# **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 have been deemed as an entitlement community based on demographics. Each community receives an annual allocation 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, goals and objectives. The Annual Action Plan (AAP) is a derivative of the CP. The CP, not only identifies most critical needs, but prioritizes according to importance as well. Funding allocations are also reflective of critical needs. The Consolidated Plan or the Regional Consolidated Plan (RCP) is the result of a joint collaboration involving three distinct communities with parroting needs of varying degrees.

Fair Housing is a necessary catalyst to break down barriers to affordable housing unit choices. We have worked together as regional partners to provide a **Regional Analysis of Impediment** study for our region in 2015. A public notice/request for proposasl was submitted in our local paper for bidders to present packets to perform another AI Study for 2020, no bids were recieved. **Fall of 2021,** we are preparing another puclic notice for proposals to perform another regional AI study. The current AI Study on file is dated for **September 28, 2015.** 

All 3 grantees are aware that affordable housing in our region has changed, and the dynamics of housing choice is different. We are dedicated to furthering fair housing initiatives and we certify that we are dedicated to solicit agencies for the next AI study. We will identify what we can do to support inclusive communities with a variety of housing types, address segregation policies/patterns to show action to meaningful changes to show that we are affirmatively furthering fair housings goals identified in our region.

The RCP is being submitted on behalf of the Cities of Muskegon, Muskegon Heights, and Norton Shores and will cover the Annual Action Plan, Program Year (PY); years 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 community partners which include social service orient agencies,

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neighborhood associations, meetings, resident based and county-wide surveys, public comment period, web-postings, social media 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, etc. The objectives and outcomes identified in this plan are a direct result of priority needs identified through all methods of outreach efforts.

Moreover, objectives and outcomes identified in the plan are in alignment with national objectives which include: 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 in their Annual Action Plan (AAP) respectively. The 2021-2025 RCP goals/categories include: Economic Development, Affordable Housing, Neighborhood Needs, Fair Housing, and Public/Community Facilities and Improvements.

A summary of objectives and outcomes identified are as follows:

- Street Repair, Streetscapes, Signage, Neighborhood Enhancements;
- Quality Affordable Housing and Homeownership Opportunity;
- Home Repairs Assistance;
- Senior Housing Assistance;
- Job Development;
- Youth Opportunities and Recreation;
- Code Enforcement Blight Abatement/Neighborhood Clean-up, Inspection, Smoke Detector;
- Crime Prevention and Anti-Theft Deterrents and Equipment;
- Senior Services / CHORE Services;
- Quality Affordable Rental and Homeownership Opportunity;
- Fair Housing Assistance;
- Energy Efficiency / Alternative Energy Programs and Assistance;
- Exterior Façade and Interior Improvements;
- Property Maintenance Assistance and Education;
- Legal Services / Foreclosure Prevention;
- Public Facilities Improvements/Development;
- Acquisition Development and Resale and Homebuyer Incentives;
- Vacant Structure / Lot Maintenance;
- Neighborhood Association Start-up and Incentives Programs;
- Landlord / Rental Rehab Incentives;
- Demolition;
- Homelessness Preventative Programs and Assistance;
- Transportation and Daycare Assistance; and,
- Utility -Mortgage Rent Tax and Property Insurance Assistance Program(s).

### 3. Evaluation of past performance

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Each community has its own 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 and needs. The RCP partners will maintain most of its former programs and will adjust 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 and the flexibilities to aid with needs involving COVID-19.

During the former plan development, jurisdictions experienced funding declines with rising cost, while others may have experienced a slight increase. In such instances, goals and objectives may have been impacted. However, we continue to review plans, goals, objectives and priority needs to make sure we remain relevant and realistic when it comes to overall management and plan carryout.

# 4. Summary of citizen participation process and consultation process

The citizen participation and consultation process in drafting the plan include: meetings, public hearings, public comment periods, web postings, social media outreach, and administration of local and area-wide surveys. A summary of methods utilized in seeking and receiving public input and its processes are 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, goals and objectives and programs to be carried out during plan years.

**Public Hearings**: Public hearings included review of plan drafts, question and answer period, and/or to accept further comments via Commission/Council and public involving the RCP development and it processes.

**Public Notices**: Notice of opportunity to comment is, at minimum, published in the newspaper for general circulation ten (10) days prior to hearing date. When available and possible, subject to deadlines, efforts are made to publish notices in publications serving minority and non-English speaking populations, as well as sent to any potentially affected organizations.

<u>Surveys</u>: 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), etc. This survey was administered during Years 2020 and 2021. The availability of the survey was published in the local newspaper and made available via each city's website, social media outlets and provided directly upon request, via emails and/or mailings.

Outreach and marketing, involving this effort resulted in approximately 7 meetings, over 500 survey responses being received. Priority needs, goals and objectives were identified and prioritized based upon public involvement and is reflected in plan development.

# 5. Summary of public comments

Amongst those surveyed, approximately 49% were residents of the City of Muskegon, followed by 25%, City of Muskegon Heights, 18% City of Norton Shores with the remaining 8% being categorized as other, but yet residents of Muskegon County. A general synopsis of public comments expressed according to highest level of needs are as follows:

- Street Repair, Streetscapes, Signage, Neighborhood Enhancements;
- Quality Affordable Housing and Homeownership Opportunity;
- Home Repairs Assistance;
- Senior Housing Assistance;
- Job Development;
- Youth Opportunities and Recreation;
- Code Enforcement Blight Abatement/Neighborhood Clean-up, Inspection, Smoke Detector;
- Crime Prevention and Anti-Theft Deterrents and Equipment;
- Senior Services / CHORE Services;
- Quality Affordable Rental and Homeownership Opportunity;
- Fair Housing Assistance;
- Energy Efficiency / Alternative Energy Programs and Assistance;
- Exterior Façade and Interior Improvements;
- Property Maintenance Assistance and Education;
- Legal Services / Foreclosure Prevention;
- Public Facilities Improvements/Development;
- Acquisition Development and Resale and Homebuyer Incentives;
- Vacant Structure / Lot Maintenance;
- Neighborhood Association Start-up and Incentives Programs;
- Landlord / Rental Rehab Incentives;
- Demolition;
- Homelessness Preventative Programs and Assistance;
- Transportation and Daycare Assistance; and,
- Utility Mortgage Rent Tax and Property Insurance Assistance Program(s).

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

All comments are considered during the public comment process and included in plan evolvement. During plan development no comments, nor views were not considered or omitted

involving this process. The public process was broken down by jurisdiction, and listed those outside the 3 municipal agents.

# 7. Summary

Significant efforts were undertaken to obtain public input through public meetings, social media outreach and outlets, advertising, surveys, comment periods and public hearings. The RCP partners utilized public input to identify priority needs to be addressed with CDBG and HOME funding. All objectives and goals within the plan are in alignment with the priority needs identified. Each city will continue to obtain public input to ensure the needs identified within the plan remains current. Changes will be reflected yearly via the Annual Action Plan submissions as it relates to evolving needs.

Planning documents were advertised and made available to the community at large for a period not less than 30 days. Each RCP partner also conducted localized public hearings during this process to obtain further input, prior to plan submission. The needs identified are consistent with plan development and will aid each partner in addressing community needs.

Agency, group and organizational participation or those targeted (county-wide) include: housing providers, social services-oriented agency providers, healthcare providers, non-profits, governmental entities, educators, community and faith-based organizations. In compiling information gathered via all outreach efforts, not to mention processing public input in devising the RCP, no comments were excluded or omitted. For more information, please see Survey results 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		City of Muskegon	
HOME Administrator	MUSKEGON	City of Muskegon	

Table 1 – Responsible Agencies

### Narrative

The Cities of Muskegon, Muskegon Heights and Norton Shores entered into a collaborative which resulted in the 2016 Regional Consolidated Plan (RCP) development. In continuing to meet the needs assessed by our county residents collectively, Muskegon, Muskegon Heights and Norton Shores will continue its partnership. This partnership will not only reflect goals, objectives, and priority needs, but programs to be administered during the 2021- 5 year RCP period.

The RCP was developed through a joint collaborative involving plan partners with the City of 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 HOME Investment Partnership funding, with Muskegon being the only recipient of HOME funds. Programs and/or projects to be administered specific to each community will be covered in each Grantee's Annual Action Plan. The Annual Action Plan is a derivative of the Regional Consolidated Plan and both of which describes proposed projects/programs to be carried out using HUD funding allocations and anticipated resources which may be used as leverage when administering its programs and projects to address geographic needs.

## **Consolidated Plan Public Contact Information**

The contacts for each community are: City of Muskegon: Director of Community and Neighborhood Services (231) 724-6717; City of Muskegon Heights: Director of Planning and Community Development (231) 733-8830; City of Norton Shores: Director of Administrative Service (231) 798-4391 Ext. 1379

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

## 1. Introduction

The Regional Consolidated Plan (RCP) partners consulted with residents, 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 that there is a unified vision for housing and community development activities within each city. The cities have jointly developed the RCP as a collective process shaping its programs into operative and symmetrical 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 furthers leveraging of existing resources.

In devising the 2021-2025 RCP, participants were careful in including all relevant stakeholders, including public and private sector and non-profit organizations. The Cities work closely with its consorts to design programs that are specific to addressing identified priority needs.

Each municipality administered Hearings within their Council/Commission meetings:

Muskegon: May 11th at 5:30 pm with a comment period of May 2-May 31,2021,

Muskegon Heights: The RCP and the AAP were made available for public comment: April 16, 2021 through May 16, 2021, with a Public Hearing being held on May 13, 2021 at 5:30 p.m.

Norton Shores: May 18th at 5:30 p.m. with comments accepted from May 9- June 8, 2021.

# 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 process. In order to meet increased needs involving those that are considered very-low to low-moderate income residents, each partner leverages its funding with additional sources which includes: 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 or declining, it will entail intensive efforts in coordinating services and activities to favorably impact the lives of residents having critical need.

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In addressing any potential unmet needs, key agencies involved in anticipated plan collaboration of services include, but may not be limited to the following:

- 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;
- Solid Rock Housing INC;
- Salvation Army/Rescue Mission/Every Women's Place (EWP);
- Inner City Christian Federation (ICCF);
- Dwelling Place;
- Faith Based/Community Based and Neighborhood 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 involving the homeless population and its needs.

# 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 participants/members 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 on-going. 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 of 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

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-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

#### Table 2 – Agencies, groups, organizations who participated

	What section of the Plan was addressed	Housing Need Assessment		
	by Consultation?	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	All were briefed relative to the process. Each		
	Agency/Group/Organization consulted	provided relative feedback for use in devising the		
	and what are the anticipated outcomes	plan. Outcomes included coordinated efforts to		
	of the consultation or areas for improved	provide public services, funding addressing		
	coordination?	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	Economic Development		
	by Consultation?			
	How was the	Goodwill Industry was the lead agency involving the		
	Agency/Group/Organization consulted	"Show Me the Money" Event Day for Muskegon		
	and what are the anticipated outcomes	County. The event provided an avenue to survey the		
	of the consultation or areas for improved	community, county, partners, agencies and citizens		
	coordination?	present. Approximately 300 persons participated in		
		the event.		
1				

4	Agency/Group/Organization	Muskegon Heights 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-Victims of Domestic Violence
		Services-homeless
		Services-Education
		Services-Employment
		Service-Fair Housing
		Services - Victims
		Veterans
	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	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
		Market Analysis
		Anti-poverty Strategy
	How was the	Agency was consulted in providing the opportunity
	Agency/Group/Organization consulted	to have public comment during plan development,
	and what are the anticipated outcomes	not to mention to provide specific information as it
	of the consultation or areas for improved	pertains to the development of the Strategic Plan
	coordination?	(SP-50 Public Housing). Information sought included
		services it provides, wait list clients, expanded
		resources and development and needs. The RCP
		partners work closely with its PHA in addressing affordable housing needs. Outcomes support the
		need for affordable housing for low-moderate
		income households as well as support or are in
		alignment with RCP development.

5	Agency/Group/Organization	Hackley Public Library
	Agency/Group/Organization Type	Services-Education Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hackley Public Library has a park that is open to the public and provides internet access to anyone who visits the park. In addition, the library itself is also open to the public to access computers and internet.

# 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 congruently serve. Governmental agencies related to children, welfare and workforce services were contacted through the CoC and Ad-hoc committees, whereas each are represented. All applicable agencies were targeted and/or consulted, if not directly, indirectly through information gathering and the citizen participation process efforts.

Other local/regional/state/federal planning efforts considered whe	n preparing the Plan
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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of	Muskegon County	The CoC has identified goals relative to ending
Care	CoC	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.
Public Hearings	Muskegon/Norton Shores	The Strategic Plan is in coordination with each annual plan thereafter. The RCP and AAP were made available for a comment period for Muskegon May2- May 31, 2021 and Norton Shores was May 9- June 8, 2021.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with th goals of each plan?	
Public Hearing	Muskegon Heights	The RCP and the AAP were made available for public comment: April 16, 2021 through May 16, 2021, with a Public Hearing being held on May 13, 2021 at 5:30 p.m.	

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 are 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/Mayor Pro-Tem, and City Commission or Council to ascertain coordination amongst efforts when implementing applicable programs. Public hearings are held at each grantee's meeting to provide yet another opportunty for comments.

### Narrative

The City works in close coordination with service entities to coordinate annual RFP processes and funding efforts. The primary goals are to ensure efforts are not duplicative and to implement a community web-based system for increased tracking benefit and support of this effort/process.

**Emergency management, water and flood resource data along with hazard mitigations** are a part of our Planning departments. Each municipal agent has received consultation from their own planning staff for development of housing or other public service acts planned each year. Planning staff are able to provide data necessary for economic development.

# 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 and consultation process in drafting the plan include: meetings, public hearings, public comment periods, web postings, social media outreach, and administration of local and area-wide surveys. A summary of methods utilized in seeking and receiving public input and its processes are as follows:

<u>Meetings</u>: 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, goals and objectives and programs to be carried out during plan years.

**Public Hearings**: Public hearings included review of plan drafts, question and answer period, and/or to accept further comments via Commission/Council and public involving the RCP development and it processes.

**Public Notices**: Notice of opportunity to comment is, at minimum, published in the newspaper for general circulation ten (10) days prior to hearing date. When available and possible, subject to deadlines, efforts are made to publish notices in publications serving minority and non-English speaking populations, as well as sent to any potentially affected organizations.

<u>Surveys</u>: 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), etc. This survey was administered during Years 2020 and 2021. The availability of the survey was published in the local newspaper and made available via each city's website, social media outlets and provided directly upon request, via emails and/or mailings.

Outreach and marketing, involving this effort resulted in approximately 7 meetings, over 500 survey responses being received. Priority needs, goals and objectives were identified and prioritized based upon public involvement and is reflected in plan development.

**Citizen Participation Outreach** 

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Sort Ord	Mode of Outre	Target of Outre	Summary of	Summary of	Summary of comm	URL (If applicable)
er	ach	ach	response/attend	comments receive	ents not accepted	
			ance	d	and reasons	

1	Internet	Minorities	Over 1000	Comments support	All comments	www.muskegon-mi.gov;
	Outreach		persons viewed	RCP.	received involving	www.cityofmuskegonheigh
		Non-English	survey, with	Informed/feedback	this process are	ts.org;
		Speaking -	approximately	included: need for	considered. No	www.nortonshores.org
		Specify other	500 participating.	affordable rental	comments are	
		language:		and housing, need	deleted or omitted	
		Spanish		for legal services,	as it involves this	
				need for fair	process.	
		Persons with		housing, need for		
		disabilities		crime prevention		
				programs/services,		
		Non-		need for increased		
		targeted/broad		code enforcement,		
		community		need for blight		
				abatement, need		
		Residents of		for homebuyer-		
		Public and		rehab-energy		
		Assisted		efficiency		
		Housing		programs, need for		
				economic		
		Stakeholders,		development,		
		Service		recreation,		
		Providers, etc.		education/literacy		
				programs, need for		
				programs/incentive		
				s for		
				economic/develop		
				ment opportunity,		
				rental incentives		
				for landlords,		

Sort Ord er	Mode of Outre ach	Target of Outre ach	Summary of response/attend	Summary of comments receive	Summary of comm ents not accepted	URL (If applicable)
			ance	d	and reasons	
				foreclosure		
				preventions, legal		
				services, seniors,		
				youth, child care		
				and demolition		
l				programs, etc.		

Sort Ord er	Mode of Outre ach	Target of Outre ach	Summary of response/attend	Summary of comments receive	Summary of comm ents not accepted	URL (If applicable)
er	ach	acri	ance	d	and reasons	
2	Public Meeting	Minorities	Collectively,	Comments support	All comments	www.muskegon-mi.gov;
			approximately	RCP development.	received involving	www.cityofmuskegonheigh
		Non-English	seven (7)	See survey results	this process are	ts.org;
		Speaking -	meetings were	attached for more	considered. No	www.nortonshores.org
		Specify other	held with 40	information.	comments are	
		language:	people		deleted or omitted	
		Spanish	participating.		as it involves this	
					process.	
		Persons with				
		disabilities				
		Non-				
		targeted/broad				
		community				
		Residents of				
		Public and				
		Assisted				
		Housing				
		_				
		Stakeholders,				
		Service				
		Providers, etc.				

Sort Ord	Mode of Outre	Target of Outre	Summary of	Summary of	Summary of comm	URL (If applicable)
er	ach	ach	response/attend	comments receive	ents not accepted	
			ance	d	and reasons	
3	Newspaper Ad	Minorities	Between the RCP	Comments support	All comments	www.muskegon-mi.gov;
			partners, at least	RCP development.	received involving	www.cityofmuskegonheigh
		Non-English	3 adds were	See survey results	this process are	ts.org;
		Speaking -	locally published	attached for more	considered. No	www.nortonshores.org
		Specify other	in support of this	information.	comments are	
		language:	process and in		deleted or omitted	
		Spanish	gaining citizen		as it involves this	
			input or affording		process.	
		Persons with	citizen's the			
		disabilities	opportunity to			
			have input.			
		Non-				
		targeted/broad				
		community				
		Residents of				
		Public and				
		Assisted				
		Housing				
		Stakeholders,				
		Service				
		Providers, etc.				

Sort Ord	Mode of Outre	Target of Outre	Summary of	Summary of	Summary of comm	URL (If applicable)
er	ach	ach	response/attend	comments receive	ents not accepted	
			ance	d	and reasons	
4	Internet	Minorities	Over 1000	Comments support	All comments	www.muskegon-mi.gov;
	Outreach /		persons viewed	RCP development.	received involving	www.cityofmuskegonheigh
	Survey	Non-English	survey, with	See survey results	this process are	ts.org;
		Speaking -	approximately	attached for more	considered. No	www.nortonshores.org
		Specify other	500 participating.	information.	comments are	
		language:			deleted or omitted	
		Spanish			as it involves this	
					process.	
		Persons with				
		disabilities				
		Non-				
		targeted/broad				
		community				
		Residents of				
		Public and				
		Assisted				
		Housing				
		Stakeholders,				
		Service				
		Providers, etc.				

Table 4 – Citizen Participation Outreach

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# **Needs Assessment**

## **NA-05 Overview**

#### **Needs Assessment Overview**

The Needs Assessment examines residents' housing needs including affordable housing and special needs housing. The sections within the Needs Assessment include:

- Housing Needs Assessment;
- Disproportionately Greater Need;
- Public Housing;
- Homeless Needs Assessment;
- Non-Homeless Needs Assessment; and,
- Non-Housing Community Development Needs.

The assessment identifies those needs with the highest priorities which influence the goals and outcomes of the strategic plan. The data contained in this section is from the 2005-2015 American Community Survey, the Comprehensive Housing Affordability Strategy (CHAS) or other third-party data. The various tables found in the Needs Assessment outline the Census data for Muskegon, Muskegon Heights and Norton Shores.

Quantitative data is supplemented by qualitative data gathered through the community engagement process. The housing portion of the needs assessment largely focuses on housing problems that residents may experience. HUD defines housing problems as:

- Units lacking complete kitchen facilities.
- Units lacking complete plumbing (bathroom) facilities.

• Housing cost burden of more than 30% of household income. Housing costs include rent and utilities for renter households, and mortgage payments, utilities, taxes and insurance for homeowners.

• Overcrowding, which HUD defines as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

The CDBG and HOME programs operate under federally-established income limits. These limits are based on the area median family income (AMI) of the Metropolitan Statistical Area (MSA) and are updated annually.

Generally, very-low income refers to incomes at or below 30 percent of AMI; low-income refers to incomes between 31 and 50 percent of AMI; moderate-income refers to incomes between 51 and 80 percent of AMI; all adjusted for family size. The CDBG and HOME programs target low- and moderate-income beneficiaries; except that HOME rental activities can benefit those with income up to 80% AMI.

# 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, county-wide. The survey was also placed on each municipality's website and social media page in furthering citizen participation and this process involving the housing needs assessment. Community and highest-ranking needs are in support of plan development.

Understanding each community's profile or its characteristics and demographics are critical in identifying community needs that are specific to each partner and then integrating those collective needs within 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 differs, the needs identified remain the same, with varying degrees. Quality affordable housing, providing homeownership opportunity, housing rehabilitation, senior housing, quality affordable rental, etc. are just a few of the shared commonalities. The RCP goals/objectives and its programs are in support of activities addressing priority needs as we remain mindful in rectifying population needs, independently.

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

			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 HOU	JSEHOLD									
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

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

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
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										

```
Data
```

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%	>50- 80%	>80- 100%	Total	0- 30%	>30- 50%	>50- 80%	>80- 100%	Total
		AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSE	EHOLDS									
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
	•	Т	able 8 – I	Housing F	Problems	2				

2011-2015 CHAS Source:

OMB Control No: 2506-0117 (exp. 09/30/2021)

Data

## 3. Cost Burden > 30%

		Re	nter			0	vner		
	0-30%	>30-50%	>50-80%	Total	0-30%	>30-50%	>50-80%	Total	
	AMI	AMI	AMI		AMI	AMI	AMI		
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	2,843	1,867	1,082	5,792	1,147	1,008	1,147	3,302	
income									

Data 2011-2015 CHAS Source: Table 9 – Cost Burden > 30%

#### 4. Cost Burden > 50%

		Re	nter			0	wner					
	0-30%	>30-	>50-	Total	0-30%	>30-	>50-	Total				
	AMI	50%	80%		AMI	50%	80%					
		AMI	AMI			AMI	AMI					
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	2,469	612	199	3,280	844	408	258	1,510				
income												
	Table 10 – Cost Burden > 50%											

Data 2011-2015 CHAS Source:

# 5. Crowding (More than one person per room)

			Renter					Owner		
	0- 20%	>30-	>50-	>80- 100%	Total	0- 20%	>30-	>50-	>80- 100%	Total
	30% AMI	50% AMI	80% AMI	100% AMI		30% AMI	50% AMI	80% AMI	100% AMI	
NUMBER OF HOUSE	HOLDS									
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

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			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	118	85	34	54	291	20	14	94	30	158
income										

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS Source:

		Rei	nter			Ow	vner	
	0- >30- >50- Total				0-	>30-	>50-	Total
	30%	50%	80%		30%	50%	80%	
	AMI	AMI	AMI		AMI	AMI	AMI	
Households with								
Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:

HMIS Continuum of Care 2020 Report

Data Source Comments:

Local Continuum of Care report data.

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

According to the 2019 American Community Survey (ACS) data, regionally the highest percentage of households are occupied by single person householders with this number being represented mostly by renters. Moreover, renters versus owner-occupied persons are more commonly known for having greater need for housing assistance. This primarily exist due to renters being or experiencing higher cost burdens. The numbers from the HMIS report suggest that more than 700 families/persons are in need of housing. Homelessness is real and alive thus the need is there to create opportunities for safe, decent and affordable.

# 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 the Rescue Mission all serve persons and families that may be experiencing problems surrounding acts of violence and disabilities. Combined agencies service thousands of persons and families with most requiring emergency shelter. This is reflective solely of the families electing to receive services. With this 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 or assistance needs.

Domestic violence stats are lower than expected per the CoC HMIS report- 63 persons are in the number of abused individuals/families experiencing this more than 1 year. Under 3 months- 43, 3-6 months- 19, 6 months- 10. The battle is not won however, several local programs are helping to provide housing assistance and especially with the Corona virus atmosphere.

#### What are the most common housing problems?

Housing problems do come in all shapes and sizes because each household has its own need per member size. The city of Muskegon is embarking on a number of housing styles- duplexes, townhouses, smaller homes, rentals instead of homebuyers. Providing the right housing for each household is the problem and we must provide a variety of housing choices.

Regionally, plan partners service more homeowners' verses renters. Survey results and HUD data seem to support that there are greater needs amongst households occupied by renters. However, both homeowners' and renters are in need, given the demographics of each City. The most common housing problems are: substandard housing, severe overcrowding and burdened housing costs. According to CHAS data, rental households at 30% or below AMI are impacted most by housing cost burden, substandard living and overcrowding. Data suggests that homeowners up to 80% experience some level of housing cost burden, over-crowding and/or some form of substandard living. This supports priority need for affordable housing for rentals 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 extremelylow 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 total 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 total 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 owneroccupied housing rehabilitation 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

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# 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;
- 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 has also been added in support and in addressing this area. The Coc is counting this at-risk population according to the description set forth as sleeping in a car, tent living, or residing on the street so that the PIT will provide data that supports the numbers submitted.

# 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. The housing market has driven the cost of housing to threaten the ability the provide affordable housing. As much as possible, the high costs to purchase, build or renovate a home is just outrageous and it has limited the homeless population with very little choice.

#### 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 in the responsibility of each participating jurisdiction 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 defines 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 as having or "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) More than one person per room; and,
- 4) Cost burden greater than 30%.

HUD data demonstrates disproportionate needs by comparison are greatest amongst White, although percentage wise needs are greatest amongst Black/African American. White Americans are identified as the largest group across the board with housing issues and income problems, although percentage wise, it is greatest amongst Black/African Americans.

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

# 0%-30% of Area Median Income

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS Source:

### **Consolidated Plan**

\*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:

**Consolidated Plan** 

\*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 2011-2015 CHAS

Data 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 severest overall need regionally are Black/African Americans, percentage wise. In comparing the households with one of the four housing needs by race along with the population by race provides additional useful data. Households reporting one or more of the four housing problems are highest amongst 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 another race percentage wise. 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 disproportionally 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 person per room; 4) cost burden greater than 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 an increased rate than other populations. The population demonstrating the greatest need based on percentages are Black/African Americans.

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

# 0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS Source:

\*The four severe housing problems are:

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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 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%

### 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:

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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 and severe housing need by race, disproportionate needs are identified highest amongst populations that fall below 30% of the AMI.

# 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

 2011-2015 CHAS

### Discussion

Data

Source:

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 based on percentages, disproportionately affects the Black/African American community.

