

Executive Summary

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

1. Introduction

The City of Muskegon, Muskegon Heights and Norton Shores are entitlement communities thus receiving annual allocations of Community Development Block Grant (CDBG) and *only* the Lead agency, Muskegon, receives HOME Investment Partnership Program Funding to administer its programs. In satisfying HUD requirements, we must submit a 5 Year Consolidated Plan (CP) identifying community needs, priorities as well as its goals and objectives in order to receive annual funding. CDBG and HOME funding allocations have been trending downwards, and that trend is likely to continue. This plan takes into account the increasing importance of identifying and prioritizing the most critical needs to be addressed, with its funding allocations. Subsequently, this Consolidated Plan, which is a Regional Consolidated Plan (RCP), is the result of a joint collaboration involving three distinct communities with repeating needs, and new Coronavirus circumstances that must be addressed.

The RCP is being submitted on behalf of the Cities of Muskegon, Muskegon Heights, and Norton Shores and will cover the Annual Action Plan Years (PY) of 2021 through 2025 with an effective date commencing on July 1, 2021.

2. Summary of the objectives and outcomes identified in the Plan

The RCP participants undertook several efforts in seeking public input during its planning process. Public input was sought through various social media outlets; Facebook, Zoom, Twitter and websites. Knowing that community partners, social service orient agencies, neighborhood associations, meetings, resident/county-wide surveys are all ways that we used with the advertisement of Public Notices for public comment period and hearings. In seeking input, participants were asked to identify priority of needs as it pertained to both fair and affordable housing, economic development, neighborhood and community development needs to name a few. However, the objectives and outcomes identified in this plan are a direct result of priority needs identified through all methods of outreach efforts.

Objectives and outcomes identified in the plan will coincide with national objectives in providing decent and affordable housing, creating suitable living environment and/or improving economic opportunity. The most critical/highest priority needs will be further addressed and identified relative to each RCP participant/partner specifically in its Annual Action Plan (AAP). In short, overall, 2021-2025

RCP Goals/Categories include: Economic Development, Affordable Housing, Neighborhood Needs, Fair Housing, and Public/Community Facilities and Improvements. In summary, objectives and outcomes identified are as follows:

- Increase employment among low to moderate income populations, including youth;
- Increase employment opportunities;
- Increase employment through business development;
- Improve the condition of existing housing;
- Increase supply of affordable housing;
- Improve access to affordable and stabilized housing;
- Reduce blight and code violations;
- Increase civic engagement and public safety;
- Enhance public facilities and infrastructure;
- Increase access to jobs, education and other services;
- Preserve existing housing through code enforcement, energy efficiency, rehabilitation, and repairs;
- Increase homeownership opportunities, homebuyer assistance/education;
- Incorporate universal design and energy efficiency in affordable housing projects;
- Expand the number of quality affordable housing units;
- Provide/Increase the number of quality, affordable rental options/units;
- Increase neighborhood connectivity to amenities and sidewalk accessibility;
- Increase the access to transportation;
- Increase neighborhood safety: remove dilapidated housing/structures;
- Increase fair housing rights knowledge among low to moderate income households;
- Increase fair housing compliance knowledge among housing professionals/lenders;
- Provide legal services, remediation and foreclosure prevention;
- Assist low to moderate income households with fair housing complaints, questions and follow up; and,
- Increase economic opportunity/homeless prevention.

3. Evaluation of past performance

Each community has its unique way in servicing its citizens. Participating in the regional plan process provides for increased focus relative to strengths and weaknesses and enhances the ability to address current trends/needs. The RCP participants past programs focused on similar projects and funding categories. Our partners are maintaining most of its former programs and are adjusting its funding

priorities to match any potential new priority needs identified by its public with special emphasis being on those identified as having the most critical priority needs.

Some funding has increased because of the COVID-19 Pandemic, and CDBG shows a slight increase in funding for at least 1 of the 3 grantees. However, in subsequent action plans, estimated costs will be associated with future goals to ensure that they are realistic/achievable, especially under this plan period.

4. Summary of citizen participation process and consultation process

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The citizen participation and consultation process in drafting the plan include: meetings, public hearings, public comment periods, and administration of local and area-wide surveys. A summary of methods utilized in seeking/receiving public input is as follows:

Meetings: provided data to meeting participants pertaining to eligible uses of CDBG and HOME funds, past uses of funds and an explanation/overview of formulating the CP. This overview also included general discussion relative to priority needs in the areas surrounding community development, fair housing, affordable housing, community and neighborhood services and economic development needs.

Public Hearings: Public hearings included review of plan drafts, question and answer period, and/or to accept further comments via Commission/Council and public. Once the hearing was closed, Commission/Council approved the draft plans, including its priority needs as identified in all outreach efforts ascribed.

Public Notices: Notice of opportunity to comment is, at minimum, published in the newspaper for general circulation ten days prior to hearing date. When available and subject to deadlines, efforts are made to publish notices in publications serving minority and non-English speaking populations. However, notices are publicized or sent to affected organizations, when possible.

Surveys: The RCP partners conducted larger general surveys to determine funding category priorities including, economic development, fair housing, affordable housing, neighborhood / community services and community development (i.e., infrastructure/facilities). This survey was administered over a period of, not less than, 4 months. Surveys were administered via social media, websites of RCP partners, emails and mailings.

Outreach and marketing efforts resulted in approximately 4 meetings, over 200 survey responses, with approximately 1,300 hits via social media. All priority needs in the plan were identified and prioritized by the public involved in each of the processes. RCP partner/staff developed goals to address each of the priority needs in the plan.

5. Summary of public comments

Amongst those surveyed, approximately 43% were residents of the City of Muskegon, followed by 35%, City of Muskegon Heights, 9% City of Norton Shores with the remaining 13% being categorized as other, but yet residents of Muskegon County. A general synopsis of public comments expressed include the need for services involving the following:

- Anti-Crime Programs;
- Legal Services;
- Financial Education;
- Recreation;
- Educational Programs.
- Affordable Homes for Purchase Programs;
- Homeowner Rehabilitation Assistance Repair Programs;
- Energy Efficiency Repairs/Assistance Programs;
- First Time Homebuyer/Affordable Rental Programs;
- Fair Housing/Foreclosure Prevention Programs.
- Housing and Services for Disabled Persons;
- Homeless Prevention Programs;
- Veteran Assistance;
- Substance Abuse Programs;
- Services for Neglected/Abused Children
- Mental Health

Highest Level of Needs/Priorities, indicated:

- Affordable Housing Programs;
- Homeowner Rehabilitation Assistance Repair Programs;
- Energy Efficiency Repairs/Assistance Programs;
- Vacant Lots/Structures;
- Crime Prevention;
- Fair Housing;
- Foreclosure Prevention;
- Homeless Prevention Programs;
- Employment and Training Programs; and,
- Educational Programs;
- Youth;
- Seniors;
- Public Facilities;

- NEW Public Services.

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

Waiting for public comments, no views yet to be considered. Period of review- May 2-31, 2021

7. Summary

Significant efforts to obtain public input through public meetings, comment period, public hearings and social media. Survey results will be attached.

The Process

PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Agency Role	Name	Department/Agency
CDBG Administrator	MUSKEGON	Musekgon Community and Neighborhood Services
HOME Administrator	MUSKEGON	Muskegon Community and Neighborhood Services

Table 1 – Responsible Agencies

Narrative

Muskegon, Muskegon Heights and Norton Shores are collaborating with a regional Consolidated Plan as it relates to the needs and assessment of our County residents.

The Regional Consolidated Plan (RCP) was developed through a joint collaborative involving the Cities of Muskegon, Muskegon Heights and Norton Shores with Muskegon serving as lead. Each City leverages its available resources, to every extent possible, to accomplish its identified housing and community development goals. The primary sources of funding as specified are CDBG; and Muskegon is the only grantee receiveing HOME Investment Partnership funding. Programs and/or projects to be administered specific to each grantee community will be covered in the Annual Action Plan. There will be 5 Annual Action Plans associated with this Regional Consolidated Plan (RCP) describing proposed projects/programs to be implemented using HUD funding allocations and any known or anticipated funding to be used as leverage in administering programs/projects.

Consolidated Plan Public Contact Information

The contacts for each community are: City of Muskegon: Oneata Bailey, Director of Community and Neighborhood Services (231) 724-6918; City of Muskegon Heights: Carolyn J. Cook, Grants Coordinator

(231) 733-8830; City of Norton Shores: Anthony Chandler, Director of Administrative Service (231) 798-4391 Ext. 1379

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The RCP partners consulted with local housing authorities, citizen advisory and neighborhood associations, regional and county government, non-profits, city departments and local organizations while identifying priority needs for plan development. The consultation process primarily consisted of outreach to all of the aforementioned through community forums/meetings and/or surveys. Consultation and coordination of the RCP ensures a unified vision for housing and community development activities within each city. The cities have jointly developed this plan as a collaborative process to shape its programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, aimed at minimizing duplication of efforts. This will further provide for expanding existing or implementing new services, not to mention further leveraging of existing resources.

In the 2021-2025 RCP, the participants were careful in including each City's partners to design programs that are specific to addressing identified priority needs.

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(I)).

Each RCP partner serves as its lead agency for the development, implementation and coordination of services from agencies that may participate in the 5 Year Plan. In order to serve more very-low to low-moderate income residents, each partner leverages its funding with additional funding sources including local, federal, state and community based organizations. Participating organizations enable each city to provide enhanced levels of housing, economic development and public services. In an economically distressed environment and whereas local, state and federal aid is limited and declining, it will involve intensive efforts in coordinating services/activities to positively impact the lives of deserving residents.

In addressing any potential unmet needs, key agencies involved in the plan's collaboration of services include:

- Michigan State Housing Development Authority (MSHDA);
- Michigan State Department of Human Services (DHS);
- Community Mental Health;
- RCP partners - Public Housing Authorities;
- Muskegon County Health Department;

- Muskegon Area Intermediate School District;
- Muskegon/Muskegon Heights/Norton Shores Public Schools;
- Legal Aid of Western Michigan;
- Western Michigan Fair Housing;
- Pioneer Resources;
- Muskegon County Continuum of Care (CoC);
- Disability Connections;
- Community Encompass;
- Habitat for Humanity;
- Salvation Army/Rescue Mission/Every Women's Place (EWP);
- Inner City Christian Federation (ICCF);
- Dwelling Place;
- Faith Based/Community Based Organizations; and,
- Stakeholders/Landlords.

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

The CoC works diligently with City partners and alike minded agencies in minimizing and/or the prevention of homelessness. The CoC works with system partners including the Muskegon County Rescue Mission/Salvation Army/EWP, VA Muskegon/Muskegon Heights PHA's, DHS and CMH to ensure there is no wrong door entry for those seeking assistance. Utilizing its funding sources, the CoC developed both financial assistance programs, eviction prevention programs and methods in improving client participation through mainstream benefits and case management supportive services. The CoC also conducts point in time counts, coordinating clients and working to align services that assist homeless populations. CoC members also participated in the survey process to obtain priority needs for the homeless population to be included in the RCP development.

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

The RCP partners are members/participants of the CoC. The CoC consults with local, state and federal ESG funders through an open communication and reporting process. Agencies that are supported by ESG funding also serve on the CoC and report quarterly. The CoC, in conjunction with the RCP partners, ESG funded agencies and other service providers, work diligently to determine as to how to allocate funds per eligible activity, develop performance measures, create outcome measurements, and establish funding policies and procedures for ESG programs. The CoC and the City partners continue to

work with key stakeholders to ensure that CoC, ESG, private and other government funds are most effectively utilized in attempt at preventing and/or ending homelessness. The CoC outreach committee also includes representation from the CoC, ESG funded agencies, private and government funded housing service providers, including emergency shelter, transitional housing, rapid rehousing, prevention services and permanent support housing programs. All work together to ensure that services are coordinated appropriately and proficiently for better servicing its clients.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Muskegon Housing Commission
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Business and Civic Leaders Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was consulted relative to the services it provides, wait list, expanded resources and development and needs. Agency provided data needed in the development of RCP/AAP. The RCP partners work closely with the PHA in addressing affordable housing needs. Outcomes support the need for affordable housing for low-moderate income households. Several households are being assisted through this agency.
2	Agency/Group/Organization	Muskegon County United Way
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All were briefed relative to the process. Each provided relative feedback for use in devising the plan. Outcomes included coordinated efforts to provide public services, funding addressing community needs and homelessness.
3	Agency/Group/Organization	Goodwill Industries of West Michigan, Inc
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency Other government - Local Major Employer
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Goodwill Industry was the lead agency involving the "Show Me the Money" Event Day for Muskegon County. The event provided an avenue to survey the community, county, partners, agencies and citizens present. Approximately 300 persons participated in the event.

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

The RCP partners consulted with all public, private, and non-profit organizations whose services directly relate to the goals and objectives of the RCP and comprehensive planning efforts for the community in which we serve. Governmental agencies related to children, welfare and workforce services were contacted through the CoC and Adhoc committees, whereas each are represented. All applicable agencies were consulted, if not directly, indirectly through information gathering via websites or any applicable means.

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	Muskegon County CoC	The CoC has identified goals relative to ending homelessness via its 10 Year Plan. The CoC 10 Year Plan and the RCP both include programs that support efforts geared towards addressing homeless needs and prevention.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The CoC is responsible for providing essential homeless services including transitional housing, emergency shelter housing, and homeless prevention services. As members of the CoC, it is important for the City to coordinate and continue efforts to meet the objectives as identified in the RCP. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the RCP as well as addressing community needs. Each RCP partner works closely with its Mayor/Deputy Mayor, and City Commission/Council to assure coordination with those departments in implementing all applicable programs.

Narrative

The City works in close coordination with collaboration of services entities to coordinate annual RFP processes and funding efforts. Main goals have been to ensure efforts are not duplicative and to implement a community web based system for agencies to apply to through various local funds processes.

PR-15 Citizen Participation - 91.105, 91.115, 91.200 (c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The citizen participation process served as the basis for identifying priority needs, which directly guided goal setting. All goals were set based upon priority needs identified by the public. The citizen participation process and consultation process in devising the plan included: community forums/meetings, public comment period, public hearings and surveys. A summary of each of the methods for receiving public input includes the following:

Meetings: This overview also included general discussion relative to priority needs in the areas surrounding: community development, fair housing, affordable housing, community and neighborhood services and economic development needs.

Public Hearings: Public hearings included review of plan drafts, question and answer period, and/or to accept further comments via Commission/Council and public. Once the hearing was closed, Commission/Council approved the drafted plans, including its priority needs as identified in all outreach efforts ascribed.

Public Notices: Notices published in the newspaper for general circulation ten days prior to hearing date. When possible, efforts are made to publish notices in publications serving minority and non-English speaking populations.

Surveys: Conducted larger general surveys to determine funding category priorities including, economic development, fair housing, affordable housing, neighborhood / community services and community development (i.e., infrastructure/facilities). This survey was administered over a period of, not less than, 4 months. Surveys were administered via social media, websites of RCP partners, emails and mailings.

Marketing efforts include: public notices, newspaper ads, list serve notices, mailing/emails, website postings, social media and community events. Regionally: 3 public hearings, 500 surveys administered and were completed, with over 1,300 hits.

