

CITY OF MUSKEGON, MICHIGAN
Five-year Consolidated Plan
2011 - 2016



M JARRIE



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

NAME OF JURISDICTION: CITY OF MUSKEGON, MICHIGAN

Consolidated Plan Time Period: June 1, 2011 – May 31, 2016

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

Outcomes and objectives of the City of Muskegon for 2011 – 2016 include activities designed to increase youth opportunities.

Keeping in line with what works in our community, recent events, public comments and commission support indicates that we invest in and develop our youth – OUR FUTURE. Our current plan will show support for youth opportunities.

Family focused goals for 2011 – 2016 for the City of Muskegon are:

ECONOMIC DEVELOPMENT

Priority Level 1 – Human Investment

Goal: Human Investments, as it related to youth employment, is determined by the opportunities available to individuals between the ages of 6 – 19. The City of Muskegon is concerned about our future citizenry. Equipping youth with alternative experiences such as work, recreation, exploring community involvement and education can only smother the discord ravaging urban life. Our support for youth programs, coupled with work experiences, will foster these experiences necessary to effect change in our neighborhoods.

Objective: 100 youth employed over the next five years. This can be reached by targeting 20 jobs per year.

Goal 2: Employment Opportunities. Maintaining jobs in the City of Muskegon has been a challenge; however, the focus to rebound from our drastic losses is clear. Muskegon's public service agencies, educational facilities, employers and local leaders share the responsibility to garner businesses to expand in our community. We will support programs that are foundationally sound to reach goal.

Objective: 200 new jobs by 2015.

HOUSING

Priority Level 1 – Maintain Affordable Units

Goal 1: Assist low to moderate-income residents with emergent housing needs and weatherization interventions to keep homeowners in their homes. Continue with City programs to ensure eligible families receive help through local agencies funded by the City. Funds will serve families in essential and tangible ways to deter homelessness, substandard living and unhealthy/unsafe conditions.

Objective: Reach 250 families at 65% AMI or lower.

Goal 2: Increase housing opportunities through new development and rehabilitated structures. Community Housing Development Organizations (CHDO's) are utilized annually to help families/individuals in substandard living environments access clean, safe and affordable housing units through funds directly from this participating jurisdiction. The City also collaboratively invests in neighborhoods through Infill housing: new construction or complete rehabilitation.

Objective: Collectively, 25 affordable units will be made available by 2016.

Priority Level 2 – Neighborhoods

Goal 1: Stabilization. As an entitlement recipient of NSP1, our plan years coincide with our MSHDA Grant, which will stabilize 8 of our 15 neighborhoods through demolition, new construction and rehabilitation, successfully identifying properties abandoned and foreclosed. The City has completed 6 homes and sold 2 of the 11 homes marketed for sale. We have demolished 15 blighted properties, in neighborhoods threatening safety in otherwise quiet surroundings. We can offer affordable housing units to families at or below 30% AMI.

Objective: Sell 8 homes and build 3 new homes.

Although the past performances show that most of our previous objectives and goals were surpassed, these activities are the evidence we need to continue the work. A summary of the activity outcomes (highlights from our last CAPER 2009 – 2010) are listed below as indicated in our 2005 – 2010 Five-year Consolidated Plan.

Objective 1: New Construction – To either develop alone or in partnership with a Community Housing Development Organization, member of the financial community or private developers, new single-family affordable housing.

Goal: Ten new single-family houses completed by May 31, 2010.

2009-2010 Accomplishments: No homes were built under the Infill program last fiscal year; however, Muskegon County Habitat for Humanity completed 2.

Aggregate Accomplishment: Since 2005, fifteen (15) completed single-family houses.

GOAL SURPASSED

Objective 2: Total Rehabilitation of previously vacant, blighted single-family housing – To either totally rehabilitate alone or in partnership with Community Housing Development Organizations, other social agencies and/or a member or members of the financial community.

Goal: Ten totally rehabilitated single-family homes by May 30, 2010.

2009-2010 Accomplishments: one (1) home was totally rehabilitated last year through NSP funding.