**Norton Shores** exhibits pockets of minority low-income households but no real area of concentration. Housing costs in Norton Shores are high in realation to our county residents however rentals and other housing choices for living are very limited. Income of citizens that meet HUD's income limits under 80% continue to be sustained over the last year and the census tract information for the concentration of low- income households is unchanged for census tract- 26.01. Homes that are blighted

or vacated were demolished in census tracts 23 and 24 which had altered area that once was known for lower income households.

**Muskegon** has seen change in its core areas which include the downtown where new businesses, and number of market rate housing projects. Developers and development have increased the number of households with higher incomes in census tracts 6.01,6.02 and 7. Over the past year, affordable housing units have increased but not at the rate of need. We are faces with the challenge of meeting the demands of housing choice, and availability. These areas were full of minority families but are now a melting pot of wealthier, white, and single-family households without children. Change is evident and the greater need and housing burden is to produce more affordable housing choices and styles-townhouses, smaller homes and new multi-unit developments for low-income families. This was accomplished within the mentioned census tract 6.01 of Nelson Neighborhood. The project will serve families at 60 AMI or lower with 2-3 bedrooms at an affordable rate. Our burden is to facilitate more developments with the minority, low income status families in mind to show that the needs of all citizens have adequate housing that meet the needs of their household size, income, and choice.

Other areas of concentration with minority households in Muskegon are census tracts 3 and 5. In these areas are pockets of white families but the majority are african american/black. Housing is comprised of mostly rental units which carries the burden of enforcing that they remain decent and safe properties for all housing types: single/married/with and without children. The costs of rentals have increased and with the latest pandemic of job loss the burdens of housing citizens has somewhat shifted to the property owners. Potential changes could take shape to create a safer environment for children if Lead testing can happen in every rental property. No set program yet but discussion is underway to bring housing choices to the underserved families throught rentals and homeownership enhancements.

**Muskegon Heights** is a community of minority concentration. The city limits are a census tract that meet the category for low-income. There are several blighted properties and the burden and challenge for the city has been the lack of investors and developers. However, the current move of administration has been to promote a housing program that will bolster homeownership. The disproportionate greater need is to partner with developers, citizens, and other partners to share the cost/burden of rehabbing, building and selling land for development of affordable housing choices.

# 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 percentages, minority populations are most impacted by cost burdens. 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 those that are 30 to 50% AMI.

Those with the greatest need are those who earn less can take advantage of local programming that increases the amount of Homebuyer Assistance through the city of Muskegon's program. The group of individuals that we have noted are those who are Black and Hispanic. Throughout the last 5 years, proportionately, Black and Hispanic buyer grew in numbers of homebuyer households and the pandemic did not impact it negatively.

2015 -10 home purchases/3 Black-1 Hispanic

2016 -19 home purchases/6 Black -0 Hispanic

2017 -11 home purchases/1 Black -1 Hispanice

- 2018 -17 home purchases/7 Black -0 Hispanic
- 2019 8 home purchases/3 Black -1 Hispanic

This year, 2020, the program assisted 23 families- 9 black and 2 Hispanic. Income represented for the past years has been above 50% AMI for most(80%) of the families assisted. Buyers of the lower -income base are not a minority in concentration. This is encouraging and now that there are programs available to income qualified buyers, we have been a great change.

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

Needs have been identified based on HUD and relating data. Other than the needs identified, there are no known needs unidentified as it pertains to this category. However, the RCP partners continue to seek input and review its plans regularly. In performing periodic reviews, it affords plan partners the opportunity to address any additional unidentifed needs. The City used CHAS, ACS, Census and other support data in formulating the CP. Further, the information provided herein is reflective of the data provided, including other data sources as previously ascribed.

# 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, based on demongraphics. The City of Norton Shores population that is categorized as being Non-White is approximately 11.5%. The City of Muskegon greatest concentrations are wide-spread, whereas Muskegon Heights would be categorized predominately as being considered a 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 Public 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:

- Address/Manage wait-listed applications;
- 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 196 tenant-based housing choice vouchers.

### Totals in Use

Program Type									
	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project - Tenant -	Tenant -	Speci	al Purpose Vo	ucher
				Total	based	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)

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# **Characteristics of Residents**

Program Type											
	Certificate	Mod-	Public	Vouchers							
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	ose Voucher			
					based	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**

Program Type									
Race	Certificate	Mod- Rehab	Public Housing	Vouchers Total	Project -	ct - Tenant - Special Purpose Voucher			ucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	73	15	0	15	0	0	0

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Program Type											
Race	Certificate	Mod-	Public	Vouchers							
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	Voucher		
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *		
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 Disable	d, Mainstream (	One-Year, M	ainstream Fi	ve-year, and N	ursing Home T	ransition		•			

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

# **Ethnicity of Residents**

	Program Type								
Ethnicity	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Voi	ucher
					based	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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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# 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. When applicable and whereas additional vouchers are made available, wait list are opened up for in-take and processing of applications and whereas needs are addressed. Between the two (2) agencies, single families and individuals have been identified as those being in need. Of these persons, the majority are of the minority populations, and low-income including elderly, disabled and persons with children/families requesting accessibility modifications.

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, when applicable, the PHA is expected to open its waiting list during its program year 2021. Staff continues to work towards managing its list, but over 480 applications are expected to be administered for Housing Choice and/or Section 8 vouchers. During the last plan development there were approximately 100 individuals on the waiting list for Public Housing units, between the two entities and one can only imagine with COVID-19, that number has only increased.

# 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 minority-based households as opposed to the general population.

# Discussion

The Muskegon and Muskegon Heights PHA agencies share in the City's goals and objectives which include not only homelessness prevention, but to provide decent, safe and affordable housing. All entities referenced during this process are required to submit Consolidated and Annual Plans. Based on the goals and objectives identified, plan development involving each entity are in direct alignment.

# 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, homelessness has decreased. However, with the onset of COVID-19, entities must remain even more vigilant so that no one falls through the cracks or no potential needs go unmet.

# **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)	3	18	2	0	0	41
Persons in Households with Only						
Children	0	0	0	0	0	0
Persons in Households with Only						
Adults	24	80	0	0	0	0
Chronically Homeless Individuals	7	6	0	0	0	0
Chronically Homeless Families	7	12	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 Alternate Data Source Name:

Point- In - Time Count MI-516 NS, Muskegon

Data Source Comments:

Indicate if the homeless population is:

Has No Rural Homeless

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 or pre-populated for assessment and response. However, the CoC tracks relating data through its Points In Time (PIT) Count Report. The RCP partners are members of the CoC. PIT Count Reports are shared, discussed, not to mention goals and objectives are set-forth to minimize impacts. Attached please find Points in Time (PIT) Count Report information as further support involving these efforts.

homeless\_population\_summary\_PIT Report.pdf is attached to the document under citizen participation comments.

# Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:		Unsheltered (optional)	
White		55		17
Black or African American		57		15
Asian		2		0
American Indian or Alaska				
Native		1		0
Pacific Islander		0		0
Ethnicity:	Sheltered:		Unsheltered (optional)	
Hispanic		120		31
Not Hispanic		5		3

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 and as support of 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 and as support of 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 and as support of this section.

# Discussion:

Although, data was not made available via HUD to address this section, the PIT Count Report have been included in support. 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. The PIT Count Report further aid in remedying or furthering of this process.

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homeless\_population\_summary\_PIT Report.pdf -attached.

# 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 those with 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 was presented to service providers who address such needs. Information gathered was tabulated and the results are reflected in the CP.

# Describe the characteristics of special needs populations in your community:

The characteristics of special needs population include, but is not limited to the following:

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

# 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 varies based on individual characteristics/demographics. However, some of the commons 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;
- Housing accessibility;
- Transportation;
- Protective Services;
- Family/Caregiver Support, including Senior/Childcare;
- 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 the most recent data, in Muskegon County there are over 160 persons living with HIV disease. The year prior indicated that there were approximately 120 reported cases. Persons living with HIV Infection have increased over the years. 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 74% of men. For more information and statistical date, please see information attached or links below.

# http://www.michigan.gov/documents/mdch/Muskegon\_Co.\_Jan2013\_final\_408907\_7.pdf

### Muskegon\_Co.\_Jan2013\_final\_408907\_7\_HIV Report.pdf

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

### **Discussion:**

HUD established the Housing Opportunities for People with 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 below 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 for 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 as to 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 proficient 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, but is not limited to the following:

- Street Repairs;
- Skills Training Facility;
- Recreation Facility;
- Infrastructure/Sewer and Drain Upgrades;
- Park Improvements/Redevelopment;
- Farmer's Market and alternative Redevelopment;
- Neighborhood Enhancements;
- Signage, and,
- Expansion.

# 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:

- Signage;
- Sidewalks;
- Street;
- Streetscapes;
- Tree Removal;
- Lighting;
- Fencing;
- 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. Information reviewed too include both current and former plans and planning use documents.

# Describe the jurisdiction's need for Public Services:

The need for public services includes, but is not limited to the following:

- Down Payment Assistance;
- Neighborhood Association Start-up and Incentives;
- Fair housing;
- Employment and training;
- CHORE and services for disabled;
- Homebuyer education and affordable housing programs;
- Home repair and energy efficiency 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 populations that are considered as being low-income and/or heavily cost burdened.

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

According to CHAS data, there are over 32,000 housing units amongst the RCP partners with the greatest concentration being homeowner occupied. Of these, approximately 40% are Muskegon/Muskegon Heights and 60% Norton Shores. The housing composition indicates that the majority of housing units are 1-unit detached structures, followed by multi-units of 2-4 followed by 5-19 units. Mobile homes, boats, RV's and vans represent the least number of housing units, followed by one-unit, attached structures.

# 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%

Data Source: 2011-2015 ACS

# **Unit Size by Tenure**

	Owner	rs	Rent	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%		

Data Source: 2011-2015 ACS

Table 28 – Unit Size by Tenure

# 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.

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There are a variety of other units throughout the City that is assisted with federal, state and local funds. A summary of organizations providing housing assistance to lower income populations are 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. There is also 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 30,000+ 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;
- Increased affordable owner-occupied units;
- Affordable urban row/townhomes;

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- Affordable lofts apartments; and,
- Affordable cottages/detached housing.

# Discussion

The City has few owner- occupied units with fewer than three bedrooms. Smaller units tend to be more affordable and attractive to new homeowners or retired residents who are looking to downsize. If these units are not available then residents will need to move outside the City or unimaginably live in substandard housing.

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

# Introduction

The following section examines the cost of housing for both homeowners and renters within the regional jurisdiction. A review is also made of current home values and rents along with recent changes in home values and rents and the existing housing stock of the jurisdiction.

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 \$40,000 per year are paying over 50% of their salary on their mortgage.

The average median rent is \$700 and higher. Seventy-eight percent of households renting and making less than \$40,000 per year paid more than 50% of their salary towards rent. Seventy-eight percent of the housing units were constructed before 1980. Older homes typically have higher energy and maintenance 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%

Data Source: 2011-2015 ACS

Table 30 - Rent Paid

### Housing Affordability

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

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Number of Units affordable to	Renter	Owner			
Households earning					
100% HAMFI	No Data	8,159			
Total	13,059	17,128			
Table 31 – Housing Affordability					

Data Source: 2011-2015 CHAS

Data Source: HUD FMR and HOME Rents

#### **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

### Is there sufficient housing for households at all income levels?

Currently there is insufficient affordable housing units, especially 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 lower-income populations. CHAS data and other outreach efforts reviewed earlier also indicate 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 rate 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 more 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-rent the unit. The City's goal is to provide programs that will preserve affordable housing units for low-income persons that are also sanitary, decent and safe.

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

The tables and maps in this section provide details surrounding the conditions of housing units throughout the region as ascribed by HUD. Characteristics reviewed include: age, vacancy, and housing problems prevalent. With this in mind, please note the following four housing problems that have been defined and determined that mainly exist:

1) a home which lacks complete or adequate kitchen facilities;

- 2) a home which lacks complete or adequate plumbing facilities;
- 3) a home which is overcrowded (having more than one person per room); and,
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs).

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

The City follows its ordinances and uses the state's general definition of substandard housing as defined in Article 1 General Provisions the Housing Law of Michigan Act 167: 125.402 Housing law of Michigan; definitions. (1a). "Sub-standard dwelling" is a dwelling of any class which is not so equipped as to have each of the following items: running water, inside toilets; or a dwelling which has either inadequate cellar drainage, defective plumbing, and an inside room having no windows therein, improper exits or defective stairways so as to make such dwelling a fire hazard. Having one or more of these conditions present, the property may be deemed as substandard, not to mention uninhabitable.

# **Condition of Units**

Condition of Units	Owner-0	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 - Condi	ition of Units		

Data Source: 2011-2015 ACS

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### Year Unit Built

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

Data Source: 2005-2009 CHAS

Table 36 - Vacant Units

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

In the Cities of Muskegon and Muskegon Heights there is a need for rehabilitation for both homeowners and renters whereas the City of Norton Shores, the need is more geared towards homeowners. Subsequently, both the City of Muskegon and Muskegon Heights have a larger number of owneroccupied housing units built prior to 1980 that may potentially contain lead-based paint hazards, whereas Norton Shores have a newer age housing stock. Concerns for all partners are whereas there may be any low-income households that may lack the resources to properly rehabilitate their home and/or be able to address the presence of lead-based paint, especially those with children present.

Housing needs assessments has led the cities of Muskegon Heights and Muskegon to garner all municipal lots and housing for the renovation and stabilization of housing- abandoned and/or foreclosed vacant parcels. Both municipalities have proposed to the local Land Bank the need to provide owner occupied units. This is a push to turn around housing within each jurisdition to produce owner occupied units. The housing market has been busy and the REO numbers are not available. See estimates:

**Muskegon** has 4 vacant units of which 1 is commercial. The 3 vacant units are suitable for rehabilitation.

Muskegon Heights has 23 units vacant and available for rehabilitation.

Norton Shores non known.

# 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 77% of home owner-occupied housing units were built before 1980 and are at greater risk of containing lead-based paint with 3% of them having children present. There are 80% of renter occupied housing units built before 1980, also having a higher risk factor for lead being present, and of those 6% are with children present.

This information provides a range between 8,604 or 80% (rental) and 13,541 or 77% (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, is 612 (rental) and 479 (homeowner). Combined totals are: 22,145 pre-1980 units with 1,091 of those units having children present, which is an overall rate of 9%.

# Discussion

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

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Heights continues its goal to rid its community of blighted influences through demolition efforts in preparation for undertaking development projects to not only provide affordable rental and homeowner housing, but in stabilizing its community.

A large number of the housing units represent foreclosed, vacant and/or abandoned properties that were built before 1980 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.

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

# Introduction

The RCP partners contain two (2) 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 all of which service public housing needs and/or its client-base. It is the mission of the PHA's to provide safe, decent, and sanitary housing to low and very low-income families, in an environment that fosters self-sufficiency and community pride. Additionally, its mission is to provide quality management of government assisted residential housing in a manner that will ensure optimum success of each resident and the property in which they live; while everimproving its work environment for their employees; and serving as a model of excellence in the community in which they work/reside.

# **Totals Number of Units**

				Program Type						
	Certificate	Mod-Rehab	Public	Vouchers						
			Housing	Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs	Family Unification	Disabled *	
							Supportive	Program	-	
							Housing	. rogram		
# 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:

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Combined, the PHAs currently operate approximately 852 public housing units. The Muskegon PHA contains 509 units servicing families and households representing all walks of life, while Muskegon Heights has 343 units. Housing units consist of fully accessible efficiency, one-bedroom apartments, and townhomes. Both PHA's serve families and households of all types and demographics and those that are designed for mixed populations including low-income person with disabilities, elderly and/or persons that may be living with HIV Infection.

### 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 low-income persons including those with disabilities, elderly and/or those with HIV Infection. 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.

Some of the on-going goals of the PHA's affordable housing initiatives include:

- 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 lowand moderate-income families residing in public housing:

The PHA's are undertaking extensive renovation projects and conversion of public housing to projectbased 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 all tenants.

**The Housing Authority for Muskegon** has met with residents to receive comments about the needs of their units surround the application submitted for RAD -Rental Assistance Demonstration opportunity to give residents housing vouchers. The Resident Advisory board continues to have this item on their Agenda monthly and very few (less than 6) residents have made comments.

No survey was provided.

#### **Discussion:**

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 expand the availability of affordable housing for low and very-low income persons and/or

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families. Both authorities continue to strive to meet the goals and objectives identified in its Five Year and Annual Plans. The goals of each organization are ultimately to maintain decent, safe and sanitary conditions meanwhile aiming to improve the quality of life for its residents. Towards this end, the Rental Assistance Demonstration (RAD) programs for both PHA agencies are being reviewed currently. Once applications have been completed, entities are expected to roll out this process in the upcoming years (i.e., 2022).

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

### Introduction

The homeless needs of individuals and families are served through the Muskegon County Continuum of Care (CoC). The CoC is recognized by HUD as the official Continuum of Care body for Muskegon County (area-wide). The mission of the CoC is to promote the prevention and ending of homelessness by developing and maintaining systems to coordinate federal and statewide resources and services for people experiencing homelessness or at-risk in becoming homeless. Participants have exposure to a core network of interconnected facilities, skillsets, programs and services to assist with any potential needs, especially those which may arise out of or lead to one 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 50 stakeholders from public, private, faith and community-based organizations. The plan's primary goal is that no individual or family remain homeless, not to mention lack access to decent, safe and affordable housing.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Sup Be	-
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and					
Child(ren)	54	303	0	58	0
Households with Only Adults	45	291	0	66	0
Chronically Homeless Households	0	0	0	73	0
Veterans	0	0	0	50	0
Unaccompanied Youth	0	0	0	0	0

#### Table 39 - Facilities Targeted to Homeless Persons

**Data Source Comments:** Information provided by the Continuum of Care HMIS Administrator.

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

There are a number of health, mental health and employment services to compliment services targeted for homeless persons. The Michigan Campaign to End Homelessness' (MCTEH) annual report identified partnerships with such service providers and as a key strategy in accomplishing this mission. This strategy is described in four parts:

- By engaging our partners in health care and behavioral health, MCTEH can encourage and support the development of local partnerships resulting in prioritization, outreach, and stabilization of people experiencing homelessness;
- 2. Partner with CoCs to establish stronger linkages between domestic violence programs and the homeless response system to effectively serve survivors experiencing homelessness;
- 3. Partner with CoCs to improve access to mainstream benefits, employment programs and services to reduce people's financial vulnerability to homelessness; and,
- 4. Improve service coordination and support to children and families experiencing homelessness.

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 access to beds with which to serve people experiencing homelessness. Of these, a portion of the beds are designated to those experiencing chronic homelessness, veterans, youth, seasonal and 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 attached or as linked below.

Muskegon Continuum of Care Reports - Muskegon County Homeless Continuum of Care Network (muskegoncoc.org)

### 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 in 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 reentry service providers, provides housing plan assistance, training as well as work with service 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 as 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

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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 and retrospectively for each jurisdiction.

# 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 to every extent possible.

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

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

Collectively, barriers to affordable housing involve public policies described as: Regulations, Finances, and Community Perceptions.

<u>Regulations</u> and regulatory barriers are present at the local, state, and federal level. These policies include local land use regulations, taxes and fees associated with development, environmental regulations, and the permitting process. Each regulation acts as an additional step that can prevent or inhibit the development of affordable housing, as well as increase the cost of unit production.

<u>Finances</u> The available resources to support affordable housing has not kept up with the rising development costs. Projects often have funding gaps resulting in fewer being funded. For potential home buyers, changing regulations in the mortgage industry and few economic opportunities prevent purchasing the homes that are available.

<u>Community Perceptions</u> to affordable housing is often viewed negatively and those perceptions can have a direct influence on public policy. While many people will advocate for affordable housing as a concept, they often push back when the developments are slated to occur in their neighborhoods. This "Not in My Backyard" (NiMBY) perspective can halt affordable housing development before it begins.

The City of Muskegon Heights also slate the following as potential 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;
- Community perception; and,
- Imbalance of housing values vs. property taxes.

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

### Introduction

The following section provides insight into the economic development landscape of the regional jurisdiction. Tables below detail the extent of business sector employment throughout the City, including unemployment, commuting times, educational attainment, etc. Community Development often times are used to support the needs of low-income, including families. The Department of Human Services serves as the largest agency dedicated to serving the needs of indigent populations.

### **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		
	<b>Civilian Employed</b>	Unemployed	Not in Labor
			Force
Less than high school graduate	1,460	555	2,710

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
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

Data Source: 2011-2015 ACS

Table 45 - Educational Attainment by Age

#### 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

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

The top five (5) major employment sectors within the City's overall include the following:

- Manufacturing;
- Education and Healthcare Services;
- Retail Trade;
- Arts, Entertainment, Accommodations; and,
- Wholesale Trade.

### 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. Employment is fundamental to providing financial independence for individuals and families which is key 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 competitive wages. During the last plan submission, the City of Muskegon Heights experienced a wave of development and investment. Development projects planned that occurred during the plan period, which serviced 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; and,
- Dwelling Place Single Family Housing Development: Estimated project cost \$1.5-2 million.

Projects planned during the 2021 Plan Development include:

- Heights Farmer's Market Redevelopment;
- Downtown Development and Expansion;
- Micro-business Developments;
- Glendale Housing Redevelopment;
- Lindbergh and King Housing Redevelopment;
- Muskegon Family Care Expansion Phase III; and,
- Development of the business/office corridor.

# 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 skill-set certification for employment. High school level workers exceed 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 to conduct a Skills Trade and Information Technology Center to provide 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)?

# 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.

During the past plan development, the City of Muskegon and Muskegon Heights were pursuing a "Redevelopment Ready" Community Certification (RRCC) for future community development interest. The RRC Certification is designed to speed up the process from application to acceptance. Both Cities have achieved RRC Certification as of the RCP Development 2021.

### Discussion

The city of Muskegon consistently leads in its implementation of various state tax incentives to attract mixed use, industrial and residential developments to serve all people in our community. The city has added hundreds of market rate and workforce housing units to its stock in the last several years, with many more in development stages. The City of Muskegon Economic Development Department has also successfully navigated substantial expansions and additions to our core employment base, which are the manufacturing and healthcare industries. Muskegon is working to be considered the most investment friendly city in West Michigan for small businesses, entrepreneurs, and large-scale employers alike.

Whereas the City of Muskegon Heights is a part of CEDS which is geared toward cultivating economic development projects and acts as a link between those projects and economic development funding. As a regional partner, goals include:

- The creation of a diverse environment that creates livability for talent attraction;
- Education and Training: retain, attract and develop a high-quality workforce;
- Infrastructure: improve, create and maintain services;
- Support Business: Support and meet the needs of the current, new, and emerging businesses; and,
- Coordination: Promote better coordination among different economic development groups.

#### Yes

### **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 county-wide.

As discussed earlier, the City of Muskegon Heights is under major reconstruction as a result of demolition efforts completed during last plan submission. As a result of said efforts, there is an increased number of vacant lots that once contained substandard 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. The City of Muskegon Heights will concentrate a portion of its funding to aid in housing development efforts and in satisfying this priority need which has been identified.

# 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 concentrations are great. The city of Muskegon Heights consists 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 moderateand 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 blight. 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 the host to a wide range of social and economic ills, including violence, drug abuse, inadequate schools, and little legitimized commercial activity.

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### 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 exist within the RCP partners jurisdictions, respectively.

### Are there other strategic opportunities in any of these areas?

Regionally there are opportunities for economic development and other community supported purposes strategically. 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 or 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.

The effects of COVID-19, remote working and education have brought the need for increased high-speed broadband to the forefront. It is clear that high-speed connectivity is becoming more necessary, especially in many lower-income areas where broadband or connectivity may not be as affordable. Our local library, Hackley Public Library, has provided connections to low to moderate households by providing free service to Hackley Park which is located in the city of Muskegon's downtown park noted for homeless populations, as well as, service group gatherings.

Access in any way is good news that creates opportunty for all households that lack accessibility to the internet. We appreciated the the local public library for leading this charge.

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

According to **broadbandnow.com**, regionally we are well serviced by internet providers who offer residential services. Residential providers deliver internet by fiber optic or cable, and offer up to 1,000 Mbps'. The real barrier to low- and moderately-income residents, is cost. Until internet services are regulated as a utility, it is less likely that cost will be significantly reduced, making it more affordable to all.

### 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 can lead to economic disturbances when natural disasters occur. The potential impacts of climate change-including COVID-19, flooding, large hail, thunderstorms, high winds, extreme cold, winter storms, snow, increased heavy precipitations, etc. can definitely leave communities most vulnerable. We as service providers, must remain vigilant whereas sustaining quality of life/living stands to be impacted.

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

Low- and moderately-low income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs, for example, could put vulnerable populations at imminent risk of homelessness or living in substandard conditions. Residents who experience unplanned hardships or who have less access to public support in cases of emergencies will have fewer resources to repair or prevent damage to their homes.

Plan partners strive to inform and prepare the general public for multi-hazard mitigation whether it is through grants and perpetual programs which allow us to offer our citizens increased quality of living, perform on-going review of local, state and national data reports which offer insight involving potential risks of climate changes, monitoring all available online venues and websites such as the Muskegon County Health Department, and Michigan State Emergency Management and Homeland Security, all of which disseminate numerous informational guidebooks, videos, and emergency resources to build disaster resiliency within our community.

### **Strategic Plan**

### **SP-05 Overview**

### Strategic Plan Overview

The Strategic Plan outlines the participating jurisdictions goals, objectives and strategies to utilize HUD funds and any potential funds which may be utilized and/or leveraged during the CP process. All funds will be used to address the needs and priorities determined or identified through the planning process.

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 moderateincome 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 are to use funds made available for activities that address this unmet need during the period identified in the strategic plan.

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

### **Geographic Area**

### Table 47 - Geographic Priority Areas

100	able 47 - Geographic Friority Aleas					
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				
	Агеа Туре:	Local Target area				
	Other Target Area Description:					
	HUD Approval Date:					
	% of Low/ Mod:					

**Consolidated Plan** 

	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.	The City of Muskegon Heights is defined by a 2X2 square mile radius with boundaries being further described as Glade (East) to Getty (West) and Norton (North) to Keating (South). The City of Muskegon Heights consist of 5 census tracts all of which serve as the boundary for its targeted areas: CT 11, 12, 13, 14.01 and 14.02.
	Include specific housing and commercial characteristics of this target area.	Single Family, Rental, Senior and Assisted Living Housing, Remote Facilities, Commercial & Mixed Use Residential are all specific to this targeted area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation, the CPP and demographics support target areas as defined. All of the City's CT's serve in being low-income.
Identify the needs in this target area.	Increased funding streams, economic development opportunity, the creation and ability to sustain affordable housing, promote health & safety, create self-sufficiency & prevention of homelessness are all identified needs of the targeted area.
What are the opportunities for improvement in this target area?	Elimination of slum & blight, development of new-infill & construction, acquisition & development, preservation of existing housing stock would all serve in providing further opportunity within the City of Muskegon Heights.
Are there barriers to improvement in this target area?	Funding, area perception, out of date ordinances & plans & lack of development interest are all key barriers to improvement within Muskegon Heights (i.e., the targeted area).