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)
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1	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Stakeholders, Service Providers, etc.</p>	Over 1000 persons viewed survey, with approximately 500 participating.	<p>Comments support RCP.</p> <p>Informed/feedback included: need for affordable rental and housing, need for legal services, need for fair housing, need for crime prevention programs/services, need for increased code enforcement, need for blight abatement, need for homebuyer-rehab-energy efficiency programs, need for economic development, recreation, education/literacy programs, need for programs/incentives for economic/development opportunity, rental incentives for landlords,</p>	N/A	www.cityofmuskegonheights.org
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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)
				foreclosure preventions, legal services, seniors, youth, child care and demolition programs.		

2	Public Meeting	<p>Minorities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Stakeholders, Service Providers, etc.</p>	Collectively, more than 30 persons attended.	<p>Comments support RCP.</p> <p>Informed/feedback included: need for affordable rental and housing, need for legal services, need for fair housing, need for crime prevention programs/services, need for increased code enforcement, need for blight abatement, need for homebuyer-rehab-energy efficiency programs, need for economic development, recreation, education/literacy programs, need for programs/incentives for economic/development opportunity, rental incentives for landlords,</p>	N/A	www.cityofmuskegonheights.org
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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)
				foreclosure preventions, legal services, and demolition programs.		

3	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Stakeholders, Service Providers, etc.</p>	<p>Add was placed in newspaper locally. At least 3 adds were placed in support of this process and in gaining citizen input.</p>	<p>Comments support RCP. Informed/feedback included: need for affordable rental and housing, need for legal services, need for fair housing, need for crime prevention programs/services, need for increased code enforcement, need for blight abatement, need for homebuyer-rehab-energy efficiency programs, need for economic development, recreation, education/literacy programs, need for programs/incentives for economic/development opportunity, rental incentives for landlords,</p>	N/A	<p>www.cityofmuskegonheights.org</p>
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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)
				foreclosure preventions, legal services, and demolition programs.		

4	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Stakeholders, Service Providers, etc.</p>	<p>Over 200 surveys received, with more than 1,300 views/opportunity to provide input.</p>	<p>Comments support RCP.</p> <p>Informed/feedback included: need for affordable rental and housing, need for legal services, need for fair housing, need for crime prevention programs/services, need for increased code enforcement, need for blight abatement, need for homebuyer-rehab-energy efficiency programs, need for economic development, recreation, education/literacy programs, need for programs/incentives for economic/development opportunity, rental incentives for landlords,</p>		<p>www.cityofmuskegonheights.org</p>
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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)
				foreclosure preventions, legal services, and demolition programs.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment examines needs related to affordable housing, special needs housing, community development and homelessness. It further identifies those needs with the highest priorities which shapes the basis of the strategic plan and the programs/projects to be administered benefiting those that are categorized as having very-low, low and/or moderately-low incomes. The RCP partners utilized multiple data sources, provided via HUD, including the Comprehensive Housing Affordability Strategy (CHAS), Census Data, American Fact Finder, CoC 10 Year Homelessness Plan, Points In Time (PIT) and the American Community Survey (ACS). These and the former CP, AAP, CAPER, Master and Recreation Plans, coupled with quantifiable data gained through outreach efforts were used to further assist in guiding, interpreting, and formulating the needs assessment.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The RCP partners sought initially to identify potential community needs, gaps in services and pivotal concerns on which to focus during the community outreach process. Surveys were forwarded to public services providers, community leaders, staff, and the public at large. The survey was also placed on each City website and social media page in furthering citizen participation and in devising the needs assessment. Amongst the increased needs of the community, the highest ranking needs support the plan development.

Understanding each community's profile or its characteristics and demographics are critical in identifying community needs that are specific to each partner city and then integrating those needs collectively into the 5 Year Strategic Plan. The community profiles present a broad range of statistical data and relevant community patterns and trends that support goal development for the 5 Year plan period. Although each community's profile differ, the needs identified remain the same, only to varying degrees. Blight, deteriorating housing stock, lack of homeownership opportunity, housing rehabilitation, etc. are just some of the commonalities in which are shared. The RCP goals/objectives and its programs are in support of activities addressing priority needs as we remain vigilant in servicing population needs, respectively.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	38,401	72,650	89%
Households	13,657	27,750	103%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,090	3,995	5,330	2,700	10,645
Small Family Households	1,785	1,525	1,780	1,040	5,235
Large Family Households	405	325	315	230	660
Household contains at least one person 62-74 years of age	514	690	965	575	2,490
Household contains at least one person age 75 or older	410	600	1,119	429	939
Households with one or more children 6 years old or younger	1,275	1,040	945	378	564

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	19	4	145	0	168	29	29	35	25	118
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	8	40	35	0	83	20	0	10	0	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	110	45	0	54	209	0	14	90	30	134
Housing cost burden greater than 50% of income (and none of the above problems)	2,330	595	84	0	3,009	835	410	260	25	1,530

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	375	1,225	860	55	2,515	305	555	880	280	2,020
Zero/negative Income (and none of the above problems)	330	0	0	0	330	190	0	0	0	190

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,470	690	269	54	3,483	875	455	390	80	1,800
Having none of four housing problems	815	1,665	1,860	670	5,010	400	1,190	2,805	1,890	6,285
Household has negative income, but none of the other housing problems	330	0	0	0	330	190	0	0	0	190

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,270	910	285	2,465	304	315	420	1,039
Large Related	235	174	29	438	94	63	78	235
Elderly	358	228	389	975	359	375	334	1,068
Other	980	555	379	1,914	390	255	315	960
Total need by income	2,843	1,867	1,082	5,792	1,147	1,008	1,147	3,302

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,135	315	0	1,450	235	135	120	490
Large Related	235	14	0	249	64	8	4	76
Elderly	274	63	140	477	280	100	94	474
Other	825	220	59	1,104	265	165	40	470
Total need by income	2,469	612	199	3,280	844	408	258	1,510

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	108	75	4	54	241	0	14	80	20	114
Multiple, unrelated family households	10	10	30	0	50	20	0	14	10	44

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	118	85	34	54	291	20	14	94	30	158

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source: Working with staff to present this data in the coming days.

Describe the number and type of single person households in need of housing assistance.

Regionally, 50% of total households are occupied by a householder living alone with and even greater percentage of the families being female-headed householders, no husband present with related children under 18 and living under the poverty level. Although, the average size of rental and owner-occupied housing overall is two or more persons, the need for housing assistance for low-income persons still remain. Census data shows up to 45% of residents are below poverty level and even greater amongst related children under 18, in comparison to those 65 years old and over.

The need for single -bedroom housing is great and vouchers cannot be filled with a 2-bedroom unit. City housing programs are available to all eligible low-income persons whether single person, more than two persons or elderly households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

EWP, Salvation Army and Rescue Mission all serve persons and families that may be experiencing problems surrounding acts of violence and disabilities. Combined agencies service thousands of persons/families with an approximation of at least half requiring emergency shelter. This estimate represents the approximate number of families for these service providers, programs and/or those that

chose to receive services. With that thought in mind, it is likely that many additional families experience domestic violence and are in need of housing, but never seek or follow through on service/assistance needs.

What are the most common housing problems?

Regionally, plan partners service more homeowners' verses renters. Survey results and HUD data seem to support that there are greater needs amongst households/housing verses renters. Both homeowners' and renters are in need, given the demographics of the City. The most common housing problems are housing costs burned and substandard housing. According to CHAS data, rental households at 30% or below AMI are impacted most by housing cost burden and substandard living. Data also suggests that homeowners up to 80% experience some level of housing cost burden and/or form of substandard living. This supports priority need for affordable housing for rentals, making less than 30% AMI and maintaining owner-occupied housing rehabilitation programs for low-income residents.

Are any populations/household types more affected than others by these problems?

Information suggests that there are both very-low and low-income owner households and extremely-low and low-income renters, all of which are severely cost burdened and/or are over extended in housing and rental costs. Those most impacted are those with housing cost burdens greater than 30% of income. Households at 30% or below AMI are significantly impacted by housing cost burden and are much more likely to experience a housing cost burden greater than 50% of income. Notably, a higher number of rental households at 80% or below AMI experience overcrowding, as opposed to homeowners below 80% AMI, whereas a significant proportion of homeowners below 80% AMI experience substandard housing. Information supports both affordable rental housing and owner occupied housing rehabilitation for households are in need.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Families/persons that are linked with high housing cost, substandard housing, unstable environments, overcrowding and low-income, are subjected to homelessness. Families with children at risk of homelessness have the following characteristics and needs:

- Increased housing cost;
- Little or no support from family and/or extended family; no natural supports;
- Poor money management skills; poor credit history;
- Low-income, insufficient income(s);
- Poor work history/inability to maintain employment;
- History of mental health or substance abuse;
- Criminal history, which impacts employment or housing;
- Large families, housing difficulty in accommodating; and,
- Poor health, overall.

The same at risk factors as above may apply to Individuals at risk of homelessness. Additional factors include:

- History of homelessness;
- Limited positive social relations and networks; and,
- Poor self-care.

Formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance needs include:

- Money management counseling;
- Increased income (more hours/higher wages);
- Job skills training for competitiveness and/or promotion;
- Childcare/Healthcare assistance;
- Substance abuse/mental health management, counseling and support systems;
- Affordable housing; and,
- Access to transportation.

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:

City jurisdictions do not provide estimates, however, families or persons that are linked with high housing cost, substandard housing, unstable environment, overcrowding and low-income are subject to becoming homeless. Not to mention, other populations disproportionately at-risk may include victims of domestic violence, suffer from/with mental health problems, substance abuse, and former and/or exiting persons involving incarceration. Points in Time (PIT) information, been added also as a support in addressing this area.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In addition to the aforementioned, the lack of jobs, personal circumstances, slim rental market, poor credit, fixed and no-income, along with severe cost burden, all of which can increase the risk of homelessness.

Discussion

The RCP partners maintain a close relationship with the CoC and its partnering entities. Collectively we have an identified need in meeting the needs of those that fall into the disparities of homelessness. Regionally, we share the responsibility of each doing their part in meeting the priority need, and to prevent, minimize and/or end homelessness.

NA-15 Disproportionately Greater Need: Housing Problems - 91.205(b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD requires communities to define disproportionate housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole. According to HUD, 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 10 percentage points higher than the percentage of persons in a category as a whole. Housing needs are identified in the columns stating “has one or more of 4 housing problems”. The four housing problems are defined as: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) Household is overcrowded; and 4) household is cost burdened. HUD data demonstrates disproportionate needs by comparison are greatest amongst Black/African American. Black Americans are identified as the largest group across the board with housing issues and income problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,030	534	520
White	1,885	244	229
Black / African American	1,845	260	290
Asian	0	10	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	163	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,925	1,070	0
White	1,635	649	0
Black / African American	1,100	295	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	90	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,405	2,920	0
White	1,430	1,979	0
Black / African American	815	663	0
Asian	0	0	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	113	184	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	469	2,220	0
White	299	1,630	0
Black / African American	100	450	0
Asian	30	0	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	10	64	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Utilizing HUD data, housing need by race with disproportionate needs regionally are Black/African Americans. In comparing the households with one of the four housing needs by race with the population by race provides additional useful data. Households reporting one or more of the four housing problems are Black/African American. Although, Black/African Americans make up less of the general population, information suggests that Black/African American households below 80% AMI have disproportionate housing needs in comparison with other races. Lower income populations also experience more housing needs than higher income households. Disproportionate housing needs for Black/African American populations are mainly due to being disproportionately impacted by poverty.

NA-20 Disproportionately Greater Need: Severe Housing Problems: 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As mentioned, HUD identifies disproportionate severe housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole. Further, 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 10 percentage points higher than the percentage of persons in a category as a whole. To be considered as having severe housing problems, you must satisfy one or more of the following: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than 1.5 person per room; 4) cost burden over 50%. The “severe housing problems” category differs from the “housing problems” category by households being more overcrowded and experiencing a greater cost burden. CHAS data indicates that populations between 0-30% experience severe housing problems at a much greater rate than other populations. That population that demonstrates disproportionately greater need is Black/African Americans.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,345	1,215	520
White	1,565	565	229
Black / African American	1,525	585	290
Asian	0	10	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	159	4	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,145	2,855	0
White	615	1,675	0
Black / African American	495	905	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	190	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	659	4,665	0
White	400	3,005	0
Black / African American	210	1,269	0
Asian	0	0	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	49	255	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	134	2,560	0
White	74	1,850	0
Black / African American	60	490	0
Asian	0	30	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	0	74	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Under the HUD defined analysis of disproportionate housing need by race, disproportionate needs are identified highest amongst Black/African Americans, including disproportionate severe housing needs as well.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD requires communities to define disproportionate housing cost burden as when the percentage of any racial or ethnic group has a disproportionately greater housing cost burden in comparison to the others of that category as a whole. Disproportionately greater housing cost burden exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,415	4,920	4,883	535
White	12,725	2,860	2,450	244
Black / African American	3,370	1,665	2,115	290
Asian	150	30	0	0
American Indian, Alaska Native	74	20	10	0
Pacific Islander	0	0	0	0
Hispanic	690	183	189	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion

Under the HUD defined analysis of disproportionate housing cost burden by race, all populations below 30% AMI may experience disproportionate cost burdens. Data suggest that level of income is the primary factor influencing housing cost burdens in households. Poverty disproportionately affects the Black/African American community.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As mentioned, having cost burden is a prevalent housing problem for most. According to data, minority populations experience a disproportionate cost burden. Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole are those with lower incomes and/or are 30 to 50% AMI.

If they have needs not identified above, what are those needs?

There are no known needs unidentified as it pertains to this category. The City used CHAS data in formulating the CP. This information provided identified all relevant disproportionate needs data.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The RCP partners consist of the Cities of Muskegon, Muskegon Heights and Norton Shores. Whereas Muskegon and Muskegon Heights will have greater concentrations of racial/ethnic groups, Norton Shores will have less. Sixteen percent of Norton Shores population is categorized as being Non-White. The City of Muskegon greatest concentrations are spread out, whereas Muskegon Heights would be classified as citywide, consisting of predominately minority population.

NA-35 Public Housing - 91.205 (b)

Introduction

In Muskegon County, there are two Public Housing Authority’s (PHA): Muskegon Public Housing Commission and Muskegon Heights Housing Commission. The Muskegon Heights Housing Commission also encompasses East Park Manor and Columbia Courtyard. The mission of each PHA is in alignment with HUD, which is to provide decent, safe and affordable housing, economic opportunity and a living environment that is non-discriminatory. A few of the goals of each PHA are as follows:

- Make application for more vouchers;
- Reduce public housing vacancies;
- Improve PHA management; and,
- Promote self-sufficiency.

Jointly, the Muskegon and Muskegon Heights PHA’s manage 813 low-income housing units, and 243 tenant based housing choice vouchers.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	483	197	0	196	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	47	12	0	12	0	0
# of Disabled Families	0	0	186	46	0	46	0	0
# of Families requesting accessibility features	0	0	483	197	0	196	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	73	15	0	15	0	0	0
Black/African American	0	0	410	182	0	181	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	1	0	1	0	0	0
Not Hispanic	0	0	482	196	0	195	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Muskegon/Muskegon Heights Housing Commissions both maintain its waiting list. Both anticipate opening up its wait list during 2016, whereas more than 400 applications are expected to be administered. Between the two agencies, more than 75 single families and individuals are on the wait list for public housing units. Of these persons, the majority are of the minority populations, and low-income including elderly, disabled and persons with children.

The immediate needs of residents include needs that involve:

- Energy efficiency;
- Health and mental care;
- Education, training and employment;
- Childcare;
- Accessible housing;
- Transportation;
- Life skills management;
- One bedroom units; and,
- In home services.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

In addition to the aforementioned, the PHA will be opening up its waiting list during the program year 2016. The list is nearly depleted, but over 400 applications are expected to be administered for Housing Choice and/or Section 8 vouchers. Currently, between the two PHA's there are approximately 100 individuals on the waiting list for Public Housing units.

