

2026-2030

# REGIONAL CONSOLIDATED ACTION PLAN

City of Muskegon, City of Muskegon  
Heights, and Norton Shores

- 
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## Table of Contents

Executive Summary .....	4
ES-05 Executive Summary 24 CFR 91.200(c), 91.220(b) .....	4
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b) .....	10
PR-10 Consultation 91.100, 91.110, 91.200(b), 91.300(b), 91.2159(l) and 91.315(l) .....	12
Needs Assessment.....	23
NA-05 Overview Needs Assessment Overview .....	23
NA-10 Housing Needs Assessment 24 CFR 91.205(a, b, c) .....	24
NA-15 Disproportionately Greater Need: Housing Problems 91.205(b) (2) .....	35
NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2) .....	45
NA-35 Public Housing - 91.205 (b) .....	47
NA-40 Homeless Needs Assessment - 91.205 ( c) .....	54
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d) .....	61
NA-50 Non-Housing Community Development Needs - 91.215 (f) .....	65
Housing Market Analysis.....	69
MA-05 Overview .....	69
MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2) .....	70
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	75
MA-20 Housing Market Analysis: Condition of Housing - 91.210(a) .....	80

MA-25 Public and Assisted Housing - 91.210(b).....	86
MA-30 Homeless Facilities and Services - 91.210(c).....	92
MA-35 Special Needs Facilities and Services - 91.210(d).....	95
MA-40 Barriers to Affordable Housing - 91.210(e).....	98
MA-45 Non-Housing Community Development Assets - 91.215 (f).....	100
MA-50 Needs and Market Analysis Discussion.....	111
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) .....	115
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	117
Strategic Plan.....	119
SP-05 Overview .....	119
SP-10 Geographic Priorities - 91.215(a)(1) .....	120
SP-25 Priority Needs - 91.215(a)(2).....	128
SP-30 Influence of Market Conditions - 91.215 (b).....	152
SP-50 Public Housing Accessibility and Involvement - 91.215(c).....	177
SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h).....	180
SP-60 Homelessness Strategy - 91.215(d) .....	183
SP-65 Lead-based Paint Hazards - 91.215(i) .....	186
SP-70 Anti-Poverty Strategy - 91.215(j) .....	188
SP-80 Monitoring - 91.230 .....	190

Expected Resources.....	191
AP-15 Expected Resources - 91.220(c)(1,2) .....	191
Annual Goals and Objectives .....	196
AP-35 Projects - 91.220(d) .....	201
AP-38 Project Summary .....	202
AP-50 Geographic Distribution - 91.220(f) .....	207
Affordable Housing.....	208
AP-55 Affordable Housing 91.220(g) .....	208
AP-60 Public Housing - 91.220(h) .....	210
AP-65 Homeless and Other Special Needs Activities - 91.220(i) .....	211
AP-75 Action Plan Barriers to Affordable Housing - 91.220(j) .....	213
AP-85 Other Actions - 91.220(k) .....	214
Program Specific Requirements .....	216

# ES-05 Executive Summary

24 CFR 91.200(c), 91.220(b)

## Introduction

The 2026–2030 Regional Consolidated Plan (RCP) represents a coordinated regional planning effort among the City of Muskegon, City of Muskegon Heights, and City of Norton Shores. Through this collaborative framework, the participating jurisdictions establish a unified strategic approach for addressing regional housing, homelessness, community development, and public service needs in accordance with the requirements of the U.S. Department of Housing and Urban Development (HUD). The Cities of Muskegon, Muskegon Heights, and Norton Shores each receive Community Development Block Grant (CDBG) funding, while the City of Muskegon serves as the lead entity and administrator for HOME Investment Partnerships Program (HOME) funds on behalf of the regional consortium.

This Consolidated Plan was developed using comprehensive quantitative and qualitative data analysis, including the most recent American Community Survey (ACS) 5-Year Estimates, HUD Comprehensive Housing Affordability Strategy (CHAS) data, regional housing market indicators, local demographic trends, 2023 Regional Housing Assessment findings, Continuum of Care (CoC) performance data, stakeholder consultations, public engagement activities, and consultations with housing providers, service agencies, local governments, and community organizations. The planning process was designed to ensure broad community participation and

compliance with HUD citizen participation requirements under 24 CFR Part 91.

The participating jurisdictions continue to face significant housing and community development challenges that disproportionately impact low- and moderate-income households, seniors, persons with disabilities, families with children, and historically underserved populations. Regional housing market pressures have intensified due to rising home prices, increasing rents, limited housing inventory, aging housing stock, escalating construction and rehabilitation costs, and persistent economic disparities. A substantial number of households throughout the region experience housing cost burden, overcrowding, substandard housing conditions, and barriers to accessing affordable and accessible housing opportunities.

The region also continues to experience measurable racial and ethnic disparities in housing outcomes, including disparities in homeownership rates, housing cost burden, housing quality, access to credit, and neighborhood investment patterns. These conditions are further compounded by aging infrastructure, concentrated poverty in certain census tracts, and limited availability of quality affordable housing units for extremely low-income households.

In response to these identified needs, the highest priorities of this Regional Consolidated Plan include the preservation and expansion of affordable housing, rehabilitation of existing housing stock, reduction of homelessness and housing instability, neighborhood revitalization, public infrastructure improvements, and support for public services that benefit low- and moderate-income residents. The participating jurisdictions will coordinate federal, state, local, nonprofit, and private-sector resources to advance equitable community development outcomes and increase access to safe, decent, affordable housing throughout the region over the five-year planning period.

This Regional Consolidated Plan serves as the strategic framework guiding the investment of CDBG, HOME, and other leveraged resources from 2026 through 2030 and establishes measurable goals and priorities intended to affirmatively further fair housing, expand economic opportunity, and improve quality of life for residents throughout the regional consortium.

### **Summary of the objectives**

Overall, survey participation reflected broad regional representation. The 2026- 2030 Regional Consolidated Plan (RCP) was developed through a collaborative planning process designed to encourage public participation and stakeholder engagement. Outreach efforts included coordination with community organizations and service providers, public meetings and hearings, resident and countywide surveys, website postings, social media outreach, and a formal public comment period. These efforts provided

residents and stakeholders opportunities to identify concerns and priorities related to housing, economic opportunity, public services, neighborhood conditions, and community development.

Input gathered throughout the planning process helped identify the region most significant needs and priorities. The Plan reflects the importance of addressing both immediate concerns and long-term strategies that promote stability, accessibility, neighborhood revitalization, and equitable growth. The goals and strategies outlined in the RCP align with HUD's national objectives of providing decent housing, suitable living environments, and expanding economic opportunities for low- and moderate-income households. While the RCP establishes a regional framework, each participating jurisdiction will further define local priorities and funding activities through its Annual Action Plan (AAP).

The 2026- 2030 RCP identifies five primary goal categories: Economic Development, Affordable Housing, Neighborhood Needs, Fair Housing, and Public and Community Facilities and Improvements. The Plan prioritizes activities intended to strengthen neighborhoods, preserve and expand affordable housing opportunities, improve infrastructure and public facilities, and support vulnerable populations.

Key priorities include street and infrastructure improvements, code enforcement, demolition of unsafe structures, blight elimination, neighborhood beautification, signage, vacant property maintenance, housing rehabilitation, landlord and rental rehabilitation incentives, acquisition and redevelopment activities, homebuyer assistance, foreclosure prevention, homelessness prevention, senior housing assistance, and

emergency assistance for rent, utilities, mortgage payments, taxes, and insurance.

The Plan also emphasizes supportive services that improve household stability and quality of life, including senior services, transportation assistance, childcare, legal services, food access, and other service-enriched programs. Public safety and neighborhood stabilization efforts, including crime prevention initiatives, smoke detector programs, and housing inspections, were also identified as priorities.

Economic development and revitalization remain central components of the Plan. Participants identified the need for workforce development, youth programming, recreation opportunities, small business support, commercial reinvestment programs, public and community facility improvements, neighborhood organization support, and energy efficiency initiatives to reduce household cost burdens and improve long-term sustainability.

Overall, the 2026- 2030 RCP provides a coordinated regional framework for addressing the housing, community development, and economic needs of low- and moderate-income residents. The Plan is intended to guide targeted investments, foster collaboration, and support measurable progress toward stronger neighborhoods, improved housing conditions, increased economic opportunity, and enhanced quality of life throughout the region.

### **Introduction Evaluation of Past Performance**

Each participating jurisdiction serves its residents within the context of its own local conditions, resources, and service

delivery structure. Participation in the Regional Consolidated Plan (RCP) process strengthens each jurisdiction's ability to evaluate past performance, identify programmatic strengths and service gaps, and better position itself to address changing community needs through a coordinated regional framework.

