

## **Executive Summary**

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

#### **1. Introduction**

The City of Muskegon evaluates the effectiveness of programs annually. All projects funded with CDBG and HOME are reviewed for end of year reporting in our Consolidate Annual Performance Evaluation Report (CAPER). When programs are thriving and appear to provide needed support to the community development and revitalization efforts underway in Muskegon, and specifically low income persons/neighborhoods, those programs are typically carried into the next year as well.

Most of our work consists of income qualifying residents who express a need for assistance with thier homes. Occasionally, citizens asking for assistance are denied because they are over income. With the newest HUD income limits for 2019, we saw higher incomes than we have ever seen which helped us serve more families in need. The other 2 grantees have used the 80% AMI maximum for their cut off for years but now we collectively serve at the same qualifying level for our region at the Area Median Income of 80%.

Community and Neighborhood Services showed a huge increase in other programs and the number of families increased because of the higher income level for the year.

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

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

**The plan provides for multiple outcomes and objectives regionally in Muskegon which encompasses Norton Shores and Muskegon Heights: fellow grantees within Muskegon County. As the lead agency,**

we can offer additional projects which include street paving, code enforcement, demolitions and affordable housing activities. Collectively, our intent is to share costs for services that can be seen as one- fair housing initiatives, public outreach, and support of our local Continuum of Care.

Our objective for each annual plan is to show how we are filling the needs of the underserved in our community. The outcomes we desire are that we can save houses with the assistance that we provide to low-income homeowners.

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

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

In the past, we have assisted as many citizens as we could despite our funding constraints. We have always provided funding to Property owners of rental units giving them a greater ability of rehabilitation which is necessary in assisting families with safe and affordable units. Primarily, our continuance to provide housing rehabilitation services for qualified homeowners at a dropped rate of 20-30 annually, without repeats.

Housing rehabilitation continues to be a pressing priority need, but we have always used small amounts of funding for non-housing related needs such as code enforcement, street repair, demolition, youth activities and public improvements. As we see our numbers of assisted households decrease from year to year, we note that we must do more along the lines of advertising and publicising our services in concentrated areas, mass mailing, or agency assistance like 211 to get the word out!

We seem to be reduced to helping families with housing repairs and now we want to think outside the box and explore other avenues of service.

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

Summary from citizen participation section of plan.

*Our staff works monthly with a Citizen District Council through a public meeting process. Policy and procedure changes are discussed, budgets, programs and HUD changes. Our citizens are thought of as consultants and their varied backgrounds allow for great discussions. As a help to the group, a City*

***Commissioner is appointed to the board to represent the City's broad plan for its citizens and community development.***

***Any proposed budget with action plan is available to the public through a Public Notice with opportunities to speak at Commission meetings, or informally through questions and reactions/comments to the office of Community and Neighborhood Services. This year, the Commission agreed with the proposed budget submitted by our Citizen District Council which was placed in the paper and later approved at the June 12, 2018 meeting.***

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

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

No comments were received during the Action Plan 30 day comment period.

However, we received had lots of conversations in our Citizen District Council (CDC) meeting that lead to a budget summary that included changes to line items to cover the Priority Repair Program. The changes to 3 programs allowed for more funding to cover the repairs of our eligible citizens.

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

**We accept written, verbal and electronic comments. Discretion will be made if the comments are vulgar and inappropriate for the public to read and the City of Muskegon would consider those types of comments unproductive. No comments by way of Facebook or Website.**

## **7. Summary**

**The CDBG and HOME budgets were without comment at the Public Hearing. The activities proposed have been Programs in past years. Our determination to reach more families is a priority, to**

**complete our projects on time. At the end of the funding year, an end of the year report should show that we met our desired goals.**

**2020 will be the forecast for our new Consolidated Plan. Our Office wants to initiate the wants of the CDC and other citizens in our city.**

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

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

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

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**

Our annual action plan continues into the 5th year of the Regional Consolidated Plan between the Cities of Norton Shores and Muskegon Heights. The City of Muskegon will continue to fund the activities and projects that make sense for our community.