### **General Allocation Priorities**

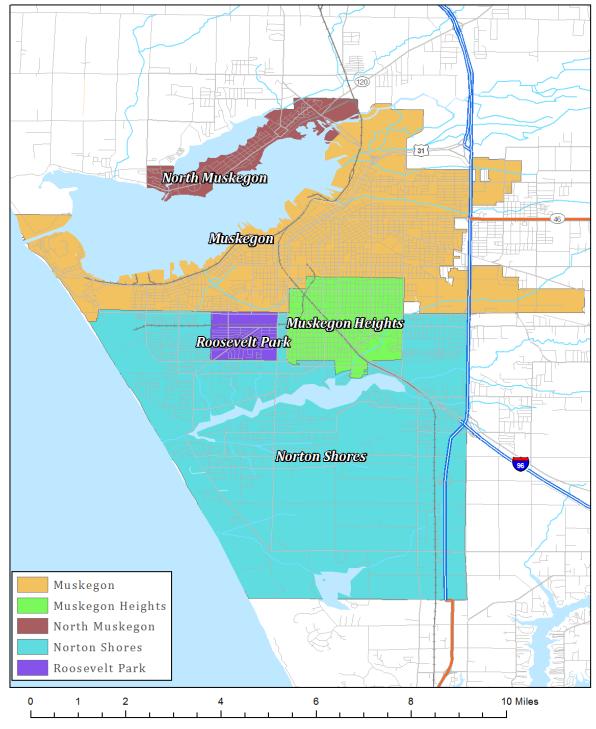
Describe the basis for allocating investments geographically within the state

The participating jurisdictions will each invest their funding resources in a manner that address needs and priorities of low- and moderately-low income residents identified through the planning process using HUD data. Each partner will undertake efforts to leverage additional funds to maximize the impact of or use of its federal entitlement funds. The basis for allocation of resources will be specifically described through each community partner; Annual Action Plan (AAP).

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 city-wide. 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 objectives and decreases concentrations of low-income populations.

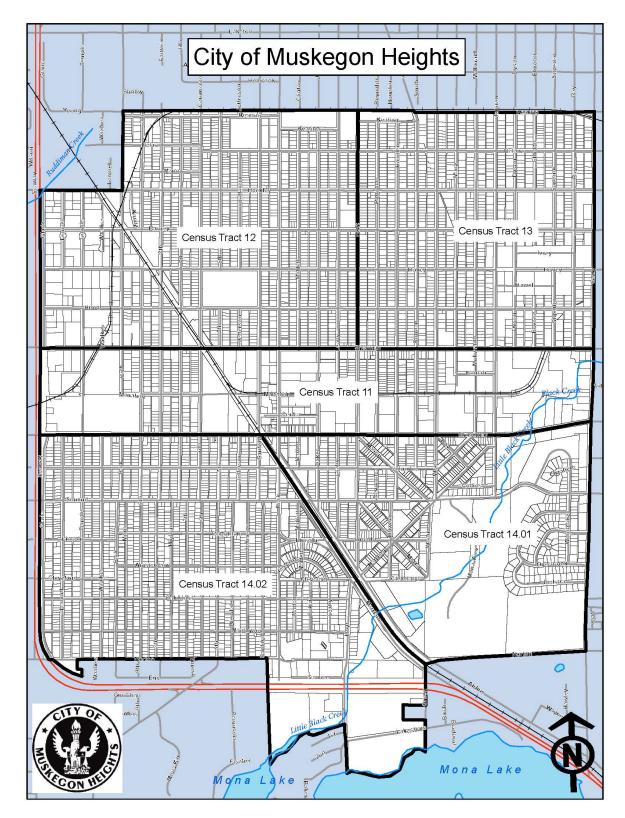
The city of Muskegon is experiencing a housing growth with several developers; single family, townhouses, multi-unit high rises, manufactured houses, and rentals. Using other forms of assistance and incentives to fill the missing middle gap. Whereas the city of Norton Shores has seen significant development along Henry Street which has cause great interest with outside business investments.

### Municipalities in the Metropolitan Area of Muskegon / Norton Shores





**Consolidated Plan** 



CT Map

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

### **Priority Needs**

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally III Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	Unaccompanied Youth Muskegon Norton Shores Muskegon Heights
	Associated Goals	Acquisition Development Resale Code Enforcement - Inspections Code Enforcement - Smoke and CO Detectors Exterior Paint/Siding Housing Home Repairs - Moderate Repairs Homebuyer Assistance/Education Housing Owner Occupied Rehabilitation - Priority Repairs Rental Rehabilitation Program Administration Service Delivery Community Housing Development Organizations General Administration Rehabilitation Administration

	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 Large Families Families with Children Elderly 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 - Moderate Repairs Housing Improved Neighborhoods Code Enforcement: Inspections/Detectors/Clean-Up
	Description	Neighborhoods that thrive have significant impact for families that reside there. Code enforcement may include: inspections, housing and environmental inspection funding support, smoke detector and CO installation for code compliance and home safety or board-up of vacant structures, 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 Administration
	Description	Legal advice and services, and support efforts that affirmatively further fair housing involving low income households.
	Basis for Relative Priority	This activity was identified as a priority need during the CPP process and other civic engagement initiatives undertaken.
4	Priority Need Name	Demolition
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights
	Associated Goals	Demolition Housing

	Description	Support services to rid neighborhoods of blight, abandoned and dangerous structures.
	Basis for Relative Priority	Activity was identified as a priority need during the CPP process and other outlets involving civic engagement.
5	Priority Need Name	Street Repairs or Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Other
	Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights
	Associated Goals	Improved Neighborhoods Streets
	Description	Supports improvements such as street repairs, sidewalk, curbing, lighting, water and sewer and catch basin, including repairs that may impact these repairs such as trees and roots.
	Basis for Relative Priority	Streets are used by many but census tract areas of low-income concentration are the optimal area of concern. Activity identified as a need during the CPP process.
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	Code Enforcement - Inspections
	Goals	Code Enforcement - Neighborhood Clean-Up
		Demolition
		Exterior Paint/Siding Housing
		Home Repairs - Moderate Repairs
		Housing
		Improved Neighborhoods Match Funding
		Neighborhood Policing
		Public Facilities Improvement
		Rental Rehabilitation Program
		Neighborhood Infrastructure
-	Description	Improve conditions and accessibility of neighborhood public infrastructure
	Description	including streets, alleys, sidewalks, etc. for low and moderate-income
		areas. Neighborhood enhancements may include fencing, signage, parks, safety,
		and recreation.
_	Decis for	
	Basis for	This priority helps maintain community and character of the environment, not
	Relative Priority	to mention was identified as a priority need during the participation engagement process.
7	-	
	Priority Need	Homebuyer Assistance and/or Education
-	Name	
_	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Individuals Families with Children
_		
	Geographic	Muskegon
	Areas	Muskegon Heights
-	Affected	
	Associated	Acquisition Development Resale
	Goals	Homebuyer Assistance/Education
		Housing
		Administration

	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 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 Families with Children Elderly Public Housing Residents

	Geographic Areas	Muskegon Muskegon Heights
	Affected Associated	Fair Housing
	Goals	Legal Services
	Description	Provides for legal counseling or basic legal services, representation, dispute resolution, foreclosure prevention and education.
	Basis for Relative Priority	Need was identified during outreach efforts.
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 Muskegon Heights
	Associated Goals	Improved Neighborhoods Neighborhood Policing Public Service Opportunities Resilient/Smart Neighborhoods Program
	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
		Large Families
		Families with Children
		Elderly
	Geographic	Muskegon
	Areas	Muskegon Heights
	Affected	
	Associated	Rental Rehabilitation Program
	Goals	Administration
	Description	Improve condition of existing housing, provide affordable rental to low-income
		through landlord incentives.
	Basis for	Need identified in plan development for increased, quality, affordable rental
	Relative	amongst low-income residents, not to mention Census data also indicated a
	Priority	high percentage of renters living in substandard conditions.
12	Priority Need	Public Facilities Improvements
	Name	
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
	Geographic	Muskegon
	Areas	Norton Shores
	Affected	Muskegon Heights
	Associated	Match Funding
	Goals	Public Facilities Improvement
		Fire Station Bond
	Description	Provides for neighborhood and facilities improvements and/or expansion.
	Basis for	This activity was identified as a need during the civic engagment process.
	Relative	
	Priority	
13	Priority Need	Youth Opportunities
	Name	
	Priority Level	High

	Population Geographic	Extremely Low Low Moderate Middle Families with Children Unaccompanied Youth Non-housing Community Development Muskegon
	Areas Affected	Muskegon Heights
	Associated Goals	Public Service Opportunities Youth Opportunities
	Description	Providing recreation and work opportunities that we support youth
	Basis for Relative Priority	Need was identified through the CPP process. Need will aid in supporting programs, leisure activities, job experiences, and extra-curricular activities, not to mention provide year-round possibilities for youth.
14	Priority Need Name	Senior Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
	Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights
	Associated Goals	Senior Assistance Administration
	Description	Support services to aid in providing transportation, information, home repair, etc. all geared in meeting community needs. Support services will assist with unmet and/or unidentified needs.
	Basis for Relative Priority	Activity was identified as a priority need.

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15	Priority Need Name	Resource Information
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Elderly
	Geographic Areas Affected	Muskegon Norton Shores Muskegon Heights
	Associated Goals	Home Repairs - Moderate Repairs Owner Occupied Rehabilitation - Priority Repairs Rental Rehabilitation Program Senior Assistance
	Description	Information is shared for the resources that are accessible in our community for housing, health, food, and other related issues for our residents.
	Basis for Relative Priority	This is a necessary responsibility of our region. Our Resource specialist compile and maintain agency information for accessibility of housing, health, food, or related needs of our citizens.
16	Priority Need Name	Homeless Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Unaccompanied Youth Persons with Mental Disabilities Non-housing Community Development
	Geographic Areas Affected	Muskegon Muskegon Heights

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	Associated Goals	Housing							
	Description	To assist homeless populations with mental and housing needs that prevent stability and access to living units.							
	Basis for Relative Priority	To assist homeless needs- mental/housing potentially.							
17	Priority Need Name	Utility Assistance							
	Priority Level	High							
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence							
	Geographic Areas Affected	Muskegon Heights							
	Associated Goals	Public Service Opportunities							
	Description	Assistance to cover unmet needs.							
	Basis for Relative Priority	Covid has left a lot of household in less than fortunate economic conditions. Because of the impacts of Covid, people are in grave need. Need has been identified as being a high priority.							
18	Priority Need Name	Accessibility Modifications							
	Priority Level	High							

	Population Geographic Areas	Extremely Low Low Moderate Large Families Families with Children Elderly Muskegon Heights
	Affected Associated Goals	Improved Neighborhoods Owner Occupied Rehabilitation - Priority Repairs Neighborhood Infrastructure
	Description	Provide accessibility improvements to low- and moderate-income households to improve accessibility, visibility and quality of life for residents in need.
	Basis for Relative Priority	Census data indicate high number of housing with substandard conditions. Need was also identified during the planning process.
19	Priority Need Name	Parks and Playground Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Muskegon Heights
	Associated Goals	Improved Neighborhoods Public Facilities Improvement
	Description	Improve the condition of existing neighborhood parks including playground equipment, splash pads, shelters, play fields, etc. for low- and moderate-income neighborhoods.

	<b>Basis for</b> CPP indicated the need the need for social and recreational activity as a						
		CPP indicated the need the need for social and recreational activity as an					
	Relative	increased or high priority need. Additionally, quality parks have been known to					
	Priority	be critical in providing outlets for increased neighborhood health, and increase					
		in property values.					
20	Priority Need	Improve High-Speed Broadband Access					
	Name						
	Priority Level	High					
	Population	Extremely Low					
		Low					
		Moderate					
		Large Families					
		Families with Children					
		Elderly					
	Geographic	Muskegon Heights					
	Areas						
	Affected						
	Associated	Improve High-Speed Broadband Access					
	Goals						
	<b>Description</b> Improve passages to and affordability of high-speed broadband acc						
Basis forCPP identified this in being a priority need.							
	Relative						
	Priority						
21	Priority Need	Small Business and Microenterprise Assistance					
	Name						
	Priority Level	High					
	Population	Extremely Low					
	•	Low					
		Moderate					
	Geographic	Muskegon Heights					
	Areas						
	Affected						
	Associated	Economic Development Opportunity					
	Goals						
	Description	Financial assistance for small businesses, including minority and women-owned					
		businesses.					
	Description						

	Basis for Relative Priority	CPP indicated this as being a priority need.							
22	Priority Need Name	Transportation Services							
	Priority Level	High							
	Population	Extremely Low Low Moderate							
	Geographic Areas Affected	Muskegon Heights							
	Associated Goals	Public Service Opportunities Transportation Services							
	Description	Transportation services to assist mobility challenged residents, or those who lack access to transportation to maintain daily living.							
	Basis for Relative Priority	This was identified as a priority need during the CPP process.							
23	Priority Need Name	Strong Neighborhoods							
	Priority Level	High							
	Population	Extremely Low Low Moderate							
	Geographic Areas Affected	Muskegon Heights							
	Associated Goals	Improved Neighborhoods Improve Community Safety Resilient/Smart Neighborhoods Program							
	Description	Supports actions that build strong neighborhoods, foster relationships amongst neighbors, and enhance neighborhood stability.							
	Basis for Relative Priority	Indicated as a priority need during the CPP process.							

24	Priority Need Name	Community Safety					
	Priority Level	High					
	Population	Extremely Low Low Moderate					
	Geographic Areas Affected	Muskegon Heights					
	Associated Goals	Improved Neighborhoods Neighborhood Policing Improve Community Safety Resilient/Smart Neighborhoods Program					
	Description	Activities, materials, equipment and/or supplies to enhance resident safety and quality of life in neighborhoods.					
	Basis for Relative Priority	This was identified as a priority need during the public engagement or CPP process.					
25	Priority Need Name	Improve Job Opportunity					
	Priority Level	High					
	Population	Extremely Low Low Moderate					
	Geographic Areas Affected	Muskegon Heights					
	Associated Goals	Transportation Services Improve Job Opportunity					
	Description	Provide job skills development, training and increased opportunity for employment and economic stability.					
	Basis for Relative Priority	Goal was identified as a priority need during plan development and the CPP process.					
26	Priority Need Name	Public Service Needs					

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	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Muskegon Heights
	Associated Goals	Public Service Opportunities Improve Job Opportunity
	Description	Provide supportive services to address public service activities, needs and improve upon overall quality of life.
	Basis for Relative Priority	Identified as a priority need during the CPP and former consultation processes.
27	Priority Need Name	Program Administration / Service Delivery
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development Other
	Geographic Areas Affected	Muskegon Heights
	Associated Goals	Service Delivery General Administration Rehabilitation Administration
	Description	Provides funding support for overall carryout and management of CDBG and other funding sources, programs.

	Basis for Relative Priority	Based on identified needs of the community and program carryout in addressing priority needs, staffing is critical to implementation.							
28	Priority Need Name	Improved Neighborhoods							
	Priority Level	Low							
	Population Geographic Areas	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Muskegon Heights							
	Affected								
	Associated Goals	Neighborhood Infrastructure Improve Community Safety							
	Description	Provides funding support area-wide, including matched funding for neighborhood assessments, enhancements and/or area improvements.							
	Basis for Relative Priority	Identified as a need during civig engagement and/or the citizen participation process.							

### 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 a funded. 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 beatification and neighborhood clean-up Programs; and,
- Provide program incentives for landlords.

Overall, the following needs were identified through the community planning process. The funding amount(s) directed towards each need will be reevaluated annually and determined based on the availability of funds allocated to each jurisdiction, independently.

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

Affordable	Market Characteristics that will influence
Housing Type	the use of funds available for housing type
Tenant Based	CDBG funds will not be used for Tenant Based Rental Assistance
Rental Assistance	(TBRA). However, rising rental rates, coupled with lack of available Housing
(TBRA)	Choice Vouchers, creates an environment where TBRA programs is needed
	especially where it stands to impact the number of vouchers made available to
	low- and moderate-income renter households.
TBRA for Non-	CDBG funds will not be used for TBRA, however, non-homeless special needs
Homeless Special	households face similar issues as identified above. Oftentimes, non-homeless
Needs	special needs households have additional needs such as increased medical
	needs and transportation services which can impact their ability to afford
	housing.
New Unit	CHAS data indicate the need for new affordable rental for persons with low-
Production	income due to high level of cost burdened households at 0-30% AMI, including
	those with 1 or more of the 4 housing problems or those living in substandard
	conditions. Additional units are needed in addressing the lack of housing and
	affordable housing, or housing which may not be environmentally safe.
Rehabilitation	Most of the housing stock was built pre-1980 and continues to
	age. Rehabilitation programs are key in preserving the structure as well as
	reducing operating cost, depending on the rehab need. Comprehensive
	rehabilitation programs can minimize household hazards and create healthier
	homes for residents, regionally.
Acquisition,	Marketing intervention efforts are needed in creating new housing
including	opportunities as it involves this effort. Strategies in acquiring vacant, tax
preservation	delinquent structures may be necessary in moving markets within certain
	neighborhoods. Long-term affordability strategies should be explored to
	preserve the affordability of units, particularly those assisted with federal funds.

### Influence of Market Conditions

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

The City of Muskegon, Muskegon Heights and Norton Shores each receive entitlement funding through the U.S. Department of HUD. The annual funding amounts vary slightly each year and are influenced by census data and appropriated by Congress and the number of newly added entitlement communities each year. However, based on recent funding amounts, the jurisdictions estimate to receive \$9,525,499.00 over the 5 Year RCP period.

Overall, CDBG and HOME programs have seen slight increases involving annual funding. The City of Norton Shores, specifically experienced a slight increase, possibly due to census data and changing demographics in recent years. The RCP partners anticipate that CDBG and HOME funding over the next 5 years will remain consistent, due to current funding climate.

## **Anticipated Resources**

Program	Source	Uses of Funds	Expec	ted Amoun	t Available Ye	ar 1	Expected	Narrative Description
	of Funds		Annual Allocation:	Program Income:	Prior Year Resources:	Total: \$	Amount Available	
			\$	\$	\$	Ŷ	Reminder of ConPlan	
CDBG	public -	Acquisition					\$	Projects and activities that utilize CDBG
	federal	Admin and						funds for low- moderate income families
		Planning						
		Economic						
		Development						
		Housing						
		Public						
		Improvements						
		Public Services	988,508	0	0	988,508	4,937,900	
HOME	public -	Acquisition						Producing Affordable Housing units for
	federal	Homebuyer						income eligible families
		assistance						
		Homeowner						
		rehab						
		Multifamily						
		rental new						
		construction						
		Multifamily						
		rental rehab						
		New						
		construction for						
		ownership						
		TBRA	336,456	0	0	336,456	1,716,810	

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Program	Source	Uses of Funds	Expec	ted Amoun	t Available Ye	ar 1	Expected	Narrative Description	
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Reminder of ConPlan \$		
Other	public - federal	Homebuyer assistance	80,000	0	0	80,000	800,000	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	0	0	0	0	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 Muskegon is working with Brownfield developments, developers, and city staff to renovate and create 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	Role	Geographic Area	
		Served	
Government		Jurisdiction	
	Ownership		
	Public Housing		
	Rental		
	neighborhood		
	improvements		
	public facilities		
	public services		
Government	Homelessness	Jurisdiction	
	Non-homeless special		
	needs		
	neighborhood		
	improvements		
	public services		
Government	Economic	Jurisdiction	
	Development		
	Homelessness		
	Non-homeless special		
	needs		
	Ownership		
	Planning		
	Public Housing		
	Rental		
	neighborhood		
	-		
	Government	TypeGovernmentEconomicDevelopmentHomelessnessNon-homeless specialneedsOwnershipPublic HousingRentalneighborhoodimprovementspublic facilitiespublic servicesGovernmentHomelessnessNon-homeless specialneedsneighborhoodimprovementspublic servicesGovernmentHomelessnessNon-homeless specialneedsneighborhoodimprovementspublic servicesGovernmentEconomicDevelopmentHomelessnessNon-homeless specialneedsneighborhoodimprovementspublic servicesGovernmentEconomicDevelopmentHomelessnessNon-homeless specialneedsOwnershipPlanningPublic Housing	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Muskegon, Norton Shores and Muskegon Heights have extensive experience in administering federal programs and service delivery as it involves addressing identified needs and priorities involving the CP. Each of our government entities work to care for the needs of their citizens. Strengths we have are the collaborative partnerships, proven activities, and the weaknesses some face is financial- not enough funding to address the number of identified priority needs 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 within the institutional delivery system.

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

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

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)

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The community has improved its service delivery system over the years by moving to a coordinated approach. The current system for homeless delivery is geared towards meeting the needs of homeless persons. Emergency shelter, transitional, rapid-rehousing and permanent supportive housing are all available options for individuals and families facing homelessness and relevant needs. Moreover, services are also available that meet the needs of homeless individuals, unaccompanied youth, families with children and veterans.

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

Coordinated entry systems has improved the service delivery component for individuals experiencing homelessness. The current methods and partnerships are working as best as possible in addressing any perceived gaps in services. With the housing 1st Strategy, coordinated case management and support services, 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

We continue researching other entities to see how they get around restrictions or partner to provide this population with the services desired and needed. However, strategies for overcoming gaps in this area include, but is not limited to the following:

- Additional coordination between public agencies and service delivery partners;
- Development of new affordable rental housing units;
- Improve upon transportation system that connects low-income neighborhoods with jobs;
- Continue to provide job training, and readiness programs;
- Continue to support public housing modernizations efforts;

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- Encourage mixed-income neighborhoods;
- Ensure new developments that enhance neighborhoods; and,
- Apply pressure on rents and pricing markets.

# 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	2021	2025	Affordable	Muskegon	Fair Housing	CDBG:	Rental units rehabilitated:
				Housing	Muskegon	Initiatives	\$150,000	15 Household Housing
					Heights	Housing		Unit
						Neighborhood		
						Enhancement		
						Rental		
						Rehabilitation		
						Resource		
						Information		
2	Home Repairs - Moderate	2021	2025	Home Repairs	Muskegon	Code	CDBG:	Homeowner Housing
	Repairs				Norton	Enforcement	\$1,000,000	Rehabilitated:
					Shores	Housing		500 Household Housing
					Muskegon	Neighborhood		Unit
					Heights	Enhancement		
						Resource		
						Information		
3	Senior Assistance	2021	2025	Non-Homeless	Norton	Senior Services	CDBG:	Public service activities
				Special Needs	Shores	Resource	\$25,000	other than Low/Moderate
					Muskegon	Information		Income Housing Benefit:
					Heights			375 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improved Neighborhoods	2021	2025	Non-Housing	Muskegon	Code	CDBG:	Jobs created/retained:
				Community	Norton	Enforcement	\$50,000	5 Jobs
				Development	Shores	Crime		
				Economic	Muskegon	Prevention		Other:
				Development	Heights	Fair Housing		3 Other
						Initiatives		
						Neighborhood		
						Enhancement		
						Street Repairs or		
						Infrastructure		
						Improvements		
						Accessibility		
						Modifications		
						Parks and		
						Playground		
						Improvements		
						Strong		
						Neighborhoods		
						Community		
						Safety		
5	Exterior Paint/Siding Housing	2021	2025	Neighborhood	Muskegon	Code	CDBG:	Public Facility or
				Stabilization,	Muskegon	Enforcement	\$270,000	Infrastructure Activities for
				Enhancement,	Heights	Housing		Low/Moderate Income
				Code		Neighborhood		Housing Benefit:
				Enforcement,		Enhancement		55 Households Assisted
				Preserving of				
				Existing Housing				Jobs created/retained:
				Stock				5 Jobs

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Code Enforcement -	2021	2025	Non-Housing	Muskegon	Code	CDBG:	Housing Code
	Inspections			Community	Norton	Enforcement	\$275,000	Enforcement/Foreclosed
				Development	Shores	Housing		Property Care:
				Housing Rehab	Muskegon	Neighborhood		275 Household Housing
					Heights	Enhancement		Unit
7	Owner Occupied	2021	2025	Home Repairs	Muskegon	Housing	CDBG:	Homeowner Housing
	Rehabilitation - Priority				Norton	Resource	\$10,000,000	Rehabilitated:
	Repairs				Shores	Information		350 Household Housing
					Muskegon	Accessibility		Unit
					Heights	Modifications		
8	Homebuyer	2021	2025	Affordable	Muskegon	Acquisition	CDBG:	Homeowner Housing
	Assistance/Education			Housing	Muskegon	Development	\$5,000	Added:
					Heights	Resale	HOME:	15 Household Housing
						Homebuyer	\$50,000	Unit
						Assistance		
						and/or		
						Education		
						Housing		
9	Acquisition Development	2021	2025	Affordable	Muskegon	Acquisition	CDBG:	Homeowner Housing
	Resale			Housing	Muskegon	Development	\$10,000	Added:
					Heights	Resale	HOME:	10 Household Housing
						Homebuyer	\$141,427	Unit
						Assistance		
						and/or		
						Education		
						Housing		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
10	Demolition	2021	2025	Non-Housing	Muskegon	Code	CDBG:	Buildings Demolished:
				Community	Norton	Enforcement	\$250,000	35 Buildings
				Development	Shores	Demolition		
				Blight Fight	Muskegon	Neighborhood		
					Heights	Enhancement		
11	Fair Housing	2021	2025	Non-Housing	Muskegon	Fair Housing	CDBG:	Other:
				Community	Norton	Initiatives	\$50,000	20 Other
				Development	Shores	Legal Services		
				Fair Housing	Muskegon			
				Activities	Heights			
12	Legal Services	2021	2025	Education,	Muskegon	Legal Services	CDBG:	Other:
				Outreach, Public	Heights		\$5,000	20 Other
				Service				
13	Code Enforcement - Smoke	2021	2025	Code	Muskegon	Code	CDBG:	Public service activities
	and CO Detectors			Enforcement,	Heights	Enforcement	\$5,000	other than Low/Moderate
				Neighborhood		Housing		Income Housing Benefit:
				Safety, Public				125 Persons Assisted
				Service				
14	Code Enforcement -	2021	2025	Non-Housing	Muskegon	Code	CDBG:	Other:
	Neighborhood Clean-Up			Community	Heights	Enforcement	\$15,000	10 Other
				Development		Neighborhood		
						Enhancement		
15	Neighborhood Policing	2021	2026	Non-Housing	Muskegon	Crime	CDBG:	Other:
				Community	Heights	Prevention	\$5,000	20 Other
				Development		Neighborhood		
						Enhancement		
						Community		
						Safety		

