

AP



COMMUNITY AND NEIGHBORHOOD SERVICES

MICROSOFT
[COMPANY ADDRESS]

Executive Summary

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

1. Introduction

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

Most of our work consists of income qualifying residents who express a need for assistance with their homes. Occasionally, citizens asking for assistance are denied because they are over income. This year we made a decision to raise our qualifying level to 80% AMI! With the newest income limits for 2018 we are excited and confident that we will serve more families in need. The other 2 grantees have used the 80% AMI for their cut off for years but now we will collectively serve at the same qualifying level of the Area Median Income of 80%.

It will be interesting to see how many families will be served at the higher income level through the end of this year. We do not want to turn away any household that need our help them. This change should make a huge difference in the number clients served this 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. Without our financial assistance roofs, furnaces and other vital necessities that help to keep them in their homes; which help us stabilize neighborhoods. We also seek to build strong and healthy communities through the resources we provide to youth, blighting structures demolition, affordable households for both renter and buyers.

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 consistent rate of 40-50 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!

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.

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.

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.

7. Summary

The CDBG and HOME budgets were without comment at the Public Hearing. The activities proposed will be the 2017 Programs for the coming months. 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.

The proposed 2017-2018 Action Plan is available on the City of Muskegon’s website at:

<http://www.muskegon-mi.gov/departments/community-and-neighborhood-services/>

As well as the following locations:

City of Muskegon	City of Muskegon
Clerk’s Office	Comm & Neighborhood Svc
933 Terrace St.	933 Terrace St, 2nd Floor
Muskegon, MI 49440	Muskegon, MI 49440
Hackley Library	Muskegon Housing Commission
Circulation Desk	1080 Terrace St
316 W. Webster Ave	Muskegon, MI 49442
Muskegon, MI 49440	

Comments and suggestions are listed below as received during the public comment period.

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

Table 1 – Responsible Agencies

Narrative

Our annual action plan continues into the 2nd 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.

Budgets for CDBG and HOME funds were slightly different- a little more for block grants but lower for HOME activities

Consolidated Plan Public Contact Information

During the review/comment period of 30 days prior to HUD submission, we publicize the intent of HOME and CDBG funds and projects. The only change this year is that our level of commitment to children and Recreation Programs has increased significantly despite the growing concern of less funding.

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

1. Introduction

The Consultation process is not as broad as the consultation process for the Consolidated Plan. 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.

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 that we receive.

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.

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.

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 is undergoing its own reorganization and through their process we are active listeners and helpers to 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	Agency/Group/Organization	Love in the name of christ of Muskegon county Inc
	Agency/Group/Organization Type	LOVE INC Grantee Department Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	LOVE wanted to express the need of the Ramps rehabilitation project and how they have a ministry to offer households in Muskegon. Without financial assistance they would be limited and the public would suffer. 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, but only one specific agency was contacted. We hoped to hear from Agencies through the public comment period.

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	Every Woman's Place	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 Every Women's Place is a recipient of ESG funding that we participate at a board level for what our area agencies are in need of when preparing the Plan. We want to be considerate of the efforts of homelessness through the CoC; however, most times our participation is merely being available with the review of applicants for annual ESG funds.

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**

Through public hearings and Facebook posts, we notify the public of our intentions and we hope to receive feedback.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community				
2	Newspaper Ad	Non-targeted/broad community				
3	Copy of the Action Plan	Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The budgets for our 2017 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	871,542	0	0	871,542	2,400,000	The programs and projects will include neighborhood activities, youth recreation and utility assistance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	249,537	0	0	249,537	650,000	Funding used to rehab homes, build housing and help CHDO agencies to produce affordable housing units for income eligible families.

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.

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

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

Discussion

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

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Repairs	2016	2020	Home Repairs	Muskegon	Housing	CDBG: \$210,883 HOME: \$145,000	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	Rental Rehabilitation Program	2016	2020	Affordable Housing	Muskegon	Rental Rehabilitation	HOME: \$40,000	Rental units rehabilitated: 4 Household Housing Unit
3	Demolition	2016	2020	Non-Housing Community Development Blight Fight	Muskegon	Code Enforcement Demolition Crime Prevention	CDBG: \$48,500	Buildings Demolished: 5 Buildings
4	Streets	2016	2020	Non-Housing Community Development	Muskegon	Neighborhood Enhancement	CDBG: \$30,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Code Enforcement - Inspections	2016	2020	Non-Housing Community Development Housing Rehab	Muskegon	Neighborhood Enhancement	CDBG: \$48,500	Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facilities Improvement	2016	2020	Non-Housing Community Development	Muskegon	Neighborhood Enhancement Public Facilities Improvements	CDBG: \$133,401	Other: 500 Other
7	Exterior Paint/Siding Housing	2016	2020	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	Muskegon	Housing	CDBG: \$48,500	Homeowner Housing Rehabilitated: 7 Household Housing Unit
8	Housing	2016	2020	Affordable Housing	Muskegon	Housing	HOME: \$145,079	Homeowner Housing Added: 2 Household Housing Unit
9	Youth Opportunities	2016	2020	Non-Housing Community Development Youth Experiences	Muskegon	Youth Opportunities	CDBG: \$95,000	Public service activities other than Low/Moderate Income Housing Benefit: 475 Persons Assisted Jobs created/retained: 2 Jobs

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Home Repairs
	Goal Description	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.

