than \$500	5,427	50.4%
\$500-999	5,113	47.5%
\$1,000-1,499	123	1.1%
\$1,500-1,999	24	0.2%
\$2,000 or more	77	0.7%
<b>Total</b>	<b>10,764</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2008-2012 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	694	No Data
50% HAMFI	2,878	1,020
80% HAMFI	6,447	2,162

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
100% HAMFI	No Data	2,896
<i>Total</i>	<i>10,019</i>	<i>6,078</i>

**Table 31 – Housing Affordability**

Data Source: 2008-2012 CHAS

**Monthly Rent**

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

There currently are insufficient affordable housing units for households at 0-30% AMI. There is also a shortage for remaining income levels when considering, quality, energy efficiency, universal design, location to amenities and cost burden. Affordable housing data show a decline for persons at 0-30% AMI. CHAS data and other outreach efforts reviewed earlier also indicates the need for additional affordable housing units based on age and quality of housing stock. CoC data also indicate the need for additional affordable single person households with 1-bedroom units in particular.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Producing a wealth of affordable housing units for single family individuals would aid in decreasing the number of families in need of affordable housing units. However, housing affordability problems are magnified amongst low-income households and further intensified by the fact that income growth do not line up with the pace of job growth.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

HOME rents and FMR program rents continue to rank higher than the Area Median Rent because most landlords strive to keep units occupied. Most landlords will settle for payment plans rather than moving them out and re-renting the units. Our strategy to produce and preserve affordable housing units is to offer incentives to Landlords to get rid of the lead in the unit, and thereby keep it from deteriorating, while making the unit available and affordable.

## **Discussion**

Whereas the City of Muskegon is the only RCP partner that receives HOME funds, HOME rents and FMR program rents continue to rank higher than the Area Median Rent because most landlords strive to keep units occupied. As mentioned, most landlords will allow payment plans rather than risking no rent and/or having to re-renting the unit. The City's goal is to provide programs that will preserve affordable housing units for low-income persons that are also decent and safe.

## MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

### Introduction

Each community presents its own set of circumstances. The City of Norton Shores represents the newer/newest age housing pool. The City of Muskegon, on the other hand, is challenged with preserving structures considered historic and crucial to its neighborhood, while the City of Muskegon Heights is focused on riding its community of blighted influences through demolition efforts. A large number of the housing units represent foreclosed, vacant and/or abandoned properties that were built before 1979 and having substandard conditions. Rental housing units have one or more selected condition according to data provided. Selected conditions include; 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; and 4) cost burden greater than 30%. A large number of owner-occupied units have at least one selected condition.

### Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

The City uses its ordinances to classify homes that are deemed as being in substandard condition and/or must be vacated. As referenced above, these homes must meet one or more code defects in satisfying eligibility.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,877	28%	6,192	58%
With two selected Conditions	103	1%	392	4%
With three selected Conditions	24	0%	106	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,545	71%	4,074	38%
<b>Total</b>	<b>17,549</b>	<b>100%</b>	<b>10,764</b>	<b>101%</b>

Table 33 - Condition of Units

Data Source: 2008-2012 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,209	7%	1,132	11%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	2,799	16%	1,028	10%
1950-1979	7,691	44%	4,501	42%
Before 1950	5,850	33%	4,103	38%
<b>Total</b>	<b>17,549</b>	<b>100%</b>	<b>10,764</b>	<b>101%</b>

**Table 34 – Year Unit Built**

Data Source: 2008-2012 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,541	77%	8,604	80%
Housing Units build before 1980 with children present	479	3%	612	6%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

All RCP partners believe in our citizenry and supporting their home is vital to a stable community. Rental rehabilitation is a focal point for both Muskegon and Muskegon Heights. In both cities, rental inspections are used to make the owner responsible for repairs, which removes the property from code violations but place it in the hands of code compliance. Data identifies a need for both owner rehabilitation and rental rehabilitation. The City of Muskegon operates programs for rental rehab, whereas Muskegon Heights and the City of Norton Shores do not. The City of Muskegon Heights used to operate a rental rehabilitation program; however operation of the program was difficult due to ongoing affordability and compliance requirements with the reduction in staffing. The City is interested in restarting this initiative and anticipates funding this priority need during the plan cycle period.

**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

According to CHAS data, approximately 80% of housing units were built before 1980 and are at greater risk of containing lead based paint. 30% of these homes have children present and 80% of renter occupied housing units built before 1980. This information provides a range between 8,833 (rental) and 14,020 (homeowner) housing units at-risk of lead-based paint hazards that are occupied by low or moderate-income families. Those having units built before 1980, with children present, 1,330.

**Discussion**

## MA-25 Public And Assisted Housing - 91.210(b)

### Introduction

As previously discussed, the RCP partners contain two Public Housing Authorities within its jurisdiction: Muskegon and Muskegon Heights Public Housing Authority Commissions. Muskegon Heights PHA also encompasses East Park Manor and Columbia Courtyard. The goal of each PHA is to use its funding to replace dangerous and unsanitary residences with clean, safe and affordable units for rent by low-income persons. Goals of each PHA are referenced prior in the plan and general demographics were described.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			509	214			0	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Combined, the PHAs currently operate 852 public housing units. The Muskegon PHA contains 509 units servicing families and households of all kinds, while Muskegon Heights has 343 units. Housing units consist of fully accessible efficiency and one-bedroom apartments and townhomes serving family and households of all types and designed for mixed populations including person with disabilities and elderly.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The goals of each PHA is to strengthen and revitalize neighborhoods, coupled with provide suitable affordable housing that is energy efficient and fully accessible for persons with disabilities. The PHA endeavors to partner with other community organizations to develop a broad variety of affordable housing options designed to revitalize neighborhoods and build strong, inclusive communities that reflect the diversity of the neighborhoods.

The on-going goals of the PHA's affordable housing initiatives are:

- To increase the supply of affordable housing;
- To revitalize neighborhoods;
- To provide energy efficient affordable housing; and,
- To revitalize aging public housing.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The PHA's are undertaking extensive renovation projects and conversion of public housing to project based vouchers. They also receive credits to complete renovations and conversion of sites. The main objectives are to renovate living units up to modern codes and standards and improve upon the living environment for tenants.

### Discussion:

## MA-30 Homeless Facilities and Services - 91.210(c)

### Introduction

The participants have exposure to a core network of interconnected facilities, programs and services to assist people who are homeless or at risk of becoming homeless. The CoC of Muskegon County includes city and county government, non-profits and service providers. The 10-Year Plan to End Homelessness is a consortium of more than 60 stakeholders from public, private, faith and community based organizations. The plan’s primary goal is that no individual or family shall lack access to decent affordable housing.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities Targeted to Homeless Persons**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

There are a number of health, mental health and employment services to complement services targeted to homeless persons. The Muskegon Community Mental Health (CMH) / Department of Human Services (DHS) provides local social services funding for this group of services. A summary of agencies and services provided are as follows:

- CMH provides coordinated mental health services and counseling;
- Behavioral Health provides outpatient treatment and counseling, including substance abuse;
- Northwood provides community psychiatric rehabilitation services and homeless outreach to those having mental illness and substance abuse;
- Behavioral Health provides for community psychiatric rehab and housing assistance ;
- Disability Connections provide services and housing to persons with developmental disabilities, and employment support, along with Goodwill Industries;
- Tanglewood/Senior Services provides health care services for lower income residents;
- CoC provides coordinated services and support based on needs identified; and,
- Planning and Community Development Department and LOVE, Incorporated provide supportive services for persons with disabilities including CDBG funded ramps to assist disabled households with home accessibility.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The Muskegon County CoC has a total of 1,029 beds with which to serve people experiencing homelessness. Of these, up to 100 were designated as being dedicated to chronic homelessness, up to 60 for veterans and 20 beds for youth. There are an additional 60 seasonal and 21 overflow beds. Beyond these projects, there are supportive services available from area providers throughout the community countywide.

For more information, please see the Housing Inventory Count, which lists the facilities and housing units dedicated to homeless persons, located at:

[https://www.hudexchange.info/resource/reportmanagement/published/COC\\_HIC\\_COC\\_MI-516-2015\\_MI\\_2015.pdf](https://www.hudexchange.info/resource/reportmanagement/published/COC_HIC_COC_MI-516-2015_MI_2015.pdf)

## **MA-35 Special Needs Facilities and Services - 91.210(d)**

### **Introduction**

This section describes facilities and service needs for special needs populations. Special needs populations referenced in this document include the elderly, frail elderly, persons with disabilities, person with alcohol or other drug addictions, persons with HIV/AIDS and their families and public housing residents. The City works closely with the Muskegon County CoC, PHA and other relevant housing services providers in meeting special needs and providing services.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Public Housing, Senior Housing and HOPWA funded clinics all provide housing assistance to its clients as well as support and counseling. These agencies are committed to addressing resident, patient and client needs. However, through outreach efforts and in serving as participants of the CoC, many identified needs include mental health, substance abuse, life skills management, expanded support permanent and transitional housing and single bed housing for affordable housing needs.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The CoC provides extended case management and supportive services and follow-up management to ensure applicants supportive housing. This too includes rental assistance, working with prisoner re-entry service providers, provides housing plan assistance, training as well as work with services providers to address identified needs including mental illness, substance abuse and domestic violence. Health West also aides, countywide, in providing alike services. Each service provider acts a true agent by not only providing the support necessary for person to flourish within the community, but shield them from becoming homeless or situations that could cause one to become homeless.

### **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with**

**respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

RCP partners are in support of its citizens who may require special accommodations and when possible, as programs and funding exist, support is given to meet identified needs. The City provides CDBG funds for home owner-occupied home repairs and accessibility modifications to elderly and disabled households. However, specific programs will be identified in the Annual Action Plan for the appropriate program year, when applicable.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

In addition to CDBG funding for housing service's needs, collectively we will continue providing direct referrals, follow-up as well as working with local agencies who also provide housing and support services in ensuring that needs are met.

## **MA-40 Barriers to Affordable Housing - 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

The RCP partners are open to investment, excluding the City of Muskegon's Downtown, which currently has 3 or more projects underway. Whereas the City of Muskegon and Norton Shores do not face such challenges, the City of Muskegon Heights lists the following as possible barriers to affordable housing:

- Restricted routes and bus hours;
- Restrictive housing choices;
- Minimum lot and building requirements;
- Economics;
- Discriminatory lending practices;
- Lack of available resources;
- Public perception of affordable housing; and,
- Imbalance of housing values with property taxes.

## MA-45 Non-Housing Community Development Assets - 91.215 (f)

### Introduction

The following section outlines the employment, labor force, educational attainment, etc. data which informed the priorities in this Plan. Community Development often times are used to support needs of low-income, including families. The Department of Human Services serves as the largest agency dedicated to serving the needs of the poor.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	163	92	1	0	-1
Arts, Entertainment, Accommodations	2,639	2,840	13	12	-1
Construction	566	822	3	3	0
Education and Health Care Services	3,586	4,649	18	20	2
Finance, Insurance, and Real Estate	859	778	4	3	-1
Information	286	533	1	2	1
Manufacturing	5,392	6,728	27	28	1
Other Services	860	904	4	4	0
Professional, Scientific, Management Services	905	853	5	4	-1
Public Administration	0	0	0	0	0
Retail Trade	3,219	3,792	16	16	0
Transportation and Warehousing	551	508	3	2	-1
Wholesale Trade	947	1,147	5	5	0
Total	19,973	23,646	--	--	--

Table 40 - Business Activity

**Data Source:** 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	32,111
Civilian Employed Population 16 years and over	25,542
Unemployment Rate	20.46
Unemployment Rate for Ages 16-24	6.91
Unemployment Rate for Ages 25-65	13.10

**Table 41 - Labor Force**

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	4,106
Farming, fisheries and forestry occupations	868
Service	4,048
Sales and office	6,240
Construction, extraction, maintenance and repair	1,192
Production, transportation and material moving	1,971

**Table 42 – Occupations by Sector**

Data Source: 2008-2012 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,752	82%
30-59 Minutes	3,447	14%
60 or More Minutes	796	3%
<b>Total</b>	<b>23,995</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2008-2012 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,536	761	2,671

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,686	1,953	5,336
Some college or Associate's degree	8,586	1,219	3,372
Bachelor's degree or higher	5,118	272	1,064

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2008-2012 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	172	417	417	560	768
9th to 12th grade, no diploma	1,618	1,444	555	1,575	1,392
High school graduate, GED, or alternative	2,360	3,053	3,089	6,850	3,634
Some college, no degree	3,160	2,921	2,381	4,325	2,045
Associate's degree	239	528	755	2,294	600
Bachelor's degree	215	1,058	1,188	2,461	862
Graduate or professional degree	27	242	418	1,087	674

**Table 45 - Educational Attainment by Age**

Data Source: 2008-2012 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2008-2012 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The major employment sectors within the City's overall include the following:

- Manufacturing;
- Education/Healthcare;
- Transportation; and,
- Arts, Entertainment, Accommodations.

**Describe the workforce and infrastructure needs of the business community:**

Increasing economic opportunity is a key component to ensuring the viability of the City. The City is dedicated to sustaining existing businesses while encouraging new business opportunities that promote job creation, especially amongst youth. Employment is fundamental to providing financial independence for families and individuals and in providing a stable economic environment. The City has established the following economic development goals:

- Promote the development of new businesses and the expansion of existing businesses;
- Provide economic opportunities for low –and moderate-income families, including youth;
- To infuse financial and human resource investment for City revitalization through Private Sector Collaborations; and,
- To develop a business/office corridor.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Job and business growth opportunities will decrease the number of poverty income families if we can provide accessible work experiences that do not require college degrees but yet offer pay slightly- higher than that of minimum wage. The City of Muskegon Heights will experience a wave of development and investment. Development projects planned to occur during the plan period, which may serve in having an economic impact include:

- Roosevelt School Housing Development: Estimated project cost \$13 million;
- Scott’s Meats and Retail Development: Estimated project cost \$4 million;
- Muskegon Family Care (Expanded Services) Development: Estimated project cost \$1.5 million;
- Stanley Steamers Development: Estimated project cost \$2 million;
- Ivory B. Morris Vocational Center Development: Estimated project cost \$1 million; and,
- Dwelling Place Single Family Housing Development: Estimated project cost \$1.5-2 million.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Planning efforts and data support the need for jobs, education and training. Whereas manufacturing was considered amongst the highest number of jobs, it corresponds with educational attainment. Second to manufacturing jobs, was education and health care services, attaining a certain level of education is imperative to obtaining sustainable employment in this area. Top employers in these industries typically require a college degree or skillset certification for employment. High school level workers supersede the rest of the groups for unemployment or are removed from the workforce altogether. This group is larger throughout the age groups as well but those that have some college are working more than the other groups based on education.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

In devising the Consolidated Plan, the City hosts various outreach efforts that have been described throughout this process. Through outreach efforts, business, political, community, educational, religious, and cultural/civic leaders are all welcomed to discuss any public concern and to provide input. During meetings held in plan development, this is the time that the City expresses its views, concerns, and hopes for the community. Subsequently, it is an opportunity for those persons who wish to assist in shaping the future of the City to not only listen to what the City has planned, but present their ideas and concerns for exploration and reaction as well.

Regional Healthcare providers, Big Brother Big Sister BB/BS, YMCA, and local schools are expected to partner with the Ivory B. Morris Center to conduct Skills Trade and Information Technology training targeted at low income minorities living throughout the jurisdiction. In order to provide training scholarships, certification and testing the service providers are seeking funding support. The development is an important opportunity for lower income youth, due to growth in the high-tech sector.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

At least two communities are pursuing a Redevelopment Readiness Community Certification for future community development interest. It is designed to speed up the process from application to acceptance.

### **Discussion**

City Leaders support the community's entrepreneurial spirit as best it can by providing initiatives and incentives that spark business growth. With expiring zone's and brownfield incentives, the only current incentive is real property tax abatements for business development and/or re-development. However, amongst the RCP partners, at least two communities (i.e., City of Muskegon and Muskegon Heights) are pursuing a Redevelopment Readiness Community Certification for future community development interest. It is designed to speed up the process from application to acceptance. Designation ultimately means and/or says to developers that not only is your community/city entrepreneurial friendly, but your environment is development ready, serving as a competitive edge.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Jointly we examine the movement of minority and lower income populations as they tend to have the greatest needs. Housing data and wait list applications in need of code compliant and homeowner repairs support area wide concentration relative to low-income households. Substandard housing is usually found in lower income neighborhoods with older housing stock. Data supports that the majority of the housing was built prior to 1939, indicating the need for housing rehabilitation and community revitalization throughout the City. Low-income and those with multiple housing problems are supported citywide, excluding the City of Norton Shores.

