

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Muskegon continues to meet the needs of the citizens and now we can serve many more due to our program's income increases and our repeat assistance restrictions lessened. Our highlights include an increase in our numbers from Spring to Summer- more people are hearing about our programs. Every change should produce a growth and we are heading in the right way after experiencing a lull in service throughout the winter months.

Meeting the needs of families whose income restricts the most needed home repair. The programs that keep households in their homes will affect stabilizing housing in our neighborhoods.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Acquisition Development Resale	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	10	0	0.00%			

Code Enforcement - Inspections	Non-Housing Community Development Housing Rehab	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				
Code Enforcement - Inspections	Non-Housing Community Development Housing Rehab	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
Code Enforcement - Inspections	Non-Housing Community Development Housing Rehab	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	275	0	0.00%	150	465	310.00%
Code Enforcement - Neighborhood Clean-Up	Non-Housing Community Development	CDBG: \$	Other	Other	10	0	0.00%			
Code Enforcement - Smoke and CO Detectors	Code Enforcement, Neighborhood Safety, Public Service	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	250	0	0.00%			
Demolition	Non-Housing Community Development Blight Fight	CDBG: \$	Buildings Demolished	Buildings	35	0	0.00%	5	5	100.00%

Demolition	Non-Housing Community Development Blight Fight	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	0	0				
Exterior Paint/Siding Housing	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	55	0	0.00%			
Exterior Paint/Siding Housing	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	3		7	4	57.14%
Exterior Paint/Siding Housing	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	CDBG: \$	Jobs created/retained	Jobs	5	0	0.00%			

Fair Housing	Non-Housing Community Development Fair Housing Activities	CDBG: \$	Other	Other	25	0	0.00%			
Home Repairs	Home Repairs	CDBG: \$ / HOME: \$145000	Homeowner Housing Added	Household Housing Unit	0	0		2	2	100.00%
Home Repairs	Home Repairs	CDBG: \$ / HOME: \$145000	Homeowner Housing Rehabilitated	Household Housing Unit	500	49	9.80%	40	20	50.00%
Homebuyer Assistance/Education	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	15	0	0.00%			
Housing	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	5	0	0.00%	2	1	50.00%
Housing	Affordable Housing	HOME: \$	Jobs created/retained	Jobs	5	0	0.00%			
Improved Neighborhoods	Non-Housing Community Development Economic Development	CDBG: \$	Jobs created/retained	Jobs	5	0	0.00%			
Improved Neighborhoods	Non-Housing Community Development Economic Development	CDBG: \$	Other	Other	3	0	0.00%			

Legal Services	Education, Outreach, Public Service	CDBG: \$	Other	Other	10	0	0.00%			
Match Funding	Non-Housing Community Development	CDBG: \$	Other	Other	10	0	0.00%			
Neighborhood Policing	Non-Housing Community Development	CDBG: \$	Other	Other	25	0	0.00%			
Owner Occupied Rehabilitation	Home Repairs	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	350	0	0.00%			
Public Facilities Improvement	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	9199		0	4948	
Public Facilities Improvement	Non-Housing Community Development	CDBG: \$	Other	Other	3	0	0.00%	500	0	0.00%
Public Service Opportunities	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50	0	0.00%			
Public Service Opportunities	Non-Housing Community Development	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	10	0	0.00%			

Rental Rehabilitation Program	Affordable Housing	CDBG: \$ / HOME: \$40000	Rental units rehabilitated	Household Housing Unit	15	0	0.00%	4	3	75.00%
Senior Assistance	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	375	0	0.00%			
Streets	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	0	0.00%			
Streets	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		50	0	0.00%
Youth Opportunities	Non-Housing Community Development Youth Experiences	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2500	2092	83.68%	475	2092	440.42%
Youth Opportunities	Non-Housing Community Development Youth Experiences	CDBG: \$	Jobs created/retained	Jobs	4	0	0.00%	2	0	0.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

High priority activities are to keep our citizens in their homes. When housing defects threaten the health and safety of a home, the occupants with less income than most are at a disadvantage and cannot remedy or repair the situations that could make the home dangerous to live in. Our programs collectively solve issues and rescue families who need help right now before the situation increases to declare their home uninhabitable.