2	Goal Name	Rental Rehabilitation Program
	Goal Description	1. Assisting property owners with 50% of their repairs for low income families that reside there. This is a preventative program to address lead in rental projects and making housing units up to code.
3	Goal Name	Demolition
	Goal Description	Demolish dangerous structures
4	Goal Name	Streets
	Goal Description	Repairs of street in census tract neighborhoods of low-income residents
5	Goal Name	Code Enforcement - Inspections
	Goal Description	Code enforcement includes the inspection of properties that are not in compliance with local codes which tend to blight neighborhoods. Code violators will be ticketed in an expectation of bringing these properties up to code for the overall look of the neighborhood.
6	Goal Name	Public Facilities Improvement
	Goal Description	Bond repayment of public facility - Fire Station
7	Goal Name	Exterior Paint/Siding Housing
	Goal Description	Siding properties of families who need help based on their income

8	Goal Name	Housing
	Goal Description	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	Goal Name	Youth Opportunities
	Goal Description	Provide young people ages 25 and lower with activities and work opportunities during the year

AP-35 Projects - 91.220(d)

Introduction

2017 Funds will be used to cover the projects listed below. Activities and services are used to enhance the community, and especially the needs of the underserved.

#	Project Name
17	Interns
18	Housing
19	HOME Admin
20	Rental Rehab Program
21	CHDO Reserves
22	Youth Rec
23	Bond for FIRE Station
24	Code Enforcement
25	Priority Home Repair
26	Service Delivery
27	General Admin
28	Demolition
29	Affirmative Action projects
30	Street Improvement
31	Board up- Demo
32	Vinyl Siding