As discussed earlier, the City of Muskegon Heights is under major reconstruction as a result of demolition efforts taking place throughout. As a result there is an increased number of vacant lots that once contained sub-standard residential properties before demolition. Whereas some were foreclosed upon properties, a large number of them were vacant due to sub-standard conditions. Concentration is being defined according to HUD definition.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Segregation is visible in our communities, and we can identify where the concentration is great. The city of Muskegon Heights consist of 5 census tracts: 11, 12, 13, 14.01, and 14.02, all of which are considered as being low-income families/population. HUD defines areas of racial or ethnic concentration as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the City's overall percentage. The definition of a low-income concentration is that the AMI of a block group or census tract must be below 50% of the AMI for the Metropolitan Statistical Area (MSA).

### **What are the characteristics of the market in these areas/neighborhoods?**

The market in these areas suggests higher blight, crime and unemployment. Typically distressed neighborhoods have an older housing stock, higher vacancy rates, and are areas of low and moderate and no income concentration, as well as minority concentration. These target areas also often have higher crime rates and quality of life concerns like poor home maintenance and litter. From a community development perspective, extreme-poverty neighborhoods, blighted areas, distressed communities, low-and moderate-income census tracts, and neighborhoods characterized by high levels

of poverty are often host to a wide range of social and economic ills, including violence, drug abuse, inadequate schools, and little legal commercial activity.

**Are there any community assets in these areas/neighborhoods?**

The regional analysis can be broad in scope, making it more difficult to fully assess community assets in surrounding areas and neighborhoods. This analysis is generally incorporated into project-level evaluations. However, overall, each community has assets. Assets can be defined as parks, trails, retail, high quality education, community center, grocery store(s), community organizations, main street business districts, faith based organizations and other services of which regionally, RCP partners encompass them all, collectively.

**Are there other strategic opportunities in any of these areas?**

Strategically, regionally there are opportunities for economic development and other community supported purposes. This includes development of affordable homeownership and rental housing, pocket parks, community gardens, and redevelopment and development in lieu of business consolidation and/or relocation. Affordable housing may be developed due to an inheritance of tax foreclosed properties and aggressive demolition resulting in a large number of vacant land/lots.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The priority needs for housing and non-housing community development efforts were determined using data presented; all outreach efforts and consultation with service providers serving low and moderate-income residents. Activities to be undertaken over the consolidated planning period were organized based on HUD categories as follows: create and sustain affordable housing, promote healthy and self-sufficient families, stabilize families at risk of homelessness, and foster vibrant and sustainable neighborhoods. These categories were ranked as high priorities, which mean the city plans to use funds made available for activities that address this unmet need during the period designated in the strategic plan.

## SP-10 Geographic Priorities - 91.215(a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	Muskegon
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Neighborhoods in our city include- Lakeside, Beachwood/Bluffton, Campbell, Glenside, East Muskegon, Marsh, Mc Laughlin, Nelson, Marquette, Nims, Angell, Steele, Oakview, Sheldon, Jackson Hill
	<b>Include specific housing and commercial characteristics of this target area.</b>	Within our city we have Historic district areas, beach areas, commercial, schools of higher learning and medical facility areas all mixed in with residential.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	14 Neighborhoods/districts meet monthly with city staff
	<b>Identify the needs in this target area.</b>	The needs are similar to the other communities- safety, health and opportunities
<b>What are the opportunities for improvement in this target area?</b>	Housing, both affordable and accessible- rentals, ownership, and choice for where you want to live.	
<b>Are there barriers to improvement in this target area?</b>	Crime is a big barrier to improvement. However, the challenge is to target neighborhoods that can use a little concentration of assistance from the city police, department of public works, and housing conditions.	
2	<b>Area Name:</b>	Norton Shores
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	

	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>3</b>	<b>Area Name:</b>	Muskegon Heights
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

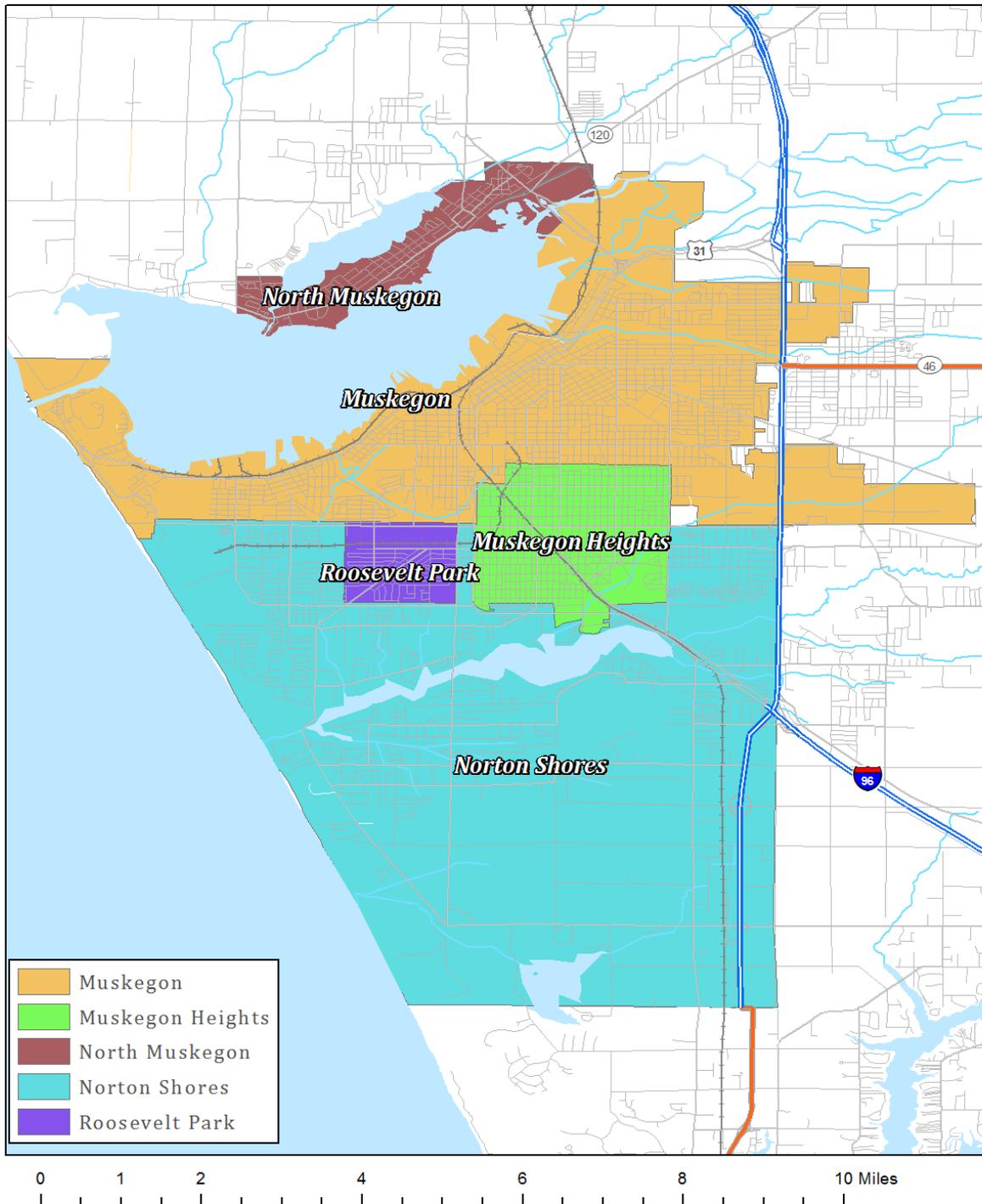
## **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

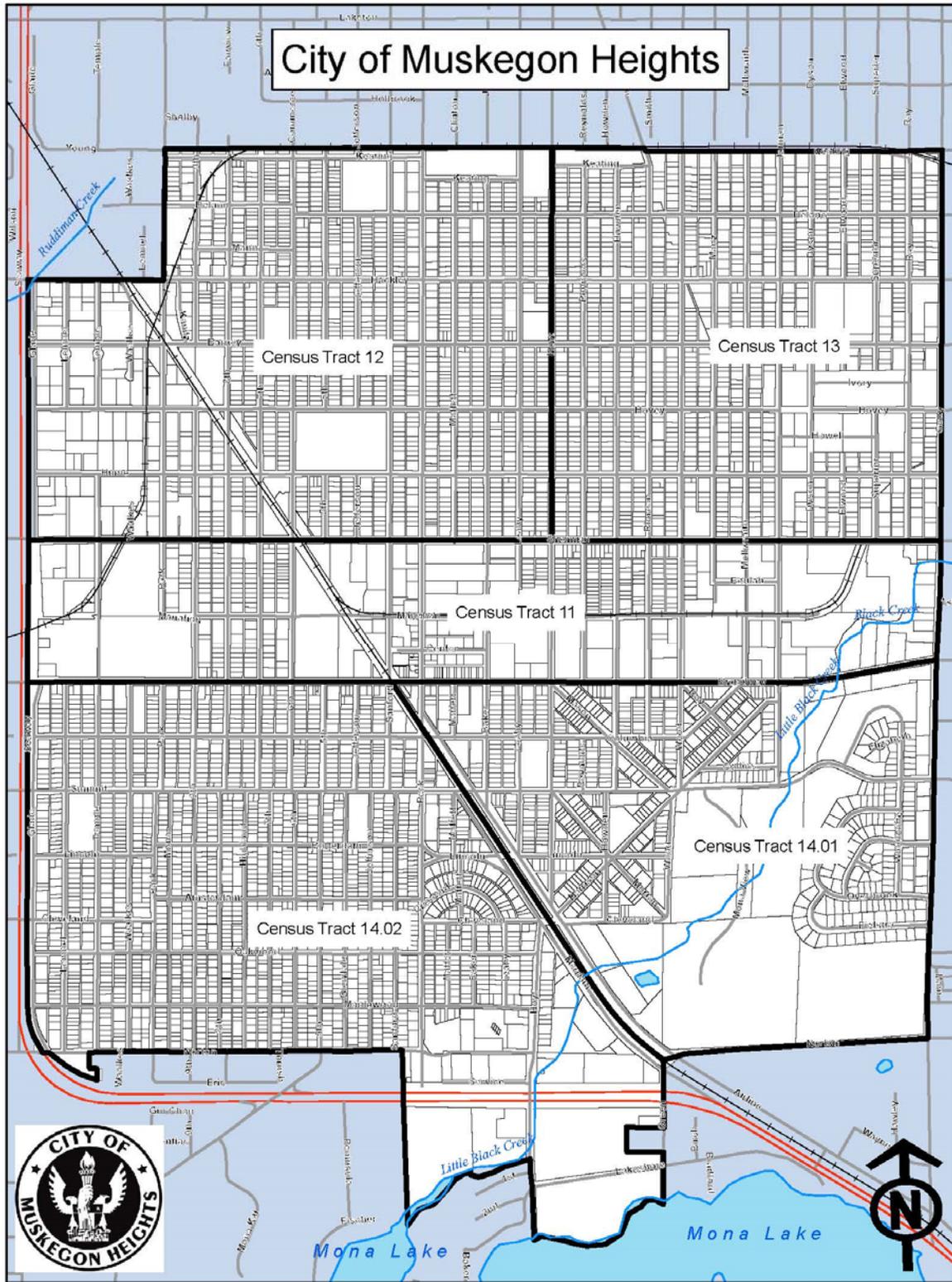
Allocations are prioritized in each community differently however, the bulk of our funding will go to eligible households within their own jurisdiction.

The City do not designate its funding geographically as HUD-funded housing and community development programs are made available to eligible low and moderate-income persons citywide. In particular, the City of Muskegon Heights is 2x2 square miles with increased needs amongst all of its population which is considered as low-income. Investing city-wide in affordable housing programs assists in affirmatively furthering fair housings and decreases concentrations of low-income populations.

## Municipalities in the Metropolitan Area of Muskegon / Norton Shores



Map of area



CT Map



## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Muskegon
	<b>Associated Goals</b>	Rental Rehabilitation Program Home Repairs Exterior Paint/Siding Housing Code Enforcement - Inspections Owner Occupied Rehabilitation Homebuyer Assistance/Education Acquisition Development Resale Code Enforcement - Smoke and CO Detectors Housing
	<b>Description</b>	Housing is the most important factor for stabilizing neighborhoods, communities and regions. Regardless of our distinct differences, every family must have shelter. Unsheltered families, and the homelessness initiative of our local Continuum of Care support the need to have safe, decent and affordable housing that fits our family size. Housing can be ownership or rental, the need can be external: paint, siding, roofing, foundations or internal: plumbing, electric, mechanical, lead hazardous, asbestos or unsafe living conditions.
	<b>Basis for Relative Priority</b>	Housing is key to stabilizing neighborhoods. Data suggest that there is a need for minor, emergency home repairs, neighborhood preservation and code enforcement.
2	<b>Priority Need Name</b>	Code Enforcement
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Other
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
	<b>Associated Goals</b>	Home Repairs Improved Neighborhoods Exterior Paint/Siding Housing Code Enforcement - Inspections Demolition Code Enforcement - Smoke and CO Detectors Code Enforcement - Neighborhood Clean-Up
	<b>Description</b>	Neighborhoods that thrive have significant impact for families that reside there. Code enforcement may include: inspections, housing and environmental, smoke detector and CO installation for code compliance and home safety, neighborhood clean-up. This activity will aid in the reduction of blight and code violations.
	<b>Basis for Relative Priority</b>	This priority is important to keeping communities inviting and thriving for all people, and their families. Also to maintain housing standards, improve aesthetics and property values.
<b>3</b>	<b>Priority Need Name</b>	Fair Housing Initiatives
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights

	<b>Associated Goals</b>	Rental Rehabilitation Program Improved Neighborhoods Fair Housing
	<b>Description</b>	Legal advice for tenant-landlord relationships, investing in programs that affirmatively further fair housing practices which include building contracts and agreements with agencies to assist low income households.
	<b>Basis for Relative Priority</b>	Having an advocate for families experiencing housing practices that nurture inequality and discrimination can be combatted with education, and testing of agents that are identified to be involved. This too will improve neighborhoods, and provide access to and stability of affordable housing.
4	<b>Priority Need Name</b>	Demolition
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
	<b>Associated Goals</b>	Demolition Housing
	<b>Description</b>	We want to save homes that can be saved but for those properties that have been affected by neglect and weather, we need to move quickly to stop blight and if demolition is the only option we should do it! Demolition may include substandard structures, housing and/or commercial.
	<b>Basis for Relative Priority</b>	Blight is a killer of neighborhoods and addressing homes that can not be saved will help to curb blighted properties throughout the community. Improve neighborhood, reduce blighted influences, and provide increased neighborhood safety.
5	<b>Priority Need Name</b>	Street Repairs
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Other
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights

	<b>Associated Goals</b>	Improved Neighborhoods Streets
	<b>Description</b>	Streets are necessary for the community but thorough fares that are filled with potholes and erosion must be taken care of quickly.
	<b>Basis for Relative Priority</b>	Streets are used by many but census tract areas of low income concentration are the optimal area of concern.
6	<b>Priority Need Name</b>	Neighborhood Enhancement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
	<b>Associated Goals</b>	Rental Rehabilitation Program Home Repairs Improved Neighborhoods Exterior Paint/Siding Housing Code Enforcement - Inspections Demolition Code Enforcement - Neighborhood Clean-Up Neighborhood Policing Public Facilities Improvement Match Funding Housing
	<b>Description</b>	Neighborhood enhancements include signage, parks, safety, and recreation.
	<b>Basis for Relative Priority</b>	This priority helps maintain community and character of the environment.