Items that maintain or improve the life of our residents is most important. The objective is always to get the word out to our citizens- website, facebook, water billing inserts.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	137	23
Black or African American	1,856	15
Asian	3	0
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
Total	1,996	38
Hispanic	0	5
Not Hispanic	1,996	33

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The families listed above suggest that black/african american race supersedes the other races. There must be an error somewhere. It is noted that we have assisted a number of families however none at this level so I will review further for the misinformation.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	871,542	
HOME	HOME	249,537	
HOPWA	HOPWA		
ESG	ESG		
Other	Other		

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Muskegon	100		
Muskegon Heights			
Norton Shores			

Table 4 – Identify the geographic distribution and location of investments

Narrative

Program guidelines restrict our service to city limits only.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The best way to show how leveraging works is to examine the Homebuyers Assistance Program: a buyer uses their private funds with local bank funds and we come along side to seal the deal with downpayment assistance with federal funding. We require buy in from the purchaser and the bank funds help to put people in houses and because of our city limit requirement, the tax base is being increase but not before CNS adds federal funds to cover the balance of the other investing resources.

No HOME match required.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	0	0	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	9	3
Number of Special-Needs households to be provided affordable housing units	0	0
Total	9	3

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	5	3
Number of households supported through The Production of New Units	2	0
Number of households supported through Rehab of Existing Units	1	2
Number of households supported through Acquisition of Existing Units	1	3
Total	9	8

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Homelessness is not funded with specific dollars that can attribute to the number of homes being provided to this population. No new units were built but 2 units were completed during the year and 1 remains under construction.

Discuss how these outcomes will impact future annual action plans.

We need to figure out a way to help the homeless in terms that can be counted financially.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	0
Low-income	9	3
Moderate-income	11	0
Total	25	3

Table 13 – Number of Households Served

Narrative Information

Citizens helped through CDBG were 25 which included Priority Housing and Siding repair. HOME assisted 3 families through the Rental Rehab Program.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

We aren't meeting the needs of the homeless population. Our programs are centered around homeowners and renters.

As a member of the CoC board, our presence is there to be used as a support to strengthen the objective set by the organization which we hope will reduce homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Again, our funding is not identified in anyway to address the shelter in our community.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The programs we use to prioritize the needs of the occupants of housing either owned, or rented/leased is a proactive way to curb housing in dis-repair and help to avoid vacant structures. Discharged patients, and those at risk of becoming homeless are not on the radar but we can always partner with agencies that are in the trenches.

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 collaboration is the most definitive way to help the homeless and prevent them from becoming homeless again.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Public Housing Authority in our area is the Muskegon Housing Commission. The city has placed 3 city employees on the board for which we feel are qualified to assist with the program and families.

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

Annually, we take the Action Plan and CAPER to the residents for their convenience.

Actions taken to provide assistance to troubled PHAs

The PHA in our city is not troubled.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Barriers to affordable housing in Muskegon are usually availability. Producing more affordable housing units won't necessarily remedy the situation or solve the availability problem. Families who are extremely low wouldn't be able to afford the fair market rate without assistance. Our policies and procedures in other departments are making strides to address the needs of housing that assist through minor painting resources, referrals, etc.