Aggregate Accomplishments: Since 2005, fourteen (14) completed rehabilitated single-family homes. Community enCompass completed two (2).

GOAL SURPASSED

Objective 3: Emergency and Vinyl Siding Assistance – To assist eligible City of Muskegon residents with emergency housing repairs and/or vinyl siding installation.

Goal: 250 houses assisted with emergency repair and or vinyl siding, (150 emergency repair/100 vinyl siding by May 31, 2010.)

2009-2010 Accomplishments: 80 homes assisted with either emergency repair and/or vinyl siding (58 emergency repairs/22 vinyl sidings).

Aggregate Accomplishments: Since 2005, 401 Emergency Repairs and 110 Vinyl Sidings have been completed.

EMERGENCY GOAL SURPASSED

Objective 4: Rehabilitation of Rental Units - To assist rental units within the City, by rehabilitating rental housing in compliance with housing quality standards.

Goals: Sixteen rehabilitated rental units by May 31, 2010.

2009-2010 Accomplishments: Completed eight (8) units rehabilitated rental units (1 duplex and 6 single-family homes).

Aggregate Accomplishments: Since 2005, 24 rehabilitated rental units completed.

GOAL SURPASSED

Objective 5: To use the City's available resources to eliminate blight in the community. The City will allocate several different departments' resources to eliminate blight in the community.

Goals: To demolish 20 dangerous structures throughout the City.

2009-2010 Accomplishments: Demolished 17 dangerous structures and boarded up 45 open, dangerous properties.

Aggregate Accomplishments: Since 2005, 67 dangerous structures were demolished.

GOAL SURPASSED

Objective 6: To assist and promote the public service community in attacking the social ills of the community in a plethora of areas (health and youth activities).

Goal: 10,000

2009-2010 Accomplishments: Assisted 12,533 persons through the Public Service Community.

Aggregate Accomplishments: 32,696

GOAL SURPASSED

Objective 7: To allocate available funding to replace and improve the City's infrastructure.

Goal: To continue to upgrade community's infrastructure.

Comments: We identified a street to be funded through CDBG-R.

Objective 8: To use available funding to improve the City's overall economic status, by creating a physical infrastructure to attract new businesses and by creating a network to promote economic development.

Goal: To complete the redevelopment of the City's downtown area and to attract 400 new jobs by May 31, 2010.

Comments: During fiscal year 2009 – 2010, our downtown received a boost by opening a culinary instructional building with a restaurant and bakery. Façade upgrades to existing buildings as well as the completion of two major structures helped to cement the physical infrastructure, attracting new businesses.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The City's mission to improve the quality of life in our community starts with us. Our policies, charter, ordinances and mandates are established to provide the suitable living environments that prohibit discrimination based on religion, race, color, national origin, age, sex, marital or familial status or handicap.

ECONOMIC DEVELOPMENT

1. Human investments for youth opportunities.
2. Job creation for Muskegon's unemployed citizens

HOUSING

1. Maintenance of affordable units through CDBG and HOME allocated programs and funded agencies.
2. Increase units for low-moderate income families and individuals in need of relocating from substandard units.
3. Continuum of Care multi-agency collaboration to reach the goals and objectives of the 10-year State plan to end homelessness by 2016.

NEIGHBORHOODS

1. Strengthen neighborhoods through grants, local youth programs for school age youths 18 and continue with current City programs for housing unit construction.
2. Combine public service programming and enforcement to make neighborhoods for low and moderate income families suitable and safe through neighborhood organizations and code enforcement.
3. Complete the Neighborhood Stabilization grant under the agreement through MSHDA, which will provide additional program income for our existing housing programs.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