7	<b>Priority Need Name</b>	Homebuyer Assistance/Education
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	<b>Geographic Areas Affected</b>	Muskegon Muskegon Heights
	<b>Associated Goals</b>	Homebuyer Assistance/Education Acquisition Development Resale Housing
	<b>Description</b>	Provides for increased homeownership opportunity.
	<b>Basis for Relative Priority</b>	Need was identified during the RCP development in outreach efforts, and serves in satisfying HUD goals/objectives. This too provides for access to affordable housing.
8	<b>Priority Need Name</b>	Acquisition Development Resale
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	<b>Geographic Areas Affected</b>	Muskegon Heights

	<b>Associated Goals</b>	Homebuyer Assistance/Education Acquisition Development Resale Housing
	<b>Description</b>	Provides for acquisition, development and resale of property in providing homeownership opportunity and in stabilizing neighborhood. This too includes scattered site and new construction/infill.
	<b>Basis for Relative Priority</b>	Need was identified during the citizen participation process and it is key in neighborhood stabilization and health. Associated goal: need for affordable housing/or increase supply.
<b>9</b>	<b>Priority Need Name</b>	Legal Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Elderly
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Improved Neighborhoods Fair Housing Legal Services
	<b>Description</b>	Provides for legal counseling, landlord and homeowner dispute, foreclosure prevention and education.
	<b>Basis for Relative Priority</b>	Need identified during outreach efforts and the city is high rental and has a high foreclosure rate. Associated goal include: need for education and provide for housing consumer legal services. Legal services ensure equal access, conflict resolution and remediation.
	<b>10</b>	<b>Priority Need Name</b>
<b>Priority Level</b>		High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Improved Neighborhoods Demolition Code Enforcement - Neighborhood Clean-Up Neighborhood Policing Public Service Opportunities
	<b>Description</b>	Provides for neighborhood policing programs to aid in civic engagement, education and neighborhood/public safety.
	<b>Basis for Relative Priority</b>	Identified as a need in plan development process and improves neighborhood safety, education, and awareness.
<b>11</b>	<b>Priority Need Name</b>	Rental Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children
	<b>Geographic Areas Affected</b>	Muskegon
	<b>Associated Goals</b>	Rental Rehabilitation Program
	<b>Description</b>	Improve condition of existing housing, provide affordable rental to low-income through landlord incentives.
	<b>Basis for Relative Priority</b>	Need identified in plan development for increased, quality, affordable rental amongst low-income residents.

12	<b>Priority Need Name</b>	Public Facilities Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Public Facilities Improvement Match Funding
	<b>Description</b>	Provides for neighborhood and facilities improvements and/or expansion.
	<b>Basis for Relative Priority</b>	This activity aid in fostering civic engagement, increased access to neighborhood amenities, investment and community connections.
13	<b>Priority Need Name</b>	Youth Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Unaccompanied Youth Non-housing Community Development
	<b>Geographic Areas Affected</b>	Muskegon
	<b>Associated Goals</b>	Youth Opportunities Public Service Opportunities
	<b>Description</b>	Providing recreation and work opportunities that we support youth
	<b>Basis for Relative Priority</b>	This is a priority of our community. The opportunity to support leisure activities, job experiences, and extra-curricular, year round possibilities for youth
14	<b>Priority Need Name</b>	Senior Services

<b>Priority Level</b>	Low
<b>Population</b>	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
<b>Associated Goals</b>	Senior Assistance
<b>Description</b>	Seniors will receive services to help with transportation, information and helps a residents of the community.
<b>Basis for Relative Priority</b>	The seniors in our community are remaining in their homes longer but need assistance from time to time- information and transportation are services that we can give easily

**Narrative (Optional)**

The RCP partners conducted a needs assessment and consultation process, which identified many of the priority needs regionally. The needs identified were reviewed collectively and individually by each jurisdiction. Virtually all housing and community development needs were identified as important to each jurisdiction, although some may not be funding activities to address each priority need. This may partly be due to lack of available resources; in others, there may be other community resources that are focused on these priority needs or be a low priority need based on the community’s needs. Generally, designating a need as high priority means that the jurisdiction would allocate funding to address those needs during it CP period. Opposite, a low priority need indicates that, while it is a recognized priority in the community, there may not be sufficient funds to address with available resources, or that it may be addressed by a partner agency/other. Changes in future resources may eventually allow certain low priority needs to be funded, or conversely, for high priority needs that were unable to be funded.

Priority needs were identified and categorized based on data and coordinated outreach efforts. The RCP development is reflective of data and all sources of outreach efforts combined. Some of the funding projects/priority needs identified are as follows:

- Maintain/Improve the condition of existing housing;
- Increase homeownership opportunity;

- Provide access to fair housing, outreach, counseling and education;
- Provide quality, affordable homeowner and rental housing;
- Provide housing repairs for homeowners and energy efficiency programs;
- Provide programs/education that aid in crime prevention;
- Provide legal services and foreclosure preventions;
- Provide programs that aid in homelessness prevention;
- Provide employment and training programs;
- Other (Public Services Programs);
- Remove dilapidated, dangerous structures;
- Provide beautification and neighborhood clean-up Programs; and,
- Provide program incentives for landlords.

## SP-30 Influence of Market Conditions - 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Muskegon/Muskegon Heights PHA's provide TBRA. High levels of cost burden amongst low-income households, including high market rates and limited housing choice vouchers may serve in having impact.
TBRA for Non-Homeless Special Needs	Same as above.
New Unit Production	Five (5) where production would make better sense. CHAS data indicate the need for new affordable rental for persons with low-income due to high level of cost burdened households at 0-30% AMI, including those with 1 or more of the 4 housing problems.
Rehabilitation	<p>Thirteen (13) units are a conservative number based on the development of our communities, and reuse of vacant structures.</p> <p>Most of the housing units were built prior to 1979 with a significant portion of households experiencing 1 or more of the 4 housing problems.</p>
Acquisition, including preservation	<p>3 properties may have to be rescued from demolition and we want to be prepared to save a piece of history.</p> <p>The City has 1 NSP home that has been fully rehabbed with a prospective buyer identified. After sale of this home, the City anticipates identifying more eligible properties in continuation of this effort of redevelopment and to provide homeownership opportunity to low-income populations.</p>

**Table 49 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

Overall, the CDBG and HOME programs have seen steady declines in annual funding. The City of Norton Shores experienced a slight increase in funding, possibly due to census data and changing demographics in recent years. The City is anticipating consistent CDBG and HOME funding over the next 5 years, due to current funding climate.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,389,765	0	0	1,389,765	5,000,000	Projects and activities that utilize CDBG funds for low-moderate income families

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	264,277	0	0	264,277	1,000,000	Producing Affordable Housing units for income eligible families

Table 50 - Anticipated Resources

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

The City of Muskegon receives both CDBG and HOME Partnership Investment Program funds. Combined, the City will leverage its resources where match requirements may be required. Having both funding sources provides for increased accomplishments in housing programs and in meeting the needs of low-income minority populations. Subsequently, the Cities of Muskegon Heights and Norton Shores will use its CDBG funding as leverage to further meet the needs of its populations, when applicable and to every extent possible. Whether it is investing HOME and/or CDBG funding, the RCP partners' efforts are in alignment with the goals identified in the CP which includes integrating affordable housing into neighborhoods.

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

No land appropriate without funding for development.

**Discussion**

**SP-40 Institutional Delivery Structure - 91.215(k)**

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
MUSKEGON	Government	Economic Development Ownership Rental neighborhood improvements public services	Jurisdiction
NORTON SHORES	Government	neighborhood improvements public services	Jurisdiction
MUSKEGON HEIGHTS	Government	Economic Development Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

**Table 51 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

Each of our government entities work with federal funding to care for the needs of their citizens. Strengths we have are the collaborative partnerships, proven activities, and the weaknesses we all face is financial- not enough funding to address a number of topics and issues raised through this process. RCP partners will continue its close working relationship with housing and services providers to coordinate any unmet needs and to lessen the aperture in gaps in the institutional delivery system.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse			
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills			
Mental Health Counseling	X		
Transportation	X		
<b>Other</b>			
HOPWA funded facility			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

There is a HOPWA funded facility in our county that is designated to serve clients who have HIV- however, all community services can be accessed by all but specific and particular classes of people have their own service provider.

The delivery of listed services meets the needs of the homeless persons and additional populations mentioned through the network of agencies in the County. There are several organizations that serve homeless persons as specified above and there is close coordination between agencies. The CoC consist of several local service provider organizations that serve homeless populations with housing or supportive services. The CoC exists primarily to help homeless populations receive basic needs, conduct point in time counts and ensure effective collaboration between agencies to reduce service gaps as it pertains to homelessness prevention.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Strengths of services are partnerships, Intermediate School District (public schools) and certain agents geared to help this population and special needs of individuals. Gaps occur with funding restrictions and fewer resources

The current methods and partnerships are working as best as possible in addressing any perceived gaps in services. With the housing 1st Strategy, coupled with Call 2-1-1 direct referrals and coordinated case management and support needs are systematically met. Service providers offer a wide scope of services for those with homeless needs. However, because of the increased demand for assistance and decreasing donor contributions, the cost burden placed on service providers to help with financial, rent, mortgage, and utility assistance has created a gap in available funds for assistance. Faith-based organizations are also attempting to fill the gap in services as local churches serve this at-risk population with food, clothing, prescription drugs, transportation and counseling assistance.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Researching other grantees to see how they get around restrictions or partner to provide this population with the services desired and needed.

## SP-45 Goals - 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Rehabilitation Program	2016	2020	Affordable Housing	Muskegon	Housing Fair Housing Initiatives Neighborhood Enhancement Rental Rehabilitation	CDBG: \$150,000	Rental units rehabilitated: 15 Household Housing Unit
2	Home Repairs	2016	2020	Home Repairs	Muskegon Norton Shores Muskegon Heights	Housing Code Enforcement Neighborhood Enhancement	CDBG: \$1,000,000	Homeowner Housing Rehabilitated: 500 Household Housing Unit
3	Senior Assistance	2016	2020	Non-Homeless Special Needs	Norton Shores	Senior Services	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 375 Persons Assisted
4	Improved Neighborhoods	2016	2020	Non-Housing Community Development Economic Development	Muskegon Norton Shores Muskegon Heights	Code Enforcement Fair Housing Initiatives Street Repairs Neighborhood Enhancement Legal Services Crime Prevention	CDBG: \$50,000	Jobs created/retained: 5 Jobs  Other: 3 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Exterior Paint/Siding Housing	2016	2020	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	Muskegon Muskegon Heights	Housing Code Enforcement Neighborhood Enhancement	CDBG: \$270,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 55 Households Assisted  Jobs created/retained: 5 Jobs
6	Code Enforcement - Inspections	2016	2020	Non-Housing Community Development Housing Rehab	Muskegon Norton Shores Muskegon Heights	Housing Code Enforcement Neighborhood Enhancement	CDBG: \$275,000	Housing Code Enforcement/Foreclosed Property Care: 275 Household Housing Unit
7	Owner Occupied Rehabilitation	2016	2020	Home Repairs	Muskegon Norton Shores Muskegon Heights	Housing	CDBG: \$10,000,000	Homeowner Housing Rehabilitated: 350 Household Housing Unit
8	Homebuyer Assistance/Education	2016	2020	Affordable Housing	Muskegon Muskegon Heights	Housing Homebuyer Assistance/Education Acquisition Development Resale	CDBG: \$2,500 HOME: \$50,000	Homeowner Housing Added: 15 Household Housing Unit
9	Acquisition Development Resale	2016	2020	Affordable Housing	Muskegon Muskegon Heights	Housing Homebuyer Assistance/Education Acquisition Development Resale	CDBG: \$10,000 HOME: \$141,427	Homeowner Housing Added: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Demolition	2016	2020	Non-Housing Community Development Blight Fight	Muskegon Norton Shores Muskegon Heights	Code Enforcement Demolition Neighborhood Enhancement Crime Prevention	CDBG: \$250,000	Buildings Demolished: 35 Buildings
11	Fair Housing	2016	2020	Non-Housing Community Development Fair Housing Activities	Muskegon Norton Shores Muskegon Heights	Fair Housing Initiatives Legal Services	CDBG: \$50,000	Other: 25 Other
12	Legal Services	2016	2020	Education, Outreach, Public Service	Muskegon Heights	Legal Services	CDBG: \$25,000	Other: 10 Other
13	Code Enforcement - Smoke and CO Detectors	2016	2020	Code Enforcement, Neighborhood Safety, Public Service	Muskegon Heights	Housing Code Enforcement	CDBG: \$25,500	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
14	Code Enforcement - Neighborhood Clean- Up	2016	2020	Non-Housing Community Development	Muskegon Heights	Code Enforcement Neighborhood Enhancement Crime Prevention	CDBG: \$250,000	Other: 10 Other
15	Neighborhood Policing	2016	2020	Non-Housing Community Development	Muskegon Heights	Neighborhood Enhancement Crime Prevention	CDBG: \$60,000	Other: 25 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Public Facilities Improvement	2016	2020	Non-Housing Community Development	Muskegon	Neighborhood Enhancement Public Facilities Improvements	CDBG: \$15,000	Other: 3 Other
17	Match Funding	2016	2020	Non-Housing Community Development	Muskegon Heights	Neighborhood Enhancement Public Facilities Improvements	CDBG: \$7,500	Other: 10 Other
18	Youth Opportunities	2016	2020	Non-Housing Community Development Youth Experiences	Muskegon	Youth Opportunities	CDBG: \$350,000	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted  Jobs created/retained: 4 Jobs
19	Public Service Opportunities	2016	2020	Non-Housing Community Development	Muskegon	Crime Prevention Youth Opportunities	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted  Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	Housing	2016	2020	Affordable Housing	Muskegon	Housing Demolition Neighborhood Enhancement Homebuyer Assistance/Education Acquisition Development Resale	HOME: \$151,427	Homeowner Housing Added: 5 Household Housing Unit  Jobs created/retained: 5 Jobs
21	Streets	2016	2020	Non-Housing Community Development	Muskegon	Street Repairs	CDBG: \$35,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 53 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Rental Rehabilitation Program
	<b>Goal Description</b>	The Rental Housing Program is designed to entice Landlords with up a 50% match program and in so doing, we can address the lead hazard in homes and areas where children under 6 reside for the purpose of improving living conditions of low income residents.
2	<b>Goal Name</b>	Home Repairs
	<b>Goal Description</b>	Allow eligible homeowners an opportunity to have their home repaired with grant funds to secure a healthy and safe environment.

3	<b>Goal Name</b>	Senior Assistance
	<b>Goal Description</b>	Helping Seniors to medical appointments.
4	<b>Goal Name</b>	Improved Neighborhoods
	<b>Goal Description</b>	Activities that support families, individuals and homeless distressed households to improve their overall environment and living conditions.
5	<b>Goal Name</b>	Exterior Paint/Siding Housing
	<b>Goal Description</b>	Provides for exterior painting/siding and contractual services for eligible income homeowner occupied applicants home.
6	<b>Goal Name</b>	Code Enforcement - Inspections
	<b>Goal Description</b>	Provides for housing, building and environmental code compliance inspections and abatement.
7	<b>Goal Name</b>	Owner Occupied Rehabilitation
	<b>Goal Description</b>	Provides for one minor repair via the priority repair program or one major repair via the moderate repair program, including: mechanical, plumbing, electrical, roof and/or accessibility repair.
8	<b>Goal Name</b>	Homebuyer Assistance/Education
	<b>Goal Description</b>	Provides for affordable housing opportunities, homebuyer assistance (i.e., down payment and/or closing cost) and education for eligible income persons.
9	<b>Goal Name</b>	Acquisition Development Resale
	<b>Goal Description</b>	Provides for homeownership opportunity through ADR program for eligible income persons. Not to mention, provides for acquisition, development and resale of foreclosed properties, or those that have been abandoned, new construction/infill with the intent of providing affordable housing opportunity to low-income persons.

10	<b>Goal Name</b>	Demolition
	<b>Goal Description</b>	Provides for vacancy and blight reduction, including neighborhood stabilization and safety. Moreover, provides for removal of dilapidated, abandoned and/or dangerous housing/commercial structures.
11	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Provides for increased ownership/housing opportunity, education, outreach, testing, follow-up and compliant investigation.
12	<b>Goal Name</b>	Legal Services
	<b>Goal Description</b>	Provides for foreclosure prevention, counseling, education, conflict resolution and mediation services.
13	<b>Goal Name</b>	Code Enforcement - Smoke and CO Detectors
	<b>Goal Description</b>	Provides for code compliance of smoke detectors and CO detectors for homeowner, neighborhood, and housing sustainability and safety. This too provides for homelessness prevention and decreases possible fatality rate.
14	<b>Goal Name</b>	Code Enforcement - Neighborhood Clean-Up
	<b>Goal Description</b>	Provides for neighborhood and environmental preservation, blight reduction and abatement, safety and beautification.
15	<b>Goal Name</b>	Neighborhood Policing
	<b>Goal Description</b>	Provides for safety/crime prevention, education, civic engagement and increased awareness, including materials/supplies/equipment necessary in program carryout.
16	<b>Goal Name</b>	Public Facilities Improvement
	<b>Goal Description</b>	Provides for neighborhood enhancements, equipment, facilities improvement, expansion and/or development. This also includes park renovations and expansion.
17	<b>Goal Name</b>	Match Funding
	<b>Goal Description</b>	Provides for City match support to further leverage existing resources and meeting area needs.