How do these needs compare to the housing needs of the population at large

The needs listed are consistent with the needs of the regional populations and supplied HUD data. Both of which supports the need for housing and special needs services, and that needs are greater amongst extremely low-income and disproportionate for Black/African American households as opposed to the general population.

Discussion

The Muskegon and Muskegon Heights PHA agencies have their annual plans aligning with their residing city's Consolidated and Annual Action Plans.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

Householders that occupy rental units are evicted at an alarming rate, not to mention high mortgage rates, refinancing of homes, substandard housing and other life’s circumstances or cost burden factors can all attribute to persons becoming homeless. The CoC, along with its wide body of stakeholders, offer all their programs and services to aid in homeless prevention. Since the formation of the CoC and the ability to identify, coordinate/assist homeless individuals, families and families with children, veterans and their families and unaccompanied youth, the prevention of homelessness has decreased.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population Has No Rural Homeless
is:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data was not made available; however, attached please find Points in Time (PIT) Count Report information in response to this section.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments: See above attachments

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Data was not made available; however, attached please find Points in Time (PIT) Count Report information in response to this section.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Data was not made available; however, attached please find Points in Time (PIT) Count Report information in response to this section.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Data was not made available; however, attached please find Points in Time (PIT) Count Report information in response to this section.

Discussion:

Although, data was not made available via HUD to address this section, I have attached PIT report information in addressing this section. The RCP partners are members of the CoC. Being active participants on the CoC and ad-hoc committees such as the Emergency Needs Committee, makes us vastly aware of the needs, not to mention the extent of the needs and the continued need for coordinated efforts in addressing/preventing homelessness.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

The non-homeless special needs assessment includes the frail and non-frail elderly, mentally ill or behavioral disabilities, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug or alcohol addiction and victims of domestic violence. Services to these populations are critical to preventing homelessness. The survey administered relative to devising the CP included all areas of special needs.

Describe the characteristics of special needs populations in your community:

The characteristics of special needs population include:

- Housing and services for disabled persons;
- Homeless prevention programs;
- Veterans assistance;
- Substance abuse programs;
- Services for neglected/abused children;
- Need for ADA compliance for elderly and disabled; and,
- Need for support services.

What are the housing and supportive service needs of these populations and how are these needs determined?

In polling several local agencies and/or service providers, we found that housing and supportive services needs within the special needs population correlate with those of other low-income and those without housing communities. The scope of support services vary based on individual characteristics/demographics. However, some of the common needs as it relates to special needs among non-homeless (both on and off-site) are as follows:

- Case Management;
- Advocacy, coordination and referral;

- Supportive Services;
- Childcare; Housing accessibility;
- Transportation;
- Protective Services;
- Family/Caregiver Support;
- Legal Assistance; and,
- Chore Services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Using data, in Muskegon County there are over 160 persons living with HIV disease. The year prior indicated that there were approximately 120 reported cases. Between years 2012 and 2013 those living with HIV Infections increased. Statistics further suggest that there is a notable difference between males and females with HIV/AIDS. It is estimated that 26% of women were affected whereas 76% of men. For more stats, please see link below:

http://www.michigan.gov/documents/mdch/Muskegon_Co._Jan2013_final_408907_7.pdf

Discussion:

HUD established the Housing Opportunities for People with HIV/AIDS (HOPWA) program in 1992 which is the only federal program addressing the housing needs of people living with HIV/AIDS. In order to receive HOPWA Services, at least one person in HOPWA-funded housing must have HIV/AIDS and the household income must be 80% or less than the AMI.

The primary housing need of persons with disabilities is access to affordable housing. This may include modifications to existing structures – especially for aging homeowners who have recently become disable or rental subsidies to help persons with disability living on fixed incomes to find affordable rental options. It is also important to provide opportunities for persons with disabilities to transition from institutions back into the community. In addition to housing opportunities, persons with disabilities may need additional supportive services such as community based health supports and access to transportation.

For low-income persons with HIV/AIDS, the challenge of finding affordable housing is increased by their need of medical attention and special HIV/AIDS treatment and housing is the key component to their stability and staying permanently housed. Similar to the homeless population, rental assistance can provide housing and services on where they are now in terms of all their needs. Services provided by care coordinated programs are one way to provide all services that a person may need during the time of diagnosis, treatment, services and housing options.

The CoC and other HOPWA funded agencies are designed to address this population by minimizing barriers and optimizing access to HIV/AIDS related medical and social services that impact priority service needs in an effective and efficient manner.

NA-50 Non-Housing Community Development Needs - 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Non-housing community development needs cover needs that includes public facilities, infrastructure, transportation, human and neighborhood services. Public Facilities needs include:

- Street Repairs;
- Skills Training Facility;
- Recreation Facility;
- Infrastructure/Sewer and Drain Upgrades;
- Park Improvements/Redevelopment; and,
- Farmer's Market and other Redevelopment.

How were these needs determined?

The needs were determined through all outreach efforts such as grassroots meetings, public hearings, surveying and planning use documents and/or plans.

Describe the jurisdiction's need for Public Improvements:

Public improvements include:

- Street / pot holes repair;
- Streetscapes;
- Tree Removal;
- Lighting;
- Sidewalks, crosswalks and connectivity to transportation;
- Bus shelter additions/relocation; and,
- Park renovations.

How were these needs determined?

The needs were determined through all outreach efforts such as grassroots meetings, public hearings, surveying and planning use documents and/or plans.

Describe the jurisdiction's need for Public Services:

The need for public services include:

- Fair housing;
- Employment and training;
- Homebuyer education and affordable housing programs;
- Home repairs programs;
- Literacy programs;
- Crime and fire prevention programs;
- Legal services; and,
- Recreation and youth services.

How were these needs determined?

The needs were determined through all outreach efforts such as grassroots meetings, public hearings, surveying and planning use documents and/or plans.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In utilizing housing market data, coupled with outreach efforts described in devising the CP, the outcomes indicate the need for development of affordable housing. This includes both owner occupied and rental units, while preserving existing housing stock. Research also supports the need for senior and disabled housing. All are especially true amongst those that are considered as being low-income and/or heavily cost burdened populations.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

According to CHAS data, there are approximately 49,000 housing units amongst the RCP partners with the greatest concentration being homeowner occupied. Of these, approximately 50% are Muskegon/Muskegon Heights and 84% Norton Shores. The housing composition indicates that the majority of housing units are 1-unit detached structures, followed by multi-family units of 2-4 and 5-19 units. Mobile homes represent the least number of housing units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	22,590	70%
1-unit, attached structure	1,070	3%
2-4 units	2,910	9%
5-19 units	2,365	7%
20 or more units	2,320	7%
Mobile Home, boat, RV, van, etc	1,050	3%
Total	32,305	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	293	3%
1 bedroom	440	3%	3,045	29%
2 bedrooms	4,710	27%	3,865	37%
3 or more bedrooms	12,095	70%	3,285	31%
Total	17,255	100%	10,488	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City HUD funded housing programs serve populations at 80% or below AMI. The rehabilitation and repair programs serve a range of households at or below 80% AMI, while the Homeownership

Assistance program tends to serve households between 50-80% AMI based on some underwriting requirements.

There are a variety of other units throughout the City assisted with federal, state and local funds. A summary of organizations providing housing assistance to lower income populations is as follows:

- City Owner Occupied Rehabilitation Program, CDBG and HOME federal funding;
- City Minor Home Repair Program;
- CDBG federal funding;
- City Homeownership Assistance program;
- CDBG and HOME federal funding;
- Community Encompass; Salvation Army;
- United Way;
- Muskegon/Muskegon Heights Public Housing Authorities; and,
- The Muskegon County CoC.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Affordable housing inventory within the current CP period is expected to remain constant and/or intact as most funded affordable housing projects still have time left within their affordability period.

Does the availability of housing units meet the needs of the population?

There currently is not sufficient housing for households at 0-30% AMI. A shortage for remaining income levels when considering, quality, energy efficiency, universal design, location to amenities and cost burden. Census data indicates there are approximately 18,000+ households at 80% or below AMI, with over 60% of units as non-affordable for households. Data also indicate the need for additional affordable housing units due to age and quality of housing stock. Information gathered through outreach efforts and market analysis demonstrates the need for additional affordable housing units. Age, quality, lower-incomes and cost burdens are all factors that attribute to this increasing need.

Describe the need for specific types of housing:

Data referenced on the availability of housing units suggest the highest priority needs for specific types of housing are:

- The production of affordable rental units for households at 30% or below AMI;
- Increased affordable owner occupied units for households between 50 – 80% AMI;
- Affordable urban row/townhomes;
- Affordable lofts apartments; and,
- Affordable cottages/detached housing.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The City lacks sufficient quality affordable housing for its low and moderate-income citizens. Median monthly housing costs have increased due to escalating rent and housing costs. Most households making less than \$35,000 per year are paying 50% or more of their salary on their mortgage, while a higher percentage was paying more than 30% of their salary on mortgage costs.

The average median rent is approximately \$600. Seventy-eight percent of households renting and making less than \$35,000 per year paid more than 50% of their salary towards rent. Sixty percent and higher of the housing units were constructed before 1979. Older homes typically have higher energy and maintenance costs. The median housing values have increased matching a large increase in homeownership costs.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Rent Paid	Number	%
Less than \$500	4,738	45.2%
\$500-999	5,458	52.0%
\$1,000-1,499	139	1.3%
\$1,500-1,999	0	0.0%
\$2,000 or more	165	1.6%
Total	10,500	100.1%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,005	No Data
50% HAMFI	3,680	2,800
80% HAMFI	8,374	6,169

% Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	8,159
Total	13,059	17,128

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There currently are insufficient affordable housing units for households at 0-30% AMI. There is also a shortage for remaining income levels when considering, quality, energy efficiency, universal design, location to amenities and cost burden. Affordable housing data show a decline for persons at 0-30% AMI. CHAS data and other outreach efforts reviewed earlier also indicates the need for additional affordable housing units based on age and quality of housing stock. CoC data also indicate the need for additional affordable single person households with 1-bedroom units in particular.

How is affordability of housing likely to change considering changes to home values and/or rents?

Producing a wealth of affordable housing units for single family individuals would aid in decreasing the number of families in need of affordable housing units. However, housing affordability problems are magnified amongst low-income households and further intensified by the fact that income growth do not line up with the pace of job growth.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents and FMR program rents continue to rank higher than the Area Median Rent because most landlords strive to keep units occupied. Most landlords will settle for payment plans rather than moving them out and re-renting the units. Our strategy to produce and preserve affordable housing units is to offer incentives to Landlords to get rid of the lead in the unit, and thereby keep it from deteriorating, while making the unit available and affordable.

Discussion

Whereas the City of Muskegon is the only RCP partner that receives HOME funds, HOME rents and FMR program rents continue to rank higher than the Area Median Rent because most landlords strive to keep units occupied. As mentioned, most landlords will allow payment plans rather than risking no rent and/or having to re-renting the unit. The City's goal is to provide programs that will preserve affordable housing units for low-income persons that are also decent and safe.

MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

Introduction

Each community presents its own set of circumstances. The City of Norton Shores represents the newer/newest age housing pool. The City of Muskegon, on the other hand, is challenged with preserving structures considered historic and crucial to its neighborhood, while the City of Muskegon Heights is focused on riding its community of blighted influences through demolition efforts. A large number of the housing units represent foreclosed, vacant and/or abandoned properties that were built before 1979 and having substandard conditions. Rental housing units have one or more selected condition according to data provided. Selected conditions include; 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; and 4) cost burden greater than 30%. A large number of owner-occupied units have at least one selected condition.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

The City uses its ordinances to classify homes that are deemed as being in substandard condition and/or must be vacated. As referenced above, these homes must meet one or more code defects in satisfying eligibility.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,165	24%	5,790	55%
With two selected Conditions	69	0%	310	3%
With three selected Conditions	0	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,020	75%	4,380	42%
Total	17,254	99%	10,500	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,255	7%	1,015	10%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	2,229	13%	1,320	13%
1950-1979	7,795	45%	4,110	39%
Before 1950	5,975	35%	4,050	39%
Total	17,254	100%	10,495	101%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,770	80%	8,160	78%
Housing Units build before 1980 with children present	959	6%	445	4%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

All RCP partners believe in our citizenry and supporting their home is vital to a stable community. Rental rehabilitation is a focal point for both Muskegon and Muskegon Heights. In both cities, rental inspections are used to make the owner responsible for repairs, which removes the property from code violations but place it in the hands of code compliance. Data identifies a need for both owner rehabilitation and rental rehabilitation. The City of Muskegon operates programs for rental rehab, whereas Muskegon Heights and the City of Norton Shores do not. The City of Muskegon Heights used to operate a rental rehabilitation program; however operation of the program was difficult due to ongoing affordability and compliance requirements with the reduction in staffing. The City is interested in restarting this initiative and anticipates funding this priority need during the plan cycle period.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

According to CHAS data, approximately 80% of housing units were built before 1980 and are at greater risk of containing lead based paint. 30% of these homes have children present and 80% of renter occupied housing units built before 1980. This information provides a range between 8,833 (rental) and 14,020 (homeowner) housing units at-risk of lead-based paint hazards that are occupied by low or moderate-income families. Those having units built before 1980, with children present, 1,330.

Discussion

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

As previously discussed, the RCP partners contain two Public Housing Authorities within its jurisdiction: Muskegon and Muskegon Heights Public Housing Authority Commissions. Muskegon Heights PHA also encompasses East Park Manor and Columbia Courtyard. The goal of each PHA is to use its funding to replace dangerous and unsanitary residences with clean, safe and affordable units for rent by low-income persons. Goals of each PHA are referenced prior in the plan and general demographics were described.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			509	214			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Combined, the PHAs currently operate 852 public housing units. The Muskegon PHA contains 509 units servicing families and households of all kinds, while Muskegon Heights has 343 units. Housing units consist of fully accessible efficiency and one-bedroom apartments and townhomes serving family and households of all types and designed for mixed populations including person with disabilities and elderly.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The goals of each PHA is to strengthen and revitalize neighborhoods, coupled with provide suitable affordable housing that is energy efficient and fully accessible for persons with disabilities. The PHA endeavors to partner with other community organizations to develop a broad variety of affordable housing options designed to revitalize neighborhoods and build strong, inclusive communities that reflect the diversity of the neighborhoods.

The on-going goals of the PHA's affordable housing initiatives are:

- To increase the supply of affordable housing;
- To revitalize neighborhoods;
- To provide energy efficient affordable housing; and,
- To revitalize aging public housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The PHA's are undertaking extensive renovation projects and conversion of public housing to project based vouchers. They also receive credits to complete renovations and conversion of sites. The main objectives are to renovate living units up to modern codes and standards and improve upon the living environment for tenants.

Discussion:

Rental Assistance Demonstration programs for our 2 PHA agencies is being reviewed. Muskegon Housing Commission is close to completing the application process to move forward in 2022 with this new effort.