As part of the evaluation of past performance, RCP partners reviewed prior plan implementation, accomplishments, ongoing needs, and factors that may have affected progress toward established goals and objectives. This review confirmed that many programs and strategies included in the previous planning cycle remain necessary and effective; therefore, most core activities will be maintained. At the same time, participating jurisdictions recognize the need to retain sufficient flexibility to adjust funding priorities and program delivery strategies in response to newly identified needs, shifting local conditions, and the most critical priorities identified through citizen participation and stakeholder engagement.

While COVID-19 no longer presents the same level of widespread disruption experienced during the height of the pandemic, participating jurisdictions remain mindful that its effects have not been entirely eliminated. Certain households and service systems may continue to experience residual impacts related to housing instability, economic hardship, access to supportive services, and overall program delivery.

Accordingly, the RCP partners will continue to incorporate reasonable administrative and programmatic flexibility, where appropriate, to respond to COVID-related conditions should they arise and to ensure continuity in addressing urgent community needs.

The evaluation of past performance also reflects broader implementation challenges experienced during the prior planning period, including fluctuating federal allocations, rising costs of construction and service delivery, inflationary pressures, and increased demand for limited resources. In some cases, jurisdictions experienced funding declines, while others experienced only marginal increases that did not fully offset escalating costs. These conditions affected the scale, timing, and overall feasibility of certain planned activities and, in some instances, impacted progress toward specific goals and objectives.

Despite these challenges, participating jurisdictions remain committed to ongoing performance monitoring, responsible resource management, and realistic planning. Goals, objectives, and priority needs will continue to be reviewed regularly to ensure they remain relevant, achievable, and responsive to current community conditions. This continued assessment supports effective plan implementation and reinforces the RCP's role as a practical and adaptable framework for addressing regional and local priorities over the course of the planning period.

## **Summary of citizen participation process and consultation process**

The citizen participation and consultation process used in the development of the Plan included public meetings, public hearings, public comment periods, website postings, social media outreach, and the administration of local and area-wide surveys. These efforts were designed to provide meaningful opportunities for residents, stakeholders, service providers, and community partners to review information, offer feedback, and help identify priority needs, goals, and objectives reflected in the Plan.

Public meetings were used to provide participants with information regarding eligible uses of CDBG and HOME funds, prior uses of funding, and an overview of the Consolidated Plan development process. These meetings also included discussion of community priorities, proposed goals and objectives, and the types of programs and activities anticipated during the planning period.

Public hearings were held to review draft plan materials, provide opportunities for questions and discussion, and receive additional public comment through the governing bodies of the participating jurisdictions. These hearings served as a formal component of the public process and supported transparency and community input throughout plan development.

Public notices announcing opportunities for comment and participation were published, at minimum, in a newspaper of general circulation no fewer than ten (10) days prior to each

public hearing. When feasible and subject to applicable deadlines, additional efforts were made to distribute notices through publications serving minority and non-English-speaking populations, as well as to organizations that may be affected by or interested in the Plan.

The RCP partners also conducted broad-based surveys during 2025 and 2026 to identify and prioritize funding needs across key categories, including economic development, fair housing, affordable housing, neighborhood and community services, and community development activities such as infrastructure and public facilities. Survey availability was advertised through local newspapers, municipal websites, social media platforms, email distribution, direct mailings, and by request.

Collectively, outreach and engagement efforts for the Regional Consolidated Plan resulted in approximately ten (10) public meetings and more than 600 survey responses. The input received through these efforts directly informed the identification and prioritization of community needs, goals, and objectives and is reflected throughout the Plan.

### **Summary of public comments**

Public comments identified several consistent themes that shaped the priority needs, goals, and strategies included in the 2026–2030 Regional Consolidated Plan. The most frequently cited concerns centered on neighborhood stabilization, housing affordability and preservation, economic opportunity, public safety, and supportive services for vulnerable populations.

A significant portion of public input focused on Housing-related needs represented another major area of concern.

Respondents consistently identified the need for quality affordable housing, including both rental and homeownership opportunities, as well as programs that support housing preservation and stability. Priority comments included home repair assistance, senior housing support, landlord and rental rehabilitation incentives, acquisition and redevelopment activities, resale and homebuyer incentive programs, legal services, foreclosure prevention, fair housing assistance, and homelessness prevention. Residents also expressed a continued need for emergency assistance programs to help households address utility costs, rent, mortgage payments, property taxes, and property insurance.

Neighborhood and community development needs were also identified as a major area of concern. Residents emphasized the importance of street repairs, streetscape improvements, signage, neighborhood beautification, public facility improvements, and general neighborhood enhancements. Concerns related to deteriorated property conditions were also frequently noted, including the need for stronger code enforcement, blight abatement, demolition of unsafe structures, vacant structure and lot maintenance, and property maintenance assistance and education.

Economic opportunity and household stability also emerged as important priorities. Public comments highlighted the need for job development, workforce support, exterior façade and interior commercial improvements, and access to programs that strengthen long-term economic self-sufficiency. Residents also noted the importance of reducing household cost burdens

through energy efficiency and alternative energy programs, as well as ensuring access to food resources and other basic supports.

Supportive services and quality-of-life improvements were also widely identified, particularly for seniors, youth, and low- to moderate-income households. Respondents emphasized the need for senior services, including CHORE-type assistance, youth opportunities and recreation, transportation and childcare assistance, and other supportive programs that help residents remain stable, independent, and connected to community resources.

Finally, public safety and neighborhood security were identified as ongoing concerns. Residents expressed support for crime prevention strategies, anti-theft deterrent measures, inspection programs, smoke detector distribution, and other efforts that promote safer living environments and stronger neighborhoods.

Collectively, the public comments received through the citizen participation process provided a clear framework for identifying regional priorities and informed the development of the goals, objectives, and proposed activities contained in this Plan.

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

All comments and views received during the citizen participation and public comment process were reviewed and considered as part of the Plan's development. No comments or viewpoints submitted during the planning process were rejected or excluded from consideration.

Public input was organized and evaluated by jurisdiction, with responses identified separately for the three participating municipal jurisdictions and categorized accordingly for respondents residing outside of those jurisdictions but within Muskegon County. All input received contributed to the overall development and refinement of the Regional Consolidated Plan.

#### **Summary**

Extensive efforts were undertaken to ensure meaningful public participation in the development of the Regional Consolidated Plan (RCP). These efforts included public meetings, hearings, formal comment periods, surveys, social media outreach, website postings, and public notices. Input gathered through these activities guided the identification and prioritization of community needs to be addressed through CDBG and HOME funding.

The goals, objectives, and strategies in the Plan are directly aligned with the priorities identified through this public input. Each participating jurisdiction will continue to engage residents and stakeholders throughout the planning period to ensure needs remain current, with adjustments reflected annually through each jurisdiction's Annual Action Plan (AAP).

Draft planning documents were publicly available for a minimum of thirty (30) days, and local public hearings were conducted to solicit further feedback. Consultation also included a broad range of stakeholders, including housing providers, social service and healthcare agencies, nonprofits, governmental entities, educators, and community- and faith-

based organizations. All comments received were reviewed and considered during Plan development, with none excluded.

## The Process

### PR-05 Lead & Responsible Agencies

24 CFR 91.200(b)

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	N/A	City of Muskegon
HOME Administrator	MUSKEGON	City of Muskegon

Table 1 – Responsible Agencies

#### Narrative

The Cities of Muskegon, Muskegon Heights, and Norton Shores collaborate regionally to address the housing and

community development needs of Muskegon County residents. This partnership, established during the development of the 2016 Regional Consolidated Plan (RCP), continues through the 2026–2030 RCP period. The collaboration ensures that regional goals, objectives, and priority needs are collectively addressed while allowing each city to administer programs specific to its jurisdiction.

The RCP was developed as a joint effort among plan partners, with the City of Muskegon serving as the lead agency. Each city leverages its available resources to achieve identified housing and community development goals. The primary sources of funding included in this Plan are the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The City of Muskegon serves as the sole recipient of HOME funding.

Programs and projects administered by each participating jurisdiction are detailed in their respective Annual Action Plans (AAPs), which are derived from the Regional Consolidated Plan. The AAPs outline the specific projects and programs to be carried out using HUD funding allocations and any additional leveraged resources, ensuring targeted investment

in geographic areas of need while supporting the broader regional strategy.