18	<b>Goal Name</b>	Youth Opportunities
	<b>Goal Description</b>	Carry out activities that give youth work and recreation experiences sponsored by multiple agencies throughout the community.
19	<b>Goal Name</b>	Public Service Opportunities
	<b>Goal Description</b>	Opportunities that provide the public with additional services that would not normally be provided- youth opportunities, utility assistance, ramps
20	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	To construct or rehab a home in a neighborhood where families can thrive and would not normally be allowed to move into because of income.
21	<b>Goal Name</b>	Streets
	<b>Goal Description</b>	Infrastructure of Streets in census tract neighborhoods of low-income households

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

In the City of Muskegon, at least 2 families from an extremely low-income status, 2 low income households, and 2 moderate income families are estimated to be assisted through our CHDO agents, and the city of Muskegon's Homebuyer programs on an annual basis.

However, the City of Muskegon Heights will utilize CDBG funds towards the following affordable housing efforts over the plan period, which is 5 years:

- Owner Occupied Rehabilitation: (extremely low, low and moderately low income) Up to 20 Units over the plan period;
- Minor Home Repair and Accessibility Modifications: Up to 50 Units over the plan period;
- Homebuyer/Down Payment Assistance: Up to 5 Units over the plan period;
- ADR/New Housing Construction: Up to 5 Units over the plan period and,
- Rental Production: Up to 1 development over the plan period.



## **SP-50 Public Housing Accessibility and Involvement - 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Muskegon Public Housing: There is a desire to have a separation of the tenants by age: 55 and above from the younger population but in order to do this, another building will have to be constructed. Accessible units are available in the Public Housing Building.

Muskegon Heights Public Housing: The Muskegon Heights PHA site is composed of approximately 400 public housing units which include a mix of 1, 2, 3, and 4 bedroom units. This site has 9 one-bedroom units and 12 two-bedroom units for person that have been remodeled to ADA 504 standards. East Park Manor and Columbia Courtyard is designed to accommodate the needs of tenants with disabilities. However, according to the PHA's 5 Year Plan, there is still a need for units that are accessible to persons with disabilities. The PHA plan indicates that it will carry-out modifications based on Section 504, apply for special purpose vouchers targeted at families with disabilities, and affirmatively market local non-profit agencies that assist families with disabilities.

### **Activities to Increase Resident Involvements**

Muskegon Public Housing: Periodically, over the course of the 5 year plan, the city will present information about the services available to residents. Especially information related to buying a home if they so choose to participate. Ask questions, inform them about the annual plan, CAPER, etc.

Muskegon Heights Public Housing: The Muskegon Heights PHA works with its local tenants through its residents' council associations. The City works in tandem with both. To spark resident involvement, surveys were sent to the PHA for its residents as well as a draft plan was made available for public review in the PHA housing center, during the comment period. The city works in partnership with its PHA, attending meetings at request to share information regarding plan goals/objectives as well as services. City services efforts include: working to move residents from rental to homeownership, providing legal services, homebuyer education, fair housing outreach and working to aid its residents in becoming self-sufficient. The City will continue its efforts with the PHA and resident initiatives as ascribed and work to address new needs and/or goals as identified.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

The PHA's are not considered as troubled. In past years the Muskegon Heights PHA was considered a troubled site. According to the 2007-2011 PHA 5 Year Plan, the plan focus included recovery of the Agency from troubled status. Essentially policies were developed or revised, occupancy levels increased and physical needs assessed, moving the PHA from troubled to an agency of good standing.

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)**

### **Barriers to Affordable Housing**

The RCP partners are open to investment, excluding the City of Muskegon's Downtown, which currently has 3 or more projects underway. Whereas the City of Muskegon and Norton Shores do not face such challenges, the City of Muskegon Heights lists the following as possible barriers to affordable housing:

- Restricted routes and bus hours;
- Restrictive housing choices;
- Minimum lot and building requirements;
- Economics;
- Discriminatory lending practices;
- Lack of available resources;
- Public perception of affordable housing; and,
- Imbalance of housing values with property taxes.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Muskegon has HOME funding and in order to provide affordable housing to families of lower income status, we need a lending source that can give these families a chance based on regular lending criteria. Most investors are looking for the biggest bang for their investment, but communities are leery of having too many housing facilities based on income.

The strategies the RCP partners will use will be reflected in its upcoming plan year, Annual Action Plan in detail. However, some of the strategies include:

- Provide Homebuyer Assistance and Education;
- Provide Fair Housing, Education and Counseling;
- Provide Legal Services;
- Provide Landlord incentives for decreased rents;
- Provide ADR and new construction programs;
- Create job opportunity through economic development initiatives;
- Increased Code Enforcement; and,
- Provide Crime Prevention Programs.

## **SP-60 Homelessness Strategy - 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

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

The overall goal of the CoC is to prevent or end systematic homelessness in Muskegon County. As mentioned, the CoC conducts point in time counts and coordinates project homeless connect. The point in time counts allows participant agencies to assess the level of homelessness needs in the community, as well as provide referral services and resources to homeless persons. Project homeless connect provides a multitude of services and referrals for homeless populations regionally.

### **Addressing the emergency and transitional housing needs of homeless persons**

The RCP partners support the CoC, PHA and other housing services providers efforts to provide emergency shelter and transitional housing needs for homeless persons. The RCP partners serve and assist in plan development, needs assessments and goal setting as members of the CoC. The RCP partners will continue to work with CoC and other agencies serving homeless to ensure transitional housing needs of homeless are met.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The CoC focus is to provide access to decent, safe, affordable, permanent support housing as a means of ending homelessness. The need amongst homeless populations has increased in recent years. The City strategic plan goals contribute to helping homeless persons, by expanding affordable housing options/opportunity to these populations. While the need is great, collectively we must continue doing our part to ensure that those in need have access to shelter that satisfy in meeting the needs of those that are homeless.

### **Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

We can help families avoid homelessness by offering assistance where they currently reside. Our roles would be in the form of partnerships with agencies that can really help families avoid homelessness. The CoC works collaboratively with local and state funded entities to ensure that these needs are met, through coordinated case management and supportive services efforts that involve proper discharge planning and after-care services, including housing placement assistance and services long enough to develop adequate independent living status. The City, CoC, Emergency Needs Committee, along with agency representation that include persons who address health and social service needs, employment, education and youth needs population all work together in addressing ascribed needs. The City's plan objectives/goals aid in assisting low-income individuals and families avoid becoming homeless and we continue to collaborate with those agencies that serve in meeting homeless needs. While homelessness prevention efforts will continue providing access to resources to aide families and individuals that are likely to become and/or are homeless, is key. However, having expansive need service providers as part of the CoC and emergency needs committee heightens the probability of homeless needs being met, including all characteristics that surround homelessness.

## **SP-65 Lead-based Paint Hazards - 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Regionally we share in the premise that lead hazard reduction is necessary in the community in which we serve. The City's homebuyer assistance grant covers cost associated with providing lead risk assessments. It is the intent, that through this funding that we provide assessments, education and remediation, relative to homes built prior to 1978, to all prospective participants.

The City of Muskegon Heights does not perform lead remediation partly due to lack of funding. However, the City does partner with the Muskegon County Health Department where concerns may exist, and especially where there is a Pre-1978 structure requiring rehab that serves to exceed the circumference of allowed disturbances and primarily if children under the age of 6 are or may be present. The City makes sure that all of its contractors are lead certified and observe lead safe housing practices. The City is bound by NEPA and it informs all of its potential clients, in the application process, that projects may involve lead disturbances, and in which instances, the City will posture lead safe housing practices.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

As discussed previously, the RCP partners observe every measure in preventing exposure of lead. However, early sections indicated that the cities of Muskegon and Muskegon Heights have an increased number of aging or Pre-1980 housing whereas the city of Norton Shores does not. Pre-1980 housing stats combined indicate that over 37,085 households, including renters may be at risk of having lead. Of those, over 1,330 households are with children present. The Consumer Product Safety Commission (CPSC) banned lead Based Paint around 1978. However, its potential risk factors and chances of impact are still present.

The City of Muskegon performs lead-risk assessments, and we all monitor lead compliance closely. The City projects include demolition. Projects are first lead remediated, prior to demolition. This coupled with other practices noted, will and can serve in minimizing the potential risk surrounding LBP hazards.

### **How are the actions listed above integrated into housing policies and procedures?**

The Regional Consolidated Plan (RCP) partners have incorporated lead safe housing measures into its programs in which it administers. The City of Muskegon performs remediation with its funding, while the City of Muskegon Heights does not due to limited funding. However, the RCP partners, all observe LBP Safety measures and whereas we/Muskegon Heights do not have the financial means to perform remediation, the City provides direct referrals and follow-up services to Muskegon County Health Department to aid in meeting the needs involving this effort.



## **SP-70 Anti-Poverty Strategy - 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

This is a challenge for our communities. None of us are prepared or equipped to orchestrate how to reduce the number of poverty stricken families. Outside of our partnership, it is more beneficial for us to coordinate efforts with other agencies in which their programs are designed to reduce the number of poverty -level families, and empowering families to improve financial management skills, and explore homeownership as a way to pull them out of poverty. Entitlements offer homeownership opportunities and homebuyer assistance education, and down payment assistance as a means of aiding in this effort. In addition to Federal Sources of funding mentioned, including Homeowner Repair and CoC funds, the following sources of funding are being used to assist poverty level families throughout the community:

- Job Training through Workforce Development;
- HOPWA funding for persons living with HIV/AIDS;
- Funding provided through DHS;
- The Woman’s Infants and Children (WIC Program);
- United Way/Emergency Needs Committee and ESG funded agencies;
- Donations leveraged and other private sources; and,
- Funding administered via Muskegon Oceana Community Action Against Poverty (MO-CAAP).

The City will continue to carry out goals and objectives established within the Consolidated Plan to assist in reducing poverty. The overarching goal of the plan is to benefit the greatest number of people to the greatest extent possible that will resonate throughout the anti-poverty strategy. The City will implement various programs and projects that have been identified as most beneficial to its Residents and in assisting families with needs. In order to do this the city will take the most basic approach in focusing on improvements to the physical and social form of the environment. Improvements may include sidewalk replacement, street paving, public safety improvements, streetscape improvements, vacant building demolition, park and public space improvements, homebuyer incentive programs, and neighborhood resident awareness outreach initiatives. These improvements will provide the basic public goods that neighborhoods and its residents need in order to increase their opportunity for upward mobility, access to public services, transportation, job and social connectedness.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The affordable housing plans that are present in our community merely provide opportunities for all families to access services, and help with in the form of improving housing to become safe and decent. Our Inspections departments supply the policy for potential safe housing situations but setting limits for the cost of these opportunities has not been regulated. Working with other service providers will allow us to coordinate the affordable housing initiative that will reduce poverty through education and assistance. However, regionally this may be addressed through collaboration amongst agencies and

ensuring gaps in services and funding are addressed, while maximizing the utilization of each funding source. The City will continue to refer housing program participants to local resources and programs, as participant needs are identified outside the scope of services in which it provides. The overall goals amongst those involved support RCP goals which are to improve services, provide decent-safe-affordable housing, economic development opportunities and improve infrastructure and facilities amongst deserving populations. Ideally, we are all striving to create “choice” neighborhoods. Choice neighborhoods are those that reduce the concentration of poverty by expanding economic opportunity for neighborhood residents and revitalization of the neighborhood without displacing current residents. To address such challenges, City departments and neighborhood-based partners coordinate efforts to implement an array of strategies to provide meaningful and comprehensive services that tackle diverse challenges of affordable housing, quality schools, social service needs and neighborhood violence. Central to this effort is community involvement and neighborhood partnerships as a means to share ideas, information and assess needs.

## **SP-80 Monitoring - 91.230**

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

Currently, each municipality has a set of rules and policies to procure contracts for services which may include a minority outreach for business opportunities. In our communities, the Planning departments comply with monitoring of investments. Current planning roles should be reviewed to ensure that we are monitoring the progress of establishing and reporting. Bi-annual reviews of planning requirements and business contracts will to help further the plan.

CDBG/HOME activities require annual reviews of CHDO agents and sub-recipients. Each municipality must adhere to the minimum requirement to ensure that funds are spent within the parameters of the statutes per funding program.

The RCP partners have a history in successfully administering HUD-funded housing and community development programs. The City has primary responsibility for ensuring that projects and programs are in compliance with program eligibility and has established review procedures to ensure that all statutory and regulatory requirements are met, and that the information submitted is complete and accurate. In addition, sub-recipients are monitored through a combination of periodic reporting, desk audits and site visits, if needed.

The City, respectively, will monitor all CDBG, HOME and sub-recipient organizations prior to each annual plan process or continuation funding for program administration. As all have demonstrated carrying capacity, some of the topics covered involving monitoring include the following:

- Staff capacity;
- Consistency in activities with CDBG/HOME agreement(s);
- Project progress;
- File organization and secured storage;
- Record retention policies;
- Davis Bacon Prevailing Wage;
- Purchasing guidelines;
- Contractor requirements;
- Internal controls for purchasing;
- Financial Management;
- Draw requests and depositing of CDBG/HOME funds; and,
- Annual Audit.

The City will also continue to monitor HOME funded rental units for property maintenance requirement, leases, rents, household eligibility and development financials.

## Expected Resources

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

#### Introduction

Annual allocations have been consistent over the past 3 years and we should expect just under 1 million for each of the 5 years for CDBG, and somewhere around \$250,000 for each year from HOME funding. Past year income ranges have been based on how active we are in producing housing units. CDBG provides very minimum income less than \$5000 annually.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	886,662	0	0	886,662	3,400,000	The programs and projects will include neighborhood activities, youth recreation and utility assistance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	264,277	0	0	264,277	950,000	Funding used to rehab homes, build housing and help CHDO agencies to produce affordable housing units for income eligible families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Homebuyer assistance New construction for ownership	40,000	0	0	40,000	200,000	The Homebuyers Assistance Program has become popular and the community is taking advantage of the Down Payment Assistance to the income qualified families purchasing homes within the city limits of Muskegon. Homebuyers Program will proceed as an investment for families who want to own a new home or rehabbed home upon completion, along with a subsidy from the city to make it more affordable. Program Income is used periodically to fund these type of projects.

**Table 54 - 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**

We do not have money to leverage our activities and programs. We do not have a match requirement.

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

Public owned land and property are not usually used by our administration to address any needs in the plan.

**Discussion**

The expected resources are those that are provided annually and when possible, program income from previous grant payouts. When funds are available, staff will reallocate them back into the program.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 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	Home Repairs	2016	2021	Home Repairs	Muskegon	Housing	CDBG: \$230,000 HOME: \$145,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	Rental Rehabilitation Program	2016	2020	Affordable Housing	Muskegon	Rental Rehabilitation	HOME: \$45,000	Rental units rehabilitated: 4 Household Housing Unit
3	Demolition	2016	2021	Non-Housing Community Development Blight Fight	Muskegon	Code Enforcement Demolition Crime Prevention	CDBG: \$50,000	Housing Code Enforcement/Foreclosed Property Care: 5 Household Housing Unit
4	Streets	2016	2016	Non-Housing Community Development	Muskegon	Neighborhood Enhancement	CDBG: \$35,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
5	Code Enforcement - Inspections	2016	2021	Non-Housing Community Development Housing Rehab	Muskegon	Housing Code Enforcement Neighborhood Enhancement	CDBG: \$50,000	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facilities Improvement	2016	2021	Non-Housing Community Development	Muskegon	Neighborhood Enhancement Public Facilities Improvements	CDBG: \$133,540	Other: 500 Other
7	Exterior Paint/Siding Housing	2016	2021	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	Muskegon	Housing	CDBG: \$50,000	Homeowner Housing Rehabilitated: 7 Household Housing Unit
8	Housing	2016	2021	Affordable Housing	Muskegon	Housing	HOME: \$155,147	Homeowner Housing Added: 2 Household Housing Unit
9	Youth Opportunities	2016	2021	Non-Housing Community Development Youth Experiences	Muskegon	Youth Opportunities	CDBG: \$70,000	Public service activities other than Low/Moderate Income Housing Benefit: 475 Persons Assisted

**Table 55 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	Home Repairs
	<b>Goal Description</b>	Housing Programs that assist qualified income Households with necessary home repairs that keep them in their home safely. Housing can affect the neighborhood so the vinyl siding program is utilized to give a look to the neighborhood.
2	<b>Goal Name</b>	Rental Rehabilitation Program
	<b>Goal Description</b>	Assisting property owners with 50% of their repairs for low income families that reside there. This is a preventative program to address lead in rental projects and making housing units up to code.