MA-30 Homeless Facilities and Services - 91.210(c)

Introduction

The participants have exposure to a core network of interconnected facilities, programs and services to assist people who are homeless or at risk of becoming homeless. The CoC of Muskegon County includes city and county government, non-profits and service providers. The 10-Year Plan to End Homelessness is a consortium of more than 60 stakeholders from public, private, faith and community based organizations. The plan’s primary goal is that no individual or family shall lack access to decent affordable housing.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are a number of health, mental health and employment services to complement services targeted to homeless persons. The Muskegon Community Mental Health (CMH) / Department of Human Services (DHS) provides local social services funding for this group of services. A summary of agencies and services provided are as follows:

- CMH provides coordinated mental health services and counseling;
- Behavioral Health provides outpatient treatment and counseling, including substance abuse;
- Northwood provides community psychiatric rehabilitation services and homeless outreach to those having mental illness and substance abuse;
- Behavioral Health provides for community psychiatric rehab and housing assistance ;
- Disability Connections provide services and housing to persons with developmental disabilities, and employment support, along with Goodwill Industries;
- Tanglewood/Senior Services provides health care services for lower income residents;
- CoC provides coordinated services and support based on needs identified; and,
- Planning and Community Development Department and LOVE, Incorporated provide supportive services for persons with disabilities including CDBG funded ramps to assist disabled households with home accessibility.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Muskegon County CoC has a total of 1,029 beds with which to serve people experiencing homelessness. Of these, up to 100 were designated as being dedicated to chronic homelessness, up to 60 for veterans and 20 beds for youth. There are an additional 60 seasonal and 21 overflow beds. Beyond these projects, there are supportive services available from area providers throughout the community countywide.

For more information, please see the Housing Inventory Count, which lists the facilities and housing units dedicated to homeless persons, located at:

https://www.hudexchange.info/resource/reportmanagement/published/COC_HIC_COC_MI-516-2015_MI_2015.pdf

MA-35 Special Needs Facilities and Services - 91.210(d)

Introduction

This section describes facilities and service needs for special needs populations. Special needs populations referenced in this document include the elderly, frail elderly, persons with disabilities, person with alcohol or other drug addictions, persons with HIV/AIDS and their families and public housing residents. The City works closely with the Muskegon County CoC, PHA and other relevant housing services providers in meeting special needs and providing services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Public Housing, Senior Housing and HOPWA funded clinics all provide housing assistance to its clients as well as support and counseling. These agencies are committed to addressing resident, patient and client needs. However, through outreach efforts and in serving as participants of the CoC, many identified needs include mental health, substance abuse, life skills management, expanded support permanent and transitional housing and single bed housing for affordable housing needs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The CoC provides extended case management and supportive services and follow-up management to ensure applicants supportive housing. This too includes rental assistance, working with prisoner re-entry service providers, provides housing plan assistance, training as well as work with services providers to address identified needs including mental illness, substance abuse and domestic violence. Health West also aides, countywide, in providing alike services. Each service provider acts a true agent by not only providing the support necessary for person to flourish within the community, but shield them from becoming homeless or situations that could cause one to become homeless.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

RCP partners are in support of its citizens who may require special accommodations and when possible, as programs and funding exist, support is given to meet identified needs. The City provides CDBG funds for home owner-occupied home repairs and accessibility modifications to elderly and disabled households. However, specific programs will be identified in the Annual Action Plan for the appropriate program year, when applicable.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In addition to CDBG funding for housing service's needs, collectively we will continue providing direct referrals, follow-up as well as working with local agencies who also provide housing and support services in ensuring that needs are met.

MA-40 Barriers to Affordable Housing - 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The RCP partners are open to investment, excluding the City of Muskegon's Downtown, which currently has 3 or more projects underway. Whereas the City of Muskegon and Norton Shores do not face such challenges, the City of Muskegon Heights lists the following as possible barriers to affordable housing:

- Restricted routes and bus hours;
- Restrictive housing choices;
- Minimum lot and building requirements;
- Economics;
- Discriminatory lending practices;
- Lack of available resources;
- Public perception of affordable housing; and,
- Imbalance of housing values with property taxes.

MA-45 Non-Housing Community Development Assets - 91.215 (f)

Introduction

The following section outlines the employment, labor force, educational attainment, etc. data which informed the priorities in this Plan. Community Development often times are used to support needs of low-income, including families. The Department of Human Services serves as the largest agency dedicated to serving the needs of the poor.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	194	88	1	0	-1
Arts, Entertainment, Accommodations	3,004	2,577	14	10	-4
Construction	640	1,152	3	4	1
Education and Health Care Services	3,608	5,763	17	21	4
Finance, Insurance, and Real Estate	769	777	4	3	-1
Information	311	617	1	2	1
Manufacturing	6,572	7,900	31	29	-2
Other Services	842	1,029	4	4	0
Professional, Scientific, Management Services	974	866	5	3	-2
Public Administration	0	0	0	0	0
Retail Trade	3,105	4,496	15	17	2
Transportation and Warehousing	506	491	2	2	0
Wholesale Trade	796	1,276	4	5	1
Total	21,321	27,032	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	31,328
Civilian Employed Population 16 years and over	26,540
Unemployment Rate	15.36
Unemployment Rate for Ages 16-24	4.34
Unemployment Rate for Ages 25-65	10.79

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	4,275
Farming, fisheries and forestry occupations	1,020
Service	4,235
Sales and office	5,965
Construction, extraction, maintenance and repair	1,509
Production, transportation and material moving	2,090

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,785	82%
30-59 Minutes	3,500	14%
60 or More Minutes	995	4%
Total	25,280	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,460	555	2,710

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,315	1,525	5,745
Some college or Associate's degree	8,420	1,040	3,725
Bachelor's degree or higher	5,200	240	965

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	133	194	435	595	660
9th to 12th grade, no diploma	1,195	1,275	670	1,555	1,190
High school graduate, GED, or alternative	2,675	3,330	3,090	7,200	3,660
Some college, no degree	3,000	3,185	2,185	4,565	2,045
Associate's degree	355	645	685	1,960	825
Bachelor's degree	270	1,130	1,225	2,280	1,065
Graduate or professional degree	25	245	468	1,060	835

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors within the City's overall include the following:

- Manufacturing;
- Education/Healthcare;
- Transportation; and,
- Arts, Entertainment, Accommodations.

Describe the workforce and infrastructure needs of the business community:

Increasing economic opportunity is a key component to ensuring the viability of the City. The City is dedicated to sustaining existing businesses while encouraging new business opportunities that promote job creation, especially amongst youth. Employment is fundamental to providing financial independence for families and individuals and in providing a stable economic environment. The City has established the following economic development goals:

- Promote the development of new businesses and the expansion of existing businesses;
- Provide economic opportunities for low –and moderate-income families, including youth;
- To infuse financial and human resource investment for City revitalization through Private Sector Collaborations; and,
- To develop a business/office corridor.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Job and business growth opportunities will decrease the number of poverty income families if we can provide accessible work experiences that do not require college degrees but yet offer pay slightly- higher than that of minimum wage. The City of Muskegon Heights will experience a wave of development and investment. Development projects planned to occur during the plan period, which may serve in having an economic impact include:

- Roosevelt School Housing Development: Estimated project cost \$13 million;
- Scott’s Meats and Retail Development: Estimated project cost \$4 million;
- Muskegon Family Care (Expanded Services) Development: Estimated project cost \$1.5 million;
- Stanley Steamers Development: Estimated project cost \$2 million;
- Ivory B. Morris Vocational Center Development: Estimated project cost \$1 million; and,
- Dwelling Place Single Family Housing Development: Estimated project cost \$1.5-2 million.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Planning efforts and data support the need for jobs, education and training. Whereas manufacturing was considered amongst the highest number of jobs, it corresponds with educational attainment. Second to manufacturing jobs, was education and health care services, attaining a certain level of education is imperative to obtaining sustainable employment in this area. Top employers in these industries typically require a college degree or skillset certification for employment. High school level workers supersede the rest of the groups for unemployment or are removed from the workforce altogether. This group is larger throughout the age groups as well but those that have some college are working more than the other groups based on education.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

In devising the Consolidated Plan, the City hosts various outreach efforts that have been described throughout this process. Through outreach efforts, business, political, community, educational, religious, and cultural/civic leaders are all welcomed to discuss any public concern and to provide input. During meetings held in plan development, this is the time that the City expresses its views, concerns, and hopes for the community. Subsequently, it is an opportunity for those persons who wish to assist in shaping the future of the City to not only listen to what the City has planned, but present their ideas and concerns for exploration and reaction as well.

Regional Healthcare providers, Big Brother Big Sister BB/BS, YMCA, and local schools are expected to partner with the Ivory B. Morris Center to conduct Skills Trade and Information Technology training targeted at low income minorities living throughout the jurisdiction. In order to provide training scholarships, certification and testing the service providers are seeking funding support. The development is an important opportunity for lower income youth, due to growth in the high-tech sector.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

At least two communities are pursuing a Redevelopment Readiness Community Certification for future community development interest. It is designed to speed up the process from application to acceptance.

Discussion

City Leaders support the community's entrepreneurial spirit as best it can by providing initiatives and incentives that spark business growth. With expiring zone's and brownfield incentives, the only current incentive is real property tax abatements for business development and/or re-development. However, amongst the RCP partners, at least two communities (i.e., City of Muskegon and Muskegon Heights) are pursuing a Redevelopment Readiness Community Certification for future community development interest. It is designed to speed up the process from application to acceptance. Designation ultimately means and/or says to developers that not only is your community/city entrepreneurial friendly, but your environment is development ready, serving as a competitive edge.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Jointly we examine the movement of minority and lower income populations as they tend to have the greatest needs. Housing data and wait list applications in need of code compliant and homeowner repairs support area wide concentration relative to low-income households. Substandard housing is usually found in lower income neighborhoods with older housing stock. Data supports that the majority of the housing was built prior to 1939, indicating the need for housing rehabilitation and community revitalization throughout the City. Low-income and those with multiple housing problems are supported citywide, excluding the City of Norton Shores.

As discussed earlier, the City of Muskegon Heights is under major reconstruction as a result of demolition efforts taking place throughout. As a result there is an increased number of vacant lots that once contained sub-standard residential properties before demolition. Whereas some were foreclosed upon properties, a large number of them were vacant due to sub-standard conditions. Concentration is being defined according to HUD definition.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Segregation is visible in our communities, and we can identify where the concentration is great. The city of Muskegon Heights consist of 5 census tracts: 11, 12, 13, 14.01, and 14.02, all of which are considered as being low-income families/population. HUD defines areas of racial or ethnic concentration as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the City's overall percentage. The definition of a low-income concentration is that the AMI of a block group or census tract must be below 50% of the AMI for the Metropolitan Statistical Area (MSA).

What are the characteristics of the market in these areas/neighborhoods?

The market in these areas suggests higher blight, crime and unemployment. Typically distressed neighborhoods have an older housing stock, higher vacancy rates, and are areas of low and moderate and no income concentration, as well as minority concentration. These target areas also often have higher crime rates and quality of life concerns like poor home maintenance and litter. From a community development perspective, extreme-poverty neighborhoods, blighted areas, distressed communities, low-and moderate-income census tracts, and neighborhoods characterized by high levels

of poverty are often host to a wide range of social and economic ills, including violence, drug abuse, inadequate schools, and little legal commercial activity.

Are there any community assets in these areas/neighborhoods?

The regional analysis can be broad in scope, making it more difficult to fully assess community assets in surrounding areas and neighborhoods. This analysis is generally incorporated into project-level evaluations. However, overall, each community has assets. Assets can be defined as parks, trails, retail, high quality education, community center, grocery store(s), community organizations, main street business districts, faith based organizations and other services of which regionally, RCP partners encompass them all, collectively.

Are there other strategic opportunities in any of these areas?

Strategically, regionally there are opportunities for economic development and other community supported purposes. This includes development of affordable homeownership and rental housing, pocket parks, community gardens, and redevelopment and development in lieu of business consolidation and/or relocation. Affordable housing may be developed due to an inheritance of tax foreclosed properties and aggressive demolition resulting in a large number of vacant land/lots.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband and networks are adequate throughout our communities and some public entities have provide public access to parks! This is a vital part of meeting the needs of our neighborhoods, and low income households.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Each jurisdiction is using adequate internet service through contract or hired staff. Municipalities have to stay current and updated with hardware to secure information.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Climate change is experienced through natural disasters and our COVID-19 pandemic economic disturbances. The risk of addressing the needs of our citizens during this unsettled time is challenging in ways that each jurisdiction is facing. Higher costs of utilities, streets, and maintaining parks do threaten the quality of living so we must review how to stay ahead of potential hazards to living safely.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

All municipalities look for resources that can be accessed through grants and perpetual programs to offer our citizens a quality of living. The best process is through partnerships with local, state and federal funds to collectively offset climate change issues that limit our low income households. We must review state and national reports of data that offer insight into future risks of climate change.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The priority needs for housing and non-housing community development efforts were determined using data presented; all outreach efforts and consultation with service providers serving low and moderate-income residents. Activities to be undertaken over the consolidated planning period were organized based on HUD categories as follows: create and sustain affordable housing, promote healthy and self-sufficient families, stabilize families at risk of homelessness, and foster vibrant and sustainable neighborhoods. These categories were ranked as high priorities, which mean the city plans to use funds made available for activities that address this unmet need during the period designated in the strategic plan.

SP-10 Geographic Priorities - 91.215(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Muskegon
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Neighborhoods in our city include- Lakeside, Beachwood/Bluffton, Campbell, Glenside, East Muskegon, Marsh, Mc Laughlin, Nelson, Marquette, Nims, Angell, Steele, Oakview, Sheldon, Jackson Hill
	Include specific housing and commercial characteristics of this target area.	Within our city we have Historic district areas, beach areas, commercial, schools of higher learning and medical facility areas all mixed in with residential.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	14 Neighborhoods/districts meet monthly with city staff
	Identify the needs in this target area.	The needs are similar to the other communities- safety, health and opportunities
What are the opportunities for improvement in this target area?	Housing, both affordable and accessible- rentals, ownership, and choice for where you want to live.	
Are there barriers to improvement in this target area?	Crime is a big barrier to improvement. However, the challenge is to target neighborhoods that can use a little concentration of assistance from the city police, department of public works, and housing conditions.	
2	Area Name:	Norton Shores
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	

	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Muskegon Heights
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	2X2 miles
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