### **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: City Planner/ zoning Administrator (231) 798-4391 Ext. 1373

## **PR-10 Consultation**

**91.100, 91.110, 91.200(b), 91.300(b),  
91.2159(I) and 91.315(I)**

### **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 further leveraging of existing resources.

In devising the 2026-2030 RCP, participants were careful in including all relevant stakeholders, including public and private sector and non-profit organizations. The Cities work closely with its cohorts to design programs that are specific to addressing identified priority needs.

Each municipality administered Hearings within their Council/Commission meetings for the Regional and the Annual Action Plan:

Muskegon: March 31 and April 14 2026 at 5:30 pm with a comment period of April 7-May 7, 2026,

Muskegon Heights: March 24 and April 7, 2026 at 5:30 pm with a comment period of April 7-May 7, 2026,

Norton Shores: April 21st at 5:30 p.m. with comments accepted from April 14- May 14, 2026.

**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)).**

The RCP partners actively enhance coordination among public and assisted housing providers, private and governmental health and mental health agencies, and social service organizations to address the needs of very-low, low-, and moderate-income residents. Each city serves as the lead agency within its jurisdiction, facilitating communication and collaboration among stakeholders to maximize resources, minimize duplication of services, and expand access to housing, supportive services, and economic development programs.

Coordination activities include joint planning with local public housing authorities, consultation with healthcare and mental health providers, participation in community and countywide

service networks, and leveraging funding from federal, state, local, and nonprofit sources. These efforts support integrated service delivery across housing, public health, social services, and economic development initiatives, ensuring that residents receive comprehensive assistance tailored to their needs.

Through these collaborative efforts, the RCP partners strengthen service networks, enhance program effectiveness, and align local initiatives with regional housing and community development priorities

**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 RCP partners actively coordinate with the Muskegon County Continuum of Care (CoC) to address the needs of homeless individuals and families, including chronically homeless persons, families with children, veterans, and unaccompanied youth, as well as those at risk of homelessness. The CoC works collaboratively with local public housing authorities, emergency shelters, transitional housing providers, rapid rehousing programs, prevention services, and permanent supportive housing initiatives to ensure comprehensive and coordinated service delivery.

Through this partnership, the CoC and RCP partners implement programs to prevent homelessness, provide emergency assistance, and support housing stability. Services include eviction prevention, financial assistance, case management, access to mainstream benefits, and supportive

services tailored to the specific needs of vulnerable populations. The CoC also conducts point-in-time counts, collects and analyzes data through HMIS, and monitors program outcomes to ensure services are responsive and effective.

By leveraging local, state, federal, and community-based resources, the CoC and RCP partners maximize service impact and minimize duplication of efforts, ensuring that individuals and families experiencing or at risk of homelessness receive timely, coordinated, and comprehensive assistance.

**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 actively participate as members of the Muskegon County Continuum of Care (CoC) to coordinate homelessness prevention and response efforts. The CoC maintains ongoing consultation with local, state, and federal ESG funders through open communication and regular reporting. ESG-funded agencies also serve on the CoC, providing continuous input on program operations and outcomes.

In collaboration with RCP partners, ESG-funded agencies, and other service providers, the CoC develops strategies to allocate ESG funds across eligible activities, establishes performance standards, measures program outcomes, and

defines policies and procedures for HMIS administration. This collaboration ensures that CoC, ESG, private, and other governmental resources are used efficiently and effectively to prevent and end homelessness.

The CoC's outreach and coordination committees include representatives from ESG-funded agencies, emergency shelters, transitional housing programs, rapid rehousing initiatives, homelessness prevention services, and permanent supportive housing programs. Together, these entities work to align services, maximize resources, and improve service delivery to meet the needs of homeless individuals and families within the jurisdiction.

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

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

1	<b>Agency/Group/Organization</b>	<b>Muskegon Housing Commission</b>
	<b>Agency/Group/Organization Type</b>	Housing PHA Services – Housing, Children, Elderly Persons, Persons with Disabilities, Persons with HIV/AIDS-homeless Education Business and Civic Leaders Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment, Lead-Based Paint Strategy, Public Housing Needs, Homelessness Strategy, Chronically Homeless Needs, Family Homeless Needs, Veteran Homeless Needs, Unaccompanied Youth Homeless Needs, Non-Homeless Special Needs, HOPWA Strategy, Economic Development, Market Analysis, Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	<b>Muskegon County United Way</b>
	<b>Agency/Group/Organization Type</b>	County and Local Government Regional organization Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment, Lead-Based Paint Strategy, Public Housing Needs, Homelessness Strategy, Chronically Homeless Needs, Family Homeless Needs, Veteran Homeless Needs, Unaccompanied Youth Homeless Needs, Non-Homeless Special Needs, Economic Development, Market Analysis, Anti-Poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	All were briefed relative to the process. Each provided relative feedback for use in devising the plan. Outcomes included coordinated efforts to provide public services, funding addressing community needs and homelessness.
	<b>Agency/Group/Organization</b>	Goodwill Industries of West Michigan, Inc
	<b>Agency/Group/Organization Type</b>	Housing, Elderly Services, Disability Services, Health Services, Education Services, Employment Services, Fair Housing Services, Health Agency, Local Government, Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Goodwill Industry was the lead agency involving the "Show Me the Money" Event Day for Muskegon County. The event provided an avenue to survey the community, county, partners, agencies and citizens present. Approximately 300 persons participated in the event.
4	<b>Agency/Group/Organization</b>	Muskegon Heights Housing Commission
	<b>Agency/Group/Organization Type</b>	Housing, PHA, Housing Services, Children's Services, Elderly Services, Disability Services, HIV/AIDS Services, Domestic Violence Services, Homeless Services, Education Services, Employment Services, Fair Housing Services, Victim Services, Veteran Services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment, Lead-Based Paint Strategy, Public Housing Needs, Homelessness Strategy, Chronically Homeless Needs, Homeless Families with Children Needs, Veteran Homelessness Needs, Unaccompanied Youth Homelessness Needs, Non-Homeless Special Needs, HOPWA Strategy, Market Analysis, Anti-Poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was consulted in providing the opportunity to have public comment during plan development, not to mention to provide specific information as it pertains to the development of the Strategic Plan (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	<b>Agency/Group/Organization</b>	Hackley Public Library
	<b>Agency/Group/Organization Type</b>	Services-Education Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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

All relevant agency types were considered and incorporated into the consultation process. The RCP partners engaged public, private, and nonprofit organizations whose services directly align with the goals and objectives of both the RCP and the community's comprehensive planning efforts.

Governmental agencies, including those focused-on children’s services, social welfare, and workforce development, were actively consulted through the Continuum of Care (CoC) and various ad-hoc committees, where these sectors are represented. In cases where direct consultation did not occur, input was obtained indirectly through structured information-gathering efforts and the broader citizen participation process.

Based on this inclusive and multi-layered approach, no significant agency types were excluded from consultation.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Muskegon County CoC	The CoC has identified goals relative to ending homelessness via its ten Year Plan. The CoC ten 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 April 7- May 7, 2026 and Norton Shores was April 14- May 14, 2026.
Public Hearing	Muskegon Heights	The RCP and the AAP were made available for public comment: April 7-May 7 2026 with Public Hearings being held on March 24 and April 7, 2026. An Overview was provided to the governing body and audience participants: April 13, 2026 and presented on April 27, 2026.

**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 implementation of the Consolidated Plan is supported through ongoing cooperation and coordination with a broad range of public entities, including state agencies and adjacent units of general local government. This collaborative approach ensures that resources are aligned, service delivery is efficient, and regional priorities are addressed in a comprehensive manner.

Coordination with state agencies occurs through regular communication, participation in statewide initiatives, and adherence to applicable regulations and funding requirements. State partners provide guidance, data, and oversight that inform local planning, funding allocations, and program implementation, particularly in areas such as housing, community development, and supportive services.

At the local and regional levels, the RCP maintains active partnerships with neighboring jurisdictions and other units of general local government. These partnerships facilitate the

sharing of data, joint planning efforts, and alignment of strategies to address cross-jurisdictional needs such as housing affordability, homelessness, infrastructure, and economic development. Collaboration often occurs through regional committees, intergovernmental agreements, and participation in coordinated systems such as the Continuum of Care (CoC).

In addition, the RCP works closely with public housing agencies and other publicly funded entities to ensure that investments are complementary and that services are delivered in a coordinated and effective manner. This includes aligning priorities, leveraging funding sources, and jointly addressing gaps in services.

Overall, this structured and ongoing coordination strengthens the implementation of the Consolidated Plan by promoting consistency, reducing duplication of efforts, and maximizing the impact of available public resources across jurisdictions.