HUD funding for CDBG and HOME funds were significantly higher than in the past! This caused some challenges because the allocation amounts were received after our Annual Action Plans were proposed. Budgets for CDBG ad HOME were completed and proposed to the public for the finalization much later than usual thus it will be a delay in our 2020 Action Plan approval.

**Consolidated Plan Public Contact Information**

During the review/comment period of 35 days prior to HUD submission, we publicize the intent of HOME and CDBG funds and projects. The only changes we see are the growing concerns of less funding, or worse...elimination of our these funds altogether. This year we talked more about the up coming Con Plan for 2021 in which we don't want to limit the process.

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

### **1. Introduction**

The Consultation process is socially compromised. Amid a COVID-19 Pandemic the social media outlets are allowing for our consultation process. The Consolidated Plan is our base for knowing what is important for a 5 year timeframe. In this process, we limit the actual review of programs offered to staff and administration from which we consult with our Citizen District Council board members to provide a review of the Staff's proposed activities. After the 2 reviews, we put it out to the public for comments so this year we have extended our timeframe to 35 days for Instagram, Facebook or Website input.

CoC input is retrieved from our quarterly meetings and is reflected in our projection of activities needed to coordinate services if we can offer resources to our homeless population. Meetings continue to give us insight for the homeless population.

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

Our summary is that our jurisdiction's coordination is great among the 3 Grantees and other housing providers- Department Human Services, and 211 is linked with all the other service agencies in the area and referrals are constant. The commitment is there to make our coordination stronger each year and as a proponent of citizen participation, the city is looking at other virtual forms of communication.

**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.**

We are an Active member on the CoC to address our county's homeless population: Veterans, Families with Children, and Youth in School. Our efforts include providing a Market Study of the area as it relates to Housing needs that should be provided by the cities. The study has supported the voice of our CoC- families need affordable housing opportunities.

One of the newest forms of coordination with homeless families is assistance with not longer than 3 months of rental coverage to keep them in their home.

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

The CoC has undergone its own reorganization and through this process we are more active, and involved to help establish funding, policies and procedures that fit our community. The city is willing to offer what resources we have to be a true support to our CoC, and that goes without saying for our partnering Grantees- Muskegon Heights and Norton Shores.

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

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

1	<b>Agency/Group/Organization</b>	Bethany Housing Ministries
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Education Service-Fair Housing Other government - Federal Other government - County Other government - Local Regional organization Grantee Department Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Bethany (dba Community encompass) wanted to express the need projects for low income households in Muskegon downtown. Accessibility is the area of need for individuals who cannot leave their homes.

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

For the Action Plan, consultation took place with staff, citizens from our Citizen District Council board. We always hope to hear from Agencies through the public comment period. This will be enhanced for our 4th year plan.



**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	Community enCompass	We take the Strategic plan projects and outcomes to set the activities for each Action Plan

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

**Narrative**

Grantee support of our local CoC is important and the HARA is Community enCompass. ESG funding is important to our community and our participation at a board level is required and necessary because it represent a number of area agencies are in need these dollars. We want to be considerate of their efforts of homelessness through the CoC.

**AP-12 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**

Our public hearings are not available but Facebook posts, Instagram or Website comments are accessible to the public and our intentions are to gather as much information possible. Neighborhood Associations are another avenue the we hope to receive feedback.

We are using Instagram, Website, Twitter and another place for our Annual Action Plan is to put 2 copies at our Public Housing Authority (Muskegon Housing Commission) to inform the public and hear what these citizens have to say.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Facebook	Non-targeted/broad community  virtual opinions				
2	Newspaper Ad	Non-targeted/broad community				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Copy of the Action Plan	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

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)
4	Internet Outreach	Minorities  Non-English Speaking - Specify other language: spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  bloggers				

Table 4 – Citizen Participation Outreach

## Expected Resources

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

#### Introduction

The budgets for our 2018 year have been identified for CDBG and HOME activities- see attachment

#### 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	994,836	0	0	994,836	0	The programs and projects will include neighborhood activities, youth recreation and public 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	343,421	0	0	343,421	0	Funding used to rehab homes, build housing and help CHDO agencies to produce affordable housing units for income eligible families.
Other	public - federal	Admin and Planning Economic Development Public Improvements Public Services Other	585,238	0	0	585,238	585,238	Activities will be funded to prepare for, prevent and respond to COVID-19 Cononavirus assistance during this pandemic.