Currently, we have allowed our Program Income to serve as a gateway to residential investment. Helping low income families/households with down payment assistance when purchasing homes in the city limit.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The underserved are those individuals who don't know who to ask for help and who wouldn't normally come into our office seeking assistance. We have prepared a pamphlet for disbursement in our general water billing envelope. Trying to reach as many as possible or at least someone who would be able to share the programs offered to a neighbor, family member or friend in need of help.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

As a requirement of our Rental Rehabilitation Program, we require landlords to address Lead Hazards as well as the housing repairs that they identify. This has worked since the early 2000s when lead based paint was introduced as a hinderance to children under the age of 6. This action is addressing the hazards in our community 1 rental property at a time.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Poverty-level families are present in our communities- having opportunities for them to receive Legal services, to report Fair Housing concerns, and referral sources for a multitude of issues: food, shelter, jobs and free tax return information is provided jurisdictionally through our 3 grantee city resources. Not sure if we can definitively say that we reducing the number of poverty families but we are attempting to reduce the stress of poverty where we can.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Institutional structure is what we contain by retaining our agency partnerships that assist families in our

community. Partnering is now the way of life for most of us because of reduced funding across the board. To be able to continue offering the same services that we have had for 15 years or more, and being able to revise the programs to meet the current needs of a changing community helps to develop an institutional structure that is strong and recognizable.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Being able to use both public and private business resources is another necessity in our structure of partnerships. The coordination of the different agency services can be a saving feature for all but it helps the households assisted in meeting their needs but also by encouraging, educating, enhancing and evolving the families to know more about the community that they live in.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Fair Housing is a choice and we want to address any impediment mentioned in our past AI studies. This coming year our Fair Housing Agency of Grand Rapids will be embarking on the task of reviewing our local banks in Muskegon County. This is one of the last impediments carrying forward from our 2009 study, and we want to continue the practice of educating the public of their rights, survey the rental complexes, and investigating possible housing choice limitations.

CR-40 - Monitoring 91.220 and 91.230

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

We look for ways to include minority businesses and continue outreach to unrepresented in the planning process. Annually we participate with the local CoCs and agencies who assist our homeless population.

The cities of Muskegon, Muskegon Heights and Norton Shores are at the table either through representation or in person. Quarterly, CoC meetings are held where reports are shared and our support is available.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

We still use the Muskegon Chronicle (local paper) including M-live to notify the public, we do post on the entry doors of City Hall days before hearings. Our website is used to promote and provide opportunity for citizens to read reports and make comments if wanted.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

We made some changes to the income limits to include families with incomes up to 80% AMI in our area. CNS also reduced the years of frequency from the last assistance from 10 to 6 years. The desire was not to turn away anyone that needed help and we have sent notices through our water billing to promote our programs.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

This was the year of rental rehabilitation inspections. The CHDO organization has a list of properties for rental inspection but the inspections will take place in at the end of September. Our part in this process includes a visual inspection and a general look of the work performed there through our Rental Rehab Program. As for the properties inspected this year, 4 properties were still in good physical condition, but most didn't have the previous tenant in the property nor did they notify us of the new tenant or provide a lease. Some properties had chipped and peeling paint, however it may not be lead based paint but it looked blighted. The most impressive factor about this year's inspection routine is that we scheduled them online very few owners were called to make appointments- with that being said, the owners/tenants were there and there were 0 no shows! So impressed with the commitment of the landlords.

The common problems were: new tenants and no information given to the city, minor repairs- peeling paint, ripped screens, and poor flooring. I did have 1 tenant remaining from the beginning, 2 units that are yet to be inspected due to unresponsive landlords, and 2 units that were in bad disrepair: missing siding, holes, missing door knobs, and unclean properties (poor housekeeping) sites.

I gave landlords 1 month to repair and call once complete- 3 have completed and called. Currently, until all items are repaired and reinspected, I am willing to

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

The HOME units are expected to be available to income eligible families. As a marketing of these units we utilize the 211 CALL Center which helps to promote services. Also, we have a website and facebook arena that serves to provide a link to our office where we can refer them to our programs.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

We have used Program Income for a Homebuyers Assistance Program that assists homebuyers purchasing homes in the city of Muskegon. See chart

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

We are rehabbing structures and selling them to families that income qualify. Another assistance is to pay for Closing Costs of eligible homebuyers of homes in our city, and we provide CHDO funds to produce home/housing units in our community.