### **Narrative**

The RCP employs a coordinated, outcomes-driven approach to intergovernmental collaboration that aligns with HUD Consolidated Plan requirements. Ongoing engagement with state agencies, regional partners, and adjacent units of local government supports the timely identification of emerging

needs, alignment of funding priorities, and adaptation of strategies to changing community conditions. This coordination is reinforced through both formal mechanisms—such as regional workgroups, shared data systems, and structured planning processes—and informal, ongoing communication among staff.

The City further strengthens coordination by working closely with service providers to administer annual RFP processes and align funding decisions, with the goal of reducing duplication and maximizing the impact of available resources. A community web-based system is utilized to enhance transparency, improve tracking, and support efficient program administration.

Additionally, municipal planning departments integrate critical data and planning functions—including emergency management, water and floodplain management, and hazard mitigation—into the implementation of housing and public service activities. Planning staff provide consultation and data support to municipal agencies to guide the development of annual initiatives and inform economic development efforts.

Together, these coordinated, data-informed, and collaborative practices ensure that implementation of the Consolidated Plan remains responsive, efficient, and effective in addressing both local and regional priorities.

# PR-15 Citizen Participation

91.105, 91.115, 91.200 (c) and 91.300(c)

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 its processes.

## Public Notices

Notice of opportunity to comment is, at minimum, published on all city sites and social accounts 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.

## Surveys

The RCP partners conducted larger general surveys to determine funding category priorities including, economic development, fair housing, affordable housing, neighborhood / community services and community development (i.e., infrastructure/facilities), etc. This survey was administered during March and April for the years 2026 and 2030. 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**

<b>1</b>	<b>Mode of Outreach</b>	<b>Internet Outreach</b>
	Target of Outreach	Minorities, Spanish-Speaking, Persons with Disabilities, Broad Community, Public/Assisted Housing Residents, Stakeholders/Service Providers
	Summary of Response/Attendance	Over 1,000 viewed survey; approx. 500 participated
	Summary of Comments Received	Support for RCP; feedback included affordable housing, legal services, fair housing, crime prevention, code enforcement, blight removal, homebuyer/rehab/energy programs, economic development, recreation, education, landlord incentives, foreclosure prevention, senior/youth/childcare, demolition programs
	Summary of Comments Not Accepted and Reasons	All comments considered; none omitted
	URL (If Applicable)	<a href="http://www.muskegon-mi.gov">www.muskegon-mi.gov</a> ; <a href="http://www.cityofmuskegonheights.org">www.cityofmuskegonheights.org</a> ; <a href="http://www.nortonshores.org">www.nortonshores.org</a>
<b>2</b>	<b>Mode of Outreach</b>	<b>Public Meeting</b>
	Target of Outreach	Minorities, Spanish-Speaking, Persons with Disabilities, Broad Community, Public/Assisted Housing Residents, Stakeholders/Service Providers
	Summary of Response/Attendance	Approx. 7 meetings held with 40 participants
	Summary of Comments Received	Comments support RCP development; see survey results
	Summary of Comments Not Accepted and Reasons	All comments considered; none omitted
	URL (If Applicable)	<a href="http://www.muskegon-mi.gov">www.muskegon-mi.gov</a> ; <a href="http://www.cityofmuskegonheights.org">www.cityofmuskegonheights.org</a> ; <a href="http://www.nortonshores.org">www.nortonshores.org</a>

3	<b>Mode of Outreach</b>	<b>Newspaper Ad</b>
	Target of Outreach	Minorities, Spanish-Speaking, Persons with Disabilities, Broad Community, Public/Assisted Housing Residents, Stakeholders/Service Providers
	Summary of Response/Attendance	At least 3 local newspaper ads published
	Summary of Comments Received	Comments support RCP development; see survey results
	Summary of Comments Not Accepted and Reasons	All comments considered; none omitted
	URL (If Applicable)	www.muskegon-mi.gov; www.cityofmuskegonheights.org; www.nortonshores.org
4	<b>Mode of Outreach</b>	<b>Internet Outreach / Survey</b>
	Target of Outreach	Minorities, Spanish-Speaking, Persons with Disabilities, Broad Community, Public/Assisted Housing Residents, Stakeholders/Service Providers
	Summary of Response/Attendance	Over 1,000 viewed survey; approx. 500 participated
	Summary of Comments Received	Comments support RCP development; see survey results
	Summary of Comments Not Accepted and Reasons	All comments considered; none omitted
	URL (If Applicable)	www.muskegon-mi.gov; www.cityofmuskegonheights.org; www.nortonshores.org

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment provides a comprehensive evaluation of housing, homelessness, special needs populations, and non-housing community development needs within the Cities of Muskegon, Muskegon Heights, and Norton Shores. This amended 2026–2030 Consolidated Plan is informed by the most current and reliable data sources, including the American Community Survey (ACS) 5-Year Estimates (2018–2022), HUD Comprehensive Housing Affordability Strategy (CHAS) data, local administrative records, Continuum of Care (CoC) reports, and the 2023 Regional Housing Assessment for Muskegon County.

Findings from these data sources consistently indicate that housing affordability remains the most critical need across the consortium. Since the prior Consolidated Plan period, both home values and rental costs have risen significantly, while household income growth has not kept pace. This disparity has resulted in an increasing number of cost-burdened households, defined by HUD as those paying more than 30 percent of income toward housing expenses, with a substantial proportion experiencing severe cost burden.

The 2023 Regional Housing Assessment further identifies a significant shortage of affordable rental housing for households earning below 50 percent of Area Median Income (AMI), with the most acute gap among households at or below

30 percent AMI. In addition, the regional housing stock is predominantly older, with a large share of units constructed prior to 1970. This condition contributes to increased needs for housing rehabilitation, lead-based paint hazard mitigation, energy efficiency improvements, and accessibility modifications.

Looking ahead, demand for affordable and workforce housing is expected to intensify throughout the 2026–2030 Consolidated Plan period. Contributing factors include rising construction and development costs, constrained housing inventory, and increasing demand for smaller, accessible, and quality housing units. These conditions underscore the need for targeted investment and coordinated strategies to expand affordable housing options, preserve existing housing stock, and address the needs of low- and moderate-income households.

# **NA-10 Housing Needs Assessment**

## **24 CFR 91.205(a,b,c)**

### **Summary of Housing Needs**

Analysis of HUD CHAS data and supporting regional assessments indicates that housing cost burden is most severe among renter households with incomes below 50 percent of Area Median Income (AMI). Approximately 62 percent of these households are cost burdened, paying more than 30 percent of their income toward housing costs, while an estimated 38 percent experience severe cost burden, defined as paying more than 50 percent of income toward housing. These conditions significantly limit housing stability and increase the risk of displacement and homelessness.

Extremely low-income households ( $\leq 30$  percent AMI) face the most critical housing challenges. The 2023 Regional Housing Assessment identifies a substantial shortage of affordable and available rental units for this population, with a deficit of several hundred units across the region. This gap reflects both limited supply and increasing demand, resulting in heightened competition for affordable housing and extended periods of housing instability.

Among homeowners, approximately 28 percent of low-income households are cost burdened. Housing instability within this group is compounded by the age and condition of the housing stock, as many low-income homeowners reside in older homes requiring significant rehabilitation. Rising costs associated with property insurance, utilities, and ongoing maintenance further exacerbate affordability challenges and

increase the risk of deferred maintenance and housing deterioration.

Senior households represent a growing segment of cost-burdened homeowners, particularly those living on fixed incomes. As the population ages, there is an increasing need for smaller, accessible, and affordable housing options that support aging in place. The demand for such housing is expected to grow throughout the Consolidated Plan period.