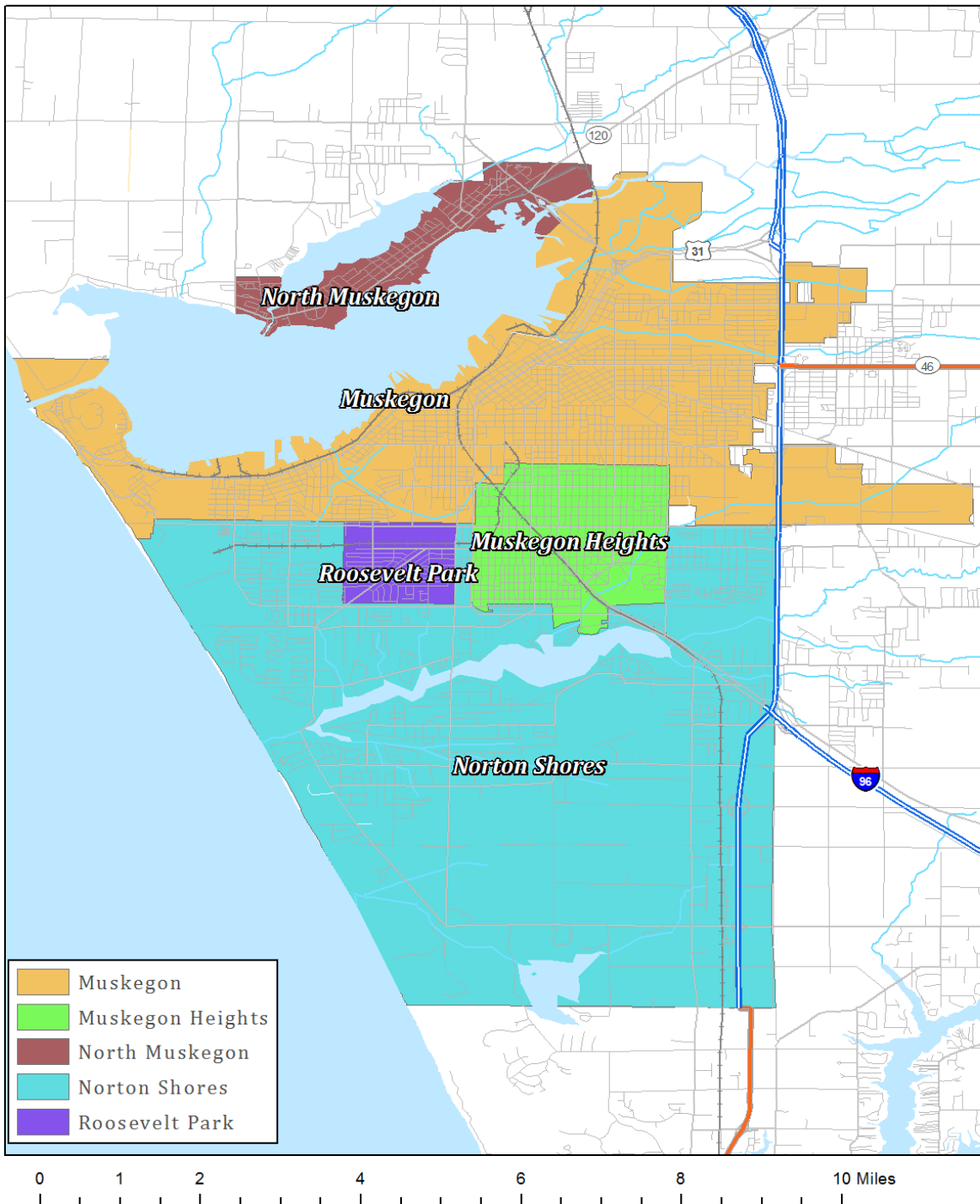
Allocations are prioritized in each community differently however, the bulk of our funding will go to eligible households within their own jurisdiction.

The Cities do not designate its funding geographically as HUD-funded housing and community development programs are made available to eligible low and moderate-income persons citywide. In particular, the City of Muskegon Heights is 2x2 square miles with increased needs amongst all of its population which is considered as low-income. Investing city-wide in affordable housing programs assists in affirmatively furthering fair housings and decreases concentrations of low-income populations.

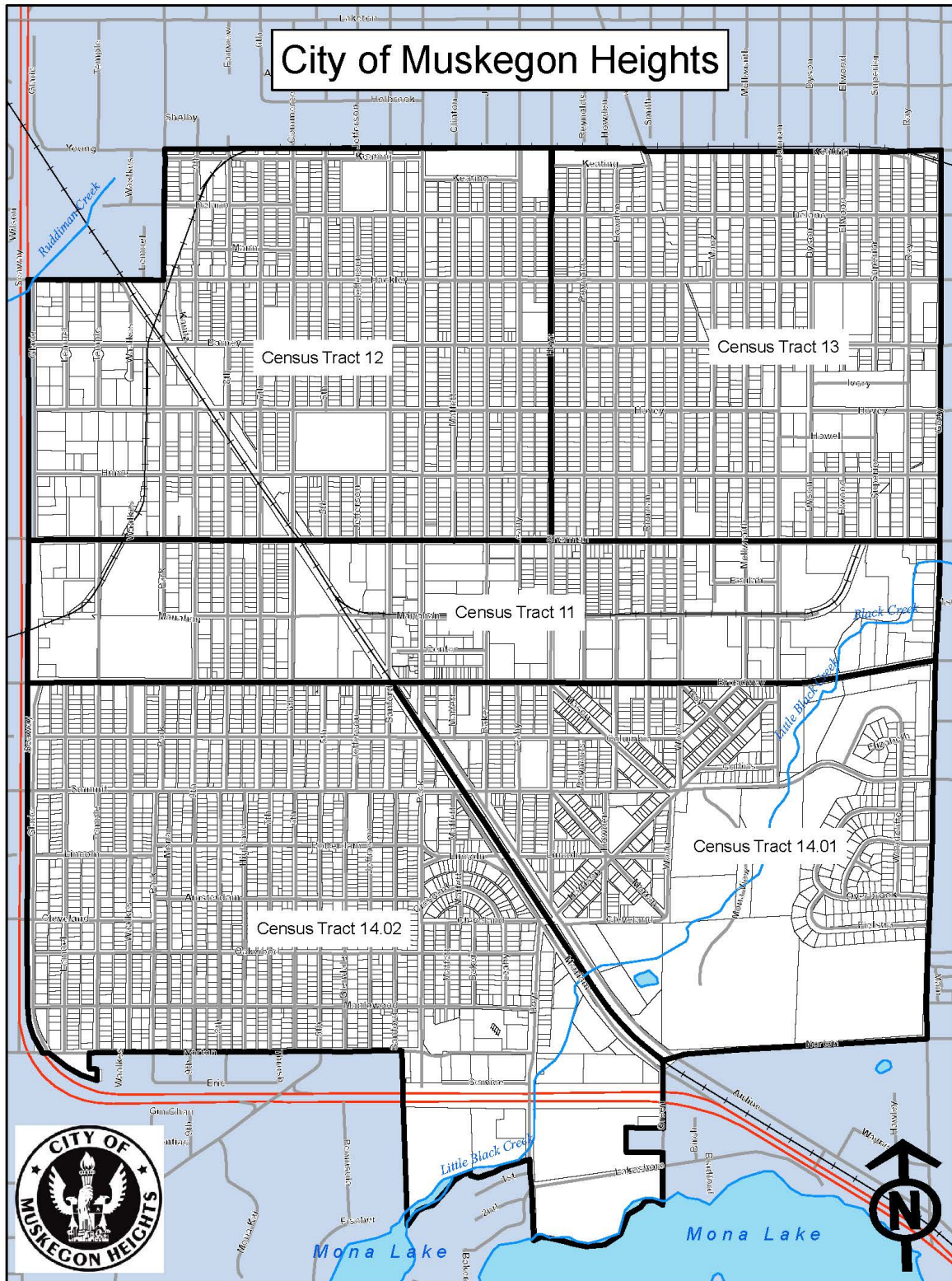
The city of Muskegon is experiencing a housing growth with several developers; single family, townhouses, multi-unit high rises, manufactured houses, and rentals. Using other forms of assistance and incentives to fill the missing middle gap.

The city of Norton Shores has seen significant development along Henry and this has caused great interest in outside business investments.

Municipalities in the Metropolitan Area of Muskegon / Norton Shores



Map of area



CT Map

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Muskegon
	Associated Goals	Acquisition Development Resale Code Enforcement - Inspections Code Enforcement - Smoke and CO Detectors Exterior Paint/Siding Housing Home Repairs Homebuyer Assistance/Education Housing Owner Occupied Rehabilitation Rental Rehabilitation Program
	Description	Housing is the most important factor for stabilizing neighborhoods, communities and regions. Regardless of our distinct differences, every family must have shelter. Unsheltered families, and the homelessness initiative of our local Continuum of Care support the need to have safe, decent and affordable housing that fits our family size. Housing can be ownership or rental, the need can be external: paint, siding, roofing, foundations or internal: plumbing, electric, mechanical, lead hazardous, asbestos or unsafe living conditions.
	Basis for Relative Priority	Housing is key to stabilizing neighborhoods. Data suggest that there is a need for minor, emergency home repairs, neighborhood preservation and code enforcement.
2	Priority Need Name	Code Enforcement
	Priority Level	High

	Population	Extremely Low Low Moderate Other
	Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights
	Associated Goals	Code Enforcement - Inspections Code Enforcement - Neighborhood Clean-Up Code Enforcement - Smoke and CO Detectors Demolition Exterior Paint/Siding Housing Home Repairs Improved Neighborhoods
	Description	Neighborhoods that thrive have significant impact for families that reside there. Code enforcement may include: inspections, housing and environmental, smoke detector and CO installation for code compliance and home safety, neighborhood clean-up. This activity will aid in the reduction of blight and code violations.
	Basis for Relative Priority	This priority is important to keeping communities inviting and thriving for all people, and their families. Also to maintain housing standards, improve aesthetics and property values.
3	Priority Need Name	Fair Housing Initiatives
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly
	Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights

	Associated Goals	Fair Housing Improved Neighborhoods Rental Rehabilitation Program
	Description	Legal advice for tenant-landlord relationships, investing in programs that affirmatively further fair housing practices which include building contracts and agreements with agencies to assist low income households.
	Basis for Relative Priority	Having an advocate for families experiencing housing practices that nurture inequality and discrimination can be combatted with education, and testing of agents that are identified to be involved. This too will improve neighborhoods, and provide access to and stability of affordable housing.
4	Priority Need Name	Demolition
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights
	Associated Goals	Demolition Housing
	Description	We want to save homes that can be saved but for those properties that have been affected by neglect and weather, we need to move quickly to stop blight and if demolition is the only option we should do it! Demolition may include substandard structures, housing and/or commercial.
	Basis for Relative Priority	Blight is a killer of neighborhoods and addressing homes that can not be saved will help to curb blighted properties throughout the community. Improve neighborhood, reduce blighted influences, and provide increased neighborhood safety.
5	Priority Need Name	Street Repairs
	Priority Level	High
	Population	Extremely Low Low Other
	Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights

	Associated Goals	Improved Neighborhoods Streets
	Description	Streets are necessary for the community but thorough fares that are filled with potholes and erosion must be taken care of quickly.
	Basis for Relative Priority	Streets are used by many but census tract areas of low income concentration are the optimal area of concern.
6	Priority Need Name	Neighborhood Enhancement
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development Other
	Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights
	Associated Goals	Code Enforcement - Inspections Code Enforcement - Neighborhood Clean-Up Demolition Exterior Paint/Siding Housing Home Repairs Housing Improved Neighborhoods Match Funding Neighborhood Policing Public Facilities Improvement Rental Rehabilitation Program
	Description	Neighborhood enhancements include signage, parks, safety, and recreation.
	Basis for Relative Priority	This priority helps maintain community and character of the environment.

7	Priority Need Name	Homebuyer Assistance/Education
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	Muskegon Muskegon Heights
	Associated Goals	Acquisition Development Resale Homebuyer Assistance/Education Housing
	Description	Provides for increased homeownership opportunity.
	Basis for Relative Priority	Need was identified during the RCP development in outreach efforts, and serves in satisfying HUD goals/objectives. This too provides for access to affordable housing.
8	Priority Need Name	Acquisition Development Resale
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	Muskegon Heights

	Associated Goals	Acquisition Development Resale Homebuyer Assistance/Education Housing
	Description	Provides for acquisition, development and resale of property in providing homeownership opportunity and in stabilizing neighborhood. This too includes scattered site and new construction/infill.
	Basis for Relative Priority	Need was identified during the citizen participation process and it is key in neighborhood stabilization and health. Associated goal: need for affordable housing/or increase supply.
9	Priority Need Name	Legal Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Elderly
	Geographic Areas Affected	Muskegon Heights
	Associated Goals	Fair Housing Improved Neighborhoods Legal Services
	Description	Provides for legal counseling, landlord and homeowner dispute, foreclosure prevention and education.
	Basis for Relative Priority	Need identified during outreach efforts and the city is high rental and has a high foreclosure rate. Associated goal include: need for education and provide for housing consumer legal services. Legal services ensure equal access, conflict resolution and remediation.
10	Priority Need Name	Crime Prevention
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Muskegon Heights
	Associated Goals	Code Enforcement - Neighborhood Clean-Up Demolition Improved Neighborhoods Neighborhood Policing Public Service Opportunities
	Description	Provides for neighborhood policing programs to aid in civic engagement, education and neighborhood/public safety.
	Basis for Relative Priority	Identified as a need in plan development process and improves neighborhood safety, education, and awareness.
11	Priority Need Name	Rental Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children
	Geographic Areas Affected	Muskegon
	Associated Goals	Rental Rehabilitation Program
	Description	Improve condition of existing housing, provide affordable rental to low-income through landlord incentives.
	Basis for Relative Priority	Need identified in plan development for increased, quality, affordable rental amongst low-income residents.

12	Priority Need Name	Public Facilities Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Muskegon Heights
	Associated Goals	Match Funding Public Facilities Improvement
	Description	Provides for neighborhood and facilities improvements and/or expansion.
	Basis for Relative Priority	This activity aid in fostering civic engagement, increased access to neighborhood amenities, investment and community connections.
13	Priority Need Name	Youth Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	Muskegon
	Associated Goals	Public Service Opportunities Youth Opportunities
	Description	Providing recreation and work opportunities that we support youth
	Basis for Relative Priority	This is a priority of our community. The opportunity to support leisure activities, job experiences, and extra-curricular, year round possibilities for youth
14	Priority Need Name	Senior Services

Priority Level	Low
Population	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights
Associated Goals	Senior Assistance
Description	Seniors will receive services to help with transportation, information and helps a residents of the community.
Basis for Relative Priority	The seniors in our community are remaining in their homes longer but need assistance from time to time- information and transportation are services that we can give easily

Narrative (Optional)

The RCP partners conducted a needs assessment and consultation process, which identified many of the priority needs regionally. The needs identified were reviewed collectively and individually by each jurisdiction. Virtually all housing and community development needs were identified as important to each jurisdiction, although some may not be funding activities to address each priority need. This may partly be due to lack of available resources; in others, there may be other community resources that are focused on these priority needs or be a low priority need based on the community’s needs. Generally, designating a need as high priority means that the jurisdiction would allocate funding to address those needs during it CP period. Opposite, a low priority need indicates that, while it is a recognized priority in the community, there may not be sufficient funds to address with available resources, or that it may be addressed by a partner agency/other. Changes in future resources may eventually allow certain low priority needs to be funded, or conversely, for high priority needs that were unable to be funded.

Priority needs were identified and categorized based on data and coordinated outreach efforts. The RCP development is reflective of data and all sources of outreach efforts combined. Some of the funding projects/priority needs identified are as follows:

- Maintain/Improve the condition of existing housing;
- Increase homeownership opportunity;

- Provide access to fair housing, outreach, counseling and education;
- Provide quality, affordable homeowner and rental housing;
- Provide housing repairs for homeowners and energy efficiency programs;
- Provide programs/education that aid in crime prevention;
- Provide legal services and foreclosure preventions;
- Provide programs that aid in homelessness prevention;
- Provide employment and training programs;
- Other (Public Services Programs);
- Remove dilapidated, dangerous structures;
- Provide beautification and neighborhood clean-up Programs; and,
- Provide program incentives for landlords.