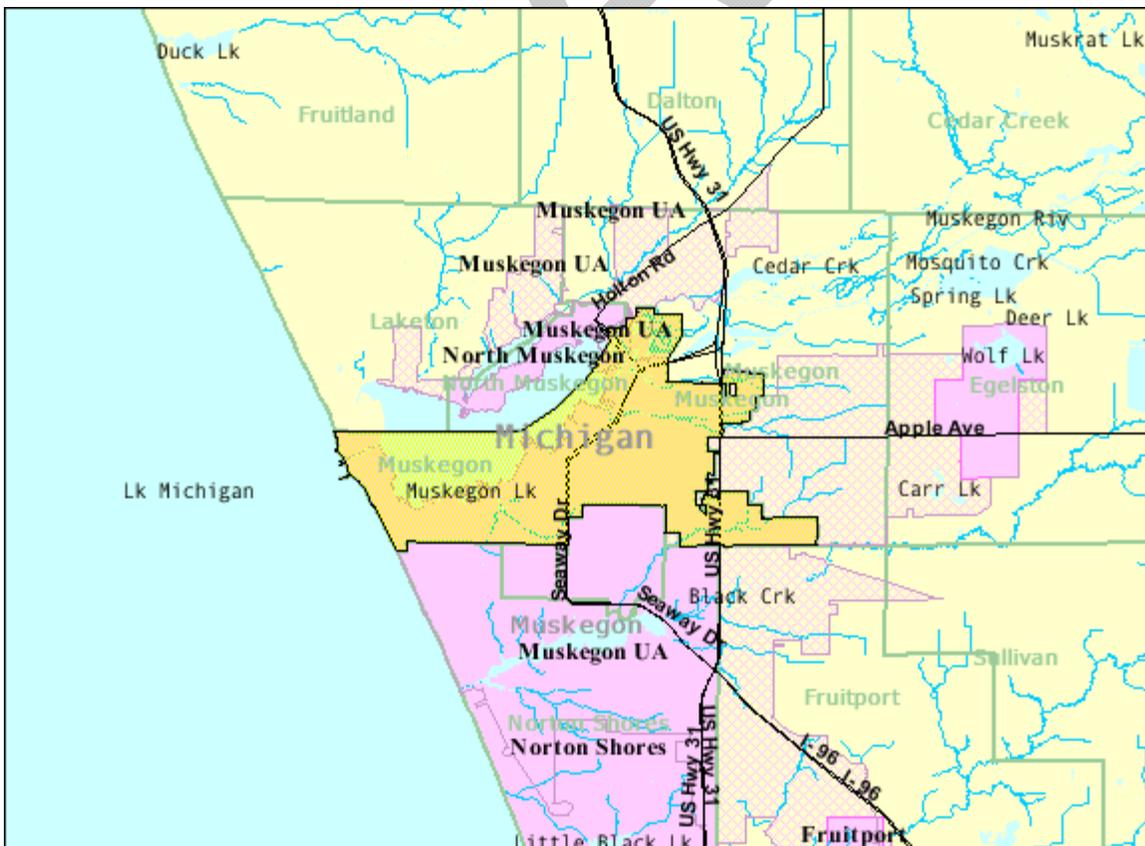
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

Muskegon City proper has a geographic area including Muskegon Lake to the north, which channels to the west to encompass Pere Marquette, a stretch of sandy beach coastline. Our population has hovered at the 40,000 mark but our unemployment rate (even though still high) is dropping, in spite of our major losses of stable employers.

There are 15 neighborhoods of which 13 are active associations in the City of Muskegon. Two neighboring census tracts are not considered low-income or economically challenged per HUD's Risk Score of 15 or above. However, the City will invest in all areas of our community to serve eligible households. Because all families expressing need will be evaluated for eligibility, our Emergency programs remain available to families at or below 50% AMI.

Muskegon is central of the various Muskegon County jurisdictions. We may be the largest piece of the puzzle, but every piece is significant to community progress. Inspired by the cover (from the Stanford Social Innovation Review Winter 2011, Collective Impact by John Kania and Mark Kramer, illustrated by Martin Jarrie), it shows people moving their piece into the center to complete a big picture. Muskegon is the largest partnering jurisdiction in Muskegon County, but the City of Muskegon sets its plan with the other key partners in the puzzle, collaboratively linking services to the underserved, poverty stricken, unemployed and underemployed families residing in the Count of Muskegon.



Making agreements with multi-agents through the Continuum of Care or selecting one or two vital partners to satisfy the needs of our citizens, Muskegon is moving in the direction of sustainable resources for all. Creating a picture of continuity and working together, we have succeeded thus far.