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	Project Name	Interns
	Target Area	Muskegon
	Goals Supported	Youth Opportunities
	Needs Addressed	Youth Opportunities
	Funding	CDBG: \$5,000
	Description	Interns are High School graduates who reside in an income eligible home that would benefit through a work experience at the City.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Education and training offered to youth and an opportunity to spend time at the city of Muskegon.
2	Project Name	Housing
	Target Area	Muskegon
	Goals Supported	Housing
	Needs Addressed	Housing Demolition Neighborhood Enhancement Homebuyer Assistance/Education
	Funding	HOME: \$145,080
	Description	Housing that will be funded by HOME dollars for new construction homebuyer/rehab of existing for homebuyer/ or homebuyer assistance with down payment
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Build 2 properties side by side and after sale, take the proceeds to assist homebuyers in the city with down payment assistance
3	Project Name	HOME Admin
	Target Area	Muskegon
	Goals Supported	Rental Rehabilitation Program Home Repairs Demolition Housing
	Needs Addressed	Housing Homebuyer Assistance/Education Rental Rehabilitation
	Funding	HOME: \$24,953
	Description	Administrative costs- salaries, materials, trainings/conferences, studies...etc.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	To work along side the contractors, and others to make sure that the housing units are produced and that qualified people receive an opportunity to purchase our home, and others to buy a home within our city limits.
4	Project Name	Rental Rehab Program
	Target Area	Muskegon
	Goals Supported	Rental Rehabilitation Program
	Needs Addressed	Housing Code Enforcement Rental Rehabilitation
	Funding	HOME: \$40,000
	Description	To assist property owners of rental units with at least 50% of their costs.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Receive referrals from SAFEbuilt and allow 50% of the costs of repairs to the owners- projects can be in any part of the city.
5	Project Name	CHDO Reserves
	Target Area	Muskegon
	Goals Supported	Housing
	Needs Addressed	Neighborhood Enhancement Homebuyer Assistance/Education
	Funding	HOME: \$39,504
	Description	Set aside for CHDO agencies producing affordable housing rentals.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	There are 2 projects that will run at the same time to save on money used to build these affordable housing single family structures.
6	Project Name	Youth Rec
	Target Area	Muskegon
	Goals Supported	Youth Opportunities
	Needs Addressed	Youth Opportunities
	Funding	CDBG: \$90,000
	Description	Opportunities for youth to learn, play and experience recreational activities year round through a variety of venues offered by our local citizens.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	We have 4 agents who will offer experiences to our youth year round, but specifically during the summer which give youth alternative opportunities...football clinic, open gym, physical recreation.
7	Project Name	Bond for FIRE Station
	Target Area	Muskegon
	Goals Supported	Public Facilities Improvement
	Needs Addressed	Neighborhood Enhancement Public Facilities Improvements
	Funding	CDBG: \$133,401
	Description	Loan payments for new Fire Station- central location
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Availability of services to Highrise Senior apartments, as well as 1st responders to any citizen in the city
8	Project Name	Code Enforcement
	Target Area	Muskegon
	Goals Supported	Code Enforcement - Inspections
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$48,500
	Description	Code compliance throughout the city, with concentration in the central neighborhoods where blighted homes and vacant structures threaten the viability of the area.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Staff will communicate code deficiencies and inform public of potential threats- vacant structures, etc.
9	Project Name	Priority Home Repair
	Target Area	Muskegon
	Goals Supported	Home Repairs
	Needs Addressed	Housing
	Funding	CDBG: \$210,883
	Description	Serve citizens of the city with necessary health and safety repairs if their income shows that they qualify.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Repair and replace housing in need of roof, furnace, electric, foundation, plumbing, or vital systems for safe and healthy living
10	Project Name	Service Delivery
	Target Area	Muskegon
	Goals Supported	Home Repairs
	Needs Addressed	Housing
	Funding	CDBG: \$72,750
	Description	Provide wages/salaries/training to specific staff working directly with citizens from start to finish
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Verify if families qualify, bid projects, prepare documents, monitor progress, payments to contractors, and maintaining files.
11	Project Name	General Admin
	Target Area	Muskegon
	Goals Supported	Home Repairs
	Needs Addressed	Housing
	Funding	CDBG: \$164,308
	Description	Salaries, wages, surveys/reports, materials, publications, etc. that are covered by these funds.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	CDBG Administrative functions- staff, fair housing, events, training, etc., fair housing activities
12	Project Name	Demolition
	Target Area	Muskegon
	Goals Supported	Demolition
	Needs Addressed	Demolition
	Funding	CDBG: \$48,500
	Description	Taking down blighted and abandoned properties that threaten health and safety of low-income neighborhoods.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Track and process abandoned structures that present safety issues if left blighting.
13	Project Name	Affirmative Action projects
	Target Area	Muskegon
	Goals Supported	Youth Opportunities
	Needs Addressed	Fair Housing Initiatives Neighborhood Enhancement Youth Opportunities
	Funding	CDBG: \$10,000
	Description	Assistance provided to local contractors, citizens, women and minority businesses for services and outreach.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide Outreach, and support to local contractors who may be female, minority or otherwise disadvantaged.
14	Project Name	Street Improvement
	Target Area	Muskegon
	Goals Supported	Streets
	Needs Addressed	Street Repairs
	Funding	CDBG: \$30,000
	Description	Repair/replace streets in a census tract where low-income homeowners reside
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Re-surface a street that is in need of repair, but it must be in a qualified census tract neighborhood.
15	Project Name	Board up- Demo
	Target Area	Muskegon
	Goals Supported	Code Enforcement - Inspections Demolition
	Needs Addressed	Code Enforcement Demolition
	Funding	CDBG: \$9,700
	Description	Interim assistance provided to the Demolition program, to board up vacant structures to secure safety in neighborhoods
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Board up vacant, unsecured structures to maintain neighborhood appearance and keep the area safe.
16	Project Name	Vinyl Siding
	Target Area	Muskegon
	Goals Supported	Exterior Paint/Siding Housing
	Needs Addressed	Rental Rehabilitation
	Funding	CDBG: \$48,500
	Description	To provide Exterior repairs to eligible, income households whose homes qualify for assistance.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Repair siding of qualified homeowners to install vinyl siding

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.

Specifically, 3 neighborhoods will be our main focus for affordable housing units- East Muskegon, Sheldon Park and Glenside to produce affordable housing units.

Geographic Distribution

Target Area	Percentage of Funds
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 14 neighborhoods and to date our funds have not been invested in two specific neighborhoods- that is our rationale for working hard to get into these last 2 neighborhoods.

Discussion

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

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

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, Sheldon Park and Glenside

The CoC 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 but nothing has come to light.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	9
Special-Needs	0
Total	9

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	2
Rehab of Existing Units	1
Acquisition of Existing Units	1
Total	9

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.

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

The section 8 waiting list was 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.

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

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

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

YEs and No, the PHA in our city is not designated as troubled but one of its reviews- PHAS score was considered troubled but the corrections were made and submitted.

Discussion

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

Commissioners.

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

Introduction

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly

funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

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

Discussion

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

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

Introduction

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

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.

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. Hopefully this will secure opportunity for certain neighborhoods.

Discussion

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

AP-85 Other Actions - 91.220(k)

Introduction

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

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

It is frustrating to see households with little income struggle, but in all of our programs any

fees associated to services are waived to families that meet income qualifications.

Actions planned to develop institutional structure

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

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

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

Discussion

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

Program Specific Requirements

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

Introduction

Program Income from CDBG is rare. Usually, the sum are less than \$10k a year. We will see what this year brings about.

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	5,000
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
Total Program Income:	5,000

Other CDBG Requirements

1. The amount of urgent need activities	210,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

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

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New Construction and Acquisition/Rehabilitation of housing.

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

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

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

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

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

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

Discussion

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