3	<b>Goal Name</b>	Demolition
	<b>Goal Description</b>	Demolish dangerous structures
4	<b>Goal Name</b>	Streets
	<b>Goal Description</b>	Repairs of streets in census tract neighborhoods of low-income residents
5	<b>Goal Name</b>	Code Enforcement - Inspections
	<b>Goal Description</b>	Code enforcement includes the inspection of properties that are not in compliance with local codes which tend to blight neighborhoods. Code violators will be ticketed in an expectation of bringing these properties up to code for the overall look of the neighborhood.
6	<b>Goal Name</b>	Public Facilities Improvement
	<b>Goal Description</b>	Bond Repayment of Public Facility- Fire Station
7	<b>Goal Name</b>	Exterior Paint/Siding Housing
	<b>Goal Description</b>	Siding properties of families who need help based on their income
8	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	New or rehabilitation of existing homes in areas of our community that will allow affordable housing for families with incomes equal or less than 80% AMI.
9	<b>Goal Name</b>	Youth Opportunities
	<b>Goal Description</b>	Provide young people ages 25 and lower with activities and work opportunities during the year



## AP-35 Projects - 91.220(d)

### Introduction

2016 Funds will be used to cover the projects listed below. Activities and services are used to enhance the community, and especially the needs of the underserved.

#	Project Name
1	Youth REC
2	Bond for Firestation
3	Demolition
4	Code Enforcement
5	Street Improvement
6	Vinyl Siding
7	Rental Rehab Program
8	Fair Housing Initiatives
9	Exterior Paint/Siding Program
10	Housing
11	HOME ADMIN
12	Gen Admin
13	CHDO Admin
14	CHDO Reserve
15	Service Delivery
16	Priority Home Repair

**Table 56 – Project Information**

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

The needs of the citizens who have needs that are not yet met have influenced our priority focus. The obstacles that we face are usually financial- not enough funds to address all the issues that are identified.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Youth REC
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Youth Opportunities
	<b>Needs Addressed</b>	Youth Opportunities
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Programs and activities for youth to participate in during the summer and throughout the school year
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 500 plus youth will be assisted
	<b>Location Description</b>	City wide programs, and Muskegon High School.
	<b>Planned Activities</b>	Soccer, Basketball, Swimming, Youth Club activities and baseball to mention a few.
2	<b>Project Name</b>	Bond for Firestation
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Public Facilities Improvement
	<b>Needs Addressed</b>	Public Facilities Improvements
	<b>Funding</b>	CDBG: \$133,540
	<b>Description</b>	Repayment of bond for new Fire House
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	38,000- the community will benefit.
	<b>Location Description</b>	Downtown- city wide
	<b>Planned Activities</b>	Annual Payment of bond
3	<b>Project Name</b>	Demolition
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Demolition

	<b>Needs Addressed</b>	Demolition Neighborhood Enhancement Crime Prevention
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Programs important to a maintaining a thriving community
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Families with young children or teenagers will not be threatened by situations that are unsafe in their neighborhoods.
	<b>Location Description</b>	Neighborhoods, census tracts with low-income households
	<b>Planned Activities</b>	Target and demolish blighted homes in our community that will improve neighborhoods, reduce crime, and reduce blight and increase safety.
<b>4</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Code Enforcement - Inspections
	<b>Needs Addressed</b>	Code Enforcement Neighborhood Enhancement
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Code enforcement of neighborhoods, structures and areas that blight and threaten communities if left unattended.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low-income areas of the city or census tracts of low-income concentration
	<b>Location Description</b>	City wide, but concentration will be where households are struggling .
	<b>Planned Activities</b>	Tracking blight through inspection of neighborhoods, houses with blighting conditions /yards
<b>5</b>	<b>Project Name</b>	Street Improvement
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Public Facilities Improvement

	<b>Needs Addressed</b>	Neighborhood Enhancement Public Facilities Improvements
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	Provide a street repair in a neighborhood/census tract of low-income residents.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Families benefiting from this activity include 30-50 households directly on the street.
	<b>Location Description</b>	Low-income housing census tract
	<b>Planned Activities</b>	Street resurfacing to improve neighborhood for residents
<b>6</b>	<b>Project Name</b>	Vinyl Siding
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Home Repairs
	<b>Needs Addressed</b>	Housing Neighborhood Enhancement
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Repairs to housing structures of low-income resident that will benefit the neighborhood, and offer some insulation/energy enhancement to the homeowner
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	7-8 families will be assisted through our program efforts
	<b>Location Description</b>	City wide to families that have needs
	<b>Planned Activities</b>	Repair exterior homes with siding
<b>7</b>	<b>Project Name</b>	Rental Rehab Program
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Rental Rehabilitation Program
	<b>Needs Addressed</b>	Rental Rehabilitation
	<b>Funding</b>	HOME: \$45,000

	<b>Description</b>	Assistance to property owners who rent their housing units to low-income households
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 households will benefit annually from this funding source- rental properties can be reimbursed at 50% of what is spent to renovate a property.
	<b>Location Description</b>	The program is city-wide for all residents.
	<b>Planned Activities</b>	The intent of the program is to provide affordable and safe housing for low-income families. Through this program, the lead hazards are taken care, and the home is brought into compliance.
<b>8</b>	<b>Project Name</b>	Fair Housing Initiatives
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Demolition
	<b>Needs Addressed</b>	Demolition Neighborhood Enhancement
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	FH is the process by which we can educate and provide an opportunity for individuals to make complaints/ask questions of fair housing agents.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 individuals and families can inquire about fair housing situations and become educated about what Fair Housing is all about.
	<b>Location Description</b>	City- County wide. This service is offered to the county residents for which testing and education services are provided.
	<b>Planned Activities</b>	Boarding vacant homes slated for demolition
<b>9</b>	<b>Project Name</b>	Exterior Paint/Siding Program
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Youth Opportunities
	<b>Needs Addressed</b>	Fair Housing Initiatives Youth Opportunities

	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Assistance to low-income, owners of homes in need of exterior siding/paint
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funding to cover support services for the programs identified above.
	<b>Location Description</b>	City wide limits
	<b>Planned Activities</b>	Conduct job fairs, provide internships, receive complaints, and further fair housing objectives.
<b>10</b>	<b>Project Name</b>	Housing
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing Demolition Neighborhood Enhancement Homebuyer Assistance/Education
	<b>Funding</b>	HOME: \$151,427
	<b>Description</b>	Create Affordable housing opportunities within our neighborhoods that will allow low-income households to purchase after rehab or new construction
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 1 new construction and/or rehabilitation will take place this year.
	<b>Location Description</b>	862 Stevens or 680 Dowd
	<b>Planned Activities</b>	To build new or rehabilitate an affordable housing unit for an income eligible family to purchase through our Homebuyer's Program.
<b>11</b>	<b>Project Name</b>	HOME ADMIN
	<b>Target Area</b>	Muskegon

	<b>Goals Supported</b>	Rental Rehabilitation Program Home Repairs Demolition Housing
	<b>Needs Addressed</b>	Housing Demolition Homebuyer Assistance/Education Rental Rehabilitation
	<b>Funding</b>	HOME: \$26,285
	<b>Description</b>	Administration of staff person to manage and carryout activities with HOME funds.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The projects that cover Rental Rehab, Homebuyer's Program and CHDO funding.
	<b>Location Description</b>	City wide programming
	<b>Planned Activities</b>	Monitor CHDOs, manage construction projects, set up program, overall management.
<b>12</b>	<b>Project Name</b>	Gen Admin
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Demolition Youth Opportunities Housing Streets
	<b>Needs Addressed</b>	Housing Fair Housing Initiatives Neighborhood Enhancement Public Facilities Improvements Youth Opportunities
	<b>Funding</b>	CDBG: \$167,332
	<b>Description</b>	CDBG Administrative functions- staff, fair housing, events, training, etc.
	<b>Target Date</b>	6/30/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This is for General Administration of CDBG activities- at least 3 individuals will be paid.
	<b>Location Description</b>	Staff of the city of Muskegon will manage programs and complete reports, etc.
	<b>Planned Activities</b>	Management, Fair Housing Payments
<b>13</b>	<b>Project Name</b>	CHDO Admin
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Rental Rehabilitation Program Housing
	<b>Needs Addressed</b>	Housing Neighborhood Enhancement
	<b>Funding</b>	HOME: \$2,137
	<b>Description</b>	Admin funding for CHDO operating
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 family should benefit from CHDO activities funded with Operating expense
	<b>Location Description</b>	Local CHDO agency in the city of Muskegon
	<b>Planned Activities</b>	CHDO Operation for awards for 2016
<b>14</b>	<b>Project Name</b>	CHDO Reserve
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Rental Rehabilitation Program Housing
	<b>Needs Addressed</b>	Housing Neighborhood Enhancement Homebuyer Assistance/Education Rental Rehabilitation
	<b>Funding</b>	HOME: \$39,428
	<b>Description</b>	We will reserve for Community Housing Development Organizations
	<b>Target Date</b>	6/30/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 1 family will be the recipient of an affordable housing unit for their family.
	<b>Location Description</b>	Within the city of Muskegon, we expect a CHDO to create an affordable housing unit.
	<b>Planned Activities</b>	Build new, rehab old housing unit(s) for rent or sale to a qualified family.
<b>15</b>	<b>Project Name</b>	Service Delivery
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Home Repairs Exterior Paint/Siding Housing
	<b>Needs Addressed</b>	Housing Neighborhood Enhancement
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Administration of Programs contracted or otherwise as they relate to repairing housing of low-income households
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 families should benefit from the management of this program-
	<b>Location Description</b>	Citizens of Muskegon
	<b>Planned Activities</b>	Continue managing two communities with Housing Repair programs.
<b>16</b>	<b>Project Name</b>	Priority Home Repair
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Home Repairs
	<b>Needs Addressed</b>	Housing Code Enforcement Neighborhood Enhancement
	<b>Funding</b>	CDBG: \$235,790
	<b>Description</b>	Repair housing defect in homeowners' homes for their safety, health and wellbeing.

	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 homes should be repaired with these funds.
	<b>Location Description</b>	City of Muskegon residents
	<b>Planned Activities</b>	Priority home repairs are those that are considered a threat to health and safety.

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

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

We may have a concentration of low-income households but our focus is city wide. Each program (CDBG and HOME) may cover certain census tract areas however, the city at-large is the geographical area of concern.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Muskegon	100

**Table 57 - Geographic Distribution**

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

The thought behind providing our services across the city helps us identify the necessary assistance based on household and not where we live. HOME funds do have a priority of production: currently the city is split up into 14 neighborhoods and to date our funds have not been invested in two specific neighborhoods- that is our rationale for working hard to get into these last 2 neighborhoods.

### **Discussion**

HOME funds are more strategically used to allow income eligible households an opportunity to live in neighborhoods where they would not normally live.

## Affordable Housing

### AP-55 Affordable Housing - 91.220(g)

#### Introduction

Affordable housing units are produced by our Community Housing Development Organizations and through the oversight of our CNS department. This year we look to have at least 3 CHDO active and through the city of Muskegon, we can produce 2 additional projects affecting the lives of 9 families.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	4
The Production of New Units	1
Rehab of Existing Units	2
Acquisition of Existing Units	2
Total	9

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

HOME funds are used to produce these affordable housing units in our communities where families desire to thrive and live. At the center of all produced units are the households that have limited income but would like to live throughout our city limits.

## **AP-60 Public Housing - 91.220(h)**

### **Introduction**

There is a housing authority in our city limits for which we are very involved and in partnership with- Muskegon Housing Commission, Hartford Terrace.

### **Actions planned during the next year to address the needs to public housing**

The section 8 waiting list will be opened to provide the housing commission with an updated list of families in need of housing assistance.

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

The MHC has a homeownership program, actually, the only program in the county of Muskegon. The city of Muskegon has spoken to the group of residents to explain the benefit of owning and the opportunity available to them if they choose to take advantage of the program. The Resident Advisory committee is functioning and meeting on a regular basis. The actions that the housing authority has taken have made a difference in the involvement of the tenants.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

No, the PHA in our city is not designated as troubled.

### **Discussion**

The Muskegon Housing Commission is a partner for change in the city of Muskegon. Collaboratively, each of us are dedicated to assisting families at income levels below 80% AMI. However, the housing authority administers its policy and procedures to include not exclude, so we are committed to their success and as a result, the city manager has appointed two department liaisons to be Housing Commissioners.

## **AP-65 Homeless and Other Special Needs Activities - 91.220(i)**

### **Introduction**

Homelessness is an issue in Muskegon County but all of us have a responsibility to help if we can. The city of Muskegon is a partnering agency with the Continuum of Care for Muskegon County.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

The position that the city can take is to commit to be present at board meetings and sub-committees focused on housing and needs of this population.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Emergency shelters and transitional housing needs of homeless people require financial and directional support. Currently, no funds are budgeted from our resources but through the board representation of staff, our voice is heard.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

We currently fund an organization that designates their housing for transitional living situations. Our funding is not currently being used to stop the homeless from becoming homeless again.

#### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,**

**employment, education, or youth needs.**

We structure our programs to help families stay in their home by addressing housing repair needs.

**Discussion**

Special needs and Homelessness are areas that we are addressing as members of the COC.

## **AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)**

### **Introduction**

Barriers to Affordable housing are not usually related to public policies or land-use controls. Most times, the active neighbors can be a barrier to growth in certain neighborhoods.

**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 city is endeavoring to proceed with a Form-based code which should make it more equitable in the future for the investment in our area.

### **Discussion**

Barriers are those issues that deter or eliminate opportunity to housing, choice, and ability to pay. As a community dedicated to supporting families' options to live comfortably within our community, we want to offer programs and services to reduce the cost of housing.

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

### **Introduction**

Actions to participate with other agencies who are committed to meeting housing needs of low income families happen on a regular basis.

It is with pride that we consider other helps and supports to help the underserved.

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

Becoming more engaged with the community will result in addressing any obstacles seen or perceived.

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

Our focus to produce affordable housing units has not changed, we are key to rehabilitation , new construction, and supporting other (CHDO) agencies who perform the same duties that we do.

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

Where HOME funds are used, we require that lead hazards be identified and addressed.

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

It is frustrating to see households with little income struggle, but in all of our programs any fees associated to services are waived to families that meet income qualifications.

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

We have policy and procedures set to establish an institutional structure.

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

We currently work with all local agencies to financially assist families with their housing needs.

### **Discussion**

Our policies are designed to assist families with low to moderate incomes thrive in our communities with their choice of Housing, Environment, Recreation, Youth Activities, Safety, etc. The list may go on and on but we have learned that partnerships are critical to supporting these families. Through collaboration we can assist more households and stretch our resources to more individuals than if we do it on our own.

## Program Specific Requirements

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

#### Introduction

The CDBG program has dedicated the activities funded through various programs to the benefit of low-income residents, and communities. This focus is intentional and varied to accomplish more with less.

#### 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	167,000
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>167,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	250,000
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.	85.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Budgeted for affordable housing opportunities are Rental Rehabilitation, Homebuyer Programs,

New Construction and Acquisition/Rehabilitation of housing.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture guidelines will be used if property is sold or foreclosed prior to the affordability period-our lien position will allow us to recapture what we are eligible to recapture against the balance reserve.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

With HOME investments, there is a requirement of 5 years for Homebuyers Program and rarely will the affordability reach 10 years but it has happened. For the Rental Rehabilitation Program a limit of 5 years is set and if the lien is challenged prior to the obligation period, all funds must be returned at sale. Only in the Homebuyers Assistance grant do we require the homebuyer to pay it back at sale if the property does not meet its affordability date.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

We do not offer refinancing programs for projects with existing debt.

## **Discussion**

Funding is always an issue when serving a population in need. Because our programs are necessary for the community, we authorize any remaining balances from other activities to be used for these key projects.

## Attachments

## **Citizen Participation Comments**

### **Citizen Participation (2016-2020) Regional Consolidated Plan**

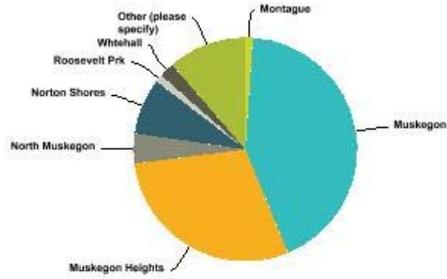
The cities of Muskegon, Muskegon Heights and Norton Shores did not receive any written comments about the proposed Regional Consolidated Plan for our communities.

The plan was available for review for 30 days and no comments received.