Overall, the data demonstrate a persistent and widening gap between housing costs and household incomes, underscoring the need for targeted strategies to expand the supply of affordable housing, preserve existing units, and address the needs of the region's most vulnerable populations.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	516	72,605	13971%
Households	63,700	27,095	-57%
Median Income	\$0.00	\$0.00	

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

**Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,235	3,990	5,740	2,640	10,485
Small Family Households	1,140	1,200	2,095	980	4,920
Large Family Households	280	280	690	204	795
Household contains at least one person 62-74 years of age	855	755	1,580	690	2,585
Household contains at least one person age 75 or older	585	895	605	405	1,065
Households with one or more children 6 years old or younger	764	720	1,210	509	1,035

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

**Housing Needs Summary Tables**

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	90	35	20	175	0	4	44	0	48
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	10	0	0	10	0	0	20	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	100	130	4	359	10	10	75	0	95
Housing cost burden greater than 50% of income (and none of the above problems)	1,640	575	15	0	2,230	545	200	165	24	934
Housing cost burden greater than 30% of income (and none of the above problems)	394	1,170	735	4	2,303	380	555	740	125	1,800

	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
Zero/negative Income (and none of the above problems)	215	0	0	0	215	120	0	0	0	120

**Table 7 – Housing Problems Table**

Data Source: 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,800	775	180	24	2,779	555	215	300	24	1,094
Having none of four housing problems	1,230	1,555	2,040	860	5,685	650	1,445	3,225	1,720	7,040
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	624	705	345	1,674	340	155	305	800

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	230	99	30	359	18	40	30	88
Elderly	470	554	255	1,279	394	344	449	1,187
Other	835	500	145	1,480	175	215	130	520
Total need by income	2,159	1,858	775	4,792	927	754	914	2,595

**Table 9 – Cost Burden > 30%**

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	0	0	280	280	160	10	0	170
Large Related	0	0	4	4	18	10	0	28
Elderly	305	195	15	515	265	95	104	464
Other	0	700	125	825	105	0	0	105
Total need by income	305	895	424	1,624	548	115	104	767

**Table 10 – Cost Burden > 50%**

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	125	90	65	4	284	0	10	75	0	85

	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
Multiple, unrelated family households	0	10	55	0	65	10	0	20	0	30
Other, non-family households	0	10	0	0	10	0	0	0	0	0
Total need by income	125	110	120	4	359	10	10	95	0	115

**Table 11 – Crowding Information – 1/2**

Data Source: 2016-2020 CHAS

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

**Table 12 – Crowding Information – 2/2**

Data Source: Local Continuum of Care report data.

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

Data from the American Community Survey (ACS) indicate that single-person households represent a significant share of all households in the region, with the majority consisting of renters. This population experiences a disproportionately high need for housing assistance due to lower incomes, limited financial resources, and increased exposure to housing cost burden. Consistent with HUD CHAS data, renter households—particularly those living alone—are more likely than homeowners to pay more than 30 percent of their income

toward housing costs, with many experiencing severe cost burden.

Single-person households in need of assistance include extremely low-income individuals (≤30 percent AMI), seniors on fixed incomes, and persons with disabilities, all of whom face heightened challenges in securing and maintaining stable housing. These households are often at increased risk of housing instability, eviction, or homelessness due to rising rents and limited availability of affordable units.

Homeless Management Information System (HMIS) data further indicate that more than 700 individuals and families in the region are experiencing homelessness or need housing assistance at any given time, with a substantial proportion consisting of single adults. This underscores the ongoing and urgent need to expand access to safe, decent, and affordable housing options, particularly for single-person households with the greatest economic vulnerabilities.

Overall, the prevalence of single-person renter households, combined with high rates of cost burden and documented homelessness, highlights a critical need for targeted housing strategies, including the development of smaller, affordable units, supportive housing, and rental assistance programs.

**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.**

Local service providers, including EWP, the Salvation Army, and the Rescue Mission, serve a substantial number of individuals and families experiencing disabilities and/or the impacts of domestic violence, dating violence, sexual assault, and stalking. Collectively, these agencies assist thousands of households annually, many of whom require emergency shelter, transitional housing, and supportive services to address immediate safety and housing needs.

Data from the Continuum of Care (CoC) Homeless Management Information System (HMIS) indicate that at least 63 individuals and families reported experiencing domestic violence for more than one year, with additional households

reporting shorter durations (43 under three months, 19 between three and six months, and 10 between six months and one year). While these figures provide a baseline, they are widely understood to underrepresent the true scope of need, as many victims do not seek assistance due to safety concerns, stigma, or lack of access to services.

Households affected by domestic violence and those including persons with disabilities often face significant barriers to obtaining and maintaining stable housing, including limited income, trauma-related challenges, and the need for accessible or supportive housing environments. These populations are at increased risk of homelessness and housing instability, particularly when safe and affordable housing options are limited.

The continued need for housing assistance for these vulnerable populations is further compounded by external factors, including economic instability and public health impacts in recent years, which have increased demand for emergency shelter, rapid rehousing, and permanent supportive housing programs.

Overall, the data and service provider experience demonstrate a clear and ongoing need to expand safe, accessible, and affordable housing options, as well as supportive services, for persons with disabilities and victims of domestic violence and related forms of abuse.

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

The most common housing problems identified within the region, consistent with HUD-defined metrics and CHAS data, include housing cost burden, substandard housing conditions, and overcrowding. These issues affect both renter and homeowner households; however, the severity and prevalence vary significantly by income level and tenure.

Housing cost burden remains the most widespread challenge. Renter households, particularly those with incomes at or below 30 percent of Area Median Income (AMI), are disproportionately impacted. A significant share of these households pays more than 30 percent of income toward housing costs, with many experiencing severe cost burden (greater than 50 percent). These conditions often result in housing instability and increased risk of displacement or homelessness.

Substandard housing is also a critical concern, particularly given the age of the region's housing stock. Many low- and moderate-income households reside in units requiring substantial rehabilitation, including structural repairs, energy efficiency improvements, lead-based paint remediation, and accessibility modifications. These conditions affect both renters and homeowners but are especially prevalent among low-income homeowners who may lack the financial resources to maintain their homes.

Overcrowding, while less prevalent than cost burden, continues to impact lower-income renter households, particularly larger families with limited access to appropriately sized affordable units. This condition can contribute to health

and safety concerns and reflects broader supply constraints within the housing market.

Although regional service data indicate a higher volume of assistance provided to homeowners, survey results and CHAS data confirm that renters experience the greatest level of need across all housing problem categories. At the same time, a notable proportion of homeowners—particularly those with incomes up to 80 percent AMI—also experience cost burden and housing quality issues.

These findings underscore the need for a balanced and comprehensive housing strategy that includes expanding the supply of affordable rental housing, preserving and rehabilitating the existing housing stock, and supporting a range of housing types—including smaller units, duplexes, and townhomes—to better meet the diverse needs of households across the region.

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

In short, the answer is yes. HUD CHAS data indicate that housing problems disproportionately affect lower-income households, with the greatest impacts on extremely low-income renters ( $\leq 30$  percent AMI). These households are significantly more likely to experience housing cost burden exceeding 30 percent of income, and many face severe cost burden (greater than 50 percent), placing them at heightened risk of housing instability and homelessness.

Very low- and low-income renter households (≤50 percent AMI) also experience high rates of cost burden and overcrowding, reflecting a limited supply of affordable and appropriately sized rental units. In contrast, low-income homeowners (up to 80 percent AMI) are more commonly affected by substandard housing conditions due to the age of the housing stock and limited financial capacity to address needed repairs.

While both renters and homeowners experience housing challenges, the severity is greatest among extremely low-income renters, followed by very low-income renters and low-income homeowners. These trends demonstrate a clear need to prioritize the development and preservation of affordable rental housing, alongside continued investment in owner-occupied housing rehabilitation programs for low- and moderate-income households.

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

Low-income individuals and families with children—particularly those with incomes at or below 30 percent of Area Median Income (AMI)—who are currently housed but at imminent risk of homelessness often experience multiple, compounding risk factors that threaten housing stability. These households are typically cost burdened, paying a disproportionate share of

income toward housing, and frequently reside in substandard or overcrowded conditions. Limited financial resources, combined with rising housing costs, leave little capacity to absorb unexpected expenses, making these households highly vulnerable to eviction and displacement.

Common characteristics of at-risk families include limited or unstable income, underemployment or inconsistent work history, and lack of access to financial assets or credit. Many households also lack strong support networks, reducing their ability to rely on informal assistance during times of crisis. Additional barriers may include histories of mental health challenges, substance use disorders, chronic health conditions, or prior justice system involvement, all of which can limit access to stable employment and housing opportunities. Larger family sizes can further restrict housing options due to the limited availability of affordable units that meet household needs.

Individuals at risk of homelessness often share similar characteristics, with additional challenges such as prior episodes of homelessness, social isolation, and limited access to supportive services. These factors contribute to increased vulnerability and difficulty maintaining stable housing over time.

Formerly homeless individuals and families who are receiving rapid re-housing (RRH) assistance and are approaching the end of that assistance remain at significant risk of returning to homelessness without continued support. Key needs for these households include increased and stable income through employment or benefits, ongoing case management, financial

literacy and budgeting support, and access to affordable housing options. Supportive services such as childcare, healthcare, mental health and substance use treatment, and reliable transportation are also critical to promoting long-term housing stability.

Overall, both at-risk and formerly homeless households require a combination of affordable housing, economic opportunities, and supportive services to prevent homelessness and ensure successful transitions to permanent, stable housing.

**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:**

The participating jurisdictions do not produce a single quantified estimate of the total at-risk population; however, the RCP utilizes HUD-consistent definitions and multiple data sources to identify and characterize households at imminent risk of homelessness.

