

Executive Summary

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

1. Introduction

The city of Muskegon is the lead agency for a unique partnership with other HUD grantee municipalities: Muskegon Heights and Norton Shores. Our Regional Consolidated Plan is used to encompass communities that use CDBG funds for specific National Objectives to accomplish the goals set by each city Annual Action Plan for the next 4 years. The city of Muskegon is the only recipient of the HOME Partnership funds however, the HOME ARP funds are not specifically limited to our city limits.

Our Action plan for 2022 will be supported with CDBG, HOME and HOME ARP funds through the department of Community and Neighborhood Services of the City of Muskegon from the Department of Housing and Urban Development. Projects and programs funded with CDBG-CV funding from 2020 are relevant and may linger into this current 2022 annual plan.

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.

Our Annual Action plan objectives and outcomes for 2022 are staple programs that produce results that benefit community members through a variety of activities;

C D B G Community Development Block Grant-

Fire Station Bond

Administration

Service Delivery

Priority Housing Repairs

Facade Repairs

Fair Housing

Love INC -Ramps

Youth Recreation

3. Evaluation of past performance

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

Past performance measures are tallied as 34 Seniors, 23 Homebuyers, 23 Homes Repaired, 25 Lead Safe, 6 Facades, 21 Energy Efficient upgrades. Most are city of Muskegon but others within the county of Muskegon were able to access assistance in their home.

During the last 2 years of COVID-19, Community and Neighborhood Services staff fulfilled all of these requests and carry a list of other citizens waiting for help. The accomplishments of the programs that provided these resources communicate SUCCESS. We anticipate continued funding for this year's plan.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

There will be 2 public hearings held in the month of April 2022. One meeting will be held at our formal Commission meeting- April 12, 2022. We are hoping to receive comments and suggestions for future projects.

Action Plans are available at our Public Library, Muskegon Housing Commission and in our city offices CNS and Clerks. If you have the capability to look online, our Website will have a copy for review as well.

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.

Waiting to see what is said to share with HUD.

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

We will not accept vulgar and unproductive comments that demean staff or others.

7. Summary

Action Plans are proposed to show where federal funds will go and how they can make a difference in the lives of our community citizens.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		City of Muskegon
HOME Administrator	MUSKEGON	City of Muskegon

Table 1 – Responsible Agencies

Narrative

The cities of Muskegon, Muskegon Heights and Norton Shores collaborated and prepared the Consolidated Plan as a Regional Plan to provide Strategic Goals. Each municipality has its own Annual Plan that represents their community's focus and plan of action through programs. The Muskegon county region is made of grantees with a concentrated vision and mission that will assist families with services that meet specific needs of our cities.

There is a collective effort to create programs that meet the needs of our citizens.

Consolidated Plan Public Contact Information

Consolidated Plan contact information was derived from citizen surveys.

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

1. Introduction

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 jurisdiction is

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.

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	MUSKEGON COMMUNITY HEALTH PROJECT
	Agency/Group/Organization Type	Services - Housing Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Our local area agencies are incorporated with the CoC (Continuum of Care). The outcome is to meet the needs of our citizens- health, housing, family resources.

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

No agency is ousted from comment of consultation.

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	Health Project	The strategy is provide housing for all citizens in our community.

Table 3 – Other local / regional / federal planning efforts

Narrative

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

Goals which are derived from successful programs is presented in a variety of platforms: hearings, citizen groups, neighborhood associations.

Outreach summaries will be added upon 30 day comment period time.

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	Newspaper Ad	Citizens				

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The anticipated resources are based on past allocations. All numbers below are possible given the current review of funds not expended. No allocations have been awarded so our plan is proposed to address the goals of our coming year.