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Public Facilities Improvement	2021	2025	Non-Housing	Muskegon	Neighborhood	CDBG:	Other:
				Community	Muskegon	Enhancement	\$50,000	4 Other
				Development	Heights	Public Facilities		
						Improvements		
						Parks and		
						Playground		
						Improvements		
17	Match Funding	2021	2026	Non-Housing	Muskegon	Neighborhood	CDBG:	Other:
				Community	Heights	Enhancement	\$5,000	4 Other
				Development		Public Facilities		
						Improvements		
18	Youth Opportunities	2021	2025	Non-Housing	Muskegon	Youth	CDBG:	Public service activities
				Community	Muskegon	Opportunities	\$350,000	other than Low/Moderate
				Development	Heights			Income Housing Benefit:
				Youth				2500 Persons Assisted
				Experiences				
								Jobs created/retained:
								4 Jobs
19	Public Service Opportunities	2021	2025	Non-Housing	Muskegon	Crime	CDBG:	Public service activities
				Community	Norton	Prevention	\$25,000	other than Low/Moderate
				Development	Shores	Youth		Income Housing Benefit:
					Muskegon	Opportunities		50 Persons Assisted
					Heights	Utility Assistance		
						Transportation		Homeowner Housing
						Services		Rehabilitated:
						Public Service		10 Household Housing
						Needs		Unit

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
20	Housing	2021	2025	Affordable	Muskegon	Acquisition	HOME:	Homeowner Housing
				Housing	Muskegon	Development	\$151,427	Added:
					Heights	Resale		5 Household Housing Unit
						Code		
						Enforcement		Jobs created/retained:
						Demolition		5 Jobs
						Homebuyer		
						Assistance		
						and/or		
						Education		
						Housing		
						Neighborhood		
						Enhancement		
						Homeless		
						Opportunities		
21	Streets	2021	2025	Non-Housing	Muskegon	Street Repairs or	CDBG:	Public Facility or
				Community	Muskegon	Infrastructure	\$35,000	Infrastructure Activities
				Development	Heights	Improvements		other than Low/Moderate
								Income Housing Benefit:
								500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22	Administration	2021	2025	Administer	Muskegon	Fair Housing	CDBG:	Other:
				Programs	Norton	Initiatives	\$270,000	8 Other
					Shores	Homebuyer		
					Muskegon	Assistance		
					Heights	and/or		
						Education		
						Housing		
						Rental		
						Rehabilitation		
						Senior Services		
23	Code Enforcement:	2021	2026	Affordable	Muskegon	Code	CDBG:	Other:
	Inspections/Detectors/Clean-			Housing	Heights	Enforcement	\$25,000	125 Other
	Up			Non-Housing				
				Community				
				Development				
24	Neighborhood Infrastructure	2021	2026	Non-Housing	Muskegon	Neighborhood	CDBG:	Public Facility or
				Community	Heights	Enhancement	\$10,000	Infrastructure Activities
				Development		Accessibility		other than Low/Moderate
						Modifications		Income Housing Benefit:
						Improved		10 Persons Assisted
						Neighborhoods		
25	Improve Community Safety	2021	2026	Non-Housing	Muskegon	Strong	CDBG:	Public service activities for
				Community	Heights	Neighborhoods	\$20,000	Low/Moderate Income
				Development		Community		Housing Benefit:
						Safety		125 Households Assisted
						Improved		
						Neighborhoods		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
26	Resilient/Smart	2021	2026	Non-Housing	Muskegon	Crime	CDBG:	Other:
	Neighborhoods Program			Community	Heights	Prevention	\$15,000	20 Other
				Development		Strong		
						Neighborhoods		
						Community		
						Safety		
27	Improve High-Speed	2021	2026	Non-Housing	Muskegon	Improve High-	CDBG:	Other:
	Broadband Access			Community	Heights	Speed	\$10,000	4 Other
				Development		Broadband		
						Access		
28	Economic Development	2021	2021	Non-Housing	Muskegon	Small Business	CDBG:	Businesses assisted:
	Opportunity			Community	Heights	and	\$5,000	5 Businesses Assisted
				Development		Microenterprise		
						Assistance		
29	Transportation Services	2021	2026	Non-Housing	Muskegon	Transportation	CDBG:	Public service activities
				Community	Heights	Services	\$5,000	other than Low/Moderate
				Development		Improve Job		Income Housing Benefit:
						Opportunity		125 Persons Assisted
30	Improve Job Opportunity	2021	2026	Non-Housing	Muskegon	Improve Job	CDBG:	Jobs created/retained:
				Community	Heights	Opportunity	\$5,000	5 Jobs
				Development		Public Service		
						Needs		
31	Fire Station Bond	2021	2025	Non-Housing	Muskegon	Public Facilities	CDBG:	Other:
				Community		Improvements	\$243,910	1 Other
				Development				

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
32	Service Delivery	2021	2025	Housing Services	Muskegon	Housing	CDBG:	Homeowner Housing
					Norton	Program	\$75,000	Rehabilitated:
					Shores	Administration /		50 Household Housing
					Muskegon	Service Delivery		Unit
					Heights			
33	Community Housing	2021	2025	Affordable	Muskegon	Housing	HOME:	Homeowner Housing
	Development Organizations			Housing	Muskegon		\$50,468	Added:
					Heights			3 Household Housing Unit
34	General Administration	2021	2026	Program Services	Muskegon	Housing	CDBG:	Other:
				and Assistance	Heights	Program	\$150,000	50 Other
						Administration /		
						Service Delivery		
35	Rehabilitation Administration	2021	2026	Program Services	Muskegon	Housing	CDBG:	Homeowner Housing
				and Assistance	Heights	Program	\$100,000	Rehabilitated:
						Administration /		30 Household Housing
						Service Delivery		Unit

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 - Moderate 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	Supports services for Seniors, including but not limited to transportation, food, and other non-community development housing needs.
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 - Priority Repairs
	Goal Description	Provides for one minor repair 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.

10		Dublic Facilities Improvement
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, including recreational programs, and related services for low-income.
19	Goal Name	Public Service Opportunities
	Goal Description	Opportunities that provide the public with additional services, including gaps in services or unmet needs, that may not normally be provided such as - youth opportunities, utility assistance, chore services, ramps, transportation, resources etc.
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
22	Goal Name	Administration
	Goal Description	Administration is a group of staff that serve the public with a multitude of programs to assist.

23	Goal Name	Code Enforcement: Inspections/Detectors/Clean-Up
	Goal Description	Provides inspections, enforcement, code compliance and blight abatement.
24	Goal Name	Neighborhood Infrastructure
	Goal Description	Provides neighborhood enhancements for low- to moderate- income areas/neighborhoods and improves upon physical infrastructure and the creation of a sense of place within neighborhoods and business corridors. Projects may include, but are not limited to, parks, open spaces, streets, streetscapes sidewalks, area signage, and facade improvements.
25	Goal Name	Improve Community Safety
	Goal Description	Efforts to support resident safety and quality of life in neighborhoods.
26	Goal Name	Resilient/Smart Neighborhoods Program
	Goal Description	Efforts to support fostering relationships amongst neighborhoods, and enhancement of neighborhood stability and safety.
27	Goal Name	Improve High-Speed Broadband Access
	Goal Description	Improve access to high-speed broadband and the affordability of IT services and connectivity.
28	Goal Name	Economic Development Opportunity
	Goal Description	Provides support to local businesses.
29	Goal Name	Transportation Services
	Goal Description	Provide transportation support for low- and moderately-low income persons who may be disabled, or simply lack access to transportation to sustain daily living.

30	Goal Name	Improve Job Opportunity
	Goal Description	Supports job development and provides economic opportunity.
31	Goal Name	Fire Station Bond
	Goal Description	Make Bond payments for the updated Fire Station.
32 Goal Name Service Delivery		Service Delivery
	Goal Description	Service Delivery covers the work of staff that assist homeowners requesting housing repairs.
33	Goal Name	Community Housing Development Organizations
	Goal Description	To provide resources to create and rehab housing to produce affordale housing opportunities.
34	Goal Name	General Administration
	Goal Description	Provides funding support for overall administration of CDBG programs.
35	Goal Name	Rehabilitation Administration
	Goal Description	Provides support for rehab program and service delivery carryout.

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)

The City of Muskegon is the only recipient of HOME funds. The City of Muskegon will continue to develop or rehab housing that will be made available to extremely low, low, and moderately-low income households.

The Cities of Muskegon Heights and Norton Shores are not the recipient of HOME funding. However, the City of Muskegon Heights will utilize CDBG funds towards the following affordable housing efforts over the plan period:

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

The City of Norton Shores does not have a PHA within its jurisdiction, whereas the Cities of Muskegon and Muskegon Heights does. Under the 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-low, low and moderately-low income households. The Muskegon Heights Public Housing site, on the other hand, 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 person 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 former 5-Year Plan, there is still a need for units that are accessible to address 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: Over the course of the plan years, the city will periodically present information to residents regarding the services/programs available. Especially information related to its home-buyer program, ask questions, inform them of its annual plan development, and CAPER outcomes, etc. As a result of such outreach, there has been an increase in resident involvement. Resident involvement and key engagement are necessary when moving forward with RAD, and in exposing residents to public activities and opportunities for increased quality of living.

Muskegon Heights Public Housing: The Muskegon Heights PHA works with its local tenants through its residents' council associations. The City continues to work in tandem with both PHA associations and its residents. 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?

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#### No

#### Plan to remove the 'troubled' designation

There are two (2) Public Housing Authorities (PHA) within the regional partner's jurisdictions. The Muskegon, nor the Muskegon Heights PHA has been designated as troubled under 24 CFR part 902. Plan development updates, regular review of polices, practices and monitoring objectives are geared towards making sure that each PHA remain not only in compliance, but in good standing.

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

### **Barriers to Affordable Housing**

Collectively, barriers to affordable housing involve public policies described as: Regulations, Finances, and Community Perceptions.

<u>Regulations</u> and regulatory barriers are present at the local, state, and federal level. These policies include local land use regulations, taxes and fees associated with development, environmental regulations, and the permitting process. Each regulation acts as an additional step that can prevent or inhibit the development of affordable housing, as well as increase the cost of unit production.

<u>Finances</u> The available resources to support affordable housing has not kept up with the rising development costs. Projects often have funding gaps resulting in fewer being funded. For potential home buyers, changing regulations in the mortgage industry and few economic opportunities prevent purchasing the homes that are available.

<u>Community Perceptions</u> to affordable housing is often viewed negatively and those perceptions can have a direct influence on public policy. While many people will advocate for affordable housing as a concept, they often push back when the developments are slated to occur in their neighborhoods. This â¿¿Not in My Backyardâ¿? (NiMBY) perspective can halt affordable housing development before it begins.

The City of Muskegon Heights also slate the following as potential 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;
- Community perception; and,
- Imbalance of housing values vs. property taxes.

#### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Based on community input, impediment studies and former plan development, strategies that should be under taken in support of this effort include, but is not limited to the following:

- Expand PILOT programs;
- Advocate for competitive Low-Income Housing Tax Credits;

#### **Consolidated Plan**

- Expand sources of income and job opportunity;
- Expand Economic Development Opportunity and Initiatives;
- Expand opportunities and increased housing choices;
- Increased Code Enforcement; and,
- Crime Prevention Programs.

Overall, RCP partners are equally committed to the elimination of any perceived barriers to affordable housing and further commits to affirmatively furthering fair housing objectives. Each municipality will continue to reserve funds annually based on its yearly allocation to address updated needs identified in its AI Study. Plan partners continue to partner with the Fair Housing Center of Western Michigan to provide services to remove or ameliorate potential barriers to Affordable Housing.

# 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. Coordinated entry systems allows agencies to assess the housing needs of the homeless and make appropriate placements based on their housing needs. Community resources include emergency shelter beds, transitional housing and rapid-rehousing beds and permanent support housing. 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 CoC has a housing first policy to place individuals and families into permanent housing rather than emergency shelter beds or transitional units. Through the actions of agency staff, the appropriate referrals and placements are made into permanent housing. Based on needs identified, participants indicate the need for additional housing vouchers and permanent housing units.

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

All relevant agencies and institutions are members of the CoC and use a coordinated approach when discharging patients or individuals. Moreover, all efforts are taken to ensure that the housing needs of individuals and families are met prior to exiting any publicly funded institutions or healthcare systems.

The State Mental Health Code (Section 330.1209b) requires that community mental health programs, produce a written plan for community placement and aftercare services, ensuring that patients are not discharged into homelessness, including the McKinney-Vento programs. Written plans must identify strategies for ensuring recipients have access to needed and available supports identified through a need's assessment. Service providers adhere to state and local requirements.

The Michigan Department of Corrections (MDOC) identifies stable housing as a critical need for the successful re-entry of released prisoners. Coordinated efforts between MDOC and the CoC assures further that these needs are addressed as the CoC has made working with other systems to prevent homelessness a priority.

In other words, 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

As a collective effort to address Lead Based Paint (LBP) Hazards and further these efforts, plan partners 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 performs select lead remediation partly due to limited funding. However, when full scale need may exist, the City partner with lead abatement agencies in attempts at performing full-remediation services for compliance. This is particularly monitored where obvious concerns may exist, and especially where there is a Pre-1978 structure requiring rehab that serves to exceed the circumference for allowable disturbances and may contain children at or under the age of 6. 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, including performing lead-risk assessments. However, early sections indicated that the cities of Muskegon and Muskegon Heights have an increased number of aging or Pre-1979 housing whereas the city of Norton Shores does not. Of those homes that are Pre-1979 or 1980, the majority of households are low to moderately-low income with children residing within the homes. The Consumer Product Safety Commission (CPSC) banned lead Based Paint around 1978. However, its potential risk factors and chances of impact are still present. All efforts under-taken are geared towards minimizing the potential risk associated with and 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 performs basic remediation, 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 full-scale remediation, the City provides direct referrals and follow-up services with participating entities to aid in meeting the needs involving this effort, when applicable and possible. County-wide Lead Programs are administered through the city of Muskegon, lead agency. This 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, but yet a goal for our communities. Neither partner, solely is prepared or equipped to orchestrate or fully address this need. However, through this regional partnership, it has proven beneficial as we are able 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, 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.

# 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 implementing agencies and through our partnership with the CoC.

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

# Consolidated Plan

MUSKEGON

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

Monitoring efforts are directed toward financial and program and project performances. The purpose of monitoring activities is to:

- Ensure compliance with federal regulations and contract compliance;
- Ensure timeliness of expenditures of funds;
- Ensure through tracking, services and project performances; and,
- Ensure/Identify necessary assistance.

Each municipality adheres to its rules and policies to procure contracts for services which may include minority outreach for business opportunities. Each community comply with monitoring of investments. Planning roles are reviewed to ensure that we are monitoring the progress of establishing and reporting. Bi-annual reviews of planning requirements and business contracts also aid in this process.

CDBG/HOME activities require annual reviews of CHDO sub-recipients and agents. 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 follow 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;

### **Consolidated Plan**

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- 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 requirements, leases, rents, household eligibility and development financials.

Grantee SF-424's and Certification(s)

MUSKEGON

View Burden Statement

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number, 4040-0009 Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0349-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant

- Has the legal authority to apply for Federal assistance, and the institutional, manageriel and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
- Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papera, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- 3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the swarding agency. Will record the Federal awarding agency directives and will include a covenant in the Site of real property acquired in whole or in part with Federal assistance funds to assure nondiscrimination during the useful INe of the project.
- Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
- 5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
- Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

- Will comply with the intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of ment systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Mark System of Personnel Administration (5 C.F.R. 900, Subpart F).
- Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
- 10. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. 561681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (I) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

- 11. Will comply, or has already complied, with the requirements of Tilles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
- Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
- Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §674), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
- 14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10.000 or more.
- 15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-19D) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (15 U.S.C. §§1451 et seq.); (f) conformity of

Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 83-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

- Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
- Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11693 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).
- Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
- Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
- 20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE	
Malter Matt	MAYOR	
APPLICANT ORGANIZATION	DATE SUBMITTED	
Oity of Muskegon Heights	7/15/21	

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#### CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction – The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** – The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons with AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

July 15, 2021 Date

Mayor

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#### Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan – Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding conomic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

<u>I.</u> <u>Maximum Feasible Priority</u>. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

<u>2.</u> <u>Overall Benefit</u>. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) <u>2021</u> [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

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#### Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

 A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

*July 15, 2021* Date

Mayor Title

#### **OPTIONAL Community Development Block Grant Certification**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

July 15. 2021 Date

NIA	
Signature of Authorized Official	

<u>N</u>/a Title

#### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

<u>NIC</u> Signature of Authorized Official Date

<u>N/a</u> Title

#### **Emergency Solutions Grants Certifications**

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Foderal State, local, and private assistance available for these individuals.

Matching Funds - The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy - The recipient will establish and implement to the maximum extent practicable and

facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

*<u>July 15, 2021</u> Date* 

<u>NIA</u> Signature of Authorized Official

<u>M/a</u> Title

#### Housing Opportunities for Persons with AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building - Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

 For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,

July 15, 2021

Date

 For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

<u>M[a</u> Signature of Authorized Official

<u>NJA</u> Title

#### APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

#### Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

View Burden Statement		CMB Number: 4040-0004 Expiration Date: 12/31/2022
Application for Federal Assis	ance SF-424	
Type of Submission:     Prespolication     Application     Changed/Corrected Application	Continuation     Revision	* If Revision, select appropriate letter(a)
* 3. Date Received: 07/15/21	4. Applicant identifier: B-21-MC-26-0027	
5a. Federal Entity Identifier.		Sb. Federal Award Identifier:
State Use Only:		
6. Date Received by State:	7. State Applicat	ion Idenilier:
8. APPLICANT INFORMATION:		
* a. Legal Name: CITY OF MUSKE	30N HEIGHTS, MI	
* b. Employer/Texpeyer Identification I 39-800463	Number (EIN/TIN):	* c. Organizational DUNS: 8620222400000
d. Address:		
* Sircet1: 2724 PECK ST Street2: MUSKEGON H County/Parish: * * State: MICHIGAN Province: *		
+ Country:		USA: UNITED STATES
* Zip / Postal Code: 49444		
e. Organizational Unit:		
Department Name: PLANNING DEPARTMENT		Bivision Name: COMMUNITY DEVELOPMENT
f. Name and contact Information o	f person to be contected o	in matters involving this application:
Prefix: JEAN Niddle Name: JEAN * Last Name: COOK Suffix:	* First Ne	ame: CAROLYN
Title: PLANNING AND COMMU	NITY DEVELOPMENT D	RECTOR
Organizational Affiliation: CITY OF MUSKEGON HEIGHT:	S, MI	

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Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Select Applicant Type:
CITY OR TOWNSHIP GOVERNMENT
Type of Applicant 2: Select Applicant Type:
Type of Applicant 3: Solact Applicant Type:
* Other (specify):
* 10. Name of Federal Agency:
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)
11. Catalog of Faderal Domestic Assistance Number:
14,216
CFDA This
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
* 12. Funding Opportunity Number:
B-21-MC-26-0027
* Title:
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ENTITLEMENT FUNDING
13. Competition Identification Number:
Tide:
14. Areas Affected by Project (Cities, Counties, States, etc.):
CITY OF MUSKEGON HEIGHTS, MI Add Attachment Delate Atlachment View Attachment
* 15. Descriptive Title of Applicant's Project:
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM(s)
Attach supporting documents as specified in agency instructions.
Add Attachments Delete Attachments View Attachments

	ional Districts Of:					
* a. Applicant	Second			* b. Program/Project	Second	
Attach an addit	ional list of Program/Project C	ingressional Districts if her	adeci.			
		Add	Attachment	Delete Attachment	Visw Attachma	ant
17. Proposed	Project:					
* e. Stert Date:	7/1/21			* b. End Date:	6/30/22	
18. Estimated	Funding (\$):					
* a. Federal	446,491					
* b. Applicant						
* c. State						
• d. Local						
* e. Other						
* 1. Program Inc						
g. TOTAL	446,491					
b. Program	plication was made evaluable n is subject to E.O. 12372 bu	to the Stale under the E t has not been selected i		12372 Process for revi	ew on	
b. Program		to the State under the E t has not been selected i 72.	xecutive Order by the State for	12372 Process for review.		
b. Program c. Program 20. Is the Ap Yes	n is subject to E.O. 12372 bu n is not covered by E.O. 123 plicant Delinquent On Any	to the State under the E t has not been selected i 72.	xecutive Order by the State for	12372 Process for review.		
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# **Expected Resources**

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

## Introduction

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	Uses of Funds	Expe	cted Amou	nt Available Ye	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Reminder of ConPlan \$	
CDBG	public -	Acquisition						The City anticipates receiving funding
	federal	Admin and						over the next plan year not less than
		Planning						\$440,007. This is the first installment of
		Economic						the AAP involving the 2021 5-Year RCP.
		Development						Implementation of projects and
		Housing						programs will benefit low-moderate
		Public						income persons. The ERR is underway
		Improvements						and required SF 424, 424D and CERTS
		Public Services						have been included for HUD expedited
			988,508	0	0	988,508	3,954,032	funding release consideration.

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Reminder of ConPlan \$	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	336,456	0	0	336,456	1,345,824	The City of Muskegon is a recipient of HOME funds.Home acquisition and rehab is specific to our Homebuyers Program. The PLUS Program will be an enhanced activity to provide additional investment in targeted households with lower income purchasing power.
Other	public - federal	Admin and Planning Housing Multifamily rental rehab Public Services	1,215,250	0	0	1,215,250	1,215,250	HOME American Rescue Plan funding to serve the needs of the most vulnerable in relation to homelessness and other service needs.
Other	public - federal	Homebuyer assistance	80,000	0	0	80,000	0	Program Income will be used to assist homebuyers of properties in our city limits.

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

HOME funds provide the city with housing options for income eligible families. HOME ARP funding will allow the city to provide housing options for the most vulnerable population- youth under the age of 17 years of age. This population of children have suffered in our community since the eradication of Child Haven and Webster's House. Each of these facilities provided respite to an age group of minors that needed immediate care day or night. This one-time funding opportunity will allow the City of Muskegon to invest as much as 1 million dollars to produce affordable housing, avoid the risk of homelessness, provide housing to homeless continuum of care families, and provide a variety of service resources to our youth.

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

The City of Muskegon has access to land and or property by way of the County Land Bank. These properties and locations can be used to rebuild, remodel or develop new housing for low/ mderate income families. Families who qualify can also qualify to receive down payment assistance to secure appropriate housing.

The City has also partnered with the local Boys and girls club to sustain adequete building structure for youth programming which will also tie into the ability to create employment opportunities for our youth. The City has connected with other local agencies to engage youth and create new and impactful youth opportunities toward job creation.

## Discussion

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.

There have been several discussions between multiple agency meetings has prompted a concensus that our youth, under 18 years, are fragile and at-risk of homelessness. The support of our local Intermediate School District and Muskegon Area schoolds identifying McKinney-Vento coordination of resource. This priority exposes that affordable housing is extinct for which the City will take charge in providing additional housing units for Continuum of Care families while providing additional housing opportunities.

# Annual Goals and Objectives

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

## **Goals Summary Information**

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
1	Administration	2021	2025	Administer	Muskegon	Fair Housing	CDBG:	Other: 5 Other
				Programs		Initiatives	\$197,701	
						Housing	HOME:	
						Rental	\$33,646	
						Rehabilitation		
						Youth		
						Opportunities		
						Public Service		
						Needs		
2	Housing	2021	2025	Affordable	Muskegon	Housing	CDBG:	Homeowner Housing
				Housing			\$60,124	Rehabilitated: 7 Household
								Housing Unit
3	Owner Occupied	2021	2025	Home Repairs	Muskegon	Housing	CDBG:	Homeowner Housing
	Rehabilitation -						\$260,000	Rehabilitated: 45 Household
	Priority Repairs							Housing Unit
4	Public Facilities	2021	2025	Non-Housing	Muskegon	Parks and	CDBG:	Public Facility or Infrastructure
	Improvement			Community		Playground	\$51,773	Activities other than
				Development		Improvements		Low/Moderate Income Housing
								Benefit: 45000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Youth Opportunities	2021	2025	Non-Housing Community Development Youth Experiences	Muskegon	Youth Opportunities	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
6	Acquisition Development Resale	2021	2025	Affordable Housing	Muskegon	Housing	HOME: \$252,342	Homeowner Housing Added: 3 Household Housing Unit
7	Service Delivery	2021	2025	Housing Services	Muskegon Norton Shores	Housing	CDBG: \$75,000	Other: 5 Other
8	Fire Station Bond	2021	2025	Non-Housing Community Development	Muskegon	Housing Public Facilities Improvements Community Safety	CDBG: \$243,910	Other: 5000 Other
9	Community Housing Development Organizations	2021	2025	Affordable Housing	Muskegon	Housing	HOME: \$50,468	Homeowner Housing Added: 1 Household Housing Unit
10	Public Service Opportunities	2021	2025	Non-Housing Community Development	Muskegon	Youth Opportunities Resource Information Improve Job Opportunity Public Service Needs	HOME ARP: \$200,000	Jobs created/retained: 50 Jobs

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
11	Rehabilitation	2021	2026	Program Services	Muskegon	Program	HOME ARP:	Other: 5 Other
	Administration			and Assistance		Administration /	\$121,825	
						Service Delivery		
12	Neighborhood	2021	2026	Non-Housing	Muskegon	Housing	HOME ARP:	Overnight/Emergency
	Infrastructure			Community		Youth	\$1,035,512	Shelter/Transitional Housing Beds
				Development		Opportunities		added: 25 Beds
						Resource		Homelessness Prevention: 1000
						Information		Persons Assisted
								Jobs created/retained: 3 Jobs
								Businesses assisted: 4 Businesses
								Assisted
								Housing for Homeless added: 8
								Household Housing Unit

Table 55 – Goals Summary

## **Goal Descriptions**

1	Goal Name	Administration
	Goal Description	Administration of services provided to citizens and funded through CDBG allocations.
2	Goal Name	Housing
	Goal Description	Assistance to qualifying homeowners that have a housing repair (vinyl siding) to stablize the exterior of their home.