Table 5 - Expected Resources – Priority Table

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

*We do not have a match requirement. Using the CDBG-CV funds with any general fund dollars will cover necessary activity gaps that prevent, prepare for or respond to this pandemic.*

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

Publicly 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 re-allocate them back into the program. The additional CDBG-CV funds to help our citizens get through the COVID -19 Coronavirus Pandemic.*



## 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	2020	Home Repairs	Muskegon	Housing	CDBG: \$233,885	Homeowner Housing Rehabilitated: 30 Household Housing Unit
6	Public Facilities Improvement	2016	2020	Non-Housing Community Development	Muskegon	Neighborhood Enhancement Public Facilities Improvements	CDBG: \$301,984 COVID-19: \$298,792	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Other: 500 Other
7	Owner Occupied Rehabilitation	2016	2020	Home Repairs	Muskegon	Housing Neighborhood Enhancement	CDBG: \$25,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
8	Housing	2016	2020	Affordable Housing	Muskegon	Housing	HOME: \$235,000	Homeowner Housing Added: 2 Household Housing Unit
9	Youth Opportunities	2016	2020	Non-Housing Community Development Youth Experiences	Muskegon	Youth Opportunities	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 120 Persons Assisted Jobs created/retained: 3 Jobs
10	Improved Neighborhoods	2016	2020	Non-Housing Community Development Economic Development	Muskegon	Neighborhood Enhancement	CDBG: \$5,000 COVID-19: \$17,398	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Other: 10 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Rental Rehabilitation Program	2016	2020	Affordable Housing	Muskegon	Rental Rehabilitation	HOME: \$22,565	Rental units rehabilitated: 2 Household Housing Unit
12	Public Service Opportunities	2016	2020	Non-Housing Community Development	Muskegon	Neighborhood Enhancement Public Facilities Improvements	COVID-19: \$102,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Home Repairs
	<b>Goal Description</b>	1. 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.
6	<b>Goal Name</b>	Public Facilities Improvement
	<b>Goal Description</b>	Bond repayment of public facility - Fire Station (\$251,983.52) Public Facility /Park renovations for 2020 (\$50,000) CDBG- CV -Parks to be upgraded (\$298,792)

7	<b>Goal Name</b>	Owner Occupied Rehabilitation
	<b>Goal Description</b>	Siding properties of families who need help based on their income and condition of the exterior of their home.
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 24 and lower with activities and work opportunities during the year, or summer season.
10	<b>Goal Name</b>	Improved Neighborhoods
	<b>Goal Description</b>	Starting a sub-set, interim program for a specific Neighborhood with specific needs that will keep the area from tipping into blight. This will be a temporary program and we will apply CDBG funding to Jackson Hill neighborhood. COVID -19 with CDBG-CV funding (\$17,398) for PPE supplies- Hand Sanitizers/Masks/Gloves
11	<b>Goal Name</b>	Rental Rehabilitation Program
	<b>Goal Description</b>	Operating a program to assist Landlord/Property Owners with rental properties in need of repair to meet Code and address Lead Hazards at a 50/50 ratio.
12	<b>Goal Name</b>	Public Service Opportunities
	<b>Goal Description</b>	Provide Seniors and Low income households with assistance to keep utilities on - specifically water.



## AP-35 Projects - 91.220(d)

### Introduction

2020 Funds to be used to cover projects listed below and approved by City Commission and Public Comments of our Citizen District Council. Activities and services are used to enhance the community, and especially the needs of the underserved. These are projects that were supported in past years so they can be used this year. Staff has agreed and see the list of projects as an appropriate service for our citizens. Other programs can be added if a part of our Regional Consolidated Plan that fits into this Action Plan and has shown value to our citizens and staff improvement.