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	980,000	0	200,000	1,180,000	0	

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	350,000	100,000	300,000	750,000	0	

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

Funds have been used to accomplish the needs of our set programs/projects and strategies to meet the needs of our community. Through a multitude of sources, staff has been able to satisfy the requests of citizens. Our community does not have to match requirement but we can offset higher costs through the leveraging of dollars from other grants. Our Federal funding has increased and we anticipate that we will receive additional dollars this plan year. Fortunately, the city will be granted 1.5 Million from another department of HUD to serve county residents who need Healthy Homes. In addition, our local funding of Muskegon County Senior Millage and Municipal grants offer assistance to seniors 60 and older. Our DTE program is adding resources to our budget to cover homes in need of furnaces, water heaters, insulation with added health and safety improvements as necessary.

In our last 2 decades, the city has been involved in Lead Hazard remediation and abatement housing repairs for homebuyers and owners. We currently are assisting the county through this State funded program that supports Medicaid families who are vulnerable households with children under the age of 6 with elevated Lead Blood Levels.

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 Facilities such as parks have been included in this plan. The jurisdiction continues to evaluate the public spaces in our city that can meet the needs of our citizens.

Discussion

Our allocations for CDBG and HOME have not been announced by HUD.

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

Table 6 – Goals Summary

Goal Descriptions

AP-35 Projects - 91.220(d)

Introduction

CDBG Programs designed to meet the needs of this year's Action Plan Projects are listed **but** the funding allocations are based on past funding years.

These projects are proposed **if** the funding amounts can support them.

#	Project Name
1	Priority Home Repair
2	Fire Station Bond Repayment
3	Youth Recreation
4	Public Facility/Park Improvement
5	CDBG Admin
7	Residential Facade

Table 7 – Project Information

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

Home Repairs are key to our community. Families need to have safe and decent living environments in our community as well as where they reside. A large number of our citizens are senior (60+) and the need for home repairs have been noted by longer waiting lists.

AP-38 Project Summary
Project Summary Information

1	Project Name	Priority Home Repair
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Repair homes of our citizens
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	Fire Station Bond Repayment
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Repayment of the bond for a new fire station.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	Youth Recreation
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Recreation opportunities for youth in the City of Muskegon, through various organizations.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	Public Facility/Park Improvement
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Assistance to upgrade a public facility/park within the City of Muskegon
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	CDBG Admin
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Salaries, fringe benefits, and general administrative costs for staff facilitating CDBG programming SP
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	
6	Project Name	Residential Facade
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Vinyl siding installation for low income homeowners within the City of Muskegon.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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

Muskegon is made of of more than 15 neighborhoods that offer a variety of races, socio-economic backgrounds and ratios of household demographics. This entitlement community is aware of where the concentration of low-income and minority citizens reside. Our geographic areas of concern have produced programs called Blight Fight initiatives, Neighborhood Associations, and intentional engagement with citizens to improve the look and feel of safety, homeownership, improvements and enhancements requested by the residents.

In recent months, our City leaders will provide trainings to the community to increase public engagement within our city/county management teams.

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

Our geographic investments are always for our citizens within our city limits. 100% of our public services and public facilities invest in this community. The residents of low-moderate incomes receive a multitude of services through the funding of CDBG and HOME funded programs but also because of a variety of county and state grants.

We find that our citizens are the priority as community development investments increase in our downtown development. Other local funding awards can assist county residents and our citizens are now able to access additional help.

Discussion

The Regional Consolidated Plan will provide a structure of how each entitlement community will derive actions to create a safe, decent and affordable options for its citizens. Our collaborative events and agreed upon strategies provide each community with options to address our own citizens accordingly.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

Our assignment is to annually assess opportunities for Affordable housing. This year the goal is to acquire existing housing to provide to homeless families an affordable unit. In addition to this, our HOME Investment Partnership Program (HOME) funds are used to offer Rental Rehabilitation to existing Landlords, produce Homeownership homes and support the purchase of housing within Muskegon city limits to qualifying buyers.