_	<b>a</b> 1	
3	Goal Name	Owner Occupied Rehabilitation - Priority Repairs
	Goal Description	Housing repairs for necessary safe and healthy living for income qualifying households.
4	Goal Name	Public Facilities Improvement
	Goal Description	Parks are to be renovated and updated to provide the public with safe and adequate recreational areas within the city.
5	Goal Name	Youth Opportunities
	Goal Description	Provide assistance to agencies that assist youth in our area with alternative recreation services to keep you safe, active and engaged with others.
6	Goal Name	Acquisition Development Resale
	Goal Description	Utitlizing HOME funds to provide a Brownfield Developments for the city of Muskegon.
7	Goal Name	Service Delivery
	Goal Description	Provide information and assist citizens requesting home repairs.
8	Goal Name	Fire Station Bond
	Goal Description	To repay the bond for the new firestation located in the downtown area for senior high rise buildings.
9	Goal Name	Community Housing Development Organizations
	Goal Description	Create affordable housing units in our community.
10	Goal Name	Public Service Opportunities
	Goal Description	To provide wrap around services to our youth identified as at-risk homelessness.

11	Goal Name	Rehabilitation Administration	
	Goal Description		
12			
	Goal Description	Neighborhood infrastructure of new development of non-congregate shelter for youth under age 18. The creation of a resource center for individuals experiencing homelessness due to circumstances of a minor child.	

# AP-35 Projects - 91.220(d)

## Introduction

To the greatest extent possible, CDBG funds are used to address priority needs identified in the RCP. CDBG funds are leveraged with other funding sources, when possible, to meet the needs of verylow, low and moderately-low income families throughout the City of Muskegon. 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
1	Youth Homeless Prevention and Affordable Housing
2	Administration
3	CHDO Projects
4	Housing Repair
5	Service Delivery
6	Residential Facade
7	Youth Recreaction
8	Public Facility
9	Fire Station Bond
10	Homebuyer Assistance

Table 56 – Project Information

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

Housing repairs, Home ownership, appropriate housing options, youth programs, skilled trade job creation 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. Allocation priorities are based on priority needs identified in the CP and is a reflection of the AAP 2020 plan development.

Obstacles observed while meeting the needs of the underserves is funding. Housing for youth, people with ARP, homeless families and veterans continue to increase year after year. Also, increased cost of home purchases has reduced the availability of rentals.

Fortunately, we have additional annal and ARP fund to create new possibilities for our underserved.

# **AP-38 Project Summary**

**Project Summary Information** 

MUSKEGON

1	Project Name	Youth Homeless Prevention and Affordable Housing
	Target Area	Muskegon
	Goals Supported	Acquisition Development Resale Housing
	Needs Addressed	Housing
	Funding	HOME: \$252,342 HOME ARP: \$1,035,512
	Description	Produce 8 units in creation with non-profit, public or private partners to offer affordable housing rentals and homeownership options. In addition, 25 bed center for transitional housing to youth.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Households/families who income qualify to purchase the affordable homes completed. Three (3) homes will be moved onto 3 sites that are modular and ready for the final touches.
	Location Description	The 3 sites will be in McLaughlin Neighborhood and available for purchase.
	Planned Activities	To produce 8 affordable housing units that will be developed as rental, homebuyer-ownership or temporary, non-congregate shelter for youth.
2	Project Name	Administration
	Target Area	Muskegon
	Goals Supported	Administration
	Needs Addressed	Housing
	Funding	CDBG: \$197,701 HOME: \$33,645 HOME ARP: \$121,825
	Description	Funding to cover trainings, staff salaries and benefits, supplies, etc
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Expecting to serve 35 families throughout our city. Adding to these activities would be an additional service to Youth under the age of 18 years of age.

	Location Description	Muskegon city limits to all citizens who qualify to be served based on income. The city of Muskegon will house a youth center for assistance to this vulnerable population.
	Planned Activities	To assist families with applications and repairs to their home. Increase Affordable housing units for purchase, rent and temporary, non congregate shelter.
3	Project Name	CHDO Projects
	Target Area	Muskegon
	Goals Supported	Housing Community Housing Development Organizations
	Needs Addressed	Housing
	Funding	HOME: \$50,469
	Description	CHDO agencies who can provide affordable housing units to our community.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	2 families could be assisted if the property is a duplex.
	Location Description	McLaughlin Neighborhood in the city of Muskegon.
	Planned Activities	To contruct a multi-unit property for affordable housing rentals.
4	Project Name	Housing Repair
	Target Area	Muskegon
	Goals Supported	Owner Occupied Rehabilitation - Priority Repairs Housing
	Needs Addressed	Housing
	Funding	CDBG: \$260,000
	Description	Home repairs for eligible homeowners.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	There should be a number of households receiving this benefit- 30 to 35.
	Location Description	We will serve citizens within our city limits.

**Consolidated Plan** 

	Planned Activities	
5	Project Name	Service Delivery
	Target Area	Muskegon
	Goals Supported	Service Delivery
	Needs Addressed	Housing
	Funding	CDBG: \$75,000
	Description	Administration of providing citizens with services to provide health and safety programs.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	60-70 Families will be served through the calls and walk-ins for services provided to the community.
	Location Description	All of the city limits will be served.
	Planned Activities	
6	Project Name	Residential Facade
	Target Area	Muskegon
	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	CDBG: \$60,124
	Description	To provide exterior vinyl siding to blighted properties of homeowner in our city limits.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	7 households will be served.
	Location Description	The city of Muskegon limits will be the location of households assisted.
	Planned Activities	
7	Project Name	Youth Recreaction
	Target Area	Muskegon
	Goals Supported	Youth Opportunities

### **Consolidated Plan**

	Needs Addressed	Youth Opportunities
	Funding	CDBG: \$100,000
	Description	Programs designed for youth recreation
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	To promote youth activities through a couple of agencies who serve children under 20 years of age.
	Location Description	Household youth who live in and around city limts who attend our local schools.
	Planned Activities	Provide a number of opportunities for recreation activities to youth.
8	Project Name	Public Facility
	Target Area	Muskegon
	Goals Supported	Public Facilities Improvement
	Needs Addressed	Parks and Playground Improvements
	Funding	CDBG: \$51,773
	Description	Update and preserve local park
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Planned activities to update, upgrade local parks in neighborhoods of eligible census tracts.
9	Project Name	Fire Station Bond
	Target Area	Muskegon
	Goals Supported	Fire Station Bond
	Needs Addressed	Housing Public Facilities Improvements
	Funding	CDBG: \$243,910
	Description	Bond payment for Fire Station

**Consolidated Plan** 

	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	A community of high rise seniors and surrounding neighborhoods of houeholds -1000
	Location Description	The central Fire Station is available to all city residents, and surrounding communities.
	Planned Activities	To serve residents with access to assistance offered through the Fire Station.
10	Project Name	Homebuyer Assistance
	Target Area	Muskegon
	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	Program Income: \$80,000
	Description	To assist homebuyers who purchase homes in the city of Muskegon
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	At least 50 buyers will be assisted with closing costs and some downpayment assistance depending on their income range. Plus program clients will be provided additional assistance if their income is 60 % AMI or lower.
	Location Description	Homebuyers purching within city limits.
	Planned Activities	We anticipate assistance to 50 buyers for purchasing homes in the city of Muskegon based on income ranging from 30% or below up to 80% AMI- with additional funding offered to families at or less than 60% AMI.

## AP-50 Geographic Distribution - 91.220(f)

# Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

We may have a concentration of low-income households but our focus is city wide. Each program (CDBG and HOME) may cover certain census tract areas however, the city at-large is the geographical area of concern.

## **Geographic Distribution**

Target Area	Percentage of Funds
Muskegon	100
Norton Shores	
Muskegon Heights	

Table 57 - Geographic Distribution

## Rationale for the priorities for allocating investments geographically

The thought behind providing our services across the city helps us identify the necessary assistance based on household and not where we live. HOME funds do have a priority of production: currently the city is split up into 14 neighborhoods and to date our funds have not been invested in two specific neighborhoods- that is our rationale for working hard to get into these last 2 neighborhoods.

Muskegon county is a regional focused area that is covered by a multitude of partnering agencies that will provide investment to all geographic communities.

### Discussion

HOME funds are more strategically used to allow income eligible households an opportunity to live in neighborhoods where they would not normally live. HOME ARP funds are being used to stabilize our target group- youth under 18 years of age who need wrap around services, prevention of homelessness, affordable housing units for Conitnuum of Care households through the creation and acquisition of rental properties or in partner with rental housing owners.

## **Affordable Housing**

## AP-55 Affordable Housing - 91.220(g) Introduction

Affordable housing units are produced by our Community Housing Development Organizations and through the oversight of our CNS department. Homeownership continues to be threatened by blighted and disrepair structures. Supply and demand market has created higher then normal prices for material and labor. The City continues to work with our local CHDO's to create affordable and appropriate housing for low income families. With this we hope to create more CHDO's in order to create more opportunities for our families. CDBG funds are used to assist occupants of affordable housing and prevent the loss of available affordable housing in Muskegon. The City is actively recruiting developers to produce more affordable housing units throughout the City of Muskegon. 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. Enhanced Homebuyer Assistance Program to include addition funds for eligible income buyers

One Year Goals for the Number of Households to	be Supported
Homeless	50
Non-Homeless	60
Special-Needs	1
Total	111

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

	One Year Goals for the Number of Households Sup	ported Through
	Rental Assistance	8
	The Production of New Units	6
	Rehab of Existing Units	2
	Acquisition of Existing Units	60
	Total	76
T	able 59 - One Year Goals for Affordable Housing by Suppor	t Type

#### Discussion

HOME funds are used to produce these affordable housing units in our communities where families desire to thrive and live. At the center of all produced units are the households that have limited

income but would like to live throughout our city limits.

HOME ARP will produce addition Affordable housing units through acquisition of rental units, homebuyer units and at least 50 individuals who need over-night accommodations. The anticipated outcome is to provide our vulnerable population of youth under age 18 with resources, supports, non-congregate shelter and monitoring for improved living.

## AP-60 Public Housing - 91.220(h)

## Introduction

There is a housing authority in our city limits for which we are very involved and in partnership with-Muskegon Housing Commission, Hartford Terrace. Hartford Terrace is currently undergoing the Rental Assistance Demonstration grant improvement. Through this effort, the rentals will no longer be Public Housing Units but Hartford Terrace apartments.

We have a verbal agreement to be a partner with the City through its efforts to provide assistance to our most vulnerable population- youth under the age of 18 years.

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

The housing authority is in the process of upgrading the exisiting structure to create section 8 housing for those who qualify to live in the development. The process is known as RAD, which is an alternative to public or low income hosuing structure.

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

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

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

No, the PHA in our city is not designated as troubled.

## Discussion

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

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

### Introduction

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

Through our HOME ARP funding, the city is committing to produce affordable housing units for CoC families. This will include acquisition/rehabilitation for rentals and homeownership, partnerships with Landlords, and continued support of our local Community Housing Development Organization(s).

# 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 currently does not have current programs to assist with homelessness. One way that we assist with addressing homelessness is by serving on boards and committees focused on fighting these issues. We currently are participating in a Eviction Prevention Learning Lab that will allow us to partner with local agencies, community centers, and legal teams to address these needs. One of our goals is to support this underserved poopulation by providing oversight, planning, and possible funding to create housing by partnering with local agencies who are serving this population.

## Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelters and transitional housing needs of homeless people require financial and directional support. Currently, no funds are budgeted from our resources but there is an opportunity to allocate funds to fill this gap.

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

We currently fund an organization that designates their housing for transitional living situations. Our funding is not currently being used to stop the homeless from becoming homeless again. We do have a seat on the Executive Committee.

Through our HOME ARP planning dollars, the city will commit to assist with the installation of Homeless Coordinator position to assist with the CoC and other initiatives that protect our vulnerable youth. This

#### **Consolidated Plan**

position will write grants but importantly help transition youth, homeless individuals and veterans with housing, health, resources and stopping the re-entry back into homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

We structure our programs to help families stay in their home by addressing housing repair needs. This effort helps to remedy families becoming homeless because they cannot make the necessary repairs to remain in their homes. Our committment to this poulation is real and thios need is being considred for future year allocations. We also lffer landlords the opportunity to make rentals safer, cleaner, and afforable with our rental rehabilitation assistance.

## Discussion

Special needs and Homelessness are areas that we are addressing as members of the COC. Future funding for intiatives may be available as the climate for Homelessness evolves into a community conversation of Affordable Housing activities.

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

Fair Housing is a necessary catalyst to break down barriers to affordable housing unit choices. The regional partners worked together to provide the last **Analysis of Impediment** study for our region as of 2015. A public notice/request for proposal was submitted in our local paper for bidders to complete an new AI Study for 2020, no bids were submitted. **Fall of 2021**, we are preparing another notice for proposals to perform an AI update of this region. All 3 grantees are aware that affordable housing in our region has changed, and dynamics of housing choice is different. We are dedicated to furthering fair housing initiatives so a new AI study will identify what we can do to support inclusive communities with a variety of housing types.

During the pandemic a barrier to affordable, safe and decent housing has been presneted by the increase in pricing of labor and material. The area has seen and experienced an unstable market to create new homes or update existing structures because of the shortage of materials and then the boost once made available. Contractors are unable provide actual quotes with prices of goods to provide services rising from one week to the next.

Housing prices are increasing and this threatens approved buyers to afford higher monthly mortgage payments. Home purchases are to reflect the purchasers ability to complete the sale but now let's add downpayment assistance to those whose incomes are 60% AMI or lower. These barriers (increased prices/higher mortgages) will be addressed in our Homebuyer Assistance Program PLUS which is the action the city of Muskegon is prepared to provide qualified buyers with additional funds.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City is planning to adopt an ordinance that will prevent landlords or Home owners the ability to rent or sell homes without lead remediation. At the present time, our city policies do not really address the lead unless it is peeling and chipping on the outside. Since, Muskegon has a very old housing stock, there are a lot of homes that are left in a very bad state. The ability to address the lead will help minimimze the exposure of lead to children as well as enhance the homes that are available to our residents.

There are plans that will include more robust inspections for registered rental properties becuase there are so less Landlord's that take pride in the homes they rent out and often leave tenants in harmful situations. Some of this is due to landlord's renting homes and they are not in the area or from the area.

None the less, our goal to create a more harmonous living environment for our citizens.

### Discussion

Barriers are issues that deter or eliminate opportunity to housing, choice, and ability to pay. There are also barriers presented to tenants to find decent homes to rent because what is considered affordable is not decent for low /moderate income families. As a community dedicated to supporting families' options to live comfortably within our community, we want to offer programs and services to reduce the cost of housing.

Also, the Homebuyer Assistance Progam utilizes HOME Program Income to support the families purchasing homes in our city with financial assistance to complete the purchase. This progam helps to break the barriers to home purchase in the midst of a housing shortage. We continue to enhance this program as the price of housing increases which make it harder for families to afford the rising costs of home purchases.

## AP-85 Other Actions - 91.220(k)

## Introduction

The City continues to establish relationships with community members, agencies, and stakeholders to meet the needs of low income families. It is with pride that we consider other partners/stakeholders and supports to help the underserved.

## Actions planned to address obstacles to meeting underserved needs

Community engagement is very important to understand the needs that are plaguing our community. This is why it is important to ensure that the community's voice is welcomed in all aspects of the plan. Our partnerships with local service agencies allow us to see the underserved through referrals. These parners help us to help the underserved and assess how to break down obstacles that limit our services.

In house, we are proposing other ways to address the underserved through our Citizen District Council group that is organized to advise the city with programs and policies that provide opportunities to all. The city's Participation Plan will be revised to create a representative from our 15 plus neighborhoods to present the needs and obstacles of their area. This will help us hear from the entire city and create a plan that will address the needs of all citizens.

## Actions planned to foster and maintain affordable housing

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

## Actions planned to reduce lead-based paint hazards

HOME funds are used, we require that lead hazards be identified and addressed. In addition to HOME funds, we utilize state of Michigan LEAD funds to pave the way for families with children under the age of 6 and are receiving state aid for their children or households.

## Actions planned to reduce the number of poverty-level families

It is frustrating to see households with little income struggle, but in all of our programs any fees associated to services are waived to families that meet income qualifications. Something new that we are planning is to require financial literacy to low income families who qualify for the HOME Plus funding.

Our focus is housing- Helping families reach their goal: rental, owner, or temporary living situations (homeless/mental/violence). Cooperating with local resource systems CALLn 211, local shelters

and project based agencies improve our plans to meet the needs of those of little financial power.

## Actions planned to develop institutional structure

We will continue to use the existing policy and procedures set to establish an institutional structure that protect citizens who are income limited. We have citizens from the community serving on boards to help us plan and set policy. Commissioners, management staff and new staff help to strenghten institutional structure through policies, and procedures for planned activities.

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

We are participating in a Eviction Prevention Learning lab, that we hope will help us bridge the gap between landlord and tenants as well as the legal processes that lead to eviction. The goal is to reduce poverty by building partnerships with our local landlords and introduce them to resources that the community has to offer to remodel and repair housing stock so that tenants have better living conditions.

### Discussion

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

## **Program Specific Requirements**

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

## Introduction

## Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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(I)(2)

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

A new forms the of investment the City is committed to is the developments of non-congregate

centers for youth.

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

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

The City elects to adopt the recapture of the homebuyer subsidy. The homebuyer subsidy will be forgiven by the City at a rate of 1/180 per month throughout the term of the affordability period. Upon sale of the property by the homeowner within the affordability period, the homeowner will be required to repay a prorated portion of the HOME funds used to subsidize the purchase of the home.

The property owner's return on investment at the point of sale will include:

The amount of the homebuyer's down payment made from their own resources. The amount of mortgage principle repaid at the time of resale. The appreciated value of the property (Appraised value at resale less the appraised value of the property at the time of purchase by the homeowner).

The homeowner will receive the full amount of the fair return only if sufficient sale proceeds remain after all outstanding debt (including repayable HOME subsidy amounts) and closing costs are paid, Any proceeds remaining after payment of the outstanding debt, closing costs, fair return, and any HOME subsidy repayment will be shared 50/50 between the homeowner and the City. Any funds repaid to the City will be returned to the HOME trust fund, Repayment of the HOME subsidy amount will not be required is the resale does not provide sufficient net proceeds to satisfy other outstanding debt, pay closing costs, and offer a fair return on investment to the property owner. Partial repayment may be required based on the amount of sales proceeds received by the homeowner.

<sup>3.</sup> A description of the guidelines for resale or recapture that ensures the affordability of units acquired

with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

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

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

NON-APPLICABLE.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(I)(2)(vii)).
- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
- If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(I)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

### Discussion

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

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## Attachments

STATE OF MICHIGAN ) Dawn Suttorp ss County of Muskegon Being duly sworn deposes and say he/she is Principal Clerk of THE MUSKEGON CHRONICLE DAILY EDITION a newspaper published and circulated in the County of Maskegon and otherwise qualified according to Supreme Court Rule; and that the annexed notice, taken from said paper, has been duly published in said paper on the following day(days) a A.D. 20 21 Man May 3 Sworn to and subscribed before me this, day of 20,2 City of Meskagas Natice to the Public Jeachart a solidated Plan and An Action Plan 6 Annual TEASHA R. PAYNE NOTARY PUBLIC, STATE OF MI COUNTY OF MECOSTA COUNTY OF MECOSTA COMMISSION EXP FEB 24 2026 ACTING IN COUNTY OF 1026-1 s/Awww.fbccbook.sam/C Mashayary WebwinelWimusiaaan.e Commissianara maating is may obtain informa and submit, comment anabank, Webshe, fai testione, or c-mail to: nity and Bailey, Direc 11/ 933 Terra ton, NJ 45440 24-6717 St ore inedity.com Well as the following inco-Dass Alexander Ave on, Mil 69-340 Viuskegan Hauning Comministan 1050 Terrace St

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# Point-in-Time Count MI-516 Norton Shores, Muskegon City & County CoC

Population: Sheltered and Unsheltered Count

## Persons in Households with at least one Adult and one Child

	Shel	tered
	Emergency	Transitional
Total Number of Households	14	0
Total Number of persons (Adults & Children)	49	0
Number of Persons (under age 18)	33	0
Number of Persons (18 - 24)	٥	0
Number of Persons (over age 24)	18	0

i one e	anna	
Unshel	tered	Total
	0	14
	O	49
	0	33
	0	0
	0	16

Gender	Shel	tered
(adults and children)	Emergency	Transitional
Female	31	0
Male	18	0
Transgender	0	0
Gender Non- Conforming (i.e. not exclusively male or female)	D	0

thnicity	Sheltered	
adults and children)	Emergency	Transitional
Non-Hispanic/Non- Latino	48	0
Hispanic/Latino	1	0

ered	Total	
0	31	
٥	18	
0	0	
0	0	
	0 0 0	

Unshel	tered	Total	
	0	48	
	0	1	

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## Point-in-Time Count MI-516 Norton Shores, Muskegon City & County CoC

Race	Sheltered		
(adults and children)	Emergency	Transitional	
White	23	0	
Black or African- American	25	0	
Asian	0	0	
American Indian or Alaska Native	0	0	
Native Hawaiian or Other Pacific Islander	0	0	
Multiple Races	1	0	

Unsheltered	Total	
0	23	
0	25	
0	0	
0	0	
0	0	
0	1	

Chronically	
Homeless	

(adults and children) Total number of households Total number of persons

Sheltered				
Emergency	Transitional			
0				
0				

Unsheltered	Total
0	0
0	0

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OMB Control No: 2506-0117 (exp. 09/30/2021)

Population: Sheltered and Unsheltered Count

## Persons in Households with only Children

	Sheltered Unsheltered		Sheltered Unsheltered		Sheltered Unshelt		Sheltered Unsh		Sheltered Unsheltered To		Sheltered Unsheltered		Sheltered Unsheltered		Total
	Emergency	Transitional	Safe Haven												
Total Number of Households	0	0	0	0	0										
Total Number of children (under age 18)	0	0	0	0	0										

Gender		Sheltered		Unsheltered	Total
(adults and children)	Emergency	Transitional	Safe Haven		
Female	0	0	0	0	0
Male	0	0	0	0	0
Transgender	0	0	0	0	0
Gender Non- Conforming (i.e. not exclusively male or female)	0	D	0	o	0

Ethnicity		Sheltered		Unsheltered	Total
(adults and children)	Emergency	Transitional	Safe Haven		
Non-Hispanic/Non- Latino	C	0	Û	0	0
Hispanic/Latino	C	0	0	0	0

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Race		Sheltered		Unsheltered	Total
(adults and children)	Emergency	Transitional			
White	0	D	C	0	0
Black or African- American	C	0	o	0	0
Asian	0	0	0	0	0
American Indian or Alaska Native	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	D	0
Multiple Races	0	0	0	0	0

Chronically Homeless		Sheltered		Unsheltered	Total
(adults and children)	Emergency	Transitional	Safe Haven		
Total number of persons	0		0	0	0

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OMB Control No: 2506-0117 (exp. 09/30/2021)

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# Point-in-Time Count MI-516 Norton Shores, Muskegon City & County CoC

Population: Sheltered and Unsheltered Count

#### Persons in Households without Children

1		Sheltered			Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	71	0	0	15	86
Total Number of persons (Aduits)	71	0	0	16	87
Number of Persons (18 - 24)	6	Ø	0	5	11
Number of Persons (over age 24)	65	O	C	11	76

Gender		Sheltered		Unsheltered	Total
(adults and children)	Emergency	Transitional	Safe Haven		
Female	14	0	0	8	22
Male	57	0	0	8	65
Transgender	0	D	0	0	0
Gender Non- Conforming (i.e. not exclusively male or formale)	۵	0	σ	o	0

Ethnicity	Sheltered			Unsheltered	Total
(adults and children)	Emergency	Transitional	Safe Haven		
Non-Hispanic/Non- Latino	65	0	0	15	80
Hispanic/Latino	6	0	0	1	7

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# Point-in-Time Count MI-516 Norton Shores, Muskegon City & County CoC

Race		Sheltered		Unsheltered	Total
(adults and children)	Emergency	Transitional	Safe Haven		
White	46	0	0	8	54
Black or African- American	21	o	0	8	27
Asian	1	0	0	0	1
American Indian or Alaska Native	1	0	0	0	1
Native Hawaiian or Other Pacific Islander	0	0	0	0	0
Multiple Races	2	0	0	2	4

Chronically Homeless		Sheltered		Unsheltered	Total
(adults and children)	Emergency	Transitional	Safe Haven		
Total number of persons	8		0	6	14

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OMB Control No: 2506-0117 (exp. 09/30/2021)

#### Date of PIT Count: 2/27/2019 Population: Sheltered and Unsheltered Count

#### Total Households and Persons

		Sheltered			Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	85	0	0	15	100
Total Number of Persons	120	0	0	18	136
Number of Children (under age 18)	33	0	0	0	33
Number of Persons (18 to 24)	6	٥	0	5	11
Number of Persons (over age 24)	81	0	0	11	92

#### Gender

		Sheltered			Total
	Emergency	Transitional	Safe Haven		
Female	45	0	0	8	53
Male	75	0	0	8	83
Transgender	0	0	0	0	0
Gender Non- Conforming (i.o. not exclusively male or female)	0	C	0	0	0

#### Ethnicity

		Sheltered		Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Non-Hispanic/Non- Latino	113	0	0	15	128
Hispanic/Latino	7	0	0	. 1	8

#### Race

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Point In Time Summary for MI-516	Norton Shores, Muskegon City & County CoC
Poincial time optimisity for Pic 515	Transferred and the second sec

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
White	69	0	0	8	77
Black or African- American	46	0	0	6	52
Asian	1	0	0	0	1
American Indian or Alaska Native	1	0	0	0	1
Native Hawaiian or Other Pacific Islander	0	0	0	۵	0
Chronically <sup>tiple Races</sup> Homeless		Sheltered		Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total number of persons	8		0	6	14

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OMB Control No: 2506-0117 (exp. 09/30/2021)

#### 2021 Consolidated Plan Survey Results

To obtain information on the public's priorities for the upcoming Regional Consolidated Plan, the Cities of Muskegon, Norton Shores, and Muskegon Heights implemented a survey to capture this data. The survey was made available online through the City of Muskegon's website and Facebook, and publicized on social media and MLive, a local news periodical. Responses were collected throughout the fiscal year via email, telephone, mail, and through an online iteration of the survey from March 1<sup>st</sup> to March 15, 2021. The survey requested that respondents rank from 1 to 5 the 22 categories listed below. One represented least important, and five, most important.

- 1. Quality Affordable Housing Homeownership Opportunity Programs
- 2. Quality Affordable Rental and Homeownership Housing Opportunity Programs
- 3. Landlord Incentives/Rental Rehab Programs
- Home Repair Assistance Programs
- 5. Paint/Siding Repair Programs
- 6. Property Maintenance and Education Programs
- 7. Senior Housing Assistance Programs
- 8. Energy Efficiency/Alternative Energy Programs
- Chores Services Programs
- 10. Vacant Structure/Lot Maintenance Programs
- 11. Public Facilities Development Programs
- 12. Crime Prevention programs
- 13. Fair Housing Assistance Programs
- 14. Legal Services and Foreclosure Prevention Programs
- 15. Job Development Programs
- 16. Smoke Detector/Code Enforcement Program
- 17. Neighborhood Association Start-up & Incentive Programs
- 18. Youth Opportunities and Recreation programs
- 19. Acquisition, Development and Resale Homebuyer Incentive Programs
- 20. Demolition Programs
- 21. Senior Services Programs
- 22. Street Repair, Streetscapes, Signage and Neighborhood Enhancement Programs

417 responses were gathered during that time, and the results analyzed to prepare this report.