As we move into low-risk areas to produce affordable housing, challenges are evident and the ultimate goal of moving a family into a stable living environment has not been possible to date. Obstacles to affordable housing in higher income neighborhoods have not been hurdled, so our work is not done.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

As a major entitlement jurisdiction, the City of Muskegon oversees the funding allocations to core services in our community, including City departments, Love INC, NAM, public school system, Downtown development, Habitat for Humanity, the board of Continuum of Care and community enCompass (transitional living). We consulted with the American Red Cross, Love INC, Habitat for Humanity, Muskegon Community Health Project and Community enCompass, supporting their clientele in with their programs and services.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

Proudly, the City of Muskegon appoints citizens to participate on public boards, appointed by the City Manager. Elected City Commissioners and the City Manager carry out the general business of the City, enlisting department and division managers who provide the expertise to meet the goals and objectives of this Plan. Multiple citizen represented boards assist departments in an advisory capacity to supply public interest for funding investments in the community.

Relative to our Citizen Participation Plan, the Citizen's District Council (CDC) board input is not only required, but requested from our City Commissioners. Meeting monthly, this group advises and suggests where the City should invest their funds and resources. Neighborhood Associations of Muskegon (NAM) community groups have become more involved with the City's vision to address blight, foreclosures, violence and policy making. NAM meeting are monthly and information is both shared and gathered to help the City of Muskegon's effort to change that we want to see. With that, neighborhood surveys were disbursed through these neighborhood groups, internet access on the City's website, inside the City Hall building, City News Letter (The Channel) and advertising in the local newspaper (The Muskegon Chronicle) for community participation with the Five-year Consolidated Plan.

The current list below suggests where citizens feel our focus should be.

Community Development

Human Resources/Human Investments: opportunity for jobs; programming; training (parent/children); education; total person; future leadership; workshops; seminars; board training; Americorp workers; youth (parents).

Marketing

City Image

Anti-violence

Support the county in bringing speakers to our community

Low-interest Loans to Families for Home Rehab Loans

A past program that invests in people and provides program income to the CNS department.

Housing

Foreclosures are becoming more frequent in Muskegon. Encourage or subsidize a location for an agency for assistance with foreclosures in Muskegon. Community gardens would help improve the image of the neighborhoods.

Job Opportunities

The idea of community food production should be considered. Traditional approaches to planning need adjustments. Employers attracted to the City do not have employees that represent the residents or the ethnic mix of Muskegon. There needs to be stimulation of job production with local residents. There needs to be a more hands-on approach to get people working. It's an issue if you don't have qualified people. We need to invest in youth now and start training them now. Our children are our future. The City

only looks at the big companies with over \$1 Million payrolls. They need to look at the smaller businesses. They need to work with people who think and work 'out of the box.'

Suitable Living Environment

The school board and City don't work well together. The kids need to be trained for the future. The City and public schools have different visions. Plans should incorporate each other. The different organizations should be linked arm in arm with the community in the middle.

There needs to be a Junior City Council. The Plan needs to encourage collaboration with the community, including schools.

We are a car first community and it should be a complete street agenda for all around.

Walkability – there should be access to activities, events and situations where you don't need a car or bus.

Community Development

There is not enough communications between everyone; the city and the neighborhoods; the citizens.

We need to rebuild from within, start at the center of the City and work outwards until the entire community is completed.

Now the City is investing in bricks and mortar and should invest in people not housing stock.

Need to find activities for the youth including training and recreation.

The City should look into summer youth employment.

The City should look at technology for training of the youths.

In a higher attempt to draw minorities and other individuals who may not have access to the newspaper or internet, invitations were mailed to local churches. Fortunately, our Downtown Development Authority solicited feedback from area downtown businesses about our community services and unmet needs. Between March 8 and April 2011, a review of the plan was published online through our City's website and on Facebook and at the Public library, Clerk's Office at Muskegon City Hall and in the office of CNS, including emails of staff.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

Structured partnerships and contracts of coordination between the participating jurisdiction and outside agencies provide strength to the community and bridges gaps to delivery services to the City of Muskegon citizens.