SP-30 Influence of Market Conditions - 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Muskegon/Muskegon Heights PHA's provide TBRA. High levels of cost burden amongst low-income households, including high market rates and limited housing choice vouchers may serve in having impact.
TBRA for Non-Homeless Special Needs	Same as above.
New Unit Production	Five (5) where production would make better sense. CHAS data indicate the need for new affordable rental for persons with low-income due to high level of cost burdened households at 0-30% AMI, including those with 1 or more of the 4 housing problems.
Rehabilitation	<p>Thirteen (13) units are a conservative number based on the development of our communities, and reuse of vacant structures.</p> <p>Most of the housing units were built prior to 1979 with a significant portion of households experiencing 1 or more of the 4 housing problems.</p>
Acquisition, including preservation	<p>3 properties may have to be rescued from demolition and we want to be prepared to save a piece of history.</p> <p>The City has opportunity to receive homes at end of the year through Tax Foreclosures and that has been fully helped communities rehab with low-income prospective buyers in mind for affordable housing sales. After sale of this home, the City anticipates identifying more eligible properties in continuation of this effort of redevelopment and to provide homeownership opportunity to low-income populations.</p>

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Overall, the CDBG and HOME programs have seen steady increases in annual funding. The City of Norton Shores experienced a slight increase in funding, possibly due to census data and changing demographics in recent years. The City is anticipating consistent CDBG and HOME funding over the next 5 years, due to current funding climate.

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	1,587,588	0	0	1,587,588	7,937,900	Projects and activities that utilize CDBG funds for low- moderate income families

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	340,000	0	0	340,000	1,716,810	Producing Affordable Housing units for income eligible families
General Fund	public - federal	Other	6,539	0	0	6,539	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: \$		
Other	public - federal	Homebuyer assistance New construction for ownership	40,000	0	0	40,000	200,000	The Homebuyers Assistance Program has become popular and the community is taking advantage of the Down Payment Assistance to the income qualified families purchasing homes within the city limits of Muskegon. Homebuyers Program will proceed as an investment for families who want to own a new home or rehabbed home upon completion, along with a subsidy from the city to make it more affordable. Program Income is used periodically to fund these type of projects.
Other	public - federal	Other	22,884	0	0	22,884	0	

Table 50 - Anticipated Resources

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

The City of Muskegon receives both CDBG and HOME Partnership Investment Program funds. Combined, the City will leverage its resources with other agencies and developers. Having both funding sources provides for increased accomplishments in housing programs and in meeting the needs of low-income minority populations. Subsequently, the Cities of Muskegon Heights and Norton Shores will use its CDBG funding as leverage to further meet the needs of its populations, when applicable and to every extent possible. Whether it is investing HOME and/or CDBG

funding, the RCP partners' efforts are in alignment with the goals identified in the CP which includes integrating affordable housing into neighborhoods.

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

Each community has opportunity to use its land to develop but without funding for development this is challenging for Muskegon Heights and Norton Shores. The city of Mukegon is working with Brownfield developments, developers, and city staff to create and renovate affordable housing opportunities.

Discussion

SP-40 Institutional Delivery Structure - 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MUSKEGON	Government	Economic Development Homelessness Non-homeless special needs Ownership Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
NORTON SHORES	Government	Homelessness Non-homeless special needs neighborhood improvements public services	Jurisdiction
MUSKEGON HEIGHTS	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Each of our government entities work with federal funding to care for the needs of their citizens. Strengths we have are the collaborative partnerships, proven activities, and the weaknesses we all face is financial- not enough funding to address a number of topics and issues raised through this

process. RCP partners will continue its close working relationship with housing and services providers to coordinate any unmet needs and to lessen the aperture in gaps in the institutional delivery system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse			
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		
Other			
Social Justice	X	X	X

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

There is a HOPWA funded facility in our county that is designated to serve clients who have HIV- however, all community services can be accessed by all but specific and particular classes of people have their own service provider.

The delivery of listed services meets the needs of the homeless persons and additional populations mentioned through the network of agencies in the County. There are several organizations that serve homeless persons as specified above and there is close coordination between agencies. The CoC consist of several local service provider organizations that serve homeless populations with housing or supportive services. The CoC exists primarily to help homeless populations receive basic needs, conduct point in time counts and ensure effective collaboration between agencies to reduce service gaps as it pertains to homelessness prevention.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths of services are partnerships, Intermediate School District (public schools) and certain agents geared to help this population and special needs of individuals. Gaps occur with funding restrictions and fewer resources

The current methods and partnerships are working as best as possible in addressing any perceived gaps in services. With the housing 1st Strategy, coupled with Call 2-1-1 direct referrals and coordinated case management and support needs are systematically met. Service providers offer a wide scope of services for those with homeless needs. However, because of the increased demand for assistance and decreasing donor contributions, the cost burden placed on service providers to help with financial, rent, mortgage, and utility assistance has created a gap in available funds for assistance. Faith-based organizations are also attempting to fill the gap in services as local churches serve this at-risk population with food, clothing, prescription drugs, transportation and counseling assistance.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Researching other grantees to see how they get around restrictions or partner to provide this population with the services desired and needed.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Rehabilitation Program	2016	2020	Affordable Housing	Muskegon	Fair Housing Initiatives Housing Neighborhood Enhancement Rental Rehabilitation	CDBG: \$150,000	Rental units rehabilitated: 15 Household Housing Unit
2	Home Repairs	2016	2020	Home Repairs	Muskegon Norton Shores Muskegon Heights	Code Enforcement Housing Neighborhood Enhancement	CDBG: \$1,000,000	Homeowner Housing Rehabilitated: 500 Household Housing Unit
3	Senior Assistance	2016	2020	Non-Homeless Special Needs	Norton Shores	Senior Services	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 375 Persons Assisted
4	Improved Neighborhoods	2016	2020	Non-Housing Community Development Economic Development	Muskegon Norton Shores Muskegon Heights	Code Enforcement Crime Prevention Fair Housing Initiatives Legal Services Neighborhood Enhancement Street Repairs	CDBG: \$50,000	Jobs created/retained: 5 Jobs Other: 3 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Exterior Paint/Siding Housing	2016	2020	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	Muskegon Muskegon Heights	Code Enforcement Housing Neighborhood Enhancement	CDBG: \$270,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 55 Households Assisted Jobs created/retained: 5 Jobs
6	Code Enforcement - Inspections	2016	2020	Non-Housing Community Development Housing Rehab	Muskegon Norton Shores Muskegon Heights	Code Enforcement Housing Neighborhood Enhancement	CDBG: \$275,000	Housing Code Enforcement/Foreclosed Property Care: 275 Household Housing Unit
7	Owner Occupied Rehabilitation	2016	2020	Home Repairs	Muskegon Norton Shores Muskegon Heights	Housing	CDBG: \$10,000,000	Homeowner Housing Rehabilitated: 350 Household Housing Unit
8	Homebuyer Assistance/Education	2016	2020	Affordable Housing	Muskegon Muskegon Heights	Acquisition Development Resale Homebuyer Assistance/Education Housing	CDBG: \$2,500 HOME: \$50,000	Homeowner Housing Added: 15 Household Housing Unit
9	Acquisition Development Resale	2016	2020	Affordable Housing	Muskegon Muskegon Heights	Acquisition Development Resale Homebuyer Assistance/Education Housing	CDBG: \$10,000 HOME: \$141,427	Homeowner Housing Added: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Demolition	2016	2020	Non-Housing Community Development Blight Fight	Muskegon Norton Shores Muskegon Heights	Code Enforcement Crime Prevention Demolition Neighborhood Enhancement	CDBG: \$250,000	Buildings Demolished: 35 Buildings
11	Fair Housing	2016	2020	Non-Housing Community Development Fair Housing Activities	Muskegon Norton Shores Muskegon Heights	Fair Housing Initiatives Legal Services	CDBG: \$50,000	Other: 25 Other
12	Legal Services	2016	2020	Education, Outreach, Public Service	Muskegon Heights	Legal Services	CDBG: \$25,000	Other: 10 Other
13	Code Enforcement - Smoke and CO Detectors	2016	2020	Code Enforcement, Neighborhood Safety, Public Service	Muskegon Heights	Code Enforcement Housing	CDBG: \$25,500	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
14	Code Enforcement - Neighborhood Clean- Up	2016	2020	Non-Housing Community Development	Muskegon Heights	Code Enforcement Crime Prevention Neighborhood Enhancement	CDBG: \$250,000	Other: 10 Other
15	Neighborhood Policing	2016	2020	Non-Housing Community Development	Muskegon Heights	Crime Prevention Neighborhood Enhancement	CDBG: \$60,000	Other: 25 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Public Facilities Improvement	2016	2020	Non-Housing Community Development	Muskegon	Neighborhood Enhancement Public Facilities Improvements	CDBG: \$15,000	Other: 3 Other
17	Match Funding	2016	2020	Non-Housing Community Development	Muskegon Heights	Neighborhood Enhancement Public Facilities Improvements	CDBG: \$7,500	Other: 10 Other
18	Youth Opportunities	2016	2020	Non-Housing Community Development Youth Experiences	Muskegon	Youth Opportunities	CDBG: \$350,000	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted Jobs created/retained: 4 Jobs
19	Public Service Opportunities	2016	2020	Non-Housing Community Development	Muskegon	Crime Prevention Youth Opportunities	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	Housing	2016	2020	Affordable Housing	Muskegon	Acquisition Development Resale Demolition Homebuyer Assistance/Education Housing Neighborhood Enhancement	HOME: \$151,427	Homeowner Housing Added: 5 Household Housing Unit Jobs created/retained: 5 Jobs
21	Streets	2016	2020	Non-Housing Community Development	Muskegon	Street Repairs	CDBG: \$35,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Rehabilitation Program
	Goal Description	The Rental Housing Program is designed to entice Landlords with up a 50% match program and in so doing, we can address the lead hazard in homes and areas where children under 6 reside for the purpose of improving living conditions of low income residents.
2	Goal Name	Home Repairs
	Goal Description	Allow eligible homeowners an opportunity to have their home repaired with grant funds to secure a healthy and safe environment.

3	Goal Name	Senior Assistance
	Goal Description	Helping Seniors to medical appointments.
4	Goal Name	Improved Neighborhoods
	Goal Description	Activities that support families, individuals and homeless distressed households to improve their overall environment and living conditions.
5	Goal Name	Exterior Paint/Siding Housing
	Goal Description	Provides for exterior painting/siding and contractual services for eligible income homeowner occupied applicants home.
6	Goal Name	Code Enforcement - Inspections
	Goal Description	Provides for housing, building and environmental code compliance inspections and abatement.
7	Goal Name	Owner Occupied Rehabilitation
	Goal Description	Provides for one minor repair via the priority repair program or one major repair via the moderate repair program, including: mechanical, plumbing, electrical, roof and/or accessibility repair.
8	Goal Name	Homebuyer Assistance/Education
	Goal Description	Provides for affordable housing opportunities, homebuyer assistance (i.e., down payment and/or closing cost) and education for eligible income persons.
9	Goal Name	Acquisition Development Resale
	Goal Description	Provides for homeownership opportunity through ADR program for eligible income persons. Not to mention, provides for acquisition, development and resale of foreclosed properties, or those that have been abandoned, new construction/infill with the intent of providing affordable housing opportunity to low-income persons.

10	Goal Name	Demolition
	Goal Description	Provides for vacancy and blight reduction, including neighborhood stabilization and safety. Moreover, provides for removal of dilapidated, abandoned and/or dangerous housing/commercial structures.
11	Goal Name	Fair Housing
	Goal Description	Provides for increased ownership/housing opportunity, education, outreach, testing, follow-up and compliant investigation.
12	Goal Name	Legal Services
	Goal Description	Provides for foreclosure prevention, counseling, education, conflict resolution and mediation services.
13	Goal Name	Code Enforcement - Smoke and CO Detectors
	Goal Description	Provides for code compliance of smoke detectors and CO detectors for homeowner, neighborhood, and housing sustainability and safety. This too provides for homelessness prevention and decreases possible fatality rate.
14	Goal Name	Code Enforcement - Neighborhood Clean-Up
	Goal Description	Provides for neighborhood and environmental preservation, blight reduction and abatement, safety and beautification.
15	Goal Name	Neighborhood Policing
	Goal Description	Provides for safety/crime prevention, education, civic engagement and increased awareness, including materials/supplies/equipment necessary in program carryout.
16	Goal Name	Public Facilities Improvement
	Goal Description	Provides for neighborhood enhancements, equipment, facilities improvement, expansion and/or development. This also includes park renovations and expansion.
17	Goal Name	Match Funding
	Goal Description	Provides for City match support to further leverage existing resources and meeting area needs.

18	Goal Name	Youth Opportunities
	Goal Description	Carry out activities that give youth work and recreation experiences sponsored by multiple agencies throughout the community.
19	Goal Name	Public Service Opportunities
	Goal Description	Opportunities that provide the public with additional services that would not normally be provided- youth opportunities, utility assistance, ramps
20	Goal Name	Housing
	Goal Description	To construct or rehab a home in a neighborhood where families can thrive and would not normally be allowed to move into because of income.
21	Goal Name	Streets
	Goal Description	Infrastructure of Streets in census tract neighborhoods of low-income households

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

In the City of Muskegon, at least 2 families from an extremely low-income status, 2 low income households, and 2 moderate income families are estimated to be assisted through our CHDO agents, and the city of Muskegon's Homebuyer programs on an annual basis.

However, the City of Muskegon Heights will utilize CDBG funds towards the following affordable housing efforts over the plan period, which is 5 years:

- Owner Occupied Rehabilitation: (extremely low, low and moderately low income) Up to 20 Units over the plan period;
- Minor Home Repair and Accessibility Modifications: Up to 50 Units over the plan period;
- Homebuyer/Down Payment Assistance: Up to 5 Units over the plan period;
- ADR/New Housing Construction: Up to 5 Units over the plan period and,
- Rental Production: Up to 1 development over the plan period.

SP-50 Public Housing Accessibility and Involvement - 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Muskegon Public Housing: There is a desire to have a separation of the tenants by age: 55 and above from the younger population but in order to do this, another building will have to be constructed. Accessible units are available in the Public Housing Building. The future of public housing is changing with support from HUD to utilize Rental Assistance Demonstration (RAD) to preserve and improve the living environment for those who are very, very low-income households.

Muskegon Heights Public Housing: The Muskegon Heights PHA site is composed of approximately 400 public housing units which include a mix of 1, 2, 3, and 4 bedroom units. This site has 9 one-bedroom units and 12 two-bedroom units for persons that have been remodeled to ADA 504 standards. East Park Manor and Columbia Courtyard is designed to accommodate the needs of tenants with disabilities. However, according to the PHA's 5 Year Plan, there is still a need for units that are accessible to persons with disabilities. The PHA plan indicates that it will carry-out modifications based on Section 504, apply for special purpose vouchers targeted at families with disabilities, and affirmatively market local non-profit agencies that assist families with disabilities.

Activities to Increase Resident Involvements

Muskegon Public Housing: Periodically, over the course of the 5 year plan, the city will present information about the services available to residents. Especially information related to buying a home if they so choose to participate. Ask questions, inform them about the annual plan, CAPER, etc. As a result of city of Muskegon staff, PHA management has achieved the increase in resident involvement. This proper engagement is necessary to move forward with RAD, Public Activities and Opportunities for quality of living.