**Grantee Unique Appendices**

**Q1 What City are you a resident of?**

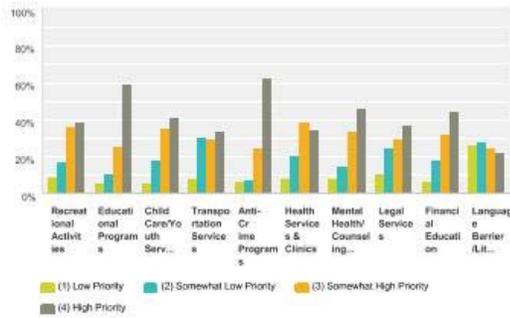
Answered: 185 Skipped: 0



Answer Choices	Responses	
Montague	1.08%	2
Muskegon	42.70%	79
Muskegon Heights	29.19%	54
North Muskegon	4.32%	8
Norton Shores	8.11%	15
Roosevelt Prk	1.08%	2
Whitehall	2.16%	4
Other (please specify)	11.30%	21
<b>Total</b>		<b>185</b>

**Q2 Please rate the level of need for community services with 1 being the lowest priority and 4 being the highest priority.**

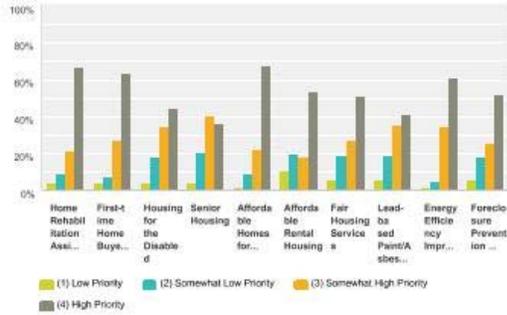
Answered: 185 Skipped: 0



	(1) Low Priority	(2) Somewhat Low Priority	(3) Somewhat High Priority	(4) High Priority	Total
Recreational Activities	8.64% 16	17.13% 31	35.36% 64	38.87% 70	181
Educational Programs	5.00% 9	19.56% 39	23.56% 48	51.89% 96	180
Child Care/Youth Services	5.68% 10	18.18% 32	33.23% 62	42.91% 77	178
Transportation Services	7.78% 14	30.60% 54	29.44% 53	32.18% 59	180
Anti-Crime Programs	6.64% 11	7.14% 13	24.73% 45	61.49% 113	182
Health Services & Clinics	7.30% 13	20.22% 36	38.20% 69	34.27% 61	178
Mental Health/Counseling Services	7.34% 13	14.12% 25	32.77% 59	45.76% 81	177
Legal Services	9.94% 18	23.78% 43	28.28% 51	37.62% 67	181
Financial Education	6.68% 11	17.68% 32	32.64% 59	43.00% 76	181
Language Barrier/Literacy Programs	26.14% 48	27.27% 48	24.43% 43	22.16% 39	178

**Q3 Please rate the level of need for housing with 1 being low priority and 4 being high priority.**

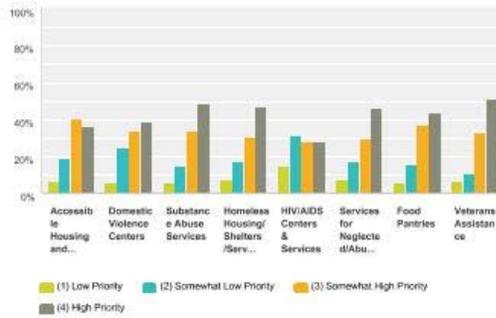
Answered: 185 Skipped: 0



	(1) Low Priority	(2) Somewhat Low Priority	(3) Somewhat High Priority	(4) High Priority	Total	Weighted Average
Home Rehabilitation Assistance for Low-income Homeowners	3.83% 7	8.74% 16	26.77% 50	60.67% 112	185	3.50
First-time Home Buyer Assistance	3.31% 6	7.18% 13	26.52% 48	62.98% 114	181	3.49
Housing for the Disabled	3.91% 7	17.88% 32	34.08% 61	44.13% 79	179	3.18
Senior Housing	3.91% 7	20.11% 36	46.22% 72	35.75% 64	179	3.08
Affordable Homes for Purchase	1.62% 3	9.19% 17	22.16% 41	67.03% 124	185	3.55
Affordable Rental Housing	10.50% 19	18.78% 34	17.68% 32	53.04% 96	181	3.13
Fair Housing Services	5.83% 9	10.44% 19	26.26% 47	50.28% 89	179	3.22
Lead-based Paint/Asbestos Abatement	5.08% 9	18.64% 33	35.03% 62	41.24% 73	177	3.12
Energy Efficiency Improvements	1.69% 2	4.37% 8	33.88% 62	60.06% 111	183	3.54
Foreclosure Prevention & Assistance	4.87% 9	18.23% 33	25.41% 46	51.38% 93	181	3.23

**Q4 Please rate the level of need for special needs services with 1 being the lowest priority and 4 being the highest priority.**

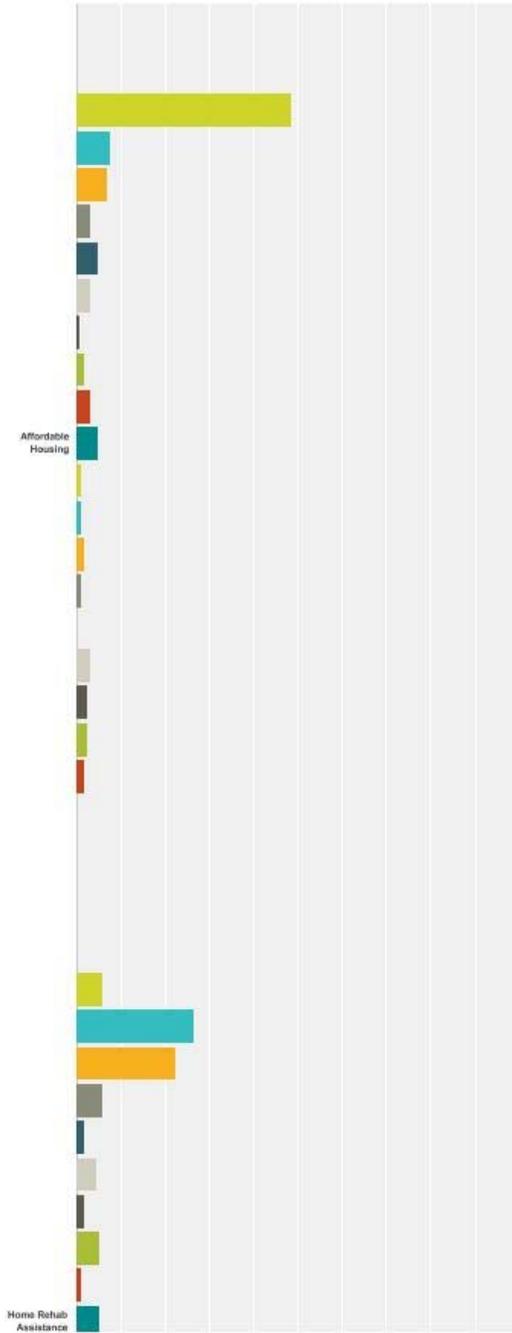
Answered: 185 Skipped: 0

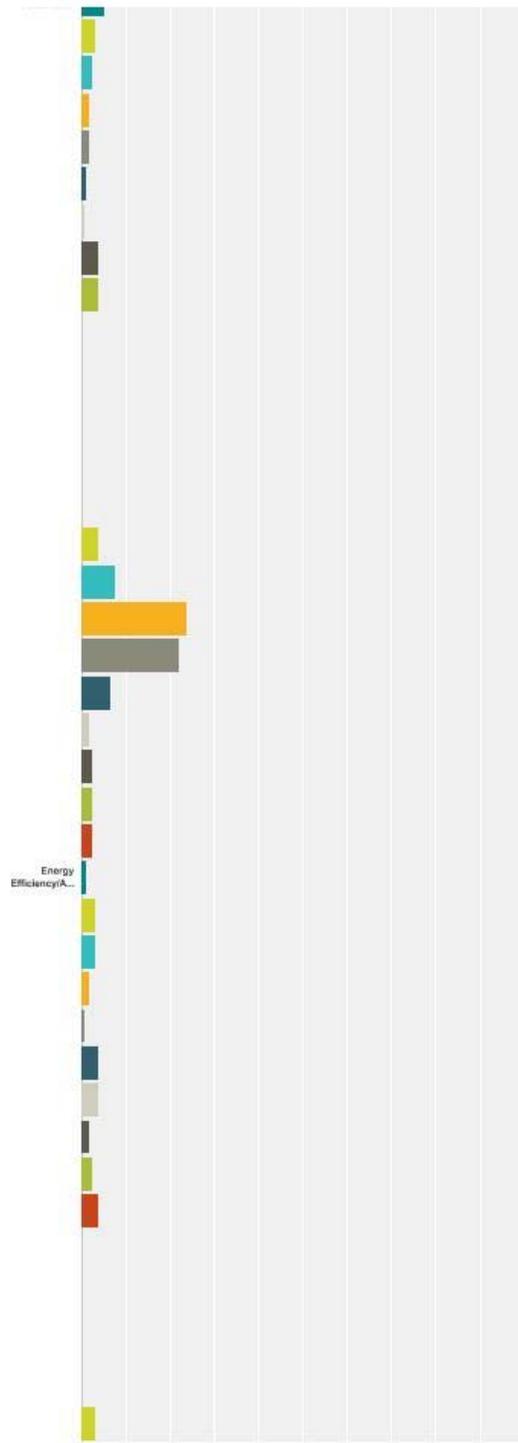


	(1) Low Priority	(2) Somewhat Low Priority	(3) Somewhat High Priority	(4) High Priority	Total	Weighted Average
Accessible Housing and Services for Persons with Disabilities	6.52% 12	18.48% 34	39.67% 73	35.33% 65	184	3.04
Domestic Violence Centers	5.96% 10	23.89% 43	32.78% 59	37.78% 69	190	3.03
Substance Abuse Services	5.03% 9	13.97% 25	32.96% 58	48.04% 88	179	3.24
Homeless Housing/Shelters/Services	7.10% 13	16.39% 30	36.85% 66	45.45% 83	183	3.18
HIV/AIDS Centers & Services	14.61% 26	30.34% 54	27.53% 49	27.53% 49	178	2.68
Services for Neglected/Abused Children	7.22% 13	17.22% 31	29.44% 53	46.11% 83	190	3.14
Food Pantries	5.03% 9	15.64% 28	36.31% 65	43.02% 77	179	3.17
Veterans Assistance	6.63% 12	16.99% 31	32.69% 59	50.28% 91	181	3.27

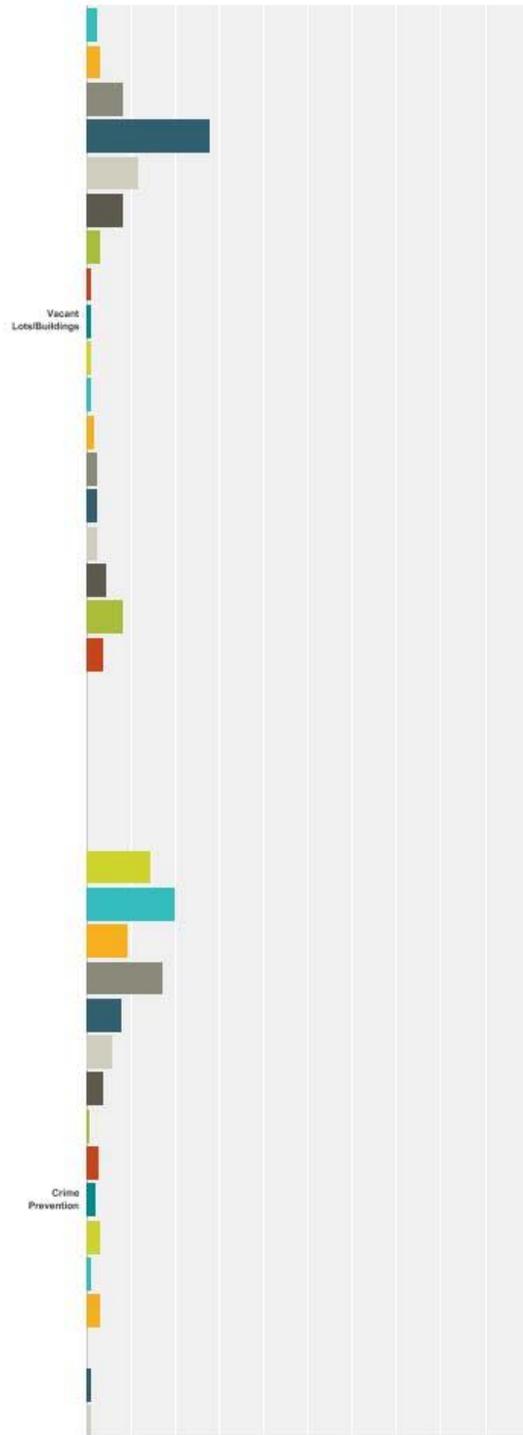
Q5 Rank the items from the list below with 1 = Most Important and 19 = Least Important.