Local public schools, Community Housing Development Organizations, City programs, the Department of Community Health, the Department of Human Services and locally funded service programs assisting low-income families with emergent utilities and housing supports work as a well-oiled machine. If one agency can't, we enlist another. Being able to rely on partners for service requests supports the "cover page" dynamics. We are all just one piece of the puzzle and our community/cities are not completely served without an institutional structure that works together.

Proudly, the City of Muskegon appoints citizens to participate on City department boards. Even though the Public Housing Authority has separated from the City, our City Manager appoints citizens to their Public Housing Board. Strong ties remain and cooperation is the underlining structure of the relationships. Strong ties bind the relationship and cooperation is mutual. When necessary, assistance is requested for hearings, grievances and supportive services.

Public service development and capital improvements are attached from the Director of Public Works.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

Per the regulating and standard mandatory procedures, the office of CNS will conduct required monitoring of all funded agencies receiving CDBG or HOME grants. In addition, the City is monitored for compliance through an annual audit of financial records.

Priority Needs Analysis and Strategies (91.215 (a))

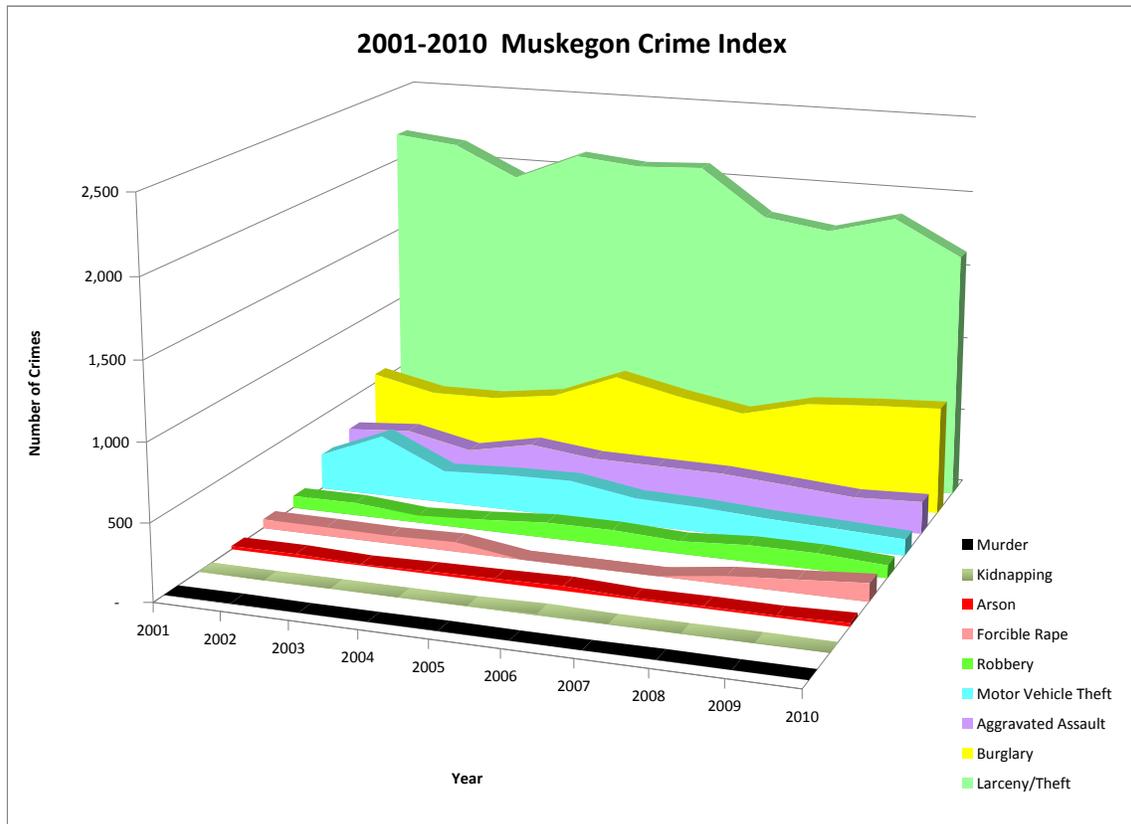
1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

Priority of needs is assessed by advisory boards, public comment, agency affiliation and City Commissioners' direction. Economically, our funding sources will not cover the needs identified in previous plans, but our priority shift is designed to invest our resources in people and that includes our youth.