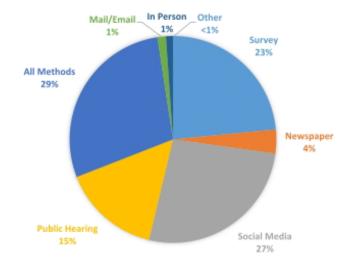
## **Regional Rankings**

All responses were tabulated and ranked according to the total scale points respondents credited to each priority. The top priorities across all respondents are Youth Opportunities and Recreation, Street Repair, and Homeownership programs. Overall, the results detail the priorities as ranked in the table below.

Proposed Program	Consolidated Rank
Youth Opportunities and Recreation	1
Street Repair, Streetscapes, Signage and Neighborhood Enhancement	2
Quality Affordable Housing Homeownership Opportunity	3
Home Repair Assistance	4
Senior Housing Assistance	5
Job Development	6
Crime Prevention	7
Senior Services	8
Quality Affordable Rental and Homeownership Housing Opportunity	9
Fair Housing Assistance	10
Energy Efficiency/Alternative Energy	11
Paint/Siding Repair	12
Property Maintenance and Education	13
Smoke Detector / Code Enforcement	14
Legal Services and Foreclosure Prevention	15
Public Facilities Development	16
Acquisition Development and Resale and Homebuyer Incentive	17
Vacant Structure/Lot Maintenance	18
Neighborhood Association Start-up & Incentive	19
Landlord Incentives / Rental Rehab	20
Demolition	21
Chores Services	22

### Citizen Input Preferences

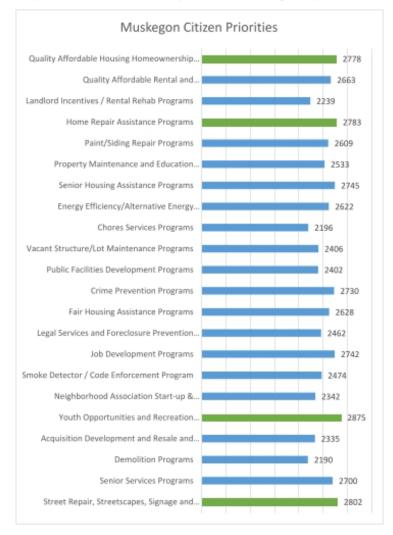
Respondents were asked what the best methods are in seeking citizen input on plan development, with six options provided: survey, newspaper, social media, public/zoom hearings, all of the ascribed, and other with a blank for responses.



All methods captured 29% or 130 responses, with Social Media and Surveys chosen as the next two best communication methods. Multiple suggestions were made in the "other" category, and some could be grouped into the additional categories of "Mail/Email" and "In Person." Additional suggestions included using the platform Bloomz, text messaging, going door-to-door and administering surveys through community organizations, churches, and schools.

#### Muskegon

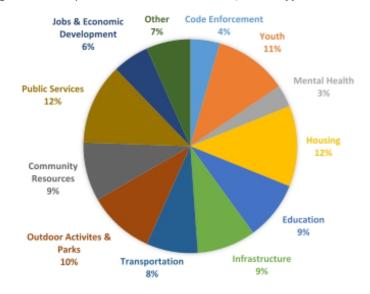
Respondents from Muskegon identified Youth Opportunities and Recreation as being the top priority for the city, followed by Street Repair, Home Repair, and Homeownership. The table below details the aggregate scale points attributed to each activity across all 264 Muskegon respondents.



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#### **Citizen Comments**

Of the 264 Muskegon respondents, 73 comments were provided. The results are summarized below. For an uncategorized and comprehensive list of citizen comments, refer to **Appendix A.** 



#### Housing

Citizens' comments addressed rental assistance and continuance of home repair programs. Respondents suggested "mold remediation," "historic homeowners programs," insulation services, and an incentive program for homeowners that maintain their properties well.

#### Public Services/Facilities

For public services/facilities respondents recommended more funding and staffing for the fire department, leaf and snow removal services, and a community center.

#### Youth

Respondents suggested many programs for the youth of Muskegon. Suggestions included providing job opportunities, reading programs, reward programs for children, meal programs, and opportunities for youth to learn the construction trade. Citizens also showed concern for tutoring in response to any setbacks that occurred from the COVID-19 pandemic, organized recreation, bullying and health programs.

#### Parks & Outdoor Activities

Respondents requested better access to the lake for recreation, more parks, and better park maintenance.

#### Transportation

Enhanced transportation services were suggested in the form of daily bus services and discounted rides for people who are low income, disabled or seniors.

#### Education

Citizens recommended education, training, and trade programs for both youth and adults. Suggested topics include social justice, water safety, tutoring for general subjects, and programs for adults and children with special needs.

#### **Community Resources**

Citizens requested more active neighborhood groups, improved food banks, and community gardens. Programs were also suggested to address more access to fresh produce, and assuring seniors have the food they need. Assistance programs for individuals leaving the criminal justice system, homeless individuals, animal shelters and promotion of volunteering within the community were also suggested.

#### Infrastructure

Blight, vacant buildings, street, and sidewalk concerns were grouped together in this category where citizens suggested demolishing abandoned buildings and replacing them with green areas. Furthermore, citizens suggested securing vacant buildings. Bridge, sidewalk, and street repairs were mentioned along with additional traffic control systems like signage and traffic lights.

#### Code Enforcement

Citizens suggested issuing tickets to property owners that don't maintain their yards or structures, including holding landlords more responsible for their property and tenants.

#### Jobs & Economic Development

Business assistance and job development activities were grouped in this category. It was suggested that due to the COVID-19 pandemic, assistance to business owners and those that have lost their business could be beneficial.

#### Mental Health

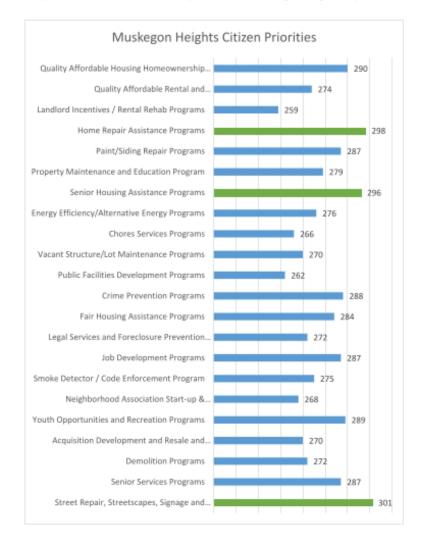
General mental health programs were suggested for adults and youth, as well has specifically for people experiencing homelessness.

#### Other

This category includes feedback about the structure of the survey, local organizations, and suggestions for programs that are not funded by the Department of Housing and Urban Development.

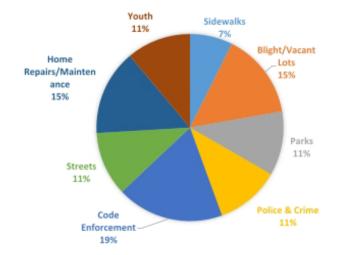
### Muskegon Heights

Respondents from Muskegon Heights prioritized Street Repairs above all other categories, with Home Repair Assistance and Senior Housing Assistance rated closely behind. The table below details the aggregate scale points attributed to each activity across all 66 Muskegon Heights respondents.



#### Comments

Twenty-one comments were collected from respondents on a range of issues for Muskegon Heights Residents. The results are summarized below. For an uncategorized and comprehensive list of citizen comments, refer to **Appendix B.** 



#### Code Enforcement

Muskegon Heights citizens prioritized code enforcement in their comments, suggesting more "funding to hire more code enforcers," and seeking accountability to home and rental property owners to keep their premises clean and well-maintained. Comments suggested more accountability for owners of abandoned property to board up properties and keep the area clean.

#### Blight/Vacant Lots

Respondents communicated a need for lot maintenance programs, and upkeep of vacant lots as well as removal of blighted structures.

#### Home Repairs/Maintenance

Citizens suggested providing funding so homeowners and seniors can build fencing, get new windows and update or remodel their homes.

#### Streets & Sidewalks

Street repair and signage comments mirrored the priorities listed in the table above. Respondents suggested alleys be better maintained and cleaned up. Sidewalks were also addressed, as respondents mentioned that some sidewalks are in poor condition. Citizens also mentioned signage issues, where signs were missing or hard to see at night.

#### Parks & Youth

Youth opportunities and recreation programs were suggested in conjunction with park creation and maintenance. Whether in the form of a community center, or having youth serve as an advisor to City Council, respondents recommended increasing youth opportunity, and availability of safe parks.

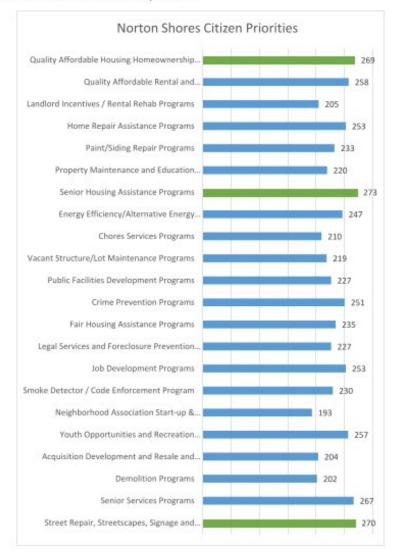
#### Police & Crime

Respondents discussed an increased need for police presence to address unlawful behavior of residents, and to participate in neighborhood programs. A suggestion was also made to recruit "more minority officers and firemen."

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# Norton Shores

Respondents from Norton Shores prioritized Senior Housing Assistance Programs, Street Repair, and Homeownership, respectively. The table below details the aggregate scale points attributed to each activity across all 66 of Norton Shores respondents.

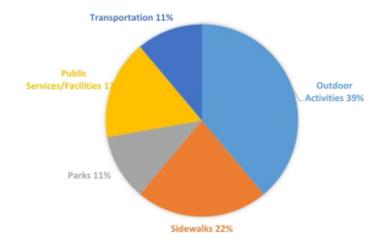


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MUSKEGON

### Comments

Twenty comments were provided from the Norton Shores respondents. The major focus was on improving opportunities for outdoor recreation, and creating sidewalks. Below are the summarized results. For an uncategorized and comprehensive list of citizen comments, refer to **Appendix C**.



#### **Outdoor Activities**

The most common theme in citizen comments for Norton Shores addressed improving access to outdoor activities. This included creating safe bike paths and routes that connect to other trails in the area, off-road hiking, biking lanes on streets, adult and youth recreation, and access to the waterfront.

### Sidewalks

Sidewalks were the second-most commented category. Respondents indicated that they would like to see "more sidewalks along main walkways and running areas," "walkable neighborhoods," "crossing areas in the school zones, and sidewalks on both sides of the roads."

#### Vacant Buildings

For this category, respondents suggested, "services to address blight and unoccupied commercial buildings" and recommended demolition or repurposing abandoned structures.

### Public Services/Facilities

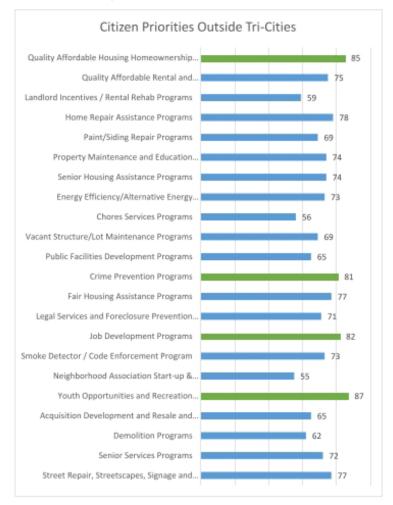
Respondents suggested a city garbage service and a more "intensive recycling program" as additional public services. For public facilities, a community pool was recommended that had "senior services, youth swim lessons and rental for private parties."

### Parks & Transportation

Citizens suggested improved park maintenance, and more "green areas" within the city. In addition, an increase in public transportation were recommended.

# **Outside Tri-Cities**

Respondents from outside of Muskegon, Muskegon Heights and Norton Shores were grouped together and provide a unique perspective of the perception of the tri-city area. They include citizens from Fruitport, Muskegon Township, Ionia, Grand Haven, and others. These respondents prioritized Youth Opportunities and Recreation, followed by Homeownership, Job Development, and Crime Prevention, respectively. The table below details the aggregate scale points attributed to each activity across all 21 respondents outside of the tri-city area.



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# Comments

Four comments were provided from the 21 respondents located outside of the tri-city area, which addressed transportation, senior services, food resources, housing, jobs and road repairs. Below are the comments for each category.

#### Transportation

"MATS bus service from Montague and Whitehall to Muskegon"

### Senior Services

"Home improvement/maintenance programs for seniors could be created via Senior Millage. It would help keep seniors in their homes. So, too, lawn care and snow removal."

## Road Repair

"Fix the roads especially in Muskegon Heights"

## Affordable Housing

"Funding to Habitat for Humanity. Rent is far too high for most single parents to afford."

### Food Resources & Job Development

"Better food banks and education and skill training for those that can not afford it. Hopefully this would help individuals in getting better paying jobs. This is something that is lacking in mist communities."

# Appendix A – Muskegon Citizen Comments

Home repair and home ownership that isn't HUD funded. Many people do not want to get locked into a HUD program. Also to get repairs on a land contract home, which is the responsibility of potential owner, the land contract company will not sign for HUD repairs

I think a lot of these are important, but state and federal programs already exist...wouldn't it be better to tap into that and provide better access than duplicate and waste resources?

There are 20+ important items here. I find it difficult to not rank all them as at least important. To gain a prioritization or ranking, i.e. of all these important items what are t he top 3 most important, I think the survey would provide better insights if asked to rank in order of most important to least import (numerically). Ask respondant to read whole list, then rank from highest to lowest.

Affordable housing.

Affordable housing for those with disabilities, and assistance in purchasing homes for those on disability.

Please start driving thru neighborhood and give tickets for yards requiring cleanup and maintenance. Removal of cars without tags. Homes that need upkeep. Shoreline Drive has the same stink back just before coming to Ottawa turn off. Sewer smell. Litter clean ups. Muskegon needs to clean up and shine again. People wake up!! Hold landlords more responsible for their property and tenants. Too many slum lords, even with the inspections.

More active neighborhood groups and associations.

Assurance that our, unfortunately only, affordable housing organization community encompass is actually selling homes to those that are unable to afford Muskegon homes. Alongside this, creating systems of accountability and transparency if this is not the case. Thus far, it surely has not.

They are also behind on multiple rehab projects. How is this helpful to our community? Mission creep seems to be a pattern with this org - ultimately a detriment to our community's progress and access to housing as Muskegon gentrifies.

My suggestion is to have a social worker in every school to address the violence. Its happening in all the schools. My grandson had his femur snapped in kindergarden. He missed all but 1 month of school. Surguries at Devos. Wheel chair. Walker. Traumatized for life. It was handled as kids rough housing. He has to deal with this bully in his class still in 6th grade. No one has said anything to the mother of this child thug. That was Oakview school. I sold the hoyse that was our family's for 70 yrs. Moved to Muskegon twp to get him away from violence. Somehow this kid has ended up here also. My grandson wont tell teachers he gets bullued by this kid. He says it will cause more problems cause teachers dont do anything.

My grand daughter fell down or was pushed??? Her friend felt the need to help her. I dont know the details. Her friend girl got punched, broken nose by the boy. He was suspended for 12 days and the girls both get threatened by him still. This is Orchardview. These are my experiences. I am sure there are many others. If someone could stay on these violent kids. Maybe impliment restorative justice as they were doing in juvenile court. If someone paid attention to why these kids are becoming thugs, growing up to become our county's criminals.

I think if you use money to demolish abounded buildings/ houses.... replacing areas w/park like area , grass , benches.... another idea is to replace streets especially Peck stree & west Broadway .....

Set up traffic signals on seaway dr so traffic moves smoother.....sidewalks/bike lanes are always helpful... reinforce bridges.... eliminate traffic lights at intersections that could be served by 4way stops....update playground equipment at elementary schools ... and the list continues... look around Sent from my iPhone. Roberta

COVID recovery for Muskegonites who lost their business and saving and debit help. Help those who have lost so much that invested their treasure and talent in our community.

Special needs for children and adults programs

Water safety awareness and education program. If lifeguards are not feasible, its a program a shoreline community should embrace

Muskegon County has one of the highest poverty level in Michigan. Since the 1980's good paying jobs have left Muskegon without any real efforts to have them replaced. It's seems most of the survey questions are designed to increase property value which would increase property tax revenue. There are several factors that affect poverty within a community, education is a very large part of it. One thing that Delaware did to improve it's job base was to give incentives to large business if they moved to headquarters to the state. What are we doing as a community to improve education and attracting quality jobs to our communities? Youth programs

Construction trade offered to youth

Entrepreneur programs for contractors or those seeking to become licensed builders.

Under NO circumstances should the City be "housing developers" using taxpayer money.

The remedial nature of this questionnaire makes it difficult to understand how to answer given It's unclear if "quality" and "affordable" rental programs includes the city's current role as real-estate acquisition and developer, which I firmly oppose along with many citizens.

Hello,

I wanted to give my opinion on the 1.5 million Muskegon has to spend on the community.

I think you should give it directly to the residents. As a long time Muskegon resident it is near impossible to get help from these organizations. My apartment building burned down January 4, 2021 and do you know none of these organizations would help me? I had to help myself! I've been homeless before & these organizations do not help single people with no children!

I've experienced an abusive relationship but was unable to leave it because Every Woman's place is always full. Instead of helping victims of domestic violence, they are too busy housing drug addicts.

This is why you see more & more people moving out of Muskegon because the people who run these organizations are CROOKS! These food pantries are a joke. They literally give you the food the workers have already picked over.

Half that money will be pocketed.

Thank you, Anonymous

Permanent Food Truck location for Summer with outdoor seating & Bands.

Easily accessible Fresh produce programs

Community Police Officer programs

Food access and community health programs for youth and working adults\*GOOD\* job development programs -- jobs which provide a living wageSkilled trade programsMental health programsPoverty precedes crime. Solve poverty, prevent a good portion of your crimes.

I think assistance for people leaving the criminal justice system

Historic home owners programs!!

Mold remediation program

I need a roof put on my wash room area its a flat roof now and it leaks so I would like to put a slanted roof on and insulation put down for my wash room is cold in the winter

I see in Muskegon, Muskegon Heights, and some parts of Norton Shores houses in winter with ice cycles from the eaves to nearly the ground. This is indicative of either no attic insulation or substantial air leaks from the living area to the attic. Providing improved attic insulation (and maybe exterior wall insulation) will reduce cold weather energy usage and actually put money in the pockets of those whose houses are insulated. In the summer, if those houses have window or other A/C, the attic insulation will keep the house cooler, and again use less energy.

Maybe some of the Block grant funds can go to low income homeowners with a requirement that the homeowner provide some matching funds. As mentioned above, using funds to provide insulation increases the low income homeowners' disposable income by reducing expenses. And the savings continue year after year. Just a thought.

Helping low income people who is renting from you now without repercussions. If a person has came to Ms Bailey for assistance and has yet to get it in regard to a patio porch with the wood deteriorated which is a hazard. Wood planks ready for someone to fall through. Just check out the deck at 435 Monroe and all of the rain coming through the roof part that's making the wood deteriorate. Safety should be your priority. IJS. Thank you

I want it used for homeowner repairs because there are so many homes that are going downhill and need help but cant afford to repair them. I think the city should pay for all the buildings their getting with other money. This money should be used to improve the look of our homes so people don't turn their noses up at us.

1...Continue to have Programs for citizensto be able to get home repairs.2..Assist the homeless3..Programs for our Youth to assistif they got behind in 2020 COVIG Shutdown.4..Monies for small businesses to remainopen if possible.5. Summer programs for youth inelementary and middle school.(Allow high school earn stipendsto assistance with activities)

### Incentives for homeowners/landlords that maintain their properties at a high level

Infrastructure and housing development opportunity are governmental functions. The city should be working in cooperation with individuals. Profits should be restrained so people benefit for basic needs when tax dollars are used.

Better educational choices.

Preservation and less density of our beautiful lakeshore.

Eliminate personal property tax for 1 home.

City vacuum leaf pickup service.

More prevention programs vs incarceration

The BIG ONE: get more businesses to come to Muskegon to create actual jobs here! We need more mfg.. Having more jobs will help reduce crime

Outdoor activities, keeping sidewalks and trails clean for walking and biking. Ensure we maintain our beaches and keep them natural.

Bike Trail repair

Save wooded parks

Park improvements

Existing park maintenance.

Community Center for the neighborhood.

Youth facility recreation center

Inter city sidewalk snow removal.. if a child is using that sidewalk to get to school make sure it is clear.. Snow shoveling of walks enforced with assistance for does that can't. Don't assume . Send an officer to see why they it not done. Help people exercise by giving clean walks not just downtown but the whole city.

The Fire Dept. is way under staffed. Muskegon Fire has been neglected for years.

Sidewalk clearing in the Winter

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More funding to the fire department

Dangerous tree limb removal

Recreatiom for all ages

Senior feedining and senior food proframs.

Services that support seniors and youth. The court system is not senior-friendly in civil matters and as far as I can see has failed tremendously in the era of Zoom meetings. The judge my mother-in-law dealt with was cynical and had no empathy for my mother-in-law, a senior citizen and the plaintiff in a landlord-tenant case who has zero comfort level with technology. The court also failed to admit that they erred when mailing the court notice to the plaintiff. Just like there are victim advocates, there should also be senior advocates in the court system.

A sidewalk maintenance program where repair cost could be added to your monthly water bill. Social justice awareness and training

Street Repair is listed but I just want to stress how important this is especially here in Nelson Neighborhood. The roads between Nelson School and Muskegon High School are terrible and pretty soon it's going to be like driving the terrible roads in the Heights if we don't do something about it soon.

In regard to services that I put low numbers on, I believe they are important services, but I don't believe all these programs need to be supported by taxpayer funds. There are churches and other agencies that could be doing these.

It's about time the city got out of the subsidizing business and let the private sector take over. Tax dollars should be spent on priorities like roads and upgrading infrastructure not subsidizing private development.

### Transportation assistance and support

Public transportation for seniors

Muskegon needs extended transportation those that rely on it most, people that can't drive and the elderly, its very difficult for me to get around more effectively, so that's a big need for me. Thank you.

Transportation availability and funding to pay for free or discounted fees for the needy to get to and from work, dr appts, grocery shopping, etc...It is very concerning how the less fortunate in our community continue to have problems getting rides to places they need to go to daily in order to survive. Often when they are able to find a ride they can't find a ride back home and are stranded. I have a family member who waited 8 hrs for a ride home from work, it happened on more than one occasion. She lost her job! Even getting too a grocery store had it's own dilemma, long wait time or no cab or bus available. But how do you shop for a big family and carry all those groceries on a bus. Cabs or doordash expect tips or they forget to pick you up even after you call them continuously. We need transportation and home repairs to be at the top of the list. Use the \$\$\$ wisely! While we need to beautify our communit that can wait. Our families are struggling they need to live in a warm and stable home with programs that can help them. Distribute the \$\$\$ who needs it the most. Daycare for children with afterschool programs are very much needed, but programs that address individual families and how best to help them is more important. Some families just need a helping hand paying for daycare or transportation getting them to and from daycare. Many of the things I have mentioned here should be towards helping our elderly community as well. Affordable housing ownership/or rental assistance for low income families or individuals. Beautifying downtown Muskegon can WAIT!!! Sorry, but the only ones who enjoy that part of town more these days are the ones who are fortunate to live In the downtown industrial part of town. Please distribute the funding where it's needed the most. WHEN WE ARE ALL DOING GOOD/OUR BEST, MUSKEGON WILL PROSPER!

Adaquate daily bus services to all senior and low income facilities throughout the area. More community garden projects.

Enhncing the "meals on Wheels" program for rural seniors especially those isolated from social contact. Furthering adult social classes at local schools and through the public library system.

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I'm writing in regards to federal funds on how they should be spent. The one thing I believe that disable people are struggling with is transportation. So of us disable people need cars and cant afford them because we are trying to catch up on bills due to the pandemic and it can be harder on a disable parent with a child that has to get back and forth to school.

Also I believe that because kids are online at home they cant get the proper tutoring they need and that makes them fall behind. Kids that are in class the parent cant come in the school or classroom so some parents don't know how to help their child/children.

So I hope you do the right thing or do what is best for the low income families. Im a disable parent with a child who truly needs transportation. God Bless America.

Public transportation

Educational programs

Parks

More money spent on securing vacant structures. Demolitions don't seem to use the money allocated to them. I notice a lot of unsecured buildings that seem to be getting charged to the citizens when the property owner won't pay the bill & allows.the property to be foreclosed on as well as structures being unsecured that are owned by the County that they aren't securing either.

With the Muskegon's County funding, will you please use some of those funds to:Tear down all of the dilapidated structures and houses, especially those near and on main roads. Flatten them, at least. The old, nasty buildings along Laketon are depressing and embarrassing. Make the vacant lots into an "adopt – a – lots" to pay teenagers and others to keep up in the summer. Or use them for neighborhood garden patches.Fix the damned roads especially in the Heights.Animal shelters have small to large needs, or at least, for providing spay/neuter programs to help bring down the misery endured by innocent animals and to connect them to loving families and inmates. Include low cost vet care and food pantries.Psychological counseling to help break the heartbreak of addiction and homelessness.Preschool for ALL low income kids. They are proven to enable a better school and life experience.School hours should start later. Teens need more sleep to learn and make better decisions. Or graduate times to start at 7, 8, and 9 AM. This would cut down on schoolyard bullying and keep kids busy later in the day until their parents get home.Safe after-school activities, education, and shelter for kids in lower income areas.Bring back a trade school with apprenticeships, as a college

alternative.Encourage the joy of volunteering in areas where people have a general interest, such as at animal shelters for animal lovers as one example. Advertise volunteering needs. Make a volunteer stint as a condition of graduating middle school, high school, and community college.Supplement salaries of traditionally low paying jobs, such as childcare, home and office cleaners, and restaurant workers. It cost \$15.26 an hour to afford a two bedroom apartment in West MI.Plant trees. (Treed neighborhoods have less crime.) Don't plant near sidewalks, driveways or parking lots so that they can grow strong. Pay kids to look after them, to do landscape apprenticeships, help disableds and seniors by watering and fertilizing their shrubbery are more volunteering ideas or beautifying, such as planting flowers and ornamental grasses, and sweeping sidewalks and curbs clean for small business establishments for curb appeal, perhaps as a condition for license renewals.Provide better food and air ventilation for inmates with gardening programs. Let them adopt a homeless animal. Require that each one attends counseling, education, and learns a job skill.Don't Do Another Thing to Pere Marquette Park in the way of development! It is the jewel of Muskegon and needs no further 'help' from humans.Thanks for your work and Thanks for asking.Please google:"declaration of consciousness."