HOME programs create housing opportunities through our Community Housing Development Organizations (CHDOs) for renters and homebuyers. This has been a partnership for decades that cover affordable housing development.

One Year Goals for the Number of Households to be Supported	
Homeless	3
Non-Homeless	3
Special-Needs	0
Total	6

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	3
The Production of New Units	2
Rehab of Existing Units	1
Acquisition of Existing Units	3
Total	9

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Rental assistance for Landlords who agree to keep housing units affordable should result in 3 new units. In addition, the production of other affordable housing units could originate from local Community Housing Development Organizations if the City doesn't build or rehab at least 1 of the 3 units suggested. At some point, the city is interested in acquiring existing units that will be used for affordable housing units for our Continuum of Care organization.

AP-60 Public Housing - 91.220(h)

Introduction

The Muskegon Housing Commission is a Public Housing Authority that has been approved to begin a Rental Assistance Demonstration (RAD) project. RAD is an alternative program that will give Management oversight as the property managers of rental units and removing HUD from a fiduciary position. The city of Muskegon has been an active support to MHC through Board appointments.

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

The Housing Commission has an active Resident Advisory Council (RAC)! Management has been involved with the reinstatement of the advisory council because of the upcoming changes (renovations) to happen through the RAD process. The residents have been included in the selection of flooring, colors, and overall updates. Tenant involvement will continue until the construction is complete.

In addition to RAC, staff reports that another organized group shares and supports the RAC with special events and monitoring through floor captains. Monthly events, movie nights, and personal care for neighbors is at an all-time high.

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

The current tenancy is not leaning towards homeownership. As of right now, the RAD project will require that management reviews the interest of the residents to verify if they will remain occupants of the Hartford Terrace building prior to the start of construction. Homeownership and other rental opportunities will be discussed as needed. The city of Muskegon will assist if Homeownership is requested.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance A Troubled Status has not been assigned to this housing authority. Some financial deficits have created a *concern*, however, the RAD project will solidify any question of insolvency.

Discussion

The Housing Commission has stabilized its opportunity to offer affordable housing that is both decent and safe. Programs and outside resources are now present in the building on a regular basis. Tenant participation is welcomed and received at monthly board meetings which has been a desired outcome with new management.

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

Introduction

Special needs and homeless activities are supported through the efforts of our HOME ARP (American Rescue Plan) allocation for 2021. Through this funding, HUD has allowed the city of Muskegon to lead housing, shelter and services programs for vulnerable people experiencing these needs. Substantial amendments itemizing these new resources will be identified in specific terms to describe the qualifying population (Youth), programs providing services/resources, and affordable housing opportunities.

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

Reducing and ending homelessness was prescribed by our local Continuum of Care agencies coordinated to close it in 2020; it didn't happen. All aspects of how to address the needs of this population has become more complicated but we have hope to continue our participation on the board.

Addressing the emergency shelter and transitional housing needs of homeless persons

We hope to use some HOME ARP funding provided to us from the funding allocation of 2021. Details will be provided in the substantial amendment of the Regional Consolidated Plan of 2021-2025 which will be explained in our 2021 Annual Action Plan.

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

Our staff is preparing to produce affordable housing units for homeless, veterans, unaccompanied youth 12-17 years old with transitional, permanent or independent living situations. Affordable housing purchases will create housing units specific to the CoC families. This new opportunity will purchase existing properties for affordable housing to this population only.

Initial help is what we are preparing for our 2022 Action Plan.

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.

Yes, we will help low-income households avoid homeless situations by addressing their needs where they are by using local agency resources. Community Health, Rescue Mission, and other connected agencies that refer families for assistance. We work with our schools and social service agencies to collectively meet the needs of our citizens.

Discussion

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

Introduction

Affordable housing is very limited in our community due to some of the pre-COVID housing market. Higher costs to purchase and higher rents pose barriers to affordable housing units. The city has provided a number of avenues to create housing choice- market rate, affordable and approval of multifamily housing construction projects. Choice is the ultimate vision of a viable and inclusive city.