#	Project Name
53	Interns
54	Youth Opportunities
55	Fire Station Bond
56	Administration
57	Rental Rehab Program
58	Economic Development
59	HOME Admin
60	Exterior Paint and Siding
61	Affordable Housing
62	CHDO Reserve
63	Service Delivery
64	Priority Housing
65	Interim Assistance
66	Public Facility

**Table 7 – Project Information**

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

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

1	<b>Project Name</b>	Interns
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Public Service Opportunities
	<b>Needs Addressed</b>	Youth Opportunities
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Provide job opportunities for high school and college students
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 2 youth should be employed to learn skills and assist families.
	<b>Location Description</b>	City hall offices will benefit with the interns helping throughout the summer months.
	<b>Planned Activities</b>	Work will be prepared to complete by the interns working throughout the city hall offices and DPW.
2	<b>Project Name</b>	Youth Opportunities
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Youth Opportunities
	<b>Needs Addressed</b>	Youth Opportunities
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Youth activities for summer and after school.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	.Low income households with youth, 18 and younger, looking for recs and programs during the summer and after-school
	<b>Location Description</b>	City of Muskegon public school children throughout the city limits.
	<b>Planned Activities</b>	Recreation programs, after school assistance and meal.
3	<b>Project Name</b>	Fire Station Bond
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Public Facilities Improvement
	<b>Needs Addressed</b>	Public Facilities Improvements

	<b>Funding</b>	CDBG: \$251,984
	<b>Description</b>	Annual bond payment for the Fire Station
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Families throughout our city will benefit from the Fire Station that was built to assist residents (seniors) living in highrise structures.
	<b>Location Description</b>	Fire Station located in downtown Muskegon.
	<b>Planned Activities</b>	Continue with bond payment for Fire Station located close to the 3 senior, highrise facilities within 1 mile of the station.
4	<b>Project Name</b>	Administration
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Improved Neighborhoods
	<b>Needs Addressed</b>	Fair Housing Initiatives
	<b>Funding</b>	CDBG: \$198,967 COVID-19: \$117,048
	<b>Description</b>	Admin costs for running CDBG programs
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Administration will benefit all applicants interested in assistance with their homes.
	<b>Location Description</b>	Throughout our city of Muskegon, staff will assist low income households.
	<b>Planned Activities</b>	Planning, implementing and assisting households with necessary housing assistance.
5	<b>Project Name</b>	Rental Rehab Program
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Rental Rehabilitation Program Housing
	<b>Needs Addressed</b>	Rental Rehabilitation
	<b>Funding</b>	HOME: \$22,565
	<b>Description</b>	Assist landlords with the renovation of rental properties that need assistance at a 50% match.



	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 families could be assisted with lead free living units
	<b>Location Description</b>	Not known, but properties are in city limits.
	<b>Planned Activities</b>	Work with landlords and Safebuilt inspectors to rehab affordable housing units.
<b>6</b>	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Public Facilities Improvement
	<b>Needs Addressed</b>	Public Facilities Improvements
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Assist businesses in need of retail space or change to retail space.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3-4 businesses will benefit from these funds.
	<b>Location Description</b>	Closest to downtown where businesses can thrive and be in the area of concentration.
	<b>Planned Activities</b>	Assist business owners with updated or another facility for building their organization.
<b>7</b>	<b>Project Name</b>	HOME Admin
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Homebuyer Assistance/Education
	<b>Funding</b>	HOME: \$34,342
	<b>Description</b>	Cover staff working on programs for HOME funded projects.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 families should be able to receive affordable housing through purchase or rent.

	<b>Location Description</b>	City of Muskegon Limits.
	<b>Planned Activities</b>	
8	<b>Project Name</b>	Exterior Paint and Siding
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Home Repairs
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Renovate residents with facade/siding improvements
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4-5 homeowners will be assisted
	<b>Location Description</b>	Throughout the city limits
	<b>Planned Activities</b>	Assist eligible homeowners with facade assistance replacement.
	9	<b>Project Name</b>
<b>Target Area</b>		Muskegon
<b>Goals Supported</b>		Housing
<b>Needs Addressed</b>		Housing
<b>Funding</b>		HOME: \$235,000
<b>Description</b>		NEw or existing housing for rehab
<b>Target Date</b>		6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>		2 families would be able to purchase a home that is affordable to them.
<b>Location Description</b>		Throughout the city - preferably in East Muskegon or Glenside
<b>Planned Activities</b>		Renovate or build affordable housing
10	<b>Project Name</b>	CHDO Reserve
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing

	<b>Funding</b>	HOME: \$51,514
	<b>Description</b>	Assistance with CHDO agency and affordable housing
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 families should be able to move into these affordable housing units.
	<b>Location Description</b>	City limits.
	<b>Planned Activities</b>	City will provide CHDO funds to agencies who are certified
<b>11</b>	<b>Project Name</b>	Service Delivery
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Cover the cost of Programs and Projects for CDBG
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 families should benefit from the programs that are offered to our citizens.
	<b>Location Description</b>	City wide spectrum of citizens that need assistance with their homes.
	<b>Planned Activities</b>	Assist with the repairs of homes necessary to stay in their home.
<b>12</b>	<b>Project Name</b>	Priority Housing
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Home Repairs
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$233,885
	<b>Description</b>	Help citizens with necessary home repairs
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 homeowners will be assisted.
	<b>Location Description</b>	City residents who income qualify.
	<b>Planned Activities</b>	To provide necessary housing repairs to families in the city- 25-30
<b>13</b>	<b>Project Name</b>	Interim Assistance
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Improved Neighborhoods
	<b>Needs Addressed</b>	Neighborhood Enhancement
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	To offset Blight and Crime, an Interim intervention prior to investment of other funding sources.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A neighborhood of households will benefit
	<b>Location Description</b>	1 neighborhood- Jackson Hill
	<b>Planned Activities</b>	Cleanup of neighborhood prior to investment of Contracting services.
<b>14</b>	<b>Project Name</b>	Public Facility
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Public Facilities Improvement
	<b>Needs Addressed</b>	Public Facilities Improvements
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Upgrade a park in the city limits.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Households with children, or throughout the city and county will benefit from the renovations of the park.
	<b>Location Description</b>	The park will be in a central, census tract to benefit families.
	<b>Planned Activities</b>	Upgrade facilities or equipment for children, households.

## **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 using CDBG funds.

Specifically, 2 neighborhoods will be our main focus for affordable housing units- East Muskegon, and Glenside to utilize HOME fund for affordable housing units. However, the target of another neighborhood is in Jackson Hill. East of Muskegon city limits is a quaint area close to the highway and 2 colleges will help to stabilize a very quiet area that has empty lots and decent, modest homes. There is a newer development of rental housing and another reinvestment of rental housing authorized by the local college adjacent to Jackson Hill.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Muskegon	100
Norton Shores	
Muskegon Heights	

**Table 8 - 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 15 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 neighborhood: East Muskegon and Glenside.

### **Discussion**

HOME funds are more strategically used to allow income eligible households an opportunity to live in neighborhoods where they would not normally live. 2 neighborhoods are being sought and it is hopeful that we can secure properties for affordable housing there. In the meantime, we are focused on areas where people are tracking to live- downtown. 1 property is being sought in our downtown that will give

us lead on an affordable housing opportunity where everyone wants to be!

## Affordable Housing

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

#### Introduction

We have limited funds for affordable housing units, so we are looking at areas where we have yet to produce units for low-income households- East Muskegon and Glenside

The CHDO has partnerships with other agencies to provide homeless housing opportunities in our area. Much discussion has occurred in past months about partnering with Developers to assist with housing needs of the poor.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	6
Special-Needs	0
Total	6

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	5
The Production of New Units	0
Rehab of Existing Units	1
Acquisition of Existing Units	1
Total	7

**Table 10 - 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. Connecting city staff is a great way to strengthen our public housing citizenry to a better living environment. Housing efforts to create a new way to update the facility is in the best interest of our community. HUD's requirement to update and improve the funding restraints that will bring about another funding opportunities after 2020 is being reviewed.

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

The section 8 waiting list is being opened to provide the housing commission with an updated list of families in need of housing assistance. The Housing Commission has partnered with a Developer to create 8 voucher based units in our downtown, and yet another developer is looking at other vouchers to build a new structure in the community.