For planning purposes, “at-risk” households are defined consistent with HUD guidance as low- and extremely low-income individuals and families who are currently housed but experiencing conditions that significantly increase the likelihood of homelessness. These conditions include severe housing cost burden (paying more than 50 percent of income toward housing), substandard or overcrowded living conditions, frequent housing instability, and insufficient income or resources to maintain housing. Additional populations

disproportionately at risk include survivors of domestic violence, individuals with mental health or substance use disorders, and persons exiting institutional settings, including incarceration.

Methodologically, the RCP relies on a combination of data sources to assess the scope and characteristics of this population. These include HUD CHAS data for cost burden and overcrowding, local administrative and service provider data, and Continuum of Care (CoC) Homeless Management Information System (HMIS) reports. Point-in-Time (PIT) counts, conducted in accordance with HUD standards, are also used to capture the number of individuals and families experiencing sheltered and unsheltered homelessness, including those residing in places not meant for human habitation (e.g., streets, vehicles, or encampments).

While PIT data primarily reflect the literal homeless population rather than all at-risk households, when combined with CHAS and HMIS data, they provide a reliable and HUD-compliant framework for understanding the continuum of housing instability and informing targeted strategies to prevent homelessness.

**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.

Housing instability within the region is strongly associated with several key characteristics. The most significant factor is housing cost burden, particularly severe cost burden (greater than 50 percent of income), which leaves households with insufficient resources to meet other basic needs. A limited supply of affordable rental units and a constrained housing market further exacerbate this issue, reducing housing choice for low- and extremely low-income households.

Additional contributing factors include substandard housing conditions, overcrowding, and the age of the housing stock, which often requires costly repairs that low-income households cannot afford. Barriers such as poor credit history, fixed or limited incomes, and lack of access to stable employment also restrict access to safe and affordable housing.

Rising costs associated with home purchase, construction, and rehabilitation have further limited the availability of affordable housing options, increasing competition for existing units and placing vulnerable households at greater risk of displacement and homelessness. Collectively, these housing characteristics and market conditions significantly contribute to housing instability across the region.

collaboration and data-driven decision-making, the RCP partners remain committed to improving housing stability outcomes and advancing HUD's goals of reducing and ultimately ending homelessness.

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

### Introduction

In accordance with HUD Consolidated Plan requirements, this section assesses whether any racial or ethnic group experiences a disproportionately greater need for housing compared to the overall population within specific income categories. A disproportionately greater need is defined as a group experiencing one or more of the four HUD-defined housing problems—housing cost burden, severe cost burden, overcrowding, or substandard housing—at a rate at least 10 percentage points higher than the rate for all households within the same income category.

This analysis is based on HUD CHAS data for households earning between 0–30 percent and 30–50 percent of Area Median Income (AMI), where housing challenges are typically most severe.

### Findings: 0–30% AMI

At the 0–30 percent AMI level, housing problems are widespread across all racial and ethnic groups.

- Jurisdiction as a whole: Approximately 74.0% (3,130 of 4,230) of households experience one or more housing problems.
- White households: 76.0% (1,455 of 1,914)
- Black/African American households: 73.4% (1,380 of 1,879)

- Hispanic households: 66.0% (204 of 309)
- American Indian/Alaska Native households: 100% (59 of 59) \*
- Asian households: 100% (4 of 4) \*

\*Percentages for smaller populations should be interpreted with caution due to limited sample size. However, no major racial or ethnic group exceeds the overall rate by 10 percentage points. Housing problems at this income level are pervasive and affect nearly all extremely low-income households regardless of race or ethnicity.

### Findings: 30–50% AMI

At the 30–50 percent AMI level, housing problems remain significant but less universal.

- Jurisdiction as a whole: Approximately 67.8% (2,710 of 3,995) of households experience one or more housing problems.
- White households: 63.9% (1,405 of 2,200)
- Black/African American households: 72.4% (1,090 of 1,505)
- Hispanic households: 61.3% (95 of 155)
- American Indian/Alaska Native households: 50.0% (20 of 40)
- Asian households: 100% (30 of 30) \*

Black/African American households experience housing problems at a rate approximately 4.6 percentage points higher than the jurisdiction as a whole; however, this does not meet

the HUD threshold of 10 percentage points to be considered a disproportionately greater need. Other groups fall below or

near the overall rate, with the exception of Asian households, where the small sample size limits reliability.

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,130	1,100	0
White	1,455	459	0
Black / African American	1,380	499	0
Asian	4	0	0
American Indian, Alaska Native	59	0	0
Pacific Islander	0	0	0
Hispanic	204	105	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

**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	2,710	1,285	0
White	1,405	795	0
Black / African American	1,090	415	0
Asian	30	0	0
American Indian, Alaska Native	20	20	0
Pacific Islander	0	0	0
Hispanic	95	60	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*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	1,950	3,795	0
White	1,050	1,850	0
Black / African American	545	1,500	0
Asian	20	19	0
American Indian, Alaska Native	50	70	0
Pacific Islander	0	0	0
Hispanic	145	275	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

**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	179	2,450	0
White	149	1,755	0
Black / African American	30	420	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0

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
Pacific Islander	0	0	0
Hispanic	0	145	0

**Table 16 - Disproportionately Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

**Discussion**

The CHAS data demonstrate that housing problems are most strongly correlated with income rather than race or ethnicity within the RCP jurisdictions. At the extremely low-income level (0–30% AMI), housing problems affect nearly three-quarters of all households, indicating a pervasive and critical need across all demographic groups. At the 30–50 percent AMI level, while some variation exists, no large racial or ethnic group meets HUD’s threshold for disproportionately greater need.

Although Black/African American households experience slightly higher rates of housing problems in the 30–50 percent AMI category, the difference is not statistically significant under HUD criteria. Similarly, elevated rates among smaller population groups should be interpreted cautiously due to limited sample sizes.

Overall, the data indicate that housing cost burden, overcrowding, and substandard conditions are widespread among low- and extremely low-income households regardless of race or ethnicity. These findings support a strategic focus on income-targeted housing interventions, including the

expansion of affordable housing, preservation of existing housing stock, and programs that reduce cost burden.

At the same time, the RCP remains committed to affirmatively furthering fair housing by continuing to monitor disparities, ensuring equitable access to housing resources, and addressing any emerging inequities that may impact protected classes.

**NA-20 Disproportionately Greater Need: Severe Housing Problems**

**24 CFR 91.205(b) (2)**

**Introduction**

The assessment of disproportionately greater need for severe housing problems is conducted in accordance with U.S. Department of Housing and Urban Development requirements under 24 CFR 91.205(b)(2). A disproportionately greater need exists when a racial or ethnic group experiences a rate of severe housing problems that is at least 10 percentage points higher than the rate for all households within the same income category.

Severe housing problems are defined by HUD as the presence of one or more of the following conditions: housing cost burden greater than 50 percent of income, overcrowding, lack of complete kitchen or plumbing facilities, or substandard housing conditions. This analysis evaluates the extent to which specific racial and ethnic groups are affected by these

conditions relative to the overall population, using the most recent available data.

The purpose of this assessment is to identify disparities in housing conditions and inform the prioritization of resources and strategies to address inequities, consistent with fair housing and community development goals.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,355	1,880	0
White	1,040	875	0
Black / African American	1,180	700	0
Asian	4	0	0
American Indian, Alaska Native	59	0	0
Pacific Islander	0	0	0
Hispanic	54	254	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	990	3,000	0
White	369	1,825	0
Black / African American	480	1,035	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	10	20	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	70	85	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	480	5,265	0
White	220	2,685	0
Black / African American	175	1,870	0
Asian	0	39	0
American Indian, Alaska Native	0	115	0
Pacific Islander	0	0	0
Hispanic	60	355	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	48	2,580	0
White	48	1,855	0
Black / African American	0	450	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	145	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

**Discussion**

In accordance with HUD requirements, this analysis evaluates whether racial and ethnic groups experience disproportionately greater need for severe housing problems compared to the jurisdiction overall within each income category. Severe housing problems include housing cost burden greater than 50 percent of income, overcrowding, or substandard housing conditions. A disproportionately greater need exists when a racial or ethnic group experiences severe housing problems at a rate at least 10 percentage points higher than the jurisdiction-wide rate within the same income category.

Within the 0–30% AMI category, 2,355 households experience one or more severe housing problems compared to 1,880 households without severe housing problems, indicating significant housing challenges among extremely low-income households. White households report 1,040 households with severe housing problems and 875 without, while Black/African American households report 1,180 households with severe housing problems and 700 without, representing the highest concentration and burden of need. Hispanic households report 54 households with severe housing problems and 254 without, indicating a comparatively lower incidence. American Indian households report 59 households with

severe housing problems and none without housing problems, though the small sample size limits reliability. Asian households report 4 households with severe housing problems and none without, also reflecting limited data reliability.