Muskegon Heights Public Housing: The Muskegon Heights PHA works with its local tenants through its residents' council associations. The City works in tandem with both. To spark resident involvement, surveys were sent to the PHA for its residents as well as a draft plan was made available for public review in the PHA housing center, during the comment period. The city works in partnership with its PHA, attending meetings at request to share information regarding plan goals/objectives as well as services. City services efforts include: working to move residents from rental to homeownership, providing legal services, homebuyer education, fair housing outreach and working to aid its residents in becoming self-sufficient. The City will continue its efforts with the PHA and resident initiatives as ascribed and work to address new needs and/or goals as identified.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

The PHA’s are not considered as troubled. In past years the Muskegon Heights PHA was considered a troubled site. According to the 2007-2011 PHA 5 Year Plan, the plan focus included recovery of the Agency from troubled status. Essentially policies were developed or revised, occupancy levels increased and physical needs assessed, moving the PHA from troubled to an agency of good standing.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

The RCP partners are open to investment, excluding the City of Muskegon's Downtown, which currently has 3 or more projects underway. Whereas the City of Muskegon and Norton Shores do not face such challenges, the City of Muskegon Heights lists the following as possible barriers to affordable housing:

- Restricted routes and bus hours;
- Restrictive housing choices;
- Minimum lot and building requirements;
- Economics;
- Discriminatory lending practices;
- Lack of available resources;
- Public perception of affordable housing; and,
- Imbalance of housing values with property taxes.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Muskegon has HOME funding and in order to provide affordable housing to families of lower income status, we need a lending source that can give these families a chance based on regular lending criteria. Most investors are looking for the biggest bang for their investment, but communities are leery of having too many housing facilities based on income.

The strategies the RCP partners will use will be reflected in its upcoming plan year, Annual Action Plan in detail. However, some of the strategies include:

- Provide Homebuyer Assistance and Education;
- Provide **Fair Housing, Education and Counseling**;
- Provide Legal Services;
- Provide Landlord incentives for decreased rents;
- Provide ADR and new construction programs;
- Create job opportunity through economic development initiatives;
- Increased Code Enforcement; and,
- Provide Crime Prevention Programs.

The Fair Housing Agency of West Michigan is contracted with our municipalities to provide specific services and consultation with our citizens. Agreements are in 2 year increments to have consistent reports, surveys and local programs.

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The overall goal of the CoC is to prevent or end systematic homelessness in Muskegon County. As mentioned, the CoC conducts point in time counts and coordinates project homeless connect. The point in time counts allows participant agencies to assess the level of homelessness needs in the community, as well as provide referral services and resources to homeless persons. Project homeless connect provides a multitude of services and referrals for homeless populations regionally.

Addressing the emergency and transitional housing needs of homeless persons

The RCP partners support the CoC, PHA and other housing services providers efforts to provide emergency shelter and transitional housing needs for homeless persons. The RCP partners serve and assist in plan development, needs assessments and goal setting as members of the CoC. The RCP partners will continue to work with CoC and other agencies serving homeless to ensure transitional housing needs of homeless are met.

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

The CoC focus is to provide access to decent, safe, affordable, permanent support housing as a means of ending homelessness. The need amongst homeless populations has increased in recent years. The City strategic plan goals contribute to helping homeless persons, by expanding affordable housing options/opportunity to these populations. While the need is great, collectively we must continue doing our part to ensure that those in need have access to shelter that satisfy in meeting the needs of those that are homeless.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

We can help families avoid homelessness by offering assistance where they currently reside. Our roles would be in the form of partnerships with agencies that can really help families avoid homelessness. The CoC works collaboratively with local and state funded entities to ensure that these needs are met, through coordinated case management and supportive services efforts that involve proper discharge planning and after-care services, including housing placement assistance and services long enough to develop adequate independent living status. The City, CoC, Emergency Needs Committee, along with agency representation that include persons who address health and social service needs, employment, education and youth needs population all work together in addressing ascribed needs. The City's plan objectives/goals aid in assisting low-income individuals and families avoid becoming homeless and we continue to collaborate with those agencies that serve in meeting homeless needs. While homelessness prevention efforts will continue providing access to resources to aide families and individuals that are likely to become and/or are homeless, is key. However, having expansive need service providers as part of the CoC and emergency needs committee heightens the probability of homeless needs being met, including all characteristics that surround homelessness.

SP-65 Lead-based Paint Hazards - 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Regionally we share in the premise that lead hazard reduction is necessary in the community in which we serve. The City's homebuyer grant covers cost associated with providing lead risk assessments within the HOME funded rehabilitations of existing housing- rental or ownership. It is the intent, that through this funding that we provide assessments, education and remediation, relative to homes built prior to 1978, to all prospective participants.

The City of Muskegon Heights does not perform lead remediation partly due to lack of funding. However, the City does partner with the Muskegon County Health Department where concerns may exist, and especially where there is a Pre-1978 structure requiring rehab that serves to exceed the circumference of allowed disturbances and primarily if children under the age of 6 are or may be present. The City makes sure that all of its contractors are lead certified and observe lead safe housing practices. The City is bound by NEPA and it informs all of its potential clients, in the application process, that projects may involve lead disturbances, and in which instances, the City will posture lead safe housing practices.

How are the actions listed above related to the extent of lead poisoning and hazards?

As discussed previously, the RCP partners observe every measure in preventing exposure of lead. However, early sections indicated that the cities of Muskegon and Muskegon Heights have an increased number of aging or Pre-1980 housing whereas the city of Norton Shores does not. Pre-1980 housing stats combined indicate that over 37,085 households, including renters may be at risk of having lead. Of those, over 1,330 households are with children present. The Consumer Product Safety Commission (CPSC) banned lead Based Paint around 1978. However, its potential risk factors and chances of impact are still present.

The City of Muskegon performs lead-risk assessments, and we all monitor lead compliance closely. The City projects include demolition. Projects are first lead remediated, prior to demolition. This coupled with other practices noted, will and can serve in minimizing the potential risk surrounding LBP hazards.

How are the actions listed above integrated into housing policies and procedures?

The Regional Consolidated Plan (RCP) partners have incorporated lead safe housing measures into its programs in which it administers. The City of Muskegon performs remediation with its funding, while the City of Muskegon Heights does not due to limited funding. However, the RCP partners, all observe LBP Safety measures and whereas we/Muskegon Heights do not have the financial means to perform remediation, the City provides direct referrals and follow-up services to Muskegon County Health Department to aid in meeting the needs involving this effort.

County-wide Lead Programs are administered through the city of Muskegon, lead agency. The important and critical program has policies and procedures specific to Medicaid families. Our focus is to improve living environments of our young children in potentially lead hazardous homes- rental or owner occupied.

SP-70 Anti-Poverty Strategy - 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

This is a challenge for our communities. None of us are prepared or equipped to orchestrate how to reduce the number of poverty stricken families. Outside of our partnership, it is more beneficial for us to coordinate efforts with other agencies in which their programs are designed to reduce the number of poverty -level families, and empowering families to improve financial management skills, and explore homeownership as a way to pull them out of poverty. Entitlements offer homeownership opportunities and homebuyer assistance education, and down payment assistance as a means of aiding in this effort. In addition to Federal Sources of funding mentioned, including Homeowner Repair and CoC funds, the following sources of funding are being used to assist poverty level families throughout the community:

- Job Training through Workforce Development;
- HOPWA funding for persons living with HIV/AIDS;
- Funding provided through DHS;
- The Woman’s Infants and Children (WIC Program);
- United Way/Emergency Needs Committee and ESG funded agencies;
- Donations leveraged and other private sources; and,
- Funding administered via Muskegon Oceana Community Action Against Poverty (MO-CAAP).

The City will continue to carry out goals and objectives established within the Consolidated Plan to assist in reducing poverty. The overarching goal of the plan is to benefit the greatest number of people to the greatest extent possible that will resonate throughout the anti-poverty strategy. The City will implement various programs and projects that have been identified as most beneficial to its Residents and in assisting families with needs. In order to do this the city will take the most basic approach in focusing on improvements to the physical and social form of the environment. Improvements may include sidewalk replacement, street paving, public safety improvements, streetscape improvements, vacant building demolition, park and public space improvements, homebuyer incentive programs, and neighborhood resident awareness outreach initiatives. These improvements will provide the basic public goods that neighborhoods and its residents need in order to increase their opportunity for upward mobility, access to public services, transportation, job and social connectedness.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The affordable housing plans that are present in our community merely provide opportunities for all families to access services, and help with in the form of improving housing to become safe and decent. Our Inspections departments supply the policy for potential safe housing situations but setting limits for the cost of these opportunities has not been regulated. Working with other service providers

will allow us to coordinate the affordable housing initiative that will reduce poverty through education and assistance. However, regionally this may be addressed through collaboration amongst agencies and ensuring gaps in services and funding are addressed, while maximizing the utilization of each funding source. The City will continue to refer housing program participants to local resources and programs, as participant needs are identified outside the scope of services in which it provides. The overall goals amongst those involved support RCP goals which are to improve services, provide decent-safe-affordable housing, economic development opportunities and improve infrastructure and facilities amongst deserving populations. Ideally, we are all striving to create “choice” neighborhoods. Choice neighborhoods are those that reduce the concentration of poverty by expanding economic opportunity for neighborhood residents and revitalization of the neighborhood without displacing current residents. To address such challenges, City departments and neighborhood-based partners coordinate efforts to implement an array of strategies to provide meaningful and comprehensive services that tackle diverse challenges of affordable housing, quality schools, social service needs and neighborhood violence. Central to this effort is community involvement and neighborhood partnerships as a means to share ideas, information and assess needs.

Homebuyer Assistance programs that assist low-income households with closing costs have made an impact in the city of Muskegon because of HOME program income. Future funding will now be associated with the annual allocation process. In addition, a Plus program can identify a concentrated income level; less 60% AMI. The Plus program will be intentional in a coordinated process to serve eligible families with new policies and goals to secure (own) housing that is affordable, safe and decent.

SP-80 Monitoring - 91.230

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

Currently, each municipality has a set of rules and policies to procure contracts for services which may include a minority outreach for business opportunities. In our communities, the Planning departments comply with monitoring of investments. Current planning roles should be reviewed to ensure that we are monitoring the progress of establishing and reporting. Bi-annual reviews of planning requirements and business contracts will to help further the plan.

CDBG/HOME activities require annual reviews of CHDO agents and sub-recipients. Each municipality must adhere to the minimum requirement to ensure that funds are spent within the parameters of the statutes per funding program.

The RCP partners have a history in successfully administering HUD-funded housing and community development programs. The City has primary responsibility for ensuring that projects and programs are in compliance with program eligibility and has established review procedures to ensure that all statutory and regulatory requirements are met, and that the information submitted is complete and accurate. In addition, sub-recipients are monitored through a combination of periodic reporting, desk audits and site visits, if needed.

The City, respectively, will monitor all CDBG, HOME and sub-recipient organizations prior to each annual plan process or continuation funding for program administration. As all have demonstrated carrying capacity, some of the topics covered involving monitoring include the following:

- Staff capacity;
- Consistency in activities with CDBG/HOME agreement(s);
- Project progress;
- File organization and secured storage;
- Record retention policies;
- Davis Bacon Prevailing Wage;
- Purchasing guidelines;
- Contractor requirements;
- Internal controls for purchasing;
- Financial Management;
- Draw requests and depositing of CDBG/HOME funds; and,
- Annual Audit.

The City will also continue to monitor HOME funded rental units for property maintenance requirement, leases, rents, household eligibility and development financials.

Expected Resources

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

Introduction

The City is challenged with meeting the needs of its community, given limited funding. All of the City's Census Tracts (CTT) serve in being low-income which is indicative of having great need. The Annual Action Plan (AAP) outlines Community Development Block Grant (CDBG) funding the City anticipates receiving on an annual basis for the duration or remainder of its Regional Consolidated Plan (RCP) period. The City certifies that goals and objectives as well as priority needs support plan development.

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	440,007	0	0	440,007	440,007	The City anticipates receiving funding over the next plan year not less than \$440,007. This is the first installment of the AAP involving the 2021 5-Year RCP. Implementation of projects and programs will benefit low-moderate income persons. The ERR is underway and required SF 424, 424D and CERTS have been included for HUD expediated funding release consideration.

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	0	0	0	0	0	Non-Applicable: The City of Muskegon Heights is not a recipient of HOME funds, in spite of its every demanding need. This category has been included only as a means of the City of Muskegon Heights being a partner in the 2021 Regional Consolidated Plan (RCP) and whereas at least one of our plan partners receive such funding. Because plans are linked through the RCP process, non-applicable funding sources may appear and/or be reflected.

Table 54 - 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

CDBG funds are leveraged with other funding sources to meet the needs of its population to every extent, when possible. Unlike some entitlement communities, the City does not receive HOME funding, in spite of its needs being far greater than most communities that benefit. As mentioned, whenever and wherever possible, the City seeks additional funding support through public, private, state and local funding sources. This too includes: MSHDA, DHHS, Lender Housing Programs, Faith Based Organizations, homeowner support match, and/or contractor in-kind funds to leverage funding for the overall administration and furthering its programs.

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

Due to the clearance of blighted structures through funding acquired through MSHDA to administer a Blight Elimination Program (BEP), the City of Muskegon Heights, through Muskegon County Land Bank, possess even more vacant lots. This abundance of vacant lots can be re-developed to further address needs identified in the CP (i.e., provide access to decent, safe, and affordable housing) and aid in the prevention of homelessness. CDBG funds may be leveraged with funds from other sources in furtherance of this redevelopment effort through its Action Plan.

Discussion

Overall, federal entitlement and local funding availability is limited. The City continues, however, to seek additional funding in support of this effort including MSHDA as a means of leveraging existing resources. This collaboration will allow the City to further its plan objectives and/or meet priority needs that include providing decent, safe and affordable housing for very-low and low-moderate income persons who desire becoming or remaining residents of the City of Muskegon Heights.

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 55 – Goals Summary

Goal Descriptions

AP-35 Projects - 91.220(d)

Introduction

To the greatest extent possible, CDBG funds are used to address priority needs identified in the RCP. Available funding remains limited, however CDBG funds are leveraged with other funding sources, when possible, to meet the needs of very-low, low and moderately-low income families throughout the City of Muskegon Heights. The following projects referenced are reflective of the categories or programs to be administered involving CDBG funding. This table too includes administration for management and overall carry-out of programs/projects which may be administered during the plan year. Projects not funded as of plan submission may already have existing balances and/or be funded utilizing prior year funding or be funded using reprogrammed funds in accordance with the City's Citizen Participation Plan.

#	Project Name

Table 56 – Project Information

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

Limited funding significantly impacts the level of service that the City is able to provide using CDBG funds. Housing repairs, code enforcement and demolition were amongst the highest priority needs identified in the RCP plan. The City will continue utilizing 100% of its funding to benefit very-low and low-mod income households within the City of Muskegon Heights. Allocation priorities are based on priority needs identified in the CP and is a reflection of the AAP 2020 plan development.

AP-38 Project Summary
Project Summary Information

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

The City of Muskegon Heights is a city of approximately 10,000 people with an approximate land mass of 4 square miles. CDBG program funds must be used to support low to moderately-low income persons and/or neighborhoods. All census tracts within the City of Muskegon Heights serve in being very-low, low and moderately-low income. CDBG-funded activities and services will be provided city-wide and will have not only an impact, but be a direct benefit to low-income and persons with minority concentrations.

Geographic Distribution

Target Area	Percentage of Funds
Muskegon	
Norton Shores	
Muskegon Heights	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Muskegon Heights is a true "entitlement community" in every sense of its meaning. All of its CT are considered low-income according to CENSUS data. Due to overwhelming demand, funding will be dispersed area-wide in attempt at servicing the needs of its limited income population.