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

Current barriers to Zoning ordinance updates are present within neighborhoods that resist change. The neighbors that see the positive effects of change have seen an increase in quality, new homes of varied types of housing: duplexes, row-housing units, multifamily, and new constructions.

Discussion

AP-85 Other Actions - 91.220(k)

Introduction

An Analysis of Impediment study will begin and end during this 2022 Annual Plan cycle.

Actions planned to address obstacles to meeting underserved needs

Deliberate actions to address obstacles that interfere with meeting the needs of the underserved are captured through annual review of accomplishments. We have determined that housing repairs meet the needs of the underserved populations. Our policies are being changed to adhere to families' needs sooner than 1 year of homeownership.

Actions planned to foster and maintain affordable housing

Actions reviewed to maintain affordable housing are to continue rehabbing properties for sale to income eligible families and creating affordable rental property opportunities.

Actions planned to reduce lead-based paint hazards

Continued actions to reduce lead based paint hazards in housing structures are met through Rental Rehabilitation Programming. We will increase the number of rentals in our community through acquisition of Public Housing duplex dwellings through the rehabilitation of properties which were built before 1978. Each renovation addresses any lead hazards present in these new rental opportunities.

Actions planned to reduce the number of poverty-level families

Poverty-level families help

Actions planned to develop institutional structure

Institutional structures in our city require investment in education, strong neighborhoods, and stable housing. The plan for 2022 will be to invest in Economic Development of strengthening our young people who are interested in building construction careers that have been out of reach for decades. This process means that we are able to support the efforts of non-profit establishments that train and help create job opportunities for the dedicated youth interested in multiple building trades: excavation, roads, electrical, plumbing, construction and various positions that are not accessible to most.

The Access for All program is new to West Michigan. Support for this type of educational influence can

secure our local trades that will enhance our housing construction activities.

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

Social Service organizations have been able to partner with the city as we review opportunities to remove barriers to public and private housing access. The coordination of a unified focus to reduce homelessness in youth and provide affordable housing in the middle of a burst of new housing creation.

Discussion

The city of Muskegon will always look for other actions/options that make sense for housing choice. These options are intended to grow safe, affordable and decent housing for our citizens.

Program Specific Requirements

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

Introduction

The HOME ARP funding provided to the city of Muskegon is required to be added to our 2021 Action Plan which is included in the Regional Consolidated Plan for 2021 - 2025.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	329,731
5. The amount of income from float-funded activities	0
Total Program Income:	329,731

Other CDBG Requirements

1. The amount of urgent need activities	0
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.	100.00%

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:

HOME ARP funding will be used during this 2022 Action Plan year and expended prior to the end of our fiscal year 2028. The plans and projects for HOME ARP are detailed in the 2021 Annual Action Plan. Also, HOME funding that is a part of our previous years allocation will be used to support the efforts set forth to meet the needs of the underserved specified in our previous plan.

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:

The guidelines that are set to use HOME funds (PI) due to recapture through homebuyer activities are to support additional Homebuyer Assistance Program applicants. Currently, the city has instituted a Homebuyer Assistance Program since 2014 to cover closing costs and inspections for those who income qualify and purchase a home within our city limits. This program has assisted over 60 homebuyers who are now homeowners in our city.

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:

HOME funds are secured through the lien process for not less than 5 years depending upon the total investment. All liens that apply are through the following programs: Rental Rehabilitation, Homebuyers, and Homebuyer Assistance grants. The requirement is that for the length of the term that the tenants/owners show compliance within the appropriate program policy agreements.

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:

Our HOME funds are not used to refinance existing debt secured by multifamily housing. HOME funds are used to support the current programs per annual plans only.

Discussion

HOME funds allow the city of Muskegon to create affordable housing opportunities and choice for a variety of income eligible citizens within our community.