Answered: 181 Skipped: 4

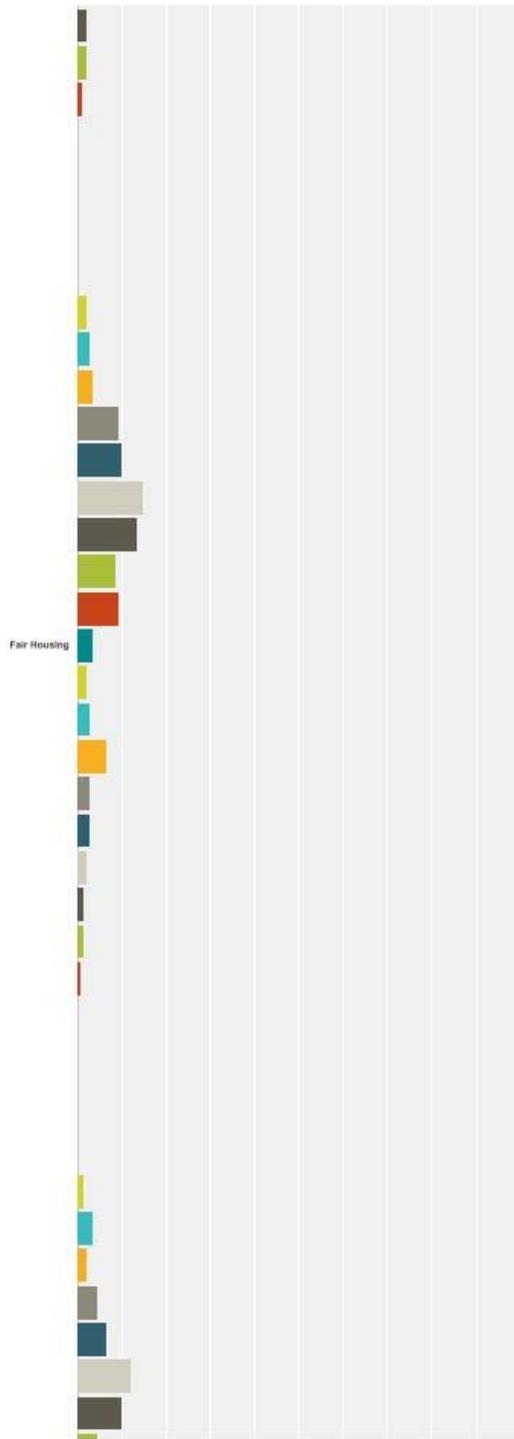




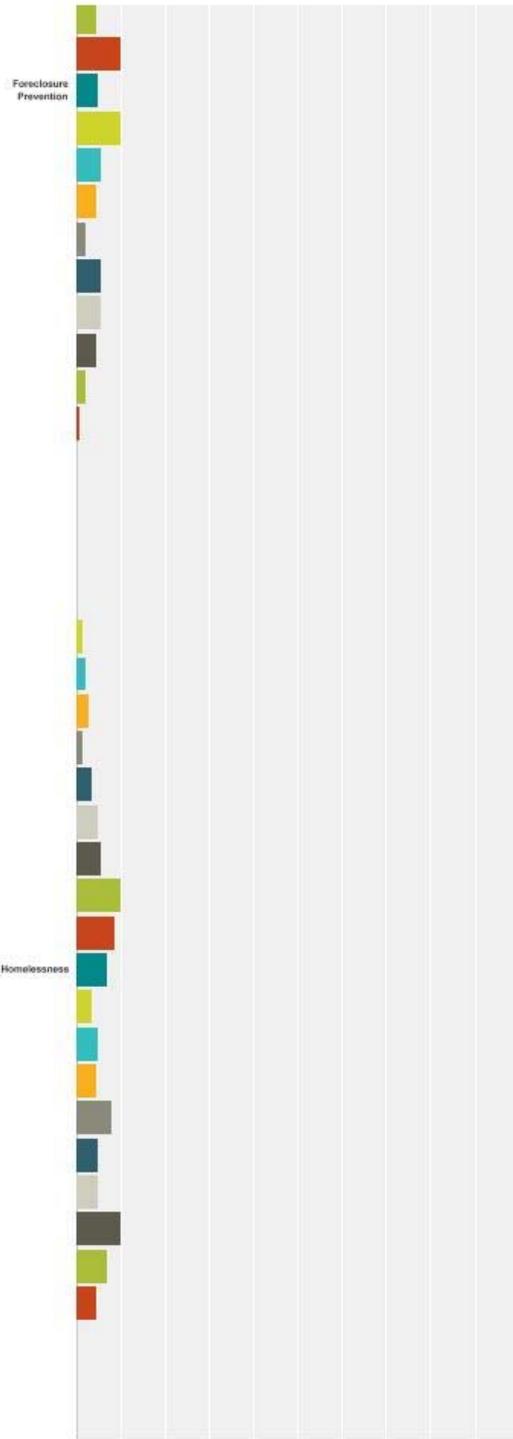
6 / 20

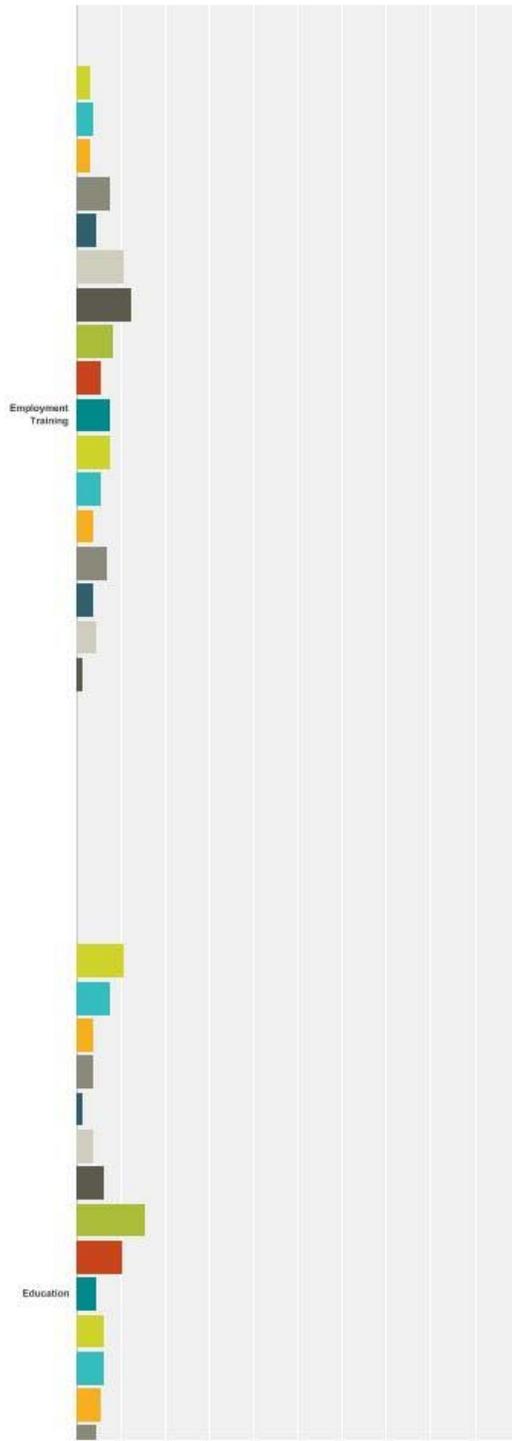


7 / 20

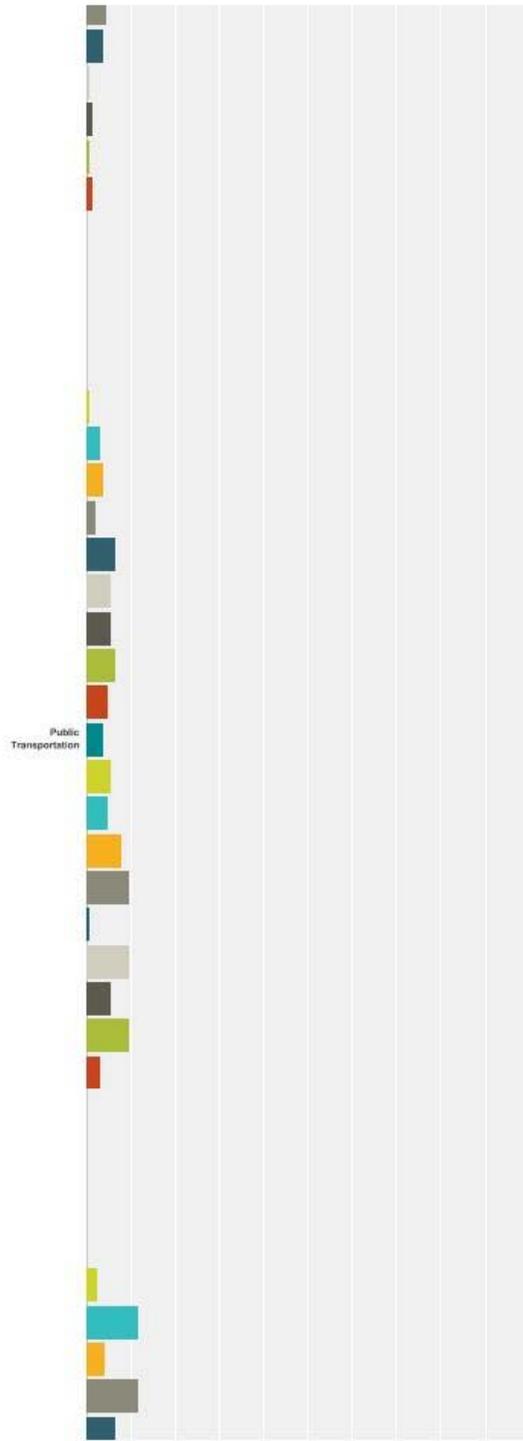


8 / 20

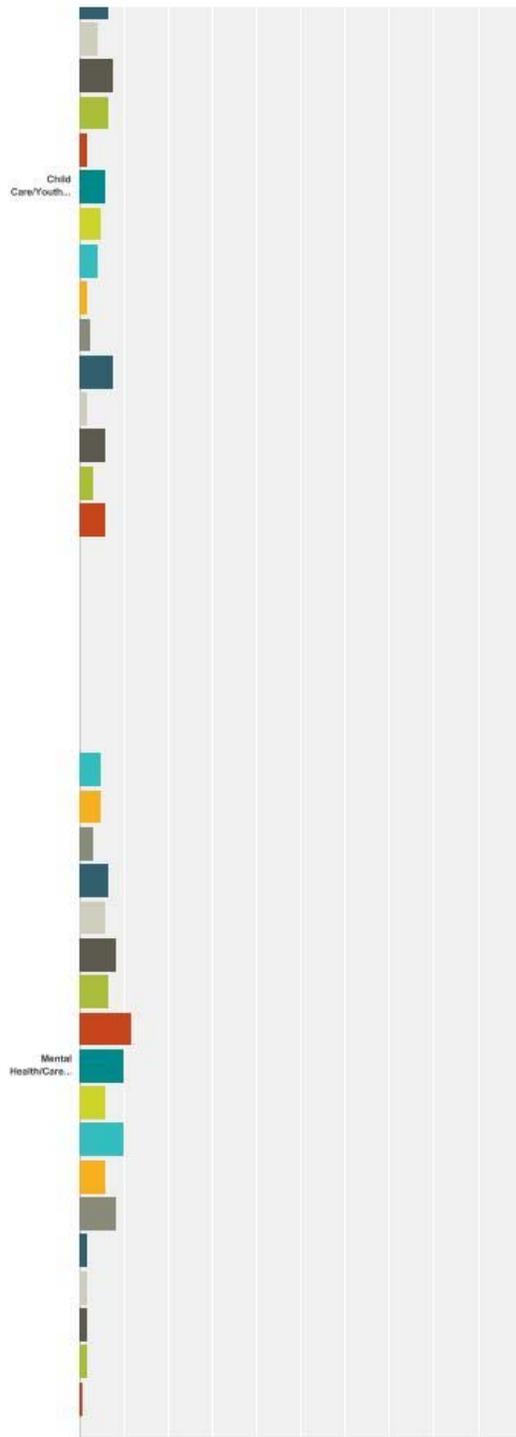




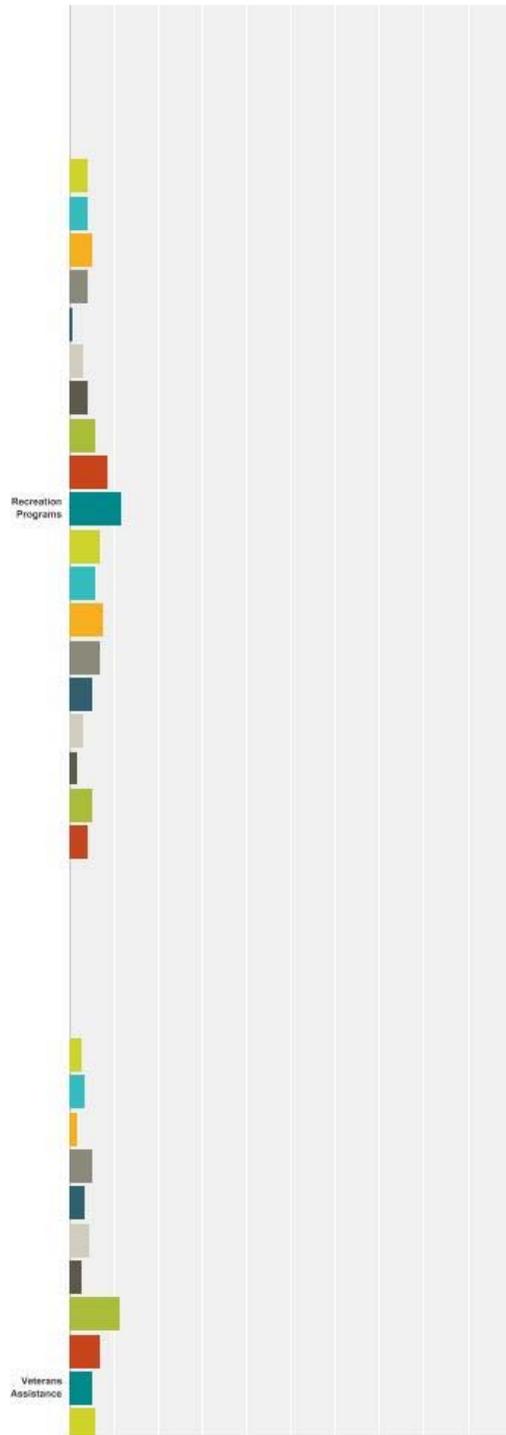
10 / 20



11 / 20

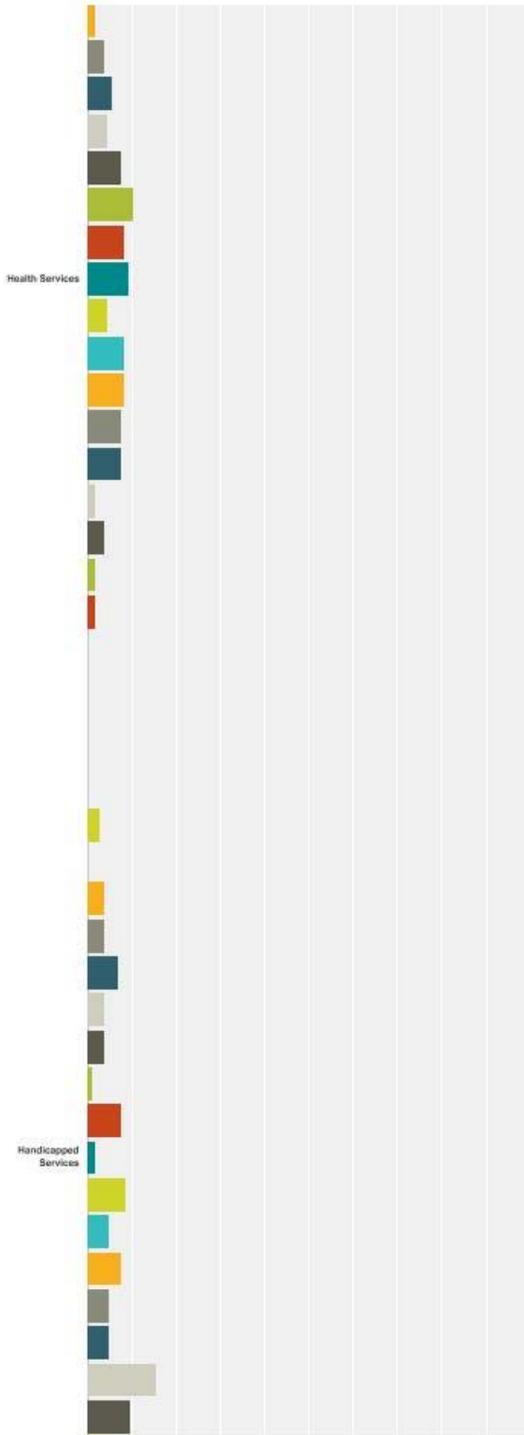


12 / 20

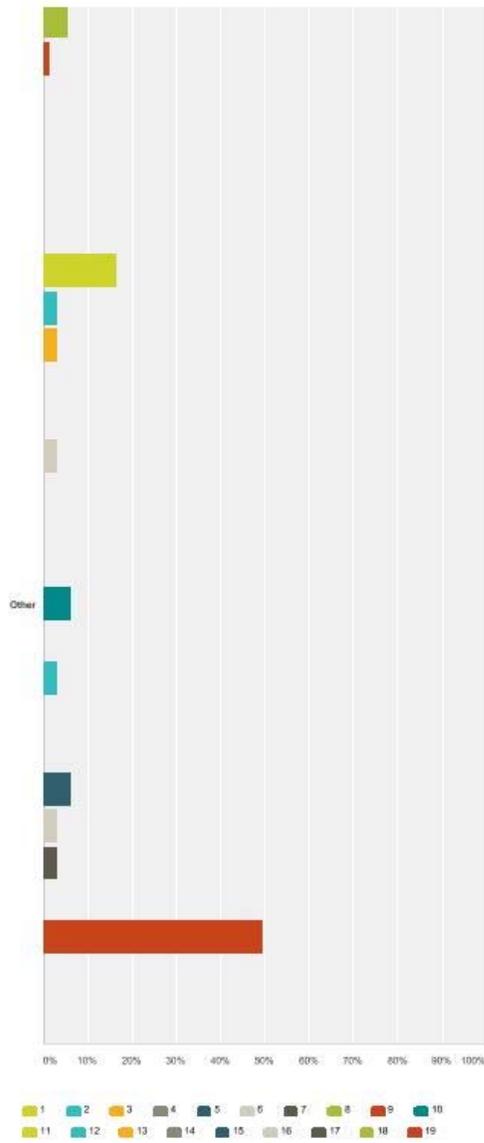


13 / 20





15 / 20



	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	Tot
Affordable Housing	48.45% 78	7.45% 12	6.83% 11	3.11% 5	4.97% 8	3.11% 5	0.62% 1	1.88% 3	3.11% 5	4.97% 8	1.24% 2	1.24% 2	1.86% 3	1.24% 2	0.00% 0	3.11% 5	2.48% 4	2.48% 4	1.86% 3	11
Home Rehab Assistance	5.81% 9	26.45% 41	22.58% 35	5.81% 9	1.94% 3	4.52% 7	1.94% 3	5.16% 8	1.29% 2	5.16% 8	3.23% 5	2.58% 4	1.94% 3	1.94% 3	1.29% 2	0.65% 1	3.87% 6	3.87% 6	0.00% 0	11
Energy Efficiency/Alternative Energy	3.87% 6	7.74% 12	23.87% 37	21.94% 34	8.45% 13	1.94% 3	2.58% 4	2.58% 4	2.58% 4	1.29% 2	3.23% 5	3.23% 5	1.94% 3	0.65% 1	3.87% 6	3.87% 6	1.94% 3	2.58% 4	3.87% 6	11
Vacant Lots/Buildings	3.23% 5	2.58% 4	3.23% 5	8.39% 13	27.74% 43	11.61% 18	8.39% 13	3.23% 5	1.29% 2	1.29% 2	1.29% 2	1.29% 2	1.94% 3	2.58% 4	2.58% 4	2.58% 4	4.52% 7	8.39% 13	3.87% 6	11
Crime Prevention	14.07% 22	19.87% 30	8.27% 14	17.22% 26	7.95% 12	5.95% 9	3.97% 6	0.66% 1	2.65% 4	1.99% 3	3.31% 5	1.32% 2	3.31% 5	0.00% 0	1.32% 2	1.32% 2	1.98% 3	1.98% 3	1.32% 2	11