### Better lake access for canoes

More public access to the lakes, not public beach for private gain, like that I sour at the Deck. Organized recreation program for kids

I am a Pastor in Muskegon and have been doing outreaches at Hackley Park and Muskegon for 11 years. We are looking to gain more access to Hackley Park and the downtown area for youth programs and more outreach Youth Employment Services Programs

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I agree with Ms. Bailey, child tutoring and mental health assistance.

Youth jobs opportunities Enforcement getting city sidewalks shoveled and free of sand and ice for commuters and recreation Breakfast, lunch and more reading programs Rewards program for school age kids

I think these are a great start... once these are cultivated perhaps other programs can be birthed from these programs growth.

If all of the above services were actually implemented, they would create a well-rounded community along with a chance for greater diversity.

The items I rated a 5 are essential to making Muskegon a great place to live and a place that people want to move to, visit, and spend their money. People will want their kids to grow up here, to live here and enjoy the quality of life. They will want to retire and enjoy their final years here. That is what we should aspire to become.

# Appendix B – Muskegon Heights Citizen Comments

Muskegon Heights resident should not have to pay to go out to Lake Michigan

Muskegon Heights resident should not have to pay to go out to Lake Michigan

Down-payment assistance fund

Economical development job creation and apprenticeships initiatives

Blight/cleanup vendor funding

Funding to hire more code enforcers. Funding to fix sidewalks and provide fencing to homeowners. Streetscapes/beautification programs. Lot maintenance programs.

Food assistance programs, gun buyback programs and police officers more involved in neighborhood programs.

Care for city parks. There is not a quality park in Muskegon Heights for children

Recruitment of more minority officers and fireman (women)

Maintenance of yards. And homes

Home owners and rental property owners should be held accountable for keeping their property cleaned and yards well manicured, the city should have an ordinance and enforce it. All abandon properties owners should be made to board up windows, make sure doors are secure to keep individuals from going in, they should also be made to clean their property up, leafs and grass should be taken care of. Dumping in alleys this has to stop on my side of town this is down by individuals residing at said property. Speeding at high rates of speed, holding up traffic to distribute drugs, loud music. MORE POLICE PRESENCE IS NEEDED.

Lots throughout the community needs to be cleaned, maybe a community clean up everyone takes a part. We all live and work in Muskegon Heights we should take some pride in our community there is no reason for the City to look the way it does. We should be concerned about more than Broadway Street. We should have a nice park for our Seniors to be able to sit and enjoy a conversation with their neighbors without fear. More street lights in some areas the City is too dark.

This is what I would like to see happen in Muskegon Heights. It can be called a service or what have you.

No parking signs near some corners Enforce speeding in residential areas People walking in the streets No passing on right side of street

Clean up neighborhood program. Hold home owners, property owners responsible for cleaning their yards, board up abandon property make that the responsibility of the owners of the abandon property. If the owner doesn't board up and clean property fine them.

Clean up alleys program dumping in alleys shouldn't be allowed. The City must enforce property owners to keep their property clean. The City would look a lot better. Lastly law enforcement something has to be done about the loud music, drug dealing and holding up tracffic, speeding up and down the street at high rate of speed.

A program to help Seniors get home repair and upgrades such as new windows and roofing.

Put high-school student on school board and on city council for input on what the city can do for them. Not a vote but a suggestion from them.

Need better taxes for home owners Muskegon Hts taxes are more than N. Muskegon property taxes Interior/exterior home improvements, updates and remodeling.

Repair broken sidewalks in front of our homes

Safety mechanism such as Ring Doorbell and devices that would allow you provide remote wellness checks.

I would love to see more residents input; not just from certain people in the city. I am home owner and I always have to hear about what going on in the city after the fact. I have volunteered several times to help out but never hear from City so called leaders.

I hope now that restrictions have been lifted; we can now have actual meeting!! Irene J. Green Community Center for youth with incentives

Alleys - need to be filled in, graded, gravel added, when it rains, all turns to mud and impossible to go thru. Neds to be plowed more often in winter. Street Repairs - some are so faded you can hardly see them. Replace fancy signs with new lights in them so they are readable at night. I have 4 blighted houses and 1 empty lot in my so called square block. Just about every block in Heights has a junky house! What happened to christmas decorations downtown? When are you going to start repairing the side streets in the city. You never are going to bring back the downtown area like it used to be 30-40 years ago. The people that live here now will just ruin it. Look what happened at mona lake park! Cemetery - Many years ago our cemetery was the best in the state. What happened to it? It isn't even safe to go there now. The road is terrible, I've had the flowers stolen everal times out of the urn. That is SAD.

Seinor Transportation Services. Youth opportunities and recreation programs at quality/safe parks. All of MH parks needs maintenance care

# Appendix C - Norton Shores Citizen Comments

# More off road hiking and biking paths

A safe bicycle path network linking to other trails in the county. Henry Street, Pontaluna and Black Creek Road are particularly unsafe for bicyclists.

Containing urban sprawl and city planning, NOT massacre of wildlife and bulldozing/developing natural places for human convenience!

More sidewalks along main walkways and running areas. Primarily along lake harbor road. Removal of the containers along the pathway at Pere Marquette.

Services to address blight and unoccupied commercial buildings.

Services for more recreation such as bike paths, kayak/canoe accessibility, summer youth programs, etc.

Water infrastructure upgrades. Walkable neighborhoods. Bike friendly streets.

Bike and pedestrian trails.

Adult recreation programs.

Abandon buildings (demolish/or repurpose)

Phillips School Norton Shores comes to mind

City garbage service.saves on street s

Recreational programs. Parks and green areas.

Waterfront/shoreline development.

Bike paths, routes

More crossing areas in the school zones, and sidewalks on both sides of the roads.

Parks maintenance

Transportation services/programs

Enhanced biking lanes/infrastructure/signage/education programs

Maintain abundant access to waterfront - this is what Muskegon County does so well!

Community pool like they have in Spring Lake for use of everyone on area w/ senior services / youth swim lessons/ rental for private parties on sundays etc

A more intensive recycle program

Services in the county for low income - poverty level individuals (not senior only) that is safe and affordable. Many of the clients I work with struggle to find individual housing options other than renting a room or sharing experiences. Community EnCompass never returns calls and holds the grants and funds for many of these situations.

Public Transportation additions.

Parking for downtown access.

Business development programs

Youth work programs, raking, painting seniors houses, doors, etc, pay them minimum wage and teach them the art of working and contributing to their community. Include jobs that 10 to 14 year old kids can do. Teach them things like simple home repair, bike repair, wood working, cooking from scratch, child raising skills. Seniors who are retired can volunteer their time and skills. to teach them. Don't know if this qualifies, but I'd like to see more sidewalks/paved pathways on main roads in Norton Shores (i.e., on Henry Street south of Forest Park, on Lake Harbor Road, on Lincoln Road west of McCracken). Thanks.

# Grantee SF-424's and Certification(s)

	OVAB Number, 4040-0004 Expression Date: 1275/12002
Application for Feder	al Assistance SF-424
* 1. Type of Submission Preapplication Application Changed/Corrected /	* 1/ Revision     * If Revision select appropries letter(a):       New
* 3. Dele Received:	4. Applicant Idantifiant     B = 22-5:026-0026
5a. Federal Entity Identifier: B-22-33226-0026	Sb. Federal Award Idan@er:
State Use Only: 8. Date Received by State: 8. APPLICANT INFORMA	
• a. Legal Name: City o	f Huskegon IMostion Number (EIN/TIN): ' c. UEI:
30-6004522 d. Address:	INVASISIO AVEZ 5
	Nerrada St.
Provinces	Michigan
*Zip / Postal Code. 4944	0 0536
e. Organizational Unit: Department Name: Community & Neighbo	Division Name: shood Suva. Planning Economic Development
f. Name and contact info Prefix: Hzp.	mistion of person to be contacted on matters involving this application:
Middle Name:	
Title: Disector of Co Organizational Affiliation:	nnumity & Neighborhood Vervices
* Telephone Number: 231	-724-8018 Fax.Number 231-726-2531
anose parenta Dalla	1 FEEDWARE AND VALUE

Consolidated Plan

* 9. Type of Annliesed 4	; Select Applicant Type:
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Type of Applicant 2: Select	
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* Other (specify):	
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11. Catalon of Faderal	Domestie Assistance Number:
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<ul> <li>12. Funding Opportu</li> </ul>	ity Number:
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8. Congressional Districts Of:	
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17. Proposed Project:	
a Start Daler 07/01/2022	* b. End Dete: 06/30/2023
18. Estimated Funding (\$):	
* e, Federal 9:	12,894.00
b. Applicent	
* c. Slate	
d. Local	
a Other	
1. Program Income	
g, TOTAL 9	12,894.00
19. Is Application Subject to Review By State	to Under Executive Order 12372 Process?
a. This application was made available to f	he State under the Executive Order 12372 Process for review on
	as not been selected by the State for review.
a. Program is not covered by E.O. 12372.	
	eral Debt? (IF "Yee," provide explanation in attachment.)
Yes No	eral Debt? (IF "Yee," provide explanation in attachment.)
Yes No	
Yes No	Add Atlachment Delete Atlachment View Attachment
Yes No If "Yes", provide explanation and attach 21. 'By signing this application, I certify (1) i herein are true, complete and accurate to t comply with any resulting terms if I accept at subject me to criminal, civil, or administrative	
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OMB Number: 4040-0004 Expiration Date: 12/31/2022

Application for	Federal Assista	nce SF-424		
* 1. Type of Submiss	sion:	* 2. Type of Application:	• If	Revision, select appropriate letter(s):
Preapplication New				
Application Contin		Continuation	•0	ther (Specify):
Changed/Corrected Application Revision				
* 3. Date Received:		4. Applicant Identifier:	-	
		M- 22-MC26-0215	_	
Sa Fadaral Fathuld	antition		Т	5b. Federal Award Identifie:
5a. Federal Entity Id M-22-MC26-0			h	do. Pederal Award Identifier.
	210			
State Use Only:				
6. Date Received by	State:	7. State Application	Ide	entifier:
8. APPLICANT INF	ORMATION:			
* a. Legal Name:	ity of Muskego	in.		
* b. Employer/Taxpa	yer Identification Nur	mber (EIN/TIN):	T	*c. UEI:
38-6004522				NVASZGCEV225
d. Address:				
* Street1:	933 Terrace S	t.	_	
Street2:			-	
* City:	Muskegon		-	
County/Parish:	inducijon		-	
* State:	MI: Michigan		-	
Province:			-	
* Country:	USA: UNITED S	TATES	-	
* Zip / Postal Code:			-	
e. Organizational I			-	
Department Name:			Т	Division Name:
	sighborhood Srv	78.	ıl	Planning Economic Development
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Suffic	iley	7	-	
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TBe: Director	of Community &	Neighborhood Service	15	
Organizational Affilia	ation:		_	
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* Telephone Numbe	#: 231-724-6918	1	_	Fax Number: 231-726-2501
*Email: oneata.	bailey@shoreli	necity.com		
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	2: Select Applicant Type:	7
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* 10. Name of Fe	deral Agency:	
	t of Housing and Uzban Development	
11. Catalog of F	ederal Domestic Assistance Number:	
14.239		
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* 12. Funding O	pportunity Number:	
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MUSKEGON

16. Congressio	onal Districts Of:		
a Applicant	2nd		<ul> <li>b. Program/Project 2nd</li> </ul>
Alloch an oddit	anal list of Program/Projec	d Coogressional Distric	ds if needed
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17. Proposed	Boolands		
	07/01/2022		<sup>•</sup> b. End Date: 06/30/2023
18. Estimated			
*a, Federal		339,650.00	
<ul> <li>b. Applicant</li> </ul>			
* c. State			i
• d. Local			
• e. Other			
1. Program in	ome		]
g TOTAL		339,650.00	
19. Is Applic	ation Subject to Review	y By State Under Exe	acutive Onter 12372 Process?
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			selected by the State for review.
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_	n is not covered by E.O.	12372.	
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Application for	Federal Assista	nce SF-424				
* 1. Type of Submiss			• Ir :	Revision, select appropriate letter(s):		
Preapplication New		And and a subscription of the local division	I remain a stress appropriate receiption			
		-		Other (Specify):		
		r		(open ly)		
Changed/Corrected Application Revision			_			
* 3. Date Received:		4. Applicant Identifier:				
		M-21-MP-26-0215	_			
5a, Federal Entity Ide	entities:		1	5b. Federal Award Identifier:		
M-21-MP-26-021	5					
State Use Only:			1.			
6. Date Received by	State:	7. State Application	Ide	ntifier:		
8. APPLICANT INFO	ORMATION:		-			
	ity of Muskego		_			
* b. Employer/Taxpa			T.	* c. UEI:		
38-6004522	yer identification voi	noer (enving.	L a	NVASZGCEV225		
·			1			
d. Address:						
* Street1:	933 Terrace S	t.				
Street2:						
* City:	Muskegon					
County/Parish:						
* State:	MI: Michigan					
Province:			-			
* Country:	USA: UNITED S	TATES				
* Zip / Postal Code:	49440-0536		_			
e. Organizational L			_			
Department Name:			Т	Division Name:		
Community & Ne	ighborhood Srv	78 .	ılı	Planning Economic Development		
			natte	ers involving this application:		
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Suffix:	- + #Y	7	-			
	of Community &	Neighborhood Service	25			
Organizational Affilia			-	I		
Grganizadonar Africa	uut.					
* Telephone Number	231-724-6919			Fax Number: 231-726-2501		
			_			
*Email: oneata.	bailey@shcreli	necity.com	_			

ηh	plication for Federal Assistance SF-424
<u> </u>	Type of Applicant 1: Select Applicant Type:
-	City or Township Government
Тур	be of Applicant 2: Select Applicant Type:
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Typ	e of Applicant 3: Select Applicant Type:
	ther (specify):
ř	and (openay).
• 40	0. Name of Federal Agency:
-	Department of Housing and Urban Development
-	
11.	Catalog of Federal Domestic Assistance Number:
CE	14.239
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_	IOME ARP Program
• 1	2. Funding Opportunity Number:
• т	lle:
L	
13.	Competition Identification Number:
Tau	lo <sup>,</sup>
Ē	10.
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14	Areas Affected by Project (Cities, Counties, States, etc.):
	Add Atlachment Delete Atlachment View Atlachment
• •	5. Descriptive Title of Applicant's Project:
-	e Attached
All	ach supporting documents as specified in agency instructions.
	Add Attachments Detele Attachments View Attachments
-	

a. Applicant	onal Districts Of:
	2nd * b. Program/Project 2nd
Nitach an additi	inal list of Program/Project. Congressional Districts if needed.
	Add Attachment Delete Attachment View Attachment
17. Proposed	
	07/01/2022 b. End Date: 06/30/2023
18. Estimated	
a. Federal	
<ul> <li>b. Applicant</li> </ul>	1, 218, 250
c. State	
*d. Local	
e. Other	
1. Program In	come
g. TOTAL	1,218,250.00
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	ation Subject to Review By State Under Executive Order 12372 Process?
	plication was made available to the State under the Executive Order 12372 Process for review on
	n is subject to E.O. 12372 but has not been selected by the State for review.
🔀 c. Program	n is not covered by E.O. 12372.
* 20. Is the Ap	plicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)
Yes	No No
If "Yes", provi	de explanation and allach
	Add Atlachment Delete Atlachment View Atlachment
21. *By signir	ig this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements
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### ASSURANCES - CONSTRUCTION PROGRAMS

OMD Number: 4040-0009 Expiration Date: 02/28/2026

Public reparting backet for this collection of information is estimated to overage 15 animales perpension, including time for reviewing instructions, searching existing data sources, gallering and montaining the data reaced, and completing and reviewing the callection of information. Send comments regarding the burden estimate or any other aspect of this callection of toformation, including suggestions for reducing this burden, to the Office of Management and Budgot, Paperwork Reduction Project (0348-0042), Washington, DC 20508.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND SUDGET, SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Contain of linese assurances may not be applicable to your project or program. If your have questions, please contact the Avaiding Agency. Further, oritain Federal assistance awarding agencies may require applicants to certify to additional assumance. If such is the case, you will be notified.

As the daty authorized representative of the applicant, Londry that the applicant:

- Has the tags: sufficitly to apply for Sederal essistance, and the institutional, managerlar and institutial republiky (including funds sufficient to pay the non-Federal share of project costs) to chance proper planning, management and completion of project described in this approach.
- Will give the swarcing agoncy, the Compteller General of the United States and, if appropriate, the State, Pre-right to examine all records, brocks, papers, or documents related to the escalations: and will establish a proper accounting system in accordance with generally accepted accounting standards or sgency directives.
- 3. Will not diapose of, monify the use of, or change the terms of the roal property lifte or other interest is the site and tacilities without pointasion and instructions from the swaring agency. Will recore the Federal awarding agency directives and will include a powerant in the title of roal changer your price in whole or in part with Federal assistance functs to assure non-discrimination.
- Will comply with the requirements of the assistance averaging egency with regard to the dralling, review and approval of construction plans and spacifications.
- 5. Will provide and maintain compotent and adequate engineering supervision of the construction after to enature that the complete which curricans with the upproved plans and specifications and will tartish progressive reports and such other information is may be required by the assistance awarding agency of State.
- Viti fullate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will establish safeguards to prohibit employees from using their positions for a purpose that empthates of presents the appear area of personal or expansion conflict of interest, or personal gain.

- Wet comply with the intergovernmental Personnel Act of 1970 (12 U.S.C. §§4728-4785) relising to prescribed standards of ment systems for programs funded under one of too 19 statistics in regulations spectied in Appendix A of OPWs Standards for a Meril System of Personnel Acministration (5 C.T.R. 900, Subpart F).
- 9 Will comply with the Load-Based Point Poisoniag Prevention Act (42 U.S.C. §64801 of seq.) which prohibits the sec of tear-based point in construction or refrabilitation of residence sinuctures.
- 10. Will comply with all Federal statules relating to nondiscrimination. These include but are not finited to: (a) Title VLot the Civil Rights Act of 1984 (P.L. 88-362). which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1985, and 1985-1666), which prohibils disc linitation on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, ss preorded (29) U.S.C. §794), which prohibits discrimination on the basis of handleade; (d) the Aga Discrimination Aut of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of ege; (a) the Drug Acuse Office and Freshment Act of 1872 (P.) , 92 265), as amended retailing to nonsisterimination on the basis of drug abuse. (f) the Comprehensive Alcohol Abuse and Alcohoitem Preventium, Treatment and Rolvabiliation. Act of 1970 (P.A. 91-616), as emonded, relating to apprlice infinition on the basis of stochol abuse or alcoholism; (g) §§523 and 527 of the Public Fealth Sorvice Act of 1912 (42 U.S.C. §§290 d5-3 and 290 ee 3), as smended, relating to contidentiality of alcohol and drug abuse patient records; (a) little VII of the Givil Rights Arc of 1938 (42 U.S.C. §§3601 et son.), as amended, relating to nondiscremention in the sale, rectal or financing of housing; (i) any other nondiperimination provisions in the specific status(s) upday which application for Federal assistance is being made: and () like requirements of any other pondiscrimination statue(s) which may apply to the sopêcation

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**Consolidated Plan** 

- 11. Will comply, or has already completed, with the requirements of Tilles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-848) which provide for fair and equilable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
- Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
- Will comply, as applicable, with the provisions of the Davia-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §674), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for foderally-assisted construction subagreements.
- 14. Will comply with flood insurance purchase requirements of Socian 102(a) of the Flood Disastor Protection Act of 1973 (P.L. 93-234) which requires recipionts in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
- 15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Pelicy Act of 1869 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wellands pursuant to EO 11738; (d) evaluation of flood hazards in floodplains in secondarice with EO 11936; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of

Federal actions to State (Ckan Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-623); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

- Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
- Will assist the awarding agoncy in assuring compliance with Section 105 of the National Historic Preservation Act of 1866, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 ot seq).
- Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A.133, "Audits of States, Local Governments, and Non-Profit Organizations."
- Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
- 20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex set during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or sub-awards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
· Varmatt &- Johnson	Hayox
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Moskgeon	5-25-2022

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#### CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan --- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with fonding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of a Member of Congress, in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attampting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, tours, and cooperative agreements) and that all subrecipients shall cartify and disclose accordingly.

Authority of Jurisdiction —The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 – It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.



Signature of Authorized Official

Mayor Title

Specific Community Development Block Grant Certifications

The Entition out Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plue that satisfies the requirements of 24 CFR 91.105.

Community Development Plan — Its consolidated plan identifies community development and housing needs and specifies both show term and leng-term community development objectives that that have been developed in accordance with the primary objective of the COBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low end moderate laconce) and requirements of 24 CFR Perts 91 and S/0.

Following a Pian -- It is following a current consolidated plan that has been approved by  $\mathbb{R}(0)$ .

Use of Funds --- II has complied with the following criteria:

1. <u>Maximum Feasible Priority</u>. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan as as in give maximum feasible priority to activities which benefit low- and resterate-income families or aid in the prevention or elimination of stuns or blight. The Action Plan may also include CDBG-assisteri activities which the grantee certifies are designed to meet other community development needs having particular argency because existing conditions pose a serious and immediate threat to the health or welfate of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benetit. The aggregate use of CDBG funds, including Section 108 guaranteed luste, during program year(s) [a period specified by the grantee of one, two, or three specifie consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 period of the amount is expended for activities that benefit such persons during the designated period.

3. Special <u>Assessments</u>, It will not attempt to recover any capital costs of public improvements assisted with CDBG finits, including Section 108 Ican guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment mode as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital cests of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of grapherties owned and occupied by incidente-income (not low-income) families, an assessment or charge may be made against the property for public improvements functed by a source other than CDBG family if the jurisdiction certifies that it lacks CDBG family to cover the assessment.

Excessive Force --- it has adopted and is enforcing:

1. A policy prohibiting the use of excessive torce by law enforcement agencies within its jurisdiction against any individuals engaged in ture violent civil rights domonstructure; end

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisciction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with (itle VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

5-25-2022 Date

Mayor Title

### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Ren(a) Assistance** -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- II is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature of Authorized Official

5-25-2020-Date

Mayor Title

### APPENDIX TO CERTIFICATIONS

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### INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

#### Lobhying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a presequisite for making or entering into this transaction imposed by socior 1352, title 31, U.S. Code, Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

# HOME-ARP Allocation Plan

# Consultation Describe the consultation process including methods used and dates of consultation:

The City of Muskegon began the process of conducting a survey of the public and interested agencies. Once survey responses were collected, the city met with partner agencies to discuss how we can address existing barriers to access and determine where gaps in services exist. Surveys went out to service agencies within Muskegon County in December 2021.

Meeting 1- 2/15/2022

Initial meeting to explain HOME ARP funding and establish which vulnerable population to assist in a new way. The partners were prompted to bring their top three suggestions for vulnerable populations to the discussion. In this meeting, the partners identified the following groups as vulnerable population. Elderly

Homeless

Youth

Pregnant Moms

Those lacking transportation

Home owners/ home repairs

This meeting was very informative and partners discussed existing programs and community benefits.

Meeting 2- 3/14/2022

In this meeting, the partners identified youth between the ages of 11-17 as the most vulnerable population. It was brought to discussion that unaccompanied minors lack healthy housing options due to the lack of options available to youth. The group brainstormed ways to address the population and determined that multiple forms of centers and housing models were needed to address their needs.

- 1. Youth Drop in Center
- Youth transitional housing options
- 3. Resources that address youth needs surrounding housing

Partners are encouraged to identify how their agency will contribute to resolving youth homelessness in our community.

# Meeting 3- 3/31/2022

City of Muskegon Staff met with Kids Belong, a local non-profit agency that offers foster care youth housing, to understand more of how the agency assists youth. Kids Belong explained that they are able to house youth who are aging out of foster care or are experiencing difficulties with their adoptive families. They are able to facilitate transitional housing by establishing leases, assisting with budgeting, building credit, and offering sliding fee rent. They offer two types of housing options.

- 1. Shelter setting- 9 beds
- 2. Apartment style

Kids Belongs hared many barriers such as connecting youth with community and available jobs, hygiene, transportation and funding. Meeting concluded recognizing Kids Belong as resource for youth that fit their criteria.

Meeting 4- 4/20/2022

Established HOME ARP dollars will be utilized to create transitional housing that will connect youth to various resources needed to gain success. Meeting concluded with an open invitation to attend a Public hearing at the Commission meeting to share thoughts and offer support from their agency for this homeless initiative for youth.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Salvation Army	Veterans	Meeting	Provided no comment
Every Woman's Place	Public agency that addresses the needs of qualifying population	Meeting	Domestic violence/ Sex trafficking resources

# List the organizations consulted:

Core Realty Partners	Private agency that addresses the needs of qualifying population	Meeting	Housing resources for homeowners and potential homeowners
Muskegon Housing Commission	Housing commission	Meeting	There is a need for support and resources for case management services to support housing initiatives.
Goodwill	Public agency that addresses the needs of qualifying population	Meeting	Improve housing stock
Norton Shores	Local Government	Meeting	Home rehab programs
Muskegon Rescue Mission	Shelter	Meeting	Shelter is constantly full and expansion of the existing mission is an option to assist the homeless.
DHS	Public agency that addresses the needs of qualifying population	Meeting	Resources for homeless
Muskegon Public School	School District	Meeting	Homeownership programs, Partnership
MAISD	School District (County Wide)	Hearing and Meeting	Homeless supports for youth, Partnership
Community Encompass	Public agency that addresses the needs	Meeting	Homeless supports for youth, Partnership

	of qualifying population		
Fair Housing	Public agencies that addresses the needs of qualifying populations	Email	housing programs and services that place particular emphasis on outreach to, addressing systemic discrimination against and ensuring access to permanent, affordable housing for people experiencing or on the verge of housing instability or homelessness, people with disabilities, low income households with housing assistance and/or Social Security income, and racial and ethnic minorities.
Pine Grove Housing	Private agency that addresses the needs of qualifying populations	Email	Informed the Gap Analysis - Need for newer stock of affordable housing, quick reliable resource for move-in costs like deposits and fees, case management for chronically homeless for a year or two
Pioneer Resources Inc.	Services for disabled and senior citizens	Meeting	Affordable Housing
Health West	Mental health Services	Meeting	Homelessness for youth partnership

Continuum of Care	Public agency that address the needs of qualifying population	Meeting	Homelessness, Partnership
United Way	Public agency that address the needs of qualifying population	Meeting	Homelessness, Partnership
Hope Project	Non-Profit	Meeting	Trafficking resources
Kids Belong	Non-Profit for foster children	Meeting	Youth Homelessness
Community Foundation for Muskegon County	Public agency that address the needs of qualifying population	Meeting	Homelessness, home repairs, transportation
City of Muskegon Heights	Local Government	Meeting	Homelessness
Disability Network	Non-Profit	Meeting	Disabilities and Homelessness
Mercy Health	Health	Meeting	Homelessness, transportation, homeownership, home repairs and disability or health services
Access Health	Health	Meeting	No comment
YMCA	Public agency that address the needs	Meeting	No comment

	of qualifying population		
Public Health	Public agency that address the needs of qualifying population	Meeting	Supports for low income families/ affordable housing
Angel Community Church	Church	Meeting	Affordable Housing
Fresh Coast Alliance	Public agency that address the needs of qualifying population	Meeting	No Comment
Council on Aging	Public agency that address the needs of qualifying population	Meeting	No comment
Grand Rapids AYA	Public agency that address the needs of qualifying population	Meeting	Found it surprising that our community has no resources to assist youth in homelessness and find that often kids are transported into the Grand Rapids area for support and resources.
Boys and Girls Club of the Lakeshore	Public agency that address the needs of qualifying population	Meeting	Tenant based rental assistance programs are needed in the community.