Crime statistics show an increase in robberies. Critical to youths in our community is the assessment that activities offset violence, and after a stunning summer of youth involved crimes, the City is making an effort to help.

Youth opportunities are high priority. Obstacles will be cooperating and participation. How will we attract the youth to join? We will rely on schools and neighborhood groups to get the word out but language barriers tend to be non-existent at this age level.



Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

Lead-based paint testing is required of properties prior to rehabilitation of all funded projects. Testing, clearances, abatements and interim controls for all housing units built before 1978 is a requirement fully adhered to in all programs.

As a lead agency for protecting children from Lead-based paint hazards, our Muskegon S.A.F.E. (Support Abate Family Education) Housing Program successfully identified 272 households, tested children for Lead poisoning, and abated and identified Lead hazards in 120 homes. Our three-year grant concluded with staggering numbers \$2,079,492 grant dollars. The City leveraged an additional \$503,225 from local business rebates from Weber Lumber and Keene Lumber and other committed program income to development employment and training for 72 unemployed individuals to learn a new trade. The county-developed efforts of the Lead program solidified our commitment to State and local health and child welfare agencies that provided current data related to Lead-based paint hazards and poisonings in Muskegon County.

Although our Lead efforts were only available to Muskegon City residents, our partnerships interact with Muskegon Heights, Muskegon Township, Norton Shores and all local Muskegon Area Intermediate District schools addressing where children under the age of six enter school for the first time. A total of 249 outreach efforts were performed and contracted through Muskegon Community Health Project.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, 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 ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

Cost burdens of providing communities with necessary services has caused the City

of Norton Shores to contract our support services to manage their emergency repair program designed for families 50% AMI or lower.

“Standard Conditioning” in housing units are these: operable utilities, adequate space for household occupants, void of any health or safety conditions.

“Substandard Conditions” are those housing units with: health and safety issues within or on site of the property, inadequate square footage per capita as stated in the cities policy without one or more operable utilities available.

In our Weatherization Program, we address substandard housing for qualified seniors in the City of Muskegon. This service was offered in the 2010 – 2011 Annual Plan, but authorized as a viable housing program for seniors 60 years and older because we are an equal housing authority, categorically all housing programs are available to and adequate accommodations made for persons within the 80% AMI low-income target.

No preference will be made as it relates to HIV/AIDS, familial size, Section 8, disability, age or ethnicity for housing services funded by CDBG, HOME, NSP or future funded projects. Only income qualifications will dictate our ability to provide necessary relief per program selection.

CDBG

Vinyl Siding continues to brighten our City corridors with a suitable living environment to promote building activities, community development, beautification and overall neighborhood stabilization.

Code enforcement stimulates a safe neighborhood, free of blight and vacant structures, which tend to foster unhealthy activities.

HOME

Affordable Housing Units are always needed when there is a waiting list for families in need. Through Community Housing Development Organizations, the City continues to produce housing units for families below 80% AMI.

Transitional Housing stakes a permanent mark in our inner-city neighborhoods, partnering with agencies that collaborate to serve our poverty stricken, homeless community is our investment in human services.

As a major supplier of affordable housing, the City has provided its citizens with 37 housing units for low to moderate-income families in the last 10 years.

NSP

The capacity to add more units was afforded to us through MSHDA’s NSP1 program where we demolished blighted structures, partnered with other agents to build on these lots for 3 families at an income level less than 50% AMI.

NSP has allowed for 10 additional units, designed for families at every level of income level from 30% AMI – 120% AMI.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

Rental Rehabilitation addressed rental properties in Muskegon for landlords at a 50/50 cost per affordability requirements. Per guidelines, eligible properties are for 4 units or less with tenant income restricted to 65% or lower when applicable, but not more than 80% AMI.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

In an effort to control costs, bids were requested for "labor only" and additional

contracts were made with suppliers. Our housing costs have not changed to the point of limiting the number of projects. We feel that our previous investments in Lead-based paint training have helped stabilize the abatement costs incurred.