At the 0–30% AMI level, Black/African American households demonstrate the greatest concentration of severe housing problems in both absolute and proportional terms, suggesting a potential disproportionately greater need. American Indian households also show a high rate of need, though conclusions are limited by the small sample size.

Within the 30–50% AMI category, 990 households experience one or more severe housing problems compared to 3,000 households without severe housing problems. White households report 369 households with severe housing problems and 1,825 without, while Black/African American households report 480 households with severe housing problems and 1,035 without, again representing the highest concentration of need. Hispanic households report 70 households with severe housing problems and 85 without, indicating a moderate burden. Asian households report 10 households with severe housing problems and 20 without, while American Indian households report no households with severe housing problems and 40 without.

At the 30–50% AMI level, Black/African American households continue to demonstrate the highest concentration of severe housing problems relative to other racial and ethnic groups, suggesting a potential disproportionately greater need under HUD fair housing standards. Hispanic households also experience notable housing challenges, though not at levels significantly exceeding the jurisdiction-wide pattern.

Overall, Black/African American households consistently experience the greatest burden of severe housing problems across both income categories, particularly among households between 30–50% AMI. While other racial and ethnic groups experience housing challenges, the data does not indicate a similarly consistent disproportionate impact. Small population sizes for Asian and American Indian households limit the ability to draw statistically reliable conclusions for those groups.

## **NA-25 Disproportionately Greater Need: Housing Cost Burdens**

### **91.205(b)(2)**

#### **Introduction**

In accordance with the requirements of the U.S. Department of Housing and Urban Development under 24 CFR 91.205(b)(2),

this section evaluates whether any racial or ethnic group experiences a disproportionately greater need with respect to housing cost burden. A cost burden is defined as households paying 30–50 percent of income toward housing, while a severe cost burden is defined as paying more than 50 percent of income toward housing costs.

Within the jurisdiction as a whole, 18,845 households experience no housing cost burden (less than 30 percent), 4,545 households experience a cost burden (30–50 percent), and 3,339 households experience a severe cost burden (greater than 50 percent), with 360 households not computed. These figures establish the baseline against which racial and ethnic disparities are assessed.

Table 21- Greater Need: Housing Cost Burdens AMI below, provides a breakdown based on racial and ethnic groups. This distribution provides the basis for assessing whether any group’s share of cost burden or severe cost burden exceeds the jurisdictional average by at least 10 percentage points.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,845	4,545	3,339	360
White	12,595	2,705	1,490	135
Black / African American	4,535	1,325	1,565	195
Asian	70	40	4	0
American Indian, Alaska Native	140	70	59	0
Pacific Islander	0	0	0	0
Hispanic	995	270	145	24

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion

Analysis of housing cost burden data indicates varying levels of burden across racial and ethnic groups when compared to the jurisdiction as a whole. At the jurisdictional level, the majority of households (approximately 70%) are not cost burdened, while roughly 17% experience moderate cost burden and about 12% experience severe cost burden. These

proportions serve as the benchmark for identifying disproportionate need.

**Black/African American households** demonstrate the most notable disparity. While they represent a substantial share of households without cost burden, they also account for **1,565 households experiencing severe cost burden**, which exceeds the number of severely burdened White households despite a smaller overall population base. Proportionally,

Black/African American households have a significantly higher share of households paying more than 50 percent of income toward housing, indicating a **disproportionately greater need** relative to the jurisdiction as a whole.

**American Indian households** also exhibit elevated levels of housing cost burden. Of the total households in this group, a relatively large proportion falls within both the 30–50 percent and greater than 50 percent cost burden categories. Although the total number of households is small, the distribution suggests a **concentration of housing cost burden**, particularly in the severe category, which may indicate disproportionate need; however, conclusions should be considered in light of the small sample size.

**Hispanic households** show moderate levels of housing cost burden, with 270 households experiencing 30–50 percent burden and 145 experiencing severe burden. While these figures indicate the presence of need, the proportion does not appear to exceed the jurisdictional average by a sufficient margin to clearly meet the threshold for disproportionate need.

**White households**, while representing the largest number of households overall, show a distribution that more closely mirrors the jurisdictional averages across all cost burden categories. As such, they do not exhibit a disproportionately greater need.

**Asian households** have relatively low numbers across all categories, with very few households experiencing severe cost burden. Due to the small population size, no clear pattern of disproportionate need can be determined.

Overall, **Black/African American households experience a disproportionately greater need with respect to severe housing cost burden**, as their proportion of households paying more than 50 percent of income toward housing exceeds that of the jurisdiction as a whole. American Indian households may also experience elevated need, though the small population size limits statistical certainty. Other racial and ethnic groups generally reflect patterns consistent with or below the jurisdictional averages and do not demonstrate disproportionate need under HUD criteria.

## 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?

Based on the analysis of severe housing problems and housing cost burden across income categories, there are identifiable disparities in need among certain racial and ethnic groups.

Within the **0–30% AMI** category, severe housing problems are widespread across all groups due to extremely low incomes. However, **Black/African American households** exhibit a higher proportion of households experiencing severe housing problems compared to the overall rate for this income category. In addition, **American Indian households** show a concentration of need, with all reported households experiencing severe housing problems; however, the small sample size limits the statistical reliability of this finding.

Within the **30–50% AMI** category, **Black/African American households** again demonstrate a higher rate of severe housing problems relative to the income category as a whole. This pattern is consistent with housing cost burden data, where Black/African American households also show a higher proportion of severe cost burden (greater than 50 percent of income) compared to the jurisdictional average.

Other racial and ethnic groups, including White, Hispanic, and Asian households, generally experience housing problems at rates that are more consistent with or below the overall rates for their respective income categories. While some groups, such as Hispanic households, show moderate levels of housing need, these do not exceed the threshold required to be considered disproportionately greater under HUD criteria.

There are income categories in which a racial or ethnic group experiences disproportionately greater need. Specifically, **Black/African American households** consistently exhibit disproportionately greater need in both the **0–30% AMI** and **30–50% AMI** categories, particularly in relation to severe housing problems and severe housing cost burden. While **American Indian households** may also reflect elevated need in the lowest income category, conclusions are limited due to small population size.

These findings suggest the need for targeted housing strategies to address disparities and ensure equitable access to affordable and stable housing opportunities.

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

All needs related to housing problems and housing cost burdens have been identified through analysis conducted in accordance with data and guidance from the U.S. Department of Housing and Urban Development. The City relied on comprehensive and nationally recognized data sources, including the Comprehensive Housing Affordability Strategy, U.S. Census Bureau data such as the American Community

Survey, and other supporting datasets to inform the Consolidated Plan (CP).

Based on this analysis, no additional unmet needs have been identified beyond those discussed. However, the City and its Regional Consolidated Plan (RCP) partners recognize that housing and community development needs may evolve over time. As such, they will continue to solicit stakeholder and public input, monitor conditions, and conduct periodic reviews of the Consolidated Plan.

This ongoing evaluation process ensures that any emerging or previously unidentified needs can be identified and addressed in a timely manner, allowing for appropriate adjustments to strategies and priorities as necessary.

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

Patterns of racial and ethnic concentration are present across the Regional Consolidated Plan (RCP) partner communities, though the degree and distribution vary by jurisdiction.

Within the City of Muskegon and Muskegon Heights, Black/African American households are more highly concentrated in specific neighborhoods, particularly in areas with higher proportions of low- to moderate-income residents. These same areas generally correspond with locations where higher rates of severe housing problems and housing cost burdens have been identified, suggesting a geographic clustering of need.

In contrast, the City of Norton Shores has a more dispersed population pattern, with White households representing the majority and racial or ethnic minority populations distributed more evenly throughout the community. As a result, there are fewer identifiable areas of concentrated racial or ethnic minority populations within this jurisdiction.

Hispanic households within the RCP region are present across all three communities but tend to be more modestly concentrated in certain neighborhoods within the City of Muskegon and Muskegon Heights, often overlapping with areas experiencing housing affordability challenges.

Populations identified as Asian or American Indian are relatively small across the RCP communities and do not exhibit clear patterns of geographic concentration based on available data.

Overall, areas with higher concentrations of minority populations—particularly within the City of Muskegon and Muskegon Heights—tend to align with neighborhoods experiencing elevated housing needs. These geographic patterns are important for informing targeted housing and community development strategies.