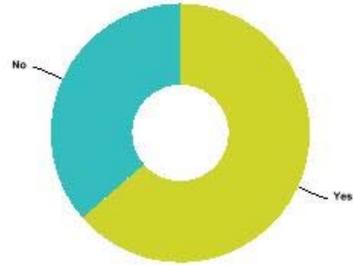
CDBG Regional Five Year Consolidated Plan

SurveyMonkey

Fair Housing	2.13%	2.84%	3.55%	9.22%	9.93%	14.89%	13.48%	8.51%	9.22%	3.55%	2.13%	2.84%	6.38%	2.84%	2.84%	2.13%	1.42%	1.42%	0.71%	
	3	4	5	13	14	21	19	12	13	5	3	4	9	4	4	3	2	2	1	11
Foreclosure Prevention	1.43%	3.57%	2.14%	4.29%	6.43%	12.14%	10.60%	4.29%	10.00%	5.00%	10.00%	5.71%	4.29%	2.14%	5.71%	5.71%	4.29%	2.14%	0.71%	
	2	5	3	6	9	17	14	6	14	7	14	8	6	3	8	8	6	3	1	11
Homelessness	1.43%	2.14%	2.86%	1.43%	3.57%	5.00%	5.71%	10.00%	8.57%	7.14%	3.57%	5.00%	4.29%	7.86%	5.00%	5.00%	10.00%	7.14%	4.29%	
	2	3	4	2	5	7	8	14	12	10	5	7	6	11	7	7	14	10	6	11
Employment Training	3.05%	3.82%	3.05%	7.63%	4.58%	10.69%	12.21%	8.40%	5.34%	7.63%	7.63%	5.34%	3.82%	6.87%	3.82%	4.58%	1.53%	0.00%	0.00%	
	4	5	4	10	6	14	16	11	7	10	10	7	5	9	5	6	2	0	0	11
Education	10.94%	7.81%	3.91%	3.91%	1.96%	3.91%	6.25%	15.63%	10.16%	4.69%	6.25%	6.25%	5.47%	4.69%	3.91%	0.78%	1.56%	0.78%	1.56%	
	14	10	5	5	2	5	8	20	13	6	8	8	7	6	5	1	2	1	2	11
Public Transportation	0.80%	3.20%	4.00%	2.40%	6.40%	5.60%	5.60%	6.40%	4.80%	4.00%	5.60%	4.80%	0.80%	9.60%	0.80%	9.60%	5.60%	9.60%	3.20%	
	1	4	5	3	8	7	7	8	6	5	7	6	10	12	1	12	7	12	4	11
Child Care/Youth Services	2.50%	11.67%	4.17%	11.67%	6.67%	4.17%	7.50%	6.67%	1.67%	5.83%	5.00%	4.17%	1.67%	2.50%	7.50%	1.67%	5.83%	3.33%	5.83%	
	3	14	5	14	8	5	9	8	2	7	6	5	2	3	9	2	7	4	7	11
Mental Health/Care Counseling	0.00%	5.00%	5.00%	3.33%	6.67%	5.83%	8.33%	6.67%	11.67%	10.00%	5.83%	10.00%	5.83%	8.33%	1.67%	1.67%	1.67%	1.67%	0.83%	
	0	6	6	4	8	7	10	8	14	12	7	12	7	10	2	2	2	2	1	11
Recreation Programs	4.27%	4.27%	5.13%	4.27%	0.85%	3.42%	4.27%	5.98%	8.55%	11.97%	6.84%	5.98%	7.69%	6.84%	5.13%	3.42%	1.71%	5.13%	4.27%	
	5	5	6	5	1	4	5	7	10	14	8	7	9	8	6	4	2	6	5	11
Veterans Assistance	2.63%	3.51%	1.75%	5.26%	3.51%	4.39%	2.63%	11.40%	7.02%	5.26%	6.14%	8.77%	7.02%	6.14%	11.40%	2.63%	4.39%	2.63%	3.51%	
	3	4	2	8	4	5	3	13	8	6	7	10	8	7	13	3	5	3	4	11
Language Barrier/Literacy Programs	2.78%	1.85%	2.78%	0.93%	5.66%	4.63%	6.48%	0.93%	3.70%	4.63%	2.78%	1.85%	3.70%	7.41%	4.63%	3.70%	7.41%	13.89%	20.37%	
	3	2	3	1	6	5	7	1	4	5	3	2	4	8	5	4	8	15	22	11
Health Services	0.93%	1.87%	1.87%	3.74%	5.61%	4.67%	7.48%	10.28%	8.41%	9.38%	4.67%	8.41%	8.41%	7.48%	7.48%	1.87%	3.74%	1.87%	1.87%	
	1	2	2	4	6	5	8	11	9	10	5	9	9	8	8	2	4	2	2	11
Handicapped Services	2.91%	0.00%	3.88%	3.88%	6.86%	3.88%	3.88%	0.97%	7.77%	1.94%	8.74%	4.88%	7.77%	4.88%	4.88%	15.53%	0.71%	5.83%	1.94%	
	3	0	4	4	7	4	4	1	8	2	9	5	8	5	5	16	10	8	2	11
Other	16.67%	3.33%	3.33%	0.00%	0.00%	3.33%	0.00%	0.00%	0.00%	6.67%	0.00%	3.33%	0.00%	0.00%	6.67%	3.33%	3.33%	0.00%	50.00%	
	5	1	1	0	0	1	0	0	0	2	0	1	0	0	2	1	1	0	19	11

**Q6 Do you believe housing discrimination is an issue in the County of Muskegon?**

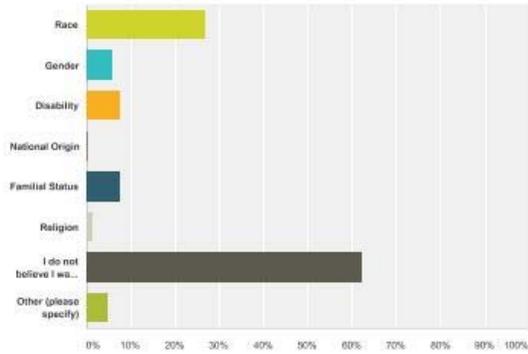
Answered: 176 Skipped: 0



Answer Choices	Responses	
Yes	63.64%	112
No	36.36%	64
<b>Total</b>		<b>176</b>

**Q7 If you believe you were discriminated against, please check the basis for that discrimination.**

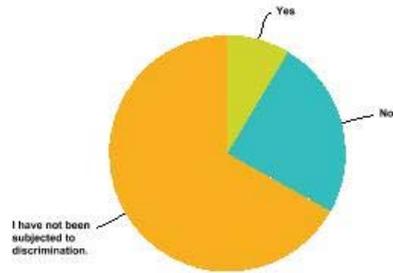
Answered: 162 Skipped: 22



Answer Choices	Responses
Race	27.16% 44
Gender	6.17% 10
Disability	8.02% 13
National Origin	0.62% 1
Familial Status	8.02% 13
Religion	1.85% 3
I do not believe I was discriminated against.	62.35% 101
Other (please specify)	4.94% 8
<b>Total Respondents: 162</b>	

**Q8 If you believe you have been subjected to discrimination, have you reported the incident?**

Answered: 163 Skipped: 22



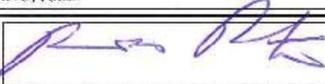
Answer Choices	Responses	
Yes	8.59%	14
No	24.54%	40
I have not been subjected to discrimination.	66.87%	109
<b>Total</b>		<b>163</b>

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

OMB Number: 4040-0004  
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: B-15-MC-26-0026	
5a. Federal Entity Identifier: B-15-MC-26-0026	5b. Federal Award Identifier: <input type="text"/>	
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: City of Muskegon		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 38-6004522	* c. Organizational DUNS: 017270968	
<b>d. Address:</b>		
* Street1: 933 Terrace St.	Street2: <input type="text"/>	
* City: Muskegon	County/Parish: Muskegon	
* State: MI: Michigan	Province: <input type="text"/>	
* County: USA: UNITED STATES	* Zip / Postal Code: 49441-0536	
<b>e. Organizational Unit:</b>		
Department Name: Community & Neighborhood Serv.	Division Name: Planning - Economic Dev.	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: Ms.	* First Name: OneaLa	Middle Name: <input type="text"/>
* Last Name: Bailey	Suffix: <input type="text"/>	
Title: Director of Community & Neighborhood Services		
Organizational Affiliation: City of Muskegon		
* Telephone Number: 231-724-6910	Fax Number: 231-726-2501	
* Email: oneala.bailey@shorelinecity.com		

<b>Application for Federal Assistance SF-424</b>		
<b>* 9. Type of Applicant 1: Select Applicant Type:</b>		
<input type="text" value="City or Township Government"/>		
<b>Type of Applicant 2: Select Applicant Type:</b>		
<input type="text"/>		
<b>Type of Applicant 3: Select Applicant Type:</b>		
<input type="text"/>		
<b>* Other (specify):</b>		
<input type="text"/>		
<b>* 10. Name of Federal Agency:</b>		
<input type="text" value="U.S. Department of Housing and Urban Development"/>		
<b>11. Catalog of Federal Domestic Assistance Number:</b>		
<input type="text" value="14.210"/>		
<b>CFDA Title:</b>		
<input type="text" value="CDBG Subsidized Grants"/>		
<b>* 12. Funding Opportunity Number:</b>		
<input type="text"/>		
<b>* Title:</b>		
<input type="text"/>		
<b>13. Competition Identification Number:</b>		
<input type="text"/>		
<b>Title:</b>		
<input type="text"/>		
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b>		
<input type="text"/>	<input type="button" value="Add Attachment"/>	<input type="button" value="Delete Attachment"/>
<input type="button" value="View Attachment"/>		
<b>* 15. Descriptive Title of Applicant's Project:</b>		
<input type="text" value="See attachment"/>		
Attach supporting documents as specified in agency instructions		
<input type="button" value="Add Attachments"/>	<input type="button" value="Delete Attachments"/>	<input type="button" value="View Attachments"/>

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: 2nd	* b. Program/Project: 2rd
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>17. Proposed Project:</b>	
* a. Start Date: 07/01/2016	* b. End Date: 06/30/2017
<b>18. Estimated Funding (\$):</b>	
* a. Federal	886,662.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	886,662.00
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>	
<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.	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>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 218, Section 1001)</b>	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** 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.</small>	
<b>Authorized Representative:</b>	
Prefix: Mr.	* First Name: Franklin
Middle Name: J	
* Last Name: Peterson	
Suffix:	
* Title: City Manager	
* Telephone Number: 231-722-5724	Fax Number: 231-722-1214
* Email: frank.peterson@shorelinecity.com	
* Signature of Authorized Representative: 	* Date Signed: <input type="text"/>

2016 – 2017 CDBG PROJECTS

REHABILITATION – HOUSING

Priority Housing Repair

Vinyl Siding

Service Delivery

GENERAL ADMINISTRATION

General Administration

Affirmative Action

BOND REPAYMENT

Fire Station

PUBLIC SERVICES

Youth Recreation Programs

CODE ENFORCEMENT – HOUSING

Code Enforcement

Residential Clearance

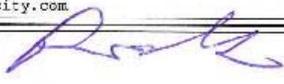
Dangerous Buildings - Board-Ups

PUBLIC IMPROVEMENTS

Street Repaving Project

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text" value="B-15-MC-26-0215"/>	
5a. Federal Entity Identifier: <input type="text" value="B-15-MC-26-0215"/>	5b. Federal Award Identifier: <input type="text"/>	
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: <input type="text" value="City of Muskegon"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="38-6004522"/>	* c. Organizational DUNS: <input type="text" value="017270968"/>	
<b>d. Address:</b>		
* Street1: <input type="text" value="933 Terrace St."/>	Street2: <input type="text"/>	
* City: <input type="text" value="Muskegon"/>	County/Parish: <input type="text" value="Muskegon"/>	
* State: <input type="text" value="MI: Michigan"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input type="text" value="49441-0536"/>	
<b>e. Organizational Unit:</b>		
Department Name: <input type="text" value="Community &amp; Neighborhood Serv."/>	Division Name: <input type="text" value="Planning - Economic Dev."/>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: <input type="text" value="Ms."/>	* First Name: <input type="text" value="Oneata"/>	
Middle Name: <input type="text"/>	* Last Name: <input type="text" value="Bailey"/>	
Suffix: <input type="text"/>	Title: <input type="text" value="Director of Community &amp; Neighborhood Services"/>	
Organizational Affiliation: <input type="text" value="City of Muskegon"/>		
* Telephone Number: <input type="text" value="231-724-6918"/>	Fax Number: <input type="text" value="231-726-2501"/>	
* Email: <input type="text" value="oneata.bailey@shorelinecity.com"/>		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="City or Township Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.739"/>	
<b>CFDA Title:</b> <input type="text" value="HOME Partnership Program"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>	
<b>* Title:</b> <input type="text"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
<b>Title:</b> <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="HOME Administration: New Construction/T-File Housing; Rental Rehabilitation; Homebuyer Assistance Program; Community Housing Development Organizations (CHDO)"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant	2nd
* b. Program/Project	2nd
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>17. Proposed Project:</b>	
* a. Start Date:	07/01/2016
* b. End Date:	06/30/2017
<b>18. Estimated Funding (\$):</b>	
* a. Federal	264,277.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	264,277.00
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>	
<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.	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>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 218, Section 1001)</b>	
<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.	
<b>Authorized Representative:</b>	
Prefix:	Mr.
* First Name:	Franklin
Middle Name:	J
* Last Name:	Peterson
Suffix:	
* Title:	City Manager
* Telephone Number:	231-724-6724
Fax Number:	231-722-1214
* Email:	frank.peterson@shorelinecity.com
* Signature of Authorized Representative:	
* Date Signed:	<input type="text"/>

## Appendix - Alternate/Local Data Sources

1	<p><b>Data Source Name</b></p> <p>Muskegon Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>The cities of Muskegon, Muskegon Heights and Norton Shores have worked together on many activities and trainings. As a result of our collaboration, the lead staff for each organization entertained the idea of making the Consolidated Plan regional. The four representatives sketched out the framework of the questions to pose to our citizenry relating to Housing Discrimination, Affordable Housing, Services, Needs and suggestions for making our community a better place to live, work and play. The survey represents these areas and we received over 200 responses.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The Survey produced graphs, data responses and opportunity to include multiple agency leads: Department of Health and Human Services, Muskegon Oceana Community Action Against Poverty, Muskegon Rescue Mission, United Way of the Lakeshore, Citizens, etc.....</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The data was collected to provide the group with focal areas that we might be able to address with our annual funding sources. If we allow the public to speak to their concerns, fears, and needs, we would have a place to start and incorporate what we could to cover families with income levels below 80% AMI.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>We utilized the entire Muskegon County- Whitehall, Montague, Muskegon Township, Norton Shores, Muskegon Heights and Muskegon along with Agencies that serve these areas. Housing is a real issue and our data supports that we should address the areas with the most responses to it.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>We accepted responses from December 15, 2015 through February 2016. By email to the Survey Monkey and by hand at a local event for needy families on January 30, 2016 at the William Burrell Complex in Muskegon Heights.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>The survey results were tabulated and a final report received in March, 2016.</p>
2	<p><b>Data Source Name</b></p> <p>Muskegon Housing Commission Survey</p>

<p><b>List the name of the organization or individual who originated the data set.</b></p> <p><i>Muskegon Housing Commission- Gerald Minott, Executive Director</i></p>
<p><b>Provide a brief summary of the data set.</b></p> <p>63 respondents of the 166 possible suggest that there are no needs- everything is fine while the other 47 suggested superficial and tangible needs: appliances, carpet, blinds, dishwasher, closet doors, air quality, window replacement, phone system, etc.</p>
<p><b>What was the purpose for developing this data set?</b></p> <p>To see what are the local, most recent needs and situation at the public housing authority.</p>
<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>April 2015</p>
<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Tenants were asked about needs that they have when they came to pay their rent.</p>
<p><b>Describe the total population from which the sample was taken.</b></p> <p>166 tenants reside in Muskegon Housing Commission building Hartford Terrace</p>
<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>63 of the 166 responded</p>