### **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. Tenants are becoming more active and have started meeting again.

### **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 but PHA is working closely with the CoC in our Community! This is very refreshing and many other opportunities to address youth in our community is



being sought as well as an opportunity to move the PHA into another avenue.

## **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 three 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. The city is represented at the table of our local CoC and all of us have a responsibility to help where we can. The city of Muskegon's partnership with the Continuum of Care for Muskegon County has met the requirement for ESG funding in this area, and we look for ways to participate on various committees that helps to offer activities in our High Schools and other service agencies.

For the period of **January 1, 2019 through December 31, 2019**, there were 725 single individuals who were homeless and were scored using the prioritization tool – the VI SPADAT, indicating that they had the homeless experiences, disabilities and other issues that would indicate the need for immediate housing. For the same period there were 22 youth between the ages of 18 -25 that were scored using the youth prioritization tool which reviews the vulnerable nature of the youth thereby establishing a need for housing, Finally, there were 226 households (families) with an average of 2.3 household members who were also scored using the prioritization tool who are waiting to be housed.

### **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 vulnerable population. Addressing housing issues is a huge part of our action plan so this year we have specific goals to research ways to tangibly reduce homelessness where ESG is limited. We continue to assist families with DPA when purchasing in our city limits. Through other avenues of funding we are looking forward to the needs of people 60 and older as it relates to reviving and repairing homeowners with housing challenges that threaten losing their homes.

#### **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 at the CoC table. Another example of how we can increase our assistance to emergency shelter needs will be to talk to the homeless and identify what is missing in our community to address transitional housing issues that lead to homelessness. We must do better by going to where they are and listening, then following up with ideas of what we see could make all the difference.

**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. We do have a seat on the Executive Committee, and it is an opportunity to help homeless persons.

**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. This effort helps to remedy families becoming homeless because they cannot make the necessary repairs to remain in their homes.

Now we are working with our local CoC to avoid homelessness when possible. Our excitement is that now we have authorization to utilize CDBG in a way to keep them in their units for an additional 3 months but to help collaborate with the local courts designed to stop evictions through the process of a special court system with Landlords and Tenants. It is working and the CoC is involved and now we can assist with financial support.

## **Discussion**

Special needs and Homelessness are areas that we are addressing as members of the COC. Future funding for initiatives may be available as the climate for Homelessness evolves into a community

conversation of Affordable Housing activities.

## **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.

Funding is the biggest barrier to affordable housing- the lack of. However, perception has become an issue that we combat when affordable housing is created in neighborhoods that have higher incomes. Our city has a broad picture that makes our city limits a thriving place to live, work and play. We have a large group of younger, educated staff who are excited to think outside the box to reach more individuals.

### **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. The city has adopted new language to allow past unbuildable lots to become buildable and useable for new construction. New zoning tools to build on lots originally declared unbuildable. Hopefully this will secure opportunity for certain neighborhoods where land is less available. It is unsure what control we have on zoning or building barriers but as of now, we strive to remove a negative view of the market-rate effect of residential investment near our downtown.

Having our eyes focused on who matters and why we need to change policies that limit access to housing in all areas of our city is a challenge that we work on annually. Enhancing our liens to disallow buyers to take advantage of our programs is necessary as well as taking the repeat of services that will limit others from being served. There are limits that must be set to make sure that we remove any barrier to anyone who could take advantage of receiving affordable housing twice through the use of HOME funds. Policies and Procedures are reviewed often as a living document which allows for us to review any barriers to serve.

### **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. Working with our Fair Housing Agency of West Michigan helps us to keep these issues in our face on an annual basis regionally. The relationships we keep with those who test, survey and review our callers who complain of housing

barriers help all of us to make changes to our programs as issues come to light.

## **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. The Continuum of Care is helping us to meet the needs of the homeless like we have not been able to do. HUD has given guidance to use past CDBG funds to fill the gaps of our homeless population through a maximum of 3 months rent to avoid homelessness.