Summarize feedback received and results of upfront consultation with these entities:

Across Muskegon County, community leaders have been working to find stable housing options for unaccompanied minors between the ages of 11-17. Approximately 800 homeless youth have been identified as unaccompanied minors. It is believed the number is significantly higher based on youth who choose not to disclose their present location of residence. In the absence of a stable, permanent home setting, these unaccompanied minors are faced with, for example, living out of vehicles, hotels, affected by abusive relationships or relying on the sporadic and inconsistent grace of acquaintances who make a couch available. We intend to use these funds to develop collaborative community partnership and alternative solutions to address this unmet need.

Muskegon County is the only county that does not have any resources for unaccompanied minors who are termed doubled-up, which is described as the sharing of housing of other persons due to the loss of housing, or economic hardship. Typically, children who are displaced from families are able to be placed in foster homes that may lead to permanent housing. Currently, there are facilities located through the county Department of Health and Human Services office and Arbor Circle who are providing available resources to youth who face homelessness or separation from parents. The frequency by which these unaccompanied minors change the location of their residence unfortunately does not create the legal standard, as recognized under the federal McKinney-Vento Act and our county's Continuum of Care, to receive critical housing services.

## **Public Participation**

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

- Date(s) of public notice: 7/6/2023
- Public comment period: start date 7/17/2023 end date 8/1/2023
- Date(s) of public hearing: 7/27/2023

## Describe the public participation process:

Citizens may view our HOME ARP Plan by visiting the City's website: <u>http://www.muskegon-mi.gov/departments/community-and-neighborhood-services/</u>,

Citizens may submit comments by mail, phone, in person or by e-mail to:

Community and Neighborhood Services Director

City Hall / 933 Terrace St Rm 202

Muskegon, MI 49440

**Consolidated Plan** 

#### (231) 724-6717

#### cnsmail@shorelinecity.com

#### Describe efforts to broaden public participation:

Surveys were also made available to the public via Facebook, city website, and in-person at Muskegon City Hall.

#### Summarize the comments and recommendations received through the public participation process either in writing, or orally at a public hearing:

The public expressed need for the following:

Update housing stock, rehab homes, homeownership programs and education, build homes by the block, awareness to resources, rent to own program, safe housing/environment, partner with Muskegon Heights, connect with realtors, mentorship programs for housing and entrepreneur, seminars, build a youth housing center, access points for youth to programs, assistance for therapy, avoid double dipping, 90 percent of homeless would like to remain homeless, Shelters are not great places for homeless to go, young men that are over 18 with disabilities are discouraged from the mission, young men with disabilities who belong to homeless mothers are not allowed to stay in the same shelter.

On July 27, 2023 there was a public hearing for public comment. During the meeting the Muskegon CoC and Muskegon Housing Commission attended to express support in increasing housing needs and funding to support agencies that are working with housing needs.

The plan was presented to City Commission on August 7, 2023 and commissioners expressed the need for agencies to have funding to help assist with salaries for agencies who will be provided funding to further their housing goals. The concern here is that most people are taking on more responsibilities but they are not being compensated fairly.

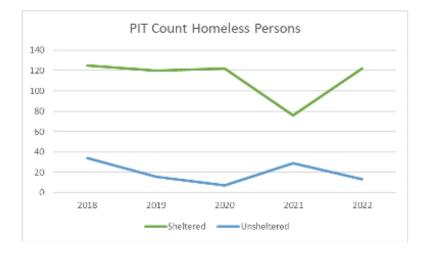
There were no comments received from the general public.

#### Summarize any comments or recommendations not accepted and state the reasons why:

There were no comments denied during this process

#### Needs Assessment and Gaps Analysis

The Continuum of Care (MI-516) that serves the City of Muskegon also collects data for Muskegon County. The Point-in-Time count that occurred on February 23, 2022 indicated that 62 households without children were residing in local shelters, while 9 were identified as unsheltered. 22 households with at least one adult and one child were residing in shelters on the same date. In sum, for this winter PIT count, there were a total of 84 households that were in emergency shelters and nine unsheltered homeless within Muskegon County.



As shown in the chart above, the unsheltered population has stayed relatively consistent from 2018-2022, with the only real decrease occurring in 2020 and a five-year average of around 20 unsheltered people. The five-year average for sheltered homeless is 113.

As of 2021-2022, data received from the Muskegon Area Intermediate School District (MAISD) McKinney-Vento Data demonstrated that there was a total of 590 youth within the school system, from infant to 12th grade, experiencing homelessness, 90 of which were unaccompanied minors, with the bulk of those youth (454) living with family or friends. Of all these youth, the priority lies with the 136 youth that are currently unsheltered, residing in transitional housing, in shelters, or residing in hotels/motels.

Healthwest, Muskegon County's Community Mental Health organization provided data regarding their clientele. Between February and June 2022, 6.64% of their 4,594 clients identified as homeless, totaling 305 people. Of these individuals, 48.96% identified as male, 26.39% as female, and the remaining chose not to disclose, identified as female to male, or twospirit. Racial demographics are representative of the general population of the City of Muskegon, with the major racial groups accounting for 55% of the individuals identifying as White, 32% as Black. These individuals were also surveyed about their needs as they relate to the Social Determinants of Health, which represent the nonmedical factors that influence health outcomes which include: economic stability, education access and quality, health care access and quality, neighborhood and built environment, and social/community context. Of these areas, the individuals surveyed who were experiencing homelessness ranked the following needs as the most pressing: Housing Needs - 79.03% Healthcare (Poor Health) - 72.58% Clothing & Household Supplies - 66.13% Employment - 62.90%

Personal Safety - 53.23%

This demonstrates a priority for those experiencing both mental health concerns and homelessness for housing, which is largely considered fundamental to the other Social Determinants of Health. This is mirrored in the sub population data for the Continuum of Care, with people with mental health issues representing the first or second largest subgroup of those experiencing homelessness.

The prevalence of sex crimes is a relevant statistic when assessing the composition of people fleeing or attempting to flee domestic violence, sexual assault, human trafficking and/or stalking. According to the Bureau of Justice Statistics, in 2021, 165 incidents involving sex crimes occurred within the Muskegon Metropolitan Statistical Area. Of the victims of these incidents, 63.6% were 17 years old and younger, the largest portion being aged 5-14 years old, at 42%. Of these acts, 51.1% were conducted by a friend or acquaintance, and 7.1% by an intimate partner.

In 2018-2022, with the exclusion of 2021 due to the modifications of in person surveys from HUD, individuals that are considered victims of domestic violence were represented the highest number out of all of the people classified in the following populations: severely mentally ill, chronic substance abuse, veterans, HIV/AIDS, unaccompanied youth, parenting youth, and children of parenting youth. According to the Muskegon County Continuum of Care PIT counts, people fleeing or attempting to flee domestic violence were the first or second largest sub-population of people experiencing homelessness for the past 5 years; second at times only to people with mental health issues.

Furthermore, according to the Polaris Project, in 2021 the most prevalent risk factors/vulnerabilities for those experiencing labor trafficking were recent migration/relocation, being an unaccompanied refugee minor, and having unstable housing, respectively. Victims of sex trafficking showed that the most common risk factors/vulnerabilities in the same year were substance use concerns, runaway/homeless youth, unstable housing, and recent migration/relocation, respectively. This information culminates in an expression of the need for housing and shelter for this population in particular.

The Continuum of Care identified that veterans make up one of the smallest subgroups of homeless individuals. The past five years of PIT counts from the Muskegon County Continuum of Care counted a maximum of six homeless veterans in the county. Most recently, the February 2022 count noted only one homeless veteran.

A Housing Needs Assessment conducted in 2023 by Bowen National Research for the City of Muskegon indicated that the City of Muskegon has a higher poverty rate among its overall population compared with Muskegon County and Michigan, with over 7,900 people living in poverty in the city and over one in three children living in poverty. Nearly one-fourth (24.8%) of the population in the City of Muskegon suffers from poverty, which reflects a poverty rate more than double the rate (11.5%) of Muskegon County and a much higher poverty rate than the state (13.7%) overall. The population of those less than 18 years of age has the highest poverty rate (34.1%) in the City of Muskegon, which reflects a much higher rate for this cohort than the corresponding rates for Muskegon County (16.9%) and state (18.8%). Adults, ages 18 to 64 years, have the second highest poverty rate (22.7%) among age groups in the City of Muskegon, which is also higher than the rates within Muskegon County (11.0%) and state (13.4%). Those age 65 and older have the lowest poverty rate among the three age cohorts in the City of Muskegon (16.1%); however, this still represents a significantly higher rate than that for Muskegon County (6.6%) and state (8.5%). Overall, the data suggests that the population of the City of Muskegon is disproportionately affected by poverty, regardless of age, and that housing affordability is likely a critical issue for many Muskegon residents.

Among individual neighborhoods, the overall poverty rate is highest within the McLaughlin/Angell/Marsh Field (38.7%) and Nelson (35.8%) areas. Both submarkets have overall poverty rates that far exceed the City of Muskegon rate (24.8%), which already represents a rate that is notably higher than the surrounding County and the state overall.

As such, McLaughlin, Angell, Marsh Field and Nelson neighborhoods are the most disproportionately affected areas in the City of Muskegon in terms of poverty and are consequently those most likely in need of affordable housing options. It should be pointed out that based on the survey of area multifamily rentals, all surveyed Tax Credit and governmentsubsidized rentals in the City of Muskegon are occupied and most have wait lists. This poses a significant obstacle for persons living in poverty that are seeking affordable rental alternatives.

More than 400 occupied housing units in the City of Muskegon are considered "substandard, "while 4,607 occupied housing units are housing "cost burdened." For the purposes of the analysis, substandard housing is considered overcrowded (1.01+ persons per room) or lacks complete indoor kitchens or bathroom plumbing. Based on American Community Survey 2020 estimates, approximately 314 rental units and 110 owner units in the City of Muskegon are considered "substandard." The largest number of substandard housing units are within the Campbell Field/Nims submarket, representing over one-third of all substandard housing in the City of Muskegon. As a result, it is clear that many households are living in housing conditions that are considered to be below modern-day housing standards and/or unaffordable to many households.

"Cost burdened" households pay over 30% of income toward housing costs. The City of Muskegon has higher shares of housing cost burdened households among its renter households (48.1%) and owner households (20.2%) than the surrounding County and state. Overall, the City of Muskegon has an estimated 3,233 renter households and 1,374 owner households that are housing cost burdened, with a combined total of 4,607 cost burdened households in the city of Muskegon. The Nelson Submarket has the greatest shares of renter-occupied (67.0%) and owner-occupied (26.8%) cost burdened households.

Additionally, there is limited available inventory among multifamily rentals and pent-up demand for housing serving lower-income renter households. A total of 51 multifamily apartment properties containing 5,813 units within Muskegon County were surveyed. Of these projects, 22 were in the City of Muskegon with an overall total of 2,710 units. The remaining 29 surveyed projects in the surrounding County were used to provide a base of comparison. The surveyed rentals within the City of Muskegon have a combined occupancy rate of 98.9%. Typically, healthy, well-balanced markets have rental housing occupancy rates generally between 94% and 96%. As such, the City of Muskegon's multifamily rental market is operating at an exceedingly high occupancy level with very limited availability. Compounding the market's rental challenges is the fact that the surrounding County is operating at an even higher occupancy rate of 99.2%. The City of Muskegon's occupancy rates among the different product types are: Market-Rate: 98.2%, Low-Income Housing Tax Credit (generally serving households earning between 50% and 80% of Area Median Household Income): 100.0%, and Government-Subsidized (serving households earning up to 50% of Area Median Household Income): 100.0%. Therefore, Muskegon has a relatively limited supply of available multifamily rentals, regardless of the level of affordability. The 100.0% occupancy rates and long wait lists at Tax Credit and subsidized properties indicate there is pent-up demand for housing that is affordable to lower income households. The lack of available housing serving low-income households is likely contributing to the large number of renters living in substandard and/or cost burdened housing situations in the city.

According to Pine Grove Housing Services who manages the housing choice vouchers for Muskegon County, there are currently four open vouchers that will be filled in the coming weeks, and there is consistent turnover of vouchers in the county. This agency also identified three needs within Muskegon County: a newer stock of affordable housing, a quick reliable resource with move-in costs, and long-term case management for the chronically homeless, as many of the homeless individuals that get houses end up getting evicted or walking away from their unit within a year of being housed. Conversely, the Housing Needs Assessment identified through a survey of 23 stakeholders, defined as "community leaders from a broad field of expertise," identified that the priority for homeless individuals and families was expanded access to emergency shelter. This is supported by the fact that Muskegon County has no emergency shelter for those experiencing homelessness that doesn't require religious activities for participation, aside from the services reserved for those experiencing domestic violence by Every Woman's Place.

To help people experiencing homelessness access necessary resources, SOAR is a program that assists individuals with applying for the social security benefits they may be entitled to. This can serve as an important resource toward helping those experiencing homelessness, disability, and mental illness with financial resources necessary to improve their situation. Within Muskegon County, there are two agencies with Certified SOAR Practitioners on staff: HealthWest and Community EnCompass. Last year, of the 5 staff trained at HealthWest, only one staff person completed 2 SOAR assistant claims, and Community EnCompass did not complete any. The Regional SOAR Navigator for the Michigan Department of Health and Human Services identified that one of the primary challenges associated with SOAR expansion and service provision is the fact that funding is scarce. Often, staff receive the training but do not have the capacity to put their skills into practice as they must prioritize other job duties. It has been shown that in communities where staff are funded to provide SOAR assistance they are able to successfully assist individuals with accessing SSI/SSDI benefits.

The major gaps in service and supply for the four qualifying populations are:

- Quality Affordable Housing Affordable rental housing is a pressing need within the City of Muskegon. Due to the capacity limits of affordable housing and waitlists for properties, developing additional rental housing that remains affordable despite market fluctuations will help to serve qualifying populations. Currently, the lack of affordable housing and aging housing stock are pressing issues within the City of Muskegon that must be addressed.
- Move-in Expense Assistance The costs associated with a new move into a property can be a barrier toward renting, no matter how affordable the property may be. With 48.1% of households being considered cost burdened, many may be unable to save for moving expenses, and costs associated with acquiring housing for the first time.
- Case Management Long-term case management was identified as a need for the chronically homeless, as sustaining tenancy has proven to be a challenge for some. Supporting case management allows for the coordination of services to support independent living and progress toward housing and health goals.

4. Emergency Shelter - There are no emergency shelters in Muskegon County that serve qualifying populations without requiring religious activities to qualify. There are two shelters that require engagement with religious activities, and one that is strictly for survivors of domestic violence. Our community needs a low/no barrier emergency shelter that allows those experiencing homelessness a safe place to reside without religious requirements that may deter some from seeking services.

#### **HOME-ARP** Activities

Describe the method(s)that will be used for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors:

The method that will be utilized for soliciting developers, service providers, contractors and subrecipients will be through a public Request for Proposals (RFP). The call for proposals will be made available on social media, published in the local newspaper, and on the City of Muskegon's website.

Assessing each organization and proposal is a necessary first step when vetting potential activities. The quality of the project and the capacity of the organization must be sufficient to reasonably ensure any funding provided will be well-spent.

All proposals that are not disqualified will be subjected to a pre-award assessment conducted by CNS Staff. The results of this assessment will accompany the proposal for the remaining steps of the assessment period, through commission approval, and will be added to the applicant's record. The following categories are assessed:

<u>Risk</u> – Points will be awarded based on the level of risk associated with the organization completing its proposed activity. This score determines the frequency of monitoring, and is based on staffing experience and ability, financial resources, history of compliance, and familiarity with HOME programming.

<u>Financial Capacity</u> – By reviewing the financial documents submitted with the application, CNS Staff in partnership with the finance department, will determine the viability and reasonableness of the proposed activity in terms of the budget and general financial capacity of the organization.

<u>Grant Experience</u>- CNS Staff will assess the past performance of the organization in relation to grants received by the City of Muskegon. This score expresses the organization's past performance or lack thereof.

Staff will complete the assessment and document their rationale in the narrative section of the assessment for each category. The accepted proposals are then forwarded to the Citizen's District Council to be reviewed and approved for final recommendations, before coming before the City Commission for official approval. The City has also partnered with the Continuum of Care to create a position with Muskegon County United Way to navigate coordinated entry for homelessness. This person will be the first responder to all that face homelessness and direct or connect clients to agencies that can help meet the need.

#### Describe whether the PJ will administer eligible activities directly:

The City of Muskegon will utilize coordinated collaboration of United way, Muskegon Continuum of Care, housing agencies and Developers who will assist with development of multi-Unit housing.

If any portion of the PJ's HOME-ARP administrative funds are provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

N/A.

#### Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 200,000		
Acquisition and Development of Non- Congregate Shelters	\$0		
Tenant Based Rental Assistance (TBRA)	\$0		
Development of Affordable Rental Housing	\$ 800,000.00		
Non-Profit Operating	\$ 36,412.50	2.9 %	5%
Non-Profit Capacity Building	\$ 36,412.50	2.9 %	5%

Administration and Planning	\$ 145,425.00	11.9 %	15%
Total HOME ARP Allocation	\$ 1,218,250.00		

#### Describe how the PJ will distribute HOME-ARP funds in accordance with its priority needs identified in its needs assessment and gap analysis:

The City of Muskegon will address the need for additional rental options in our community by committing \$800,000 to develop safe, decent, and affordable rentals to be made available for all qualifying populations. This investment will add multi-family affordable housing. A minimum of two units for every multi-family development will meet ADA requirements.

The data also reflects a need for supportive services for those experiencing mental illness, disabilities and other limitations that place barriers on finding safe and appropriate housing. \$200,000 will go toward supporting agencies who serve qualifying populations with supportive services to maintain or gain safe and affordable housing. These services may include but are not limited to the following; assistance with moving costs, case management, childcare, education services, employment and job training, food, housing and counseling services, legal services, life skill training and mental health services, outpatient health services, outreach services and substance abuse treatment (24 CFR 578.53).

The budget outlines about \$72,825.00 to strengthen the operations or establish new CHDO organizations within the community. The Continuum of Care will be utilized as a connector for those experiencing homelessness to ensure that citizens are connected to proper resources. The Muskegon County Continuum of Care's coordinated Entry Policy and Procedures are attached for review. The remaining \$145,425.00 will be applied to admin, training and planning to execute the plan.

#### Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

Based on the data presented in our gap analysis, it has been determined that there are four areas of concern in the shelter and housing inventory. The four areas are quality of affordable housing, move- in expenses assistance, case management and emergency shelter. The characteristics include cost burdened housing where households are contributing over thirty percent to rent, lack of appropriate housing and limited inventory across the county with the highest need in the heart of the City of Muskegon. Due to the evidence collected within the needs and gap analysis and combined information of the neighboring agencies, it is apparent that there is a huge need for housing that is considered appropriate in relation to cost, health and safety and meets the family needs. More specifically there is a shortage of housing that is suitable for those living with disabilities, single family versus multi-family housing and owner occupied units. Overall, the current market cannot justify the demand for those experiencing homelessness with current housing stock due to lack of vacant units. The data reflected in the housing study indicates there are no vacant units to fit the current size and need of the population.

#### HOME-ARP Production Housing Goals

#### Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

The City of Muskegon will create at minimum 12 units of affordable housing that will be made available to all qualifying populations. The city has led the market by scattering newly developed housing throughout the community to increase the amount of access individuals who wish to become homeowners have to decent housing. The goal is to follow the leadership by creating units for all. In doing so, the City will coordinate with local CHDO and developers to develop 2-3 multi-family homes. Each development will have a minimum of 4 units, that will include at least two ADA accessible units to meet the needs of those living with disabilities. We will work with our Planning, Economic Development department as well as realtors and developers to determine placement of units throughout the City of Muskegon. Our current data reflects the neighborhoods with the greatest need as Mclaughlin, Angell and Marsh field

# Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how the production goal will address the PJ's priority needs:

The city will make available affordable units to be utilized as temporary housing that can be leased for up to 2 years while tenants locate permanent housing. The Muskegon County Continuum of Care has created a coordinated entry position that will serve as the connector of the homeless with resources within the community. Those who contact the COC will be prioritized by a first come first serve basis to house families in these temporary units.

#### Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

There will be no preference established for any qualifying population. All four QPs will be eligible for and able to benefit from all HOME ARP funded activities. If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis:

N/A

Limitations in a HOME-ARP rental housing or NCS project

Describe whether the PJ intends to limit eligibility for a HOME-ARP rental housing or NCS project to a particular qualifying population or specific subpopulation of a qualifying population identified in section IV.A of the Notice:

There will be no limitations to a certain qualifying population.

If a PJ intends to implement a limitation, explain why the use of a limitation is necessary to address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, *consistent with the PJ's* needs assessment and gap analysis:

N/A

If a limitation was identified, describe how the PJ will address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the limitation through the use of HOME-ARP funds (i.e., through another of the PJ's HOME-ARP projects or activities):

N/A

# Appendix - Alternate/Local Data Sources

## <sup>1</sup> Data Source Name

## Muskegon Survey

## List the name of the organization or individual who originated the data set.

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.

## Provide a brief summary of the data set.

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.....

## What was the purpose for developing this data set?

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.

# How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

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.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

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.

## What is the status of the data set (complete, in progress, or planned)?

The survey results were tabulated and a final report received in March, 2016.

## <sup>2</sup> Data Source Name

Muskegon Housing Commission Survey

List the name of the organization or individual who originated the data set.

Muskegon Housing Commission- Gerald Minott, Executive Director

## Provide a brief summary of the data set.

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.

## What was the purpose for developing this data set?

To see what are the local, most recent needs and situation at the public housing authority.

Provide the year (and optionally month, or month and day) for when the data was collected.

April 2015

Briefly describe the methodology for the data collection.

Tenants were asked about needs that they have when they came to pay their rent.

Describe the total population from which the sample was taken.

166 tenants reside in Muskegon Housing Commission building Hartford Terrace

Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

63 of the 166 responded

# <sup>3</sup> Data Source Name

Community Survey 2020

List the name of the organization or individual who originated the data set.

Muskegon Heights

Norton Shores

Muskegon

Continuum of Care for Muskegon county

## Provide a brief summary of the data set.

At least 600 submissions were received to help our regional plan development.

## What was the purpose for developing this data set?

This data set was intended to provide our communities with information that was critical to the Corona Virus pandemic. Additional comments were requested to help us provide a annual action plan for 2021

	Provide the year (and optionally month, or month and day) for when the data was collected.			
	Data was collected			
	Briefly describe the methodology for the data collection.			
Data was collected through websites, facebook, calls, and emails as well as face to face write copies.				
	Describe the total population from which the sample was taken.			
	No real population data except where the respondents resided in our region/county.			
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.			
	Demographics provided showed that there were outside cities and townships that responded to this survey as well. THe collection provided us information from Muskegon, Muskegon Heights and Norton Shores residents that wanted to participate with comments and survey responses.			
4	Data Source Name			
	Point- In - Time Count MI-516 NS, Muskegon			
	List the name of the organization or individual who originated the data set.			
	The Continuum of Care Muskegon County provided the data set.			
	Provide a brief summary of the data set.			
	The data represents the homeless population in 2019 within the county of Muskegon.			
	What was the purpose for developing this data set?			
	The purpose of developing the data set was to track families experiencing homelessness to bring awareness to this population.			
	Provide the year (and optionally month, or month and day) for when the data was collected.			
	The data was collected January 31, 2018.			
	Briefly describe the methodology for the data collection.			
	The methodology that was used to conduct the point in time count was to actually walk neighborhoods and areas to observe homeless families. Another method used was to collct data from local shelters and transitional housing agencies.			
	Describe the total population from which the sample was taken.			
	The total population that was sampled was the homeless and disadvantaged population.			
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.			
	The demographics of the respondents or characteristics of the unit of measure were race, ethnicity, gender and age. There were about 159 respondents surveyed for this report.			

## Data Source Name

5

HMIS Continuum of Care 2020 Report

## List the name of the organization or individual who originated the data set.

Every Woman's Place, Community enCompass, Health West and Muskegon Rescue Mission are the main agencies in our county that serve the homeless population. Information is gathered through a common source and data created to provide reports about this population.

## Provide a brief summary of the data set.

The data set provides information about the homeless populations in our community:

Race: Indian-10/Asians & Natives- 0/Black- 348/White-322/ Multi race- 55

Age: newborns-49,5-10 years- 60, 11-17 years- 28, 18-24 years- 55, 25-34 years- 138, 35-44 years - 128, 45-54 years- 136, 55-64 years - 113, 65 and up- 32

Living situation: with family-196, friends-251, shelter- 60

Length/Frequency of status: 1st time- 315, 2nd time- 159, 3rd time- 87, 4th time- 146

## What was the purpose for developing this data set?

The Continuum of Care for Muskegon is the organization that collects and tracks homeless families/individuals. This organization is made up of several cooperating agencies throughout the county that are committed to serving the homeless population. All 3 grantees are represented on the board in one way or another as representatives of HUD funded grantees and collaborative agents working for change.

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

The certain population is the homeless, and the collection base/geography is the count of Muskegon.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

During the year of 2020, data collection provided a compiled list of answers of the homeless population with Muskegon county. Information is gathered through a variety of agencies and entered into a database used by all. The information reported show responses collected per category.

What is the status of the data set (complete, in progress, or planned)?

The data set if for the fiscal year of 2020.