## NA-35 Public Housing - 91.205 (b)

### Introduction

In accordance with the requirements of the U.S. Department of Housing and Urban Development under 24 CFR 91.205(b), this section provides an overview of public housing needs and the populations served by the Public Housing Authority (PHA) within the Regional Consolidated Plan (RCP) area.

The PHA's primary goals are to provide safe, decent, and affordable housing, expand access to housing choice through the Housing Choice Voucher (HCV) program, and ensure that housing is accessible and responsive to the needs of vulnerable populations, including elderly persons, persons with disabilities, and extremely low-income households. The PHA also seeks to promote self-sufficiency and improve quality of life for assisted households while complying with fair housing and equal opportunity requirements.

Within the RCP region, there are 483 public housing units currently in use and 197 Housing Choice Vouchers, including 196 tenant-based vouchers. These resources represent a critical component of the affordable housing inventory and provide housing stability for low- and moderate-income households.

The population served reflects a significant concentration of vulnerable households. There are 47 elderly households in

public housing and 12 elderly households utilizing vouchers, including tenant-based assistance. In addition, 186 families with disabilities reside in public housing, while 46 households with disabilities are assisted through vouchers, highlighting the importance of supportive and accessible housing options.

Demand for accessible housing is substantial, with 483 public housing households and 197 voucher households requesting accessibility features, indicating a system-wide need to accommodate residents with mobility or other physical limitations.

Demographically, Black/African American households represent the majority of residents, with 410 households in public housing and 182 households utilizing vouchers (181 tenant-based). White households account for 73 public housing residents and 15 voucher households, while Hispanic households represent a very small share, with 1 household in each category. The population is predominantly non-Hispanic, with 482 public housing households and 196 voucher households identified as such.

These data underscore the PHA's essential role in serving populations with significant housing needs, particularly extremely low-income households, minority populations, elderly residents, and persons with disabilities. The information also highlights ongoing demand for accessible units and supportive housing resources, which will inform planning priorities and resource allocation within the Consolidated Plan.

**Totals in Use**

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

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

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

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	1	0	1	0	0	0

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

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

In accordance with Section 504 of the Rehabilitation Act and guidance from the U.S. Department of Housing and Urban Development, Public Housing Authorities (PHAs) are required to ensure that individuals with disabilities have equal access to housing opportunities, including units that are fully accessible and equipped with necessary accommodations.

Within the City of Muskegon and Muskegon Heights, there is a clear and ongoing need for accessible public housing units among both current tenants and applicants on waiting lists. Data indicate a substantial number of households with disabilities currently residing in public housing, along with additional households utilizing Housing Choice Vouchers. This reflects a high demand for units that incorporate accessibility features such as mobility adaptations, accessible bathrooms, and other structural modifications.

Among existing tenants, a significant portion of households have identified the need for accessibility features. This includes individuals with mobility impairments, as well as those requiring modifications to support independent living. The volume of requests for accessibility accommodations suggests that the current supply of accessible units is limited relative to need, resulting in potential delays in meeting accommodation requests.

For applicants on waiting lists, the demand for accessible units is also notable. Individuals requiring accessible housing often

face longer wait times due to the limited inventory of compliant units within the PHA portfolios. This is particularly relevant in Muskegon and Muskegon Heights, where older housing stock may present challenges for retrofitting or fully meeting accessibility standards without significant rehabilitation.

Additionally, the concentration of extremely low-income households with disabilities further intensifies demand, as these households often rely on public housing or vouchers as their primary housing option. The need extends beyond physical accessibility to include proximity to supportive services, transportation, and healthcare resources.

Overall, the Section 504 needs assessment indicates that both PHAs serving Muskegon and Muskegon Heights face ongoing and unmet demand for accessible housing units, driven by a high number of residents and applicants with disabilities. Addressing these needs will require continued efforts to increase the supply of accessible units, prioritize reasonable accommodations, and integrate accessibility considerations into future housing development and rehabilitation activities.

**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?**

Based on available data from the U.S. Department of Housing and Urban Development and local Public Housing Authorities serving the City of Muskegon and Muskegon Heights, detailed

counts of families on waiting lists are limited; however, existing program data clearly indicate the **types of households represented and the scale of need**.

The waiting lists for both public housing and Section 8 Housing Choice Voucher (HCV) programs are primarily composed of:

- **Extremely low-income households (0–30% AMI)**
- **Families with disabilities**, representing a significant share of applicants
- **Elderly households on fixed incomes**
- **Minority households**, particularly Black/African American residents

Given the current utilization levels—**483 public housing units and 197 vouchers in use (196 tenant-based)**—and the high number of **disabled households (186 in public housing and 46 voucher-assisted)**, it is evident that demand exceeds available resources, particularly for specialized housing.

The most pressing needs of public housing residents and voucher holders include:

- **Accessible Housing Units:** A substantial number of households have requested accessibility features, indicating an immediate gap in units that meet Section 504 requirements.
- **Affordable Units for Extremely Low-Income Households:** Demand remains highest among households with the lowest incomes, many of whom experience severe cost burdens.

- **Supportive Housing and Services:** Elderly and disabled residents require housing linked with supportive services, including transportation and healthcare access.
- **Housing Stability and Quality:** Continued investment in maintaining and rehabilitating existing public housing stock is necessary to ensure safe and decent living conditions.

Overall, the data reflect a system under pressure to meet the needs of **vulnerable, low-income, and disabled populations**, with **accessible and deeply affordable housing** representing the most critical and immediate gaps.

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

The needs of public housing residents and Housing Choice Voucher holders are **significantly greater and more immediate** than those of the population at-large, particularly in terms of housing affordability, accessibility, and supportive service needs.

#### Discussion

While the general population includes a mix of income levels and housing conditions, public housing residents and voucher holders are overwhelmingly **extremely low-income**, with many experiencing **severe housing cost burdens (paying more than 50% of income toward housing)**. In contrast, a majority of the population at-large does not experience cost burden at this level.

Additionally, public housing and voucher-assisted households have a **higher concentration of elderly individuals and persons with disabilities**, resulting in a substantially greater need for **accessible units and supportive services**. The general population has comparatively fewer households requiring such accommodations.

There is also a heightened need for **housing stability and quality improvements** among assisted households, as they are more likely to face housing insecurity, limited housing choice, and barriers in the private rental market.

Overall, compared to the broader population, public housing residents and voucher holders face **more acute, complex, and overlapping housing challenges**, requiring targeted resources and ongoing support to achieve safe, stable, and affordable housing.

## NA-40 Homeless Needs Assessment - 91.205 ( c )

### Introduction:

In accordance with the requirements of the U.S. Department of Housing and Urban Development under 24 CFR 91.205(c), this section provides an overview of the nature and extent of homelessness within the jurisdiction, including both sheltered and unsheltered populations, as well as trends among subpopulations experiencing homelessness.

Data indicate that among **persons in households with adults and children**, there are **3 individuals in sheltered locations** and **18 individuals unsheltered**, with an estimated **2 persons experiencing homelessness annually**, and an average duration of **41 days experiencing homelessness**. Among **households consisting of only adults**, **24 individuals are sheltered** while **80 individuals are unsheltered**, reflecting a significant proportion of the homeless population living without shelter.

The data also highlight the presence of chronic homelessness. There are **7 chronically homeless individuals in sheltered settings** and **6 unsheltered**, as well as **7 chronically homeless families in sheltered situations** and **12 unsheltered**, underscoring the ongoing need for permanent supportive housing and long-term interventions.

Housing instability remains a key driver of homelessness within the community. Factors such as **evictions among renter households, rising mortgage costs, refinancing challenges, substandard housing conditions, and overall housing cost burden** contribute to individuals and families becoming homeless or at risk of homelessness.

The local Continuum of Care (CoC), in collaboration with a broad network of service providers and community stakeholders, plays a critical role in addressing these challenges. Through coordinated entry, prevention programs, emergency shelter, rapid rehousing, and supportive services, the CoC works to identify and assist individuals, families with children, veterans, and unaccompanied youth experiencing homelessness.

Since the establishment of the CoC framework, the community has improved its ability to coordinate services and respond effectively to homelessness, contributing to reductions in overall homelessness. However, ongoing economic pressures and the lasting impacts of the COVID-19 pandemic require continued vigilance to ensure that vulnerable populations do not fall through service gaps and that emerging needs are promptly addressed.

This assessment highlights the continued need for a comprehensive, coordinated approach to homelessness prevention and

intervention, with particular attention to unsheltered and chronically homeless populations.

**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**

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):**

Based on the most recent Point-in-Time (PIT) Report for the Muskegon Continuum of Care (CoC) and in accordance with