Vacant and abandoned buildings are decreasing in number because of our latest City policy requiring owner registration. The accountability of these structures carries fee charges and ultimate action is required. Because it is a newer policy, it will help us identify properties for rehabilitation and certainly clean the City of blight.

The number of units targeted for households under 80% AMI is recorded in the Needs table and reflect the agencies associated with the Continuum of Care homeless initiatives, local jurisdictions and our City's affordable housing plan. No loss of Section 8 contracts is expected: there is a significant waiting list for families.

Our housing market inventory will increase because of the Neighborhood Stabilization Program investments in our jurisdiction. NSP3 has been approved and funded for ownership: existing housing units will be rehabilitated.

Rental housing units will be addressed to assist those families at less than 50% AMI through City funded programs. In addition, proposals for rehabilitation of rental properties for this population continue to appear on our City Commission agendas; however, saturation of rental housing units challenge our neighborhoods and are met with great resistance.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

We hope to meet the objectives set in this plan and itemized in the Strategic Summary. Using HOME, CDBG and NSP funding to accomplish these goals, the City is prepared to assist partners, support local agencies and promote economic development through Section 3 policy guidelines to garner contractors from our neighborhoods. In addition to local contractors, we want to preference, where possible, minority and women-owned responsible businesses to help us meet the Housing Objectives set forth.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on

waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The Muskegon Housing Commission has less than 250 public housing units and 164 Housing Choice Vouchers, which is considered a small public housing authority. Maintaining 164 housing units, their goals are itemized to:

1. Increase Availability - reduce vacancy through marketing
2. Improve Quality – make improvements and timely repairs
3. Increase Housing Choices – provide information to families/landlords
4. Improve Living Environment – security/monitoring updates
5. Self Sufficiency – equip families with support services for employment and skills opportunities
6. Energy Efficiency – remodel for energy conservation

With 15/123 HCV on a waiting list, MHC has proactively set goals to notify families of homeownership supportive programs. Moving individuals from supportive programs to independent living is a proven way to provide assistance to those on the waiting list.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

Our public housing agency, Muskegon Housing Commission, has completed and submitted the PHA 5-year Plan and Annual Plan for our review. Their strategy to address the needs of families residing in our jurisdiction being served by them and for those whose names remain on a waiting list has changed slightly. Per the request of auditors, MHC has made policy revisions, sent determinations and

eligibility solutions that includes and clearly shows their manner in addressing improvements, energy conservation and management operations in an effort to improve the living environments of extremely low-income and low-income individuals and families.

Refreshing to see is the enhancement of homeownership opportunities. Collaborating on other levels, the City of Muskegon has presented opportunities to engage families interested in owning their own home. This housing plan support the efforts of local agencies willing to assist families ready for homeownership status.

MHC continues to educate the public, prospective applicants and agencies which serve families in Muskegon promoting decent, safe and affordable options through their public housing, Section 8 Housing Choice Vouchers and optional homeownership programs.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

Affordable housing will not reach the families targeted if individuals are not qualified for mortgages. These businesses exist but the City is counted to carry this message to local leaders through Fair Housing initiatives and vital support programs.

Initial housing studies will be performed in our County as an effort to work together to meet the requirements of our separate communities to evaluate housing programs without prejudice and oversight of any citizen qualified to receive services. All county communities will be included in our training, events and scheduled meetings with our Grant Rapids Fair Housing. The Department of Public Health is located in our county and provides numerous programs and services for all health needs facing a community: HIV/AIDS, Lead Poisoning and Smoking. Previous partnerships are expected to continue as much as possible; however, no exact no metropolitan-wide strategy is expected. We do not receive HOPWA's funding and have not identified specific services in this area of service.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

3-5 Year Strategic Plan Homeless Needs response:

The guidelines which represent the homeless needs in Muskegon County are identified in the benchmark report as Guiding Municipals. These guiding principles are:

- All individuals and families should have safe, affordable housing.
- Homeless individuals or families should receive safe, temporary shelter and planning for permanent housing should begin immediately.
- Individuals should not have to make their home on the street or in other public spaces; safe and humane options should be available.
- All individuals and families deserve and are expected to actively participate in the development and implementation of their independent living plans now referred to as Community Housing Action Plans (CHAP) by MSHDA.
- All agencies must work as partners to ensure successful, long-term outcomes for individuals and families who are, or who may become, homeless.
- Services must be provided with the goal of achieving the highest standards of practice through continuous quality improvement.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority

homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

An inadequate supply of affordable rental housing at or below 50% AMI, even at poverty level 30% AMI or lower, are deserved.

Priority A – Recording uniform data among local partners of the Continuum of Care stakeholders.

Priority B – Increase decent safe and affordable rental property.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

Multi-agency Continuum of Care work sessions collaboratively get the leverage and priority for our shelter/unsheltered individuals and families. These priorities show family stability as a first base to filling the needs of the homeless. Consistency through the following:

1. Providers
2. County Jurisdictions
3. Homeless populations

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals

and families who are at imminent risk of becoming homeless.

2. Chronic homelessness—Describe the jurisdiction’s strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

Each member has a niche and expertise to help. Collaboration helps to optimize investments that can be realized by the resources available through our members.

As a member initiated through a memo of understanding, the City of Muskegon is an active participant to adhere to the community-wide Discharge Coordination Policy as stated in the Continuum of Care’s 10-year plan that states:

EFFECTIVE PREVENTION ACTIVITIES

- ✓ Housing Subsidies: Evidence for housing subsidies as a very effective prevention activity comes from a variety of sources.
- ✓ Supportive services coupled with permanent housing: For people with serious mental illness, with or without substance abuse, permanent supportive housing prevents initial homelessness, re-houses people quickly if they become homeless, and helps chronically homeless people leave the streets (Burt et al., 2004; Shern et al., 1997; Tsemberis and Eisenberg, 2000).
- ✓ Mediation in Housing Courts: A variety of studies show that Housing Courts preserve tenancy, even after a landlord has filed for eviction.

- ✓ Cash assistance for rent or mortgage arrears: Combined with screening that improves targeting this strategy has reduced first time homelessness.
- ✓ Rapid exit from shelter: Focused toward families just entering shelter to ensure that they quickly leave shelter and stay housed thereafter, communities that have used this innovative strategy have halved the average length of a shelter stay (from 60 to 30 days) and achieved 88 percent success rate in keeping formerly homeless families from returning to shelter.

Strategy: Support the development of a community-wide prevention model that has a clear understanding of the types of prevention that are most likely to be effective as demonstrated by data, as well as the types of prevention that Muskegon identifies as being most important.

Support a uniformed structure by which information is disseminated between all stakeholders.

Develop new commitments and increased partnerships to reduce the number of individuals and families leaving one system and entering another, and embrace the notion that homeless prevention is an outcome for all agencies and institutions.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

The City of Muskegon does not receive ESG.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable

living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

The goals and policies set forth in our CDBG programs are in place to assist those families below 50% AMI by granting these services without personal investment; no fees required for services offered.

Short Term: Support youth work experiences through recreational activity programs for youth.

Long Term: Replace the loss of jobs realized over the last five year.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

The consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible as it targets strategies in affordable housing to produce and preserve homeownership. As a deliberate choice, the City of Muskegon has adopted a resale vs. recapture policy for affordability requirements. This will only stabilize the debt of an unfortunate foreclosed foreclosure due to loss of job. Resale allows the repayment of an unsatisfied mortgage subsidy only if there are proceeds available after the sale of the property. Resale limits this debt of a family in an otherwise devastating situation from suffering a long-term debt collection.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

Not applicable for the City of Muskegon

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

As our current economy is uncertain, the City of Muskegon will not prioritize non-homeless special needs in the Five-year Consolidated Plan.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

The City of Muskegon is not setting aside specific programs to address the needs of special sub-populations, including HOPWA.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the

program.

6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

There are no specific programs set aside for HOPWA opportunities.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

Not applicable for the City of Muskegon.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.