For the period of **January 1 2020 through March 31, 2020** there were 164 single individuals who were homeless and were scored using the prioritization tool – the VI SPADAT indicating that they had the homeless experiences, disabilities and other issues that would indicate the need for immediate housing. For the same period, there were 4 youth between the ages of 18 -25 that were scored using the youth prioritization tool which reviews the vulnerable nature of the youth thereby establishing a need for housing. Finally, there were 59 households (families) with an average of 2.5 household members who were also scored using the prioritization tool who are waiting to be housed.

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

Becoming more engaged with the community will result in addressing any obstacles seen or perceived. The obstacles are things that keep us from knowing about the needs of our community. Without public comments, we cannot address the need of our citizens.

New ideas are in place to solicit public involvement to address any obstacle to decent, safe and

affordable housing opportunities.

### **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 Community Housing Development Organization (CHDO) agencies who perform the same duties that we do. We will go where the people are and survey the public for ideas to foster and maintain housing that is available to low income households.

As a working partner of our active CHDO, Community enCompass, we are working with Michigan State Housing Development Agency to build 3 Modular homes in our Campbell Neighborhood for low income families which will happen in less than 6 months. This effort will allow us to produce at least 6 homes and sell them within the 2019 and 2020 funding cycles. The housing market has spiked and we are excited to meet the needs of our public to become homeowners through an affordable housing program.

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

Where HOME funds are used, we require that lead hazards be identified and addressed. We have ideas for another Lead Hazard Reduction Grant and will be applying to help our citizens. The coming year has been stupendous! Meeting the needs of homeowners and rental units in distress because of the lead that has caused our children to show lead in their system. We advocate for families and our numbers have doubled from last year's numbers already.

We also make sure that the homes that we acquire use the same reduction of Lead through Abatement and Interim controls. Making homes safe through Rental Rehab is also required as a lead-based action to keep our rental families safe.

### **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. Always looking at opportunities for our youth under 21 years of age is a big step in bridging the gap for our local school



district. The number of poverty families identified causes our schools to give free lunch to all students, and our local Kids Foof Basket give food as well. How can we help? We can show our young people that working is a necessity and here is how you do it!

We have been in collaboration with the schools to identify at-risk students and help them graduate and gain work experience and wages to motivate doing what is important- Graduate. If we can make the difference in the household of low-income families and it starts with the head of household.

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

We have policy and procedures set to establish an institutional structure. We have hired staff that will educate Neighborhoods, Agencies, Households, and Contractors that we are committed to our citizens, county and businesses to keep our economy moving. Working with Planning to help the small businesses of less than 5 individuals meet the demanding costs of keeping their business open and in an area to make money.

Those who have been on staff for more than 5 years are dedicated to making a difference matter. Investing additional funds where we want to make that difference in our smaller business owners.

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

We currently work with all local agencies as partners to financially assist families with their housing needs. Working with our other grantees has caused us to regionalize our efforts to serve more families through local county sources- servicing seniors has caused our organization to be more social charged to meet the needs of those over 60 years olds. Public funding is helping us to reach more through the county of Muskegon. Having a larger area of service has helped us establish a coordination of services to those in need.

What a great way to partner, serve and celebrate the fact that we have reached more families in need than before!

### **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

Program Income from CDBG has become very rare.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	500,000
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, 2 Homebuyer Programs,

and Acquisition/Rehabilitation of housing.

The proper description is that families who do not own their homes need additional ways that can give them relief from high monthly rents and Rental Rehab is the program that help us accomplish this goal. The other programs allow us to assist income eligible buyers to purchase through an assistance with closing costs of a home in our city limits, or to purchase one of the city's acquired and rehabbed, or built home with a subsidy for at least a 5 year obligation to own and live there.

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. The subordination of liens are given to the owner because the city is requiring the owners to complete their obligation.

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. Obligations for the owner is enforced for the length of the affordability per each purchase of a home sold by the City. As 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.

HOME funds assist the buyer of a home located in the city limits. This purchase is for no more than 5 years and it cannot be subordinated to allow for refinancing, sale or other reasons.

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. Past practice has shown that

this has not worked and we do not have capacity to handle this now.

## **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.

Fortunately, we have been able to identify other sources of support to help us serve our vulnerable population. Opportunities to use other resources is a huge benefit and through other arenas we can assist more households than before.