Discussion

The City of Muskegon Heights consists of the following Census Tracts (CT): 11, 12, 13, 14.01 and 14.02 which encompasses 2 by 2 square miles with all of its demographics serving as low-income. The needs are far too great to limit resources to one general or specific area(s) within the city as the urgency for assistance has been clearly demonstrated throughout. Due to overwhelming demands that have been identified area-wide, the city does not support allocating its funding strategically or earmarking funds specific to targeted areas within its city. After successfully satisfying the Environmental Review Record (ERR) process, 100% or full CDBG funding received will be utilized area wide in the City of Muskegon Heights, benefiting low-income persons/families.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

CDBG funds are used to assist occupants of affordable housing and prevent the loss of available affordable housing in Muskegon Heights. The City is actively recruiting developers to produce more affordable housing units throughout the City of Muskegon Heights. During the RCP process, stakeholders/residents and the City identified specific housing objectives and strategies as high importance. It is the City's hope to identify funding sources where CDBG funding may be applied and which will ultimately allow us to provide the following outcomes:

1. Improved conditions to existing housing;
2. Increased supply of affordable housing;
3. Improved access to and stabilized affordable housing; and,
4. Reduction in blight and code violations.

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

Table 58 - One Year Goals for Affordable Housing by Support Requirement

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

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

All census tracts in Muskegon Heights are deemed very-low to low-moderate income places to live. CDBG funds are utilized on a city-wide basis to help ensure that the affordable housing available is decent, safe and sanitary and/or in accordance with HUD based objectives.

The City recognizes the need to provide increased affordable housing opportunity within Muskegon Heights. We continue to pursue multiple funding streams not only in support, but in addressing this effort. Meanwhile, in operating its current programs, the City will continue to ensure that available

housing, meet HUD based objectives.

AP-60 Public Housing - 91.220(h)

Introduction

The Public Housing Authority (PHA) which also includes East Park Manor and Columbia Court is located in the City of Muskegon Heights. The PHA and subparts combined consist of approximately 350 housing units and is primarily funded through the U.S. Department of HUD. The City and PHA staff work in unison to address housing needs of low-income persons in Muskegon Heights utilizing a diverse portfolio of housing programs. The Muskegon Heights Public Housing Authority (PHA) is independently administered and governed by a five (5) member board, appointed by the City's Mayor and confirmed by its Council. The PHA was established around or during the early 1950's as a special purpose body, authorized to purchase, acquire, construct, maintain, operate, improve, repair or extend housing facilities and eliminate adverse housing conditions.

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

PHA staff continues to work to provide housing services for residents and those desiring to move within. The Section 8 process is under constant review and any wait list clients are expected to be addressed in further assisting families that are in need/looking for affordable housing and/or housing opportunity. On-going goals of the PHA relative to affordable housing initiatives include: to increase the supply of affordable housing, to revitalize neighborhoods, to provide energy-efficient affordable housing options, and to revitalize its aging public housing stock. The PHA continues to seek additional grant opportunities and leverage other funds to provide housing assistance and services to lower income families, disabled, and elderly and/or homeless populations.

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

The Resident and Senior Resident Councils are both very involved with its PHA and also have member representation on its governing board. The PHA, also through plan development, is held to a public comment period where residents and public at large are encouraged/invited to participate. The PHA also is an advocate of moving residents from rental to homeownership through its Section 8 and scattered site housing programs, not to mention the City provide updates as necessary involving its on-going and current housing programs.

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

Non-Applicable, the PHA is not deemed as troubled.

Muskegon Housing Commission is in the process

of going RAD.

Discussion

In efforts to avoid being designated as troubled, the PHA continues to revise its policies as needed, work to increase occupancy levels and physical needs are assessed ongoing. The PHA and the City work to administer its programs with the greatest level of pecuniary responsibility and together to address affordable housing needs of all residents, at varying income levels with special emphasis on families at or below 80% AMI.

The PHA provides housing assistance and affordable housing opportunities to lower income families, that may have been homeless, disabled and/or elderly. Programs offered are administered in a manner that is fiscally sound and in ways that support families, neighborhoods and the promotion of economic self-sufficiency.

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

Introduction

Homelessness is an issue that affects all of Muskegon County, including Muskegon Heights. The greatest threat of homelessness that people face is losing their housing due to job loss, other emergency situations or the housing becoming unsafe to occupy. The City serves as a participating member of the Muskegon County CoC. The CoC's role is to coordinate area-wide efforts in addressing homelessness. The CoC is comprised of city/county government, local service providers, stakeholders, PHA's and faith-based organizations, all working to identify, assess and address homelessness. The CoC continues to build upon system infrastructure that shifts from managing homelessness to providing increased access to quality, affordable, supportive and permanent housing.

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 City of Muskegon Heights will continue working with the Continuum of Care body to address homeless needs and work diligently to reduce homelessness. Jurisdictional goals and actions for reducing and/or ending homelessness include: to increase prevention resources and services, to increase number of permanent supportive housing, to increase tracking mechanisms, and increase collaborative efforts and expand case coordination and support. Coordinated entry uses the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT), which is recognized nationally as a tool that assist with the prioritization of clients and those who will receive housing assistance intervention and identification of the type of assistance needed. All homeless households referred through coordinated entry are processed through VI-SPDAT prior to resource referral. In providing systematic and consistent assessments, data collected through this process provides for increased understanding involving the need for prevention and rapid rehousing resources and services.

Addressing the emergency shelter and transitional housing needs of homeless persons

Homelessness is addressed through collaborative efforts of the CoC body. The CoC continues to prioritize the availability of permanent housing, rapid re-housing, permanent supportive housing, prevention and diversion of resources as a means of aiding in this effort. Emergency shelter and transitional housing programs are encouraged to employ the least restrictive eligibility requirement to prevent vast numbers of families/persons from becoming ineligible. Employing the housing first approach, the CoC seeks to rapidly move homeless persons into permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The CoC coordinates with major systems which assist with outreach efforts by publicizing the role of the coordinated assessment and referring when appropriate. The CoC contribute to helping homeless persons make the transition to permanent housing and independent living through its funding and coordinated agencies that serve these populations. The CoC and its partners are committed to expanding permanent supportive housing for the chronically homeless population through coordination, linked resources and mainstream systems. All of which are geared at achieving a mutually shared goal involving this effort.

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.

Participants in CoC funded projects receive mainstream benefits, which significantly increase the ability of individuals and families to support their own long-term housing. The CoC is making substantial strides in securing income and benefits for the most vulnerable citizens by improving implementation in programs and outreach efforts. The CoC supports protocols established by the Michigan Department of Health and Human Services to help prevent youth aging out of foster care from being discharged into homelessness. With changes in policy for youth at the state level, greater flexibility ensures youth are not only, not routinely discharged to homelessness, but youth are able to participate longer, if not return for additional support when necessary. Community Mental Health works with local health systems to provide comprehensive evaluation, intervention and stabilization of physical and behavioral health needs, including housing. The CoC also partners with the Department of Corrections and Faith Based Organizations to establish and coordinate priority needs identified for those homeless who enter and exit correctional systems.

Discussion

The Muskegon County CoC Network seeks to address the needs of homeless and other special needs populations throughout Muskegon County. The activities of the CoC help to aid in the prevention of homelessness and assist families facing homelessness as this is a noted priority. The CoC works diligently to increase service provider capacity to link households to mainstream benefits, utilizes strength-based housing resources, and increase community engagement with acceleration. Rapid rehousing, homeless prevention, transitional housing and permanent supportive housing serve as being

top priorities.

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

Introduction

Through outreach efforts and during the formulation of the RCP, quality affordable housing was identified as a barrier. CHAS data indicate that the City has an older age housing stock which is often associated with dilapidated housing and/or housing having one or more problems. Many housing units that are more affordable are in substandard condition and in need of repairs due to aging housing stock. However, lack of resources to re-develop existing and develop more affordable housing units also presents a barrier. The City is working to address these conditions, coupled with perception, crime, blighted influences, fair housing, unfair commercial lending practices and ordinances and zoning requirements which may impede this process.

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 will continue monitoring administrative processes and procedures which may deter the development of affordable housing. The City continues to revisit its regulations and ordinances which may pose added burdens. The City continues to work to remedy potential barriers as identified during the RCP development. Some of the actions to be taken include: provide increased variety amongst housing choices, revise lot and building requirements, increase fair housing outreach to address discriminatory lending practices, educate community regarding perception of affordable housing and work to balance or increase housing values to support property tax sanctions.

Discussion

Limited access to funding remains the most critical barrier to the City in providing affordable housing in Muskegon Heights. Funding streams which aid in the development of new housing units and the rehabilitation of our community are key in moving our community forward. The City is committed to improving upon and/or removing perceived barriers that may impact or present barriers in providing affordable housing. This includes continual review of its internal policies and practices which may be restrictive, repetitive, or unnecessary in furtherance of this objective.

AP-85 Other Actions - 91.220(k)

Introduction

The City continues to seek additional ways to leverage available resources in meeting the needs identified in the RCP. Through the City's housing programs and other agency housing providers, the City seeks to meet the needs of the underserved through specific actions and programs to be administered during its plan year. CDBG and CDBG-CV funding will be utilized to maintain, address and/or identify service gaps which could impact our ability in meeting and providing needed assistance to low-income persons.

Actions planned to address obstacles to meeting underserved needs

During the RCP development, goals and objectives were identified. Each plan year we are tasked with the responsibilities of implementing programs that not only mirror goals and objectives, but provide in servicing unmet/underserved needs. Fundamental goals include: providing decent, safe and affordable housing with suitable living environments, while enhancing economic opportunity. Actions to address obstacles include identifying additional resources (i.e., whether it be through contractor in-kind, homeowner support match, DHHS funding, MSHDA, and/or others) to be utilized in meeting underserved housing, community development and public safety needs.

Actions planned to foster and maintain affordable housing

The City will continue to help preserve affordable housing through its programs that provide resources to repair existing housing and work with entities for the furtherance in developing newly and new affordable housing. Subsequently, the City continues to seek funding opportunity through MSHDA in furthering its ADR and New Construction/Infill Programs to aid in increasing and providing affordable housing opportunity.

Current programs include rehabilitation of owner-occupied housing, facade improvements, and providing key repairs that address or minimize health and safety concerns, including accessibility modifications.

Actions planned to reduce lead-based paint hazards

Due to limited funding, the City's ability to fully satisfy this matter has been compromised in performing extensive remediation involving lead-based paint hazards. However, the City continues working to reduce lead-based paint hazards through education, information and referral as well as working with contractors who are lead-certified and trained in minimizing lead safety hazards. The City will also continue to provide referrals to the Muskegon County Lead Abatement Program whereas more

extenuating circumstances may exist.

Actions planned to reduce the number of poverty-level families

Due to restrictive funding and an already stressed General Fund, potential impact is limited. The City will, however, continue to carryout goals and objectives as outlined in its plan(s). The overall goals of plan objectives are to reach/benefit the most people to the greatest extent possible using an anti-poverty strategy. The City of Muskegon Heights will continue to help citizens resolve their housing cosigns that place an undue burden on their limited resources. We will also seek to identify additional resources to be utilized in meeting underserved needs and aid families in becoming more self-sufficient.

Actions planned to develop institutional structure

Governmental structure (i.e.), policies, procedures and overall managerial components are in place. Coordination of services and collaborations amongst citizens, housing providers, social service agencies and neighboring municipalities will continue. The City supports citizens, neighborhoods, businesses, investors, and CBO's that are formed to address alike needs. The City will continue to develop new and enforce existing policies to further develop institutional structure and assist in meeting identified community development needs.

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

The City of Muskegon Heights will continue to work with local organizations and leverage limited resources through community and local outreach. The City will continue to coordinate with its PHA, local municipalities and neighboring jurisdictions and service providers relative to addressing the need to provide for additional public services, housing, and economic and community development needs. Economic and community development needs further include seeking grants, working with lenders, housing developers, CHDO's and other potential funders and housing services providers to meet housing needs objectives.

Discussion

The City is tasked with servicing many, given limited resources. Avoiding duplicated services are pivotal in maximizing resources. Through the development of web-based funding applications through the CoC and DHHS there has been less duplication of services and increased leveraging of resources. Working with other organizations and agencies helps us address identified needs and leverage resources to the furthest extent possible and satisfy increased need amongst our low to moderate-income families in Muskegon Heights.

Program Specific Requirements

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

Introduction

The City is not a recipient of HOME Investment Partnership Funding. HUD outlines specific requirements through its regulations. The City has devised programs and procedures in adhering to guidelines and compliance, including satisfying timeliness of expenditures. Due to servicing a limited income population, the City rarely recovers funding or Program Income. However, when applicable, any funds acquired over and beyond CDBG is used as leverage and reinvested into the City's CDBG programs to aid in minimizing the needs of its client's base. Reporting requirements are also adhered to by reporting such funding in IDIS, again, when applicable.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

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:

NON-APPLICABLE.

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:

NON-APPLICABLE.

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:

NON-APPLICABLE.

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:

NON-APPLICABLE.

Discussion

Unfortunately, the City is not the recipient of HOME Investment Partnership Funding in spite of satisfying demographics that demonstrate a colossal need. In lieu of this, forms of investment, resale, recapture, resale and/or refinancing categories are non-applicable. The Projects planned utilizing CDBG funds, in which the City is a recipient, are expected to be made available and expended during the plan

year. The City will utilize 100% of its funding in serving low-moderate income eligible persons that reside within the City of Muskegon Heights.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Muskegon Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>The cities of Muskegon, Muskegon Heights and Norton Shores have worked together on many activities and trainings. As a result of our collaboration, the lead staff for each organization entertained the idea of making the Consolidated Plan regional. The four representatives sketched out the framework of the questions to pose to our citizenry relating to Housing Discrimination, Affordable Housing, Services, Needs and suggestions for making our community a better place to live, work and play. The survey represents these areas and we received over 200 responses.</p>
	<p>Provide a brief summary of the data set.</p> <p>The Survey produced graphs, data responses and opportunity to include multiple agency leads: Department of Health and Human Services, Muskegon Oceana Community Action Against Poverty, Muskegon Rescue Mission, United Way of the Lakeshore, Citizens, etc.....</p>
	<p>What was the purpose for developing this data set?</p> <p>The data was collected to provide the group with focal areas that we might be able to address with our annual funding sources. If we allow the public to speak to their concerns, fears, and needs, we would have a place to start and incorporate what we could to cover families with income levels below 80% AMI.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>We utilized the entire Muskegon County- Whitehall, Montague, Muskegon Township, Norton Shores, Muskegon Heights and Muskegon along with Agencies that serve these areas. Housing is a real issue and our data supports that we should address the areas with the most responses to it.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>We accepted responses from December 15, 2015 through February 2016. By email to the Survey Monkey and by hand at a local event for needy families on January 30, 2016 at the William Burrell Complex in Muskegon Heights.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The survey results were tabulated and a final report received in March, 2016.</p>
2	<p>Data Source Name</p> <p>Muskegon Housing Commission Survey</p>

<p>List the name of the organization or individual who originated the data set.</p> <p><i>Muskegon Housing Commission- Gerald Minott, Executive Director</i></p>
<p>Provide a brief summary of the data set.</p> <p>63 respondents of the 166 possible suggest that there are no needs- everything is fine while the other 47 suggested superficial and tangible needs: appliances, carpet, blinds, dishwasher, closet doors, air quality, window replacement, phone system, etc.</p>
<p>What was the purpose for developing this data set?</p> <p>To see what are the local, most recent needs and situation at the public housing authority.</p>
<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>April 2015</p>
<p>Briefly describe the methodology for the data collection.</p> <p>Tenants were asked about needs that they have when they came to pay their rent.</p>
<p>Describe the total population from which the sample was taken.</p> <p>166 tenants reside in Muskegon Housing Commission building Hartford Terrace</p>
<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>63 of the 166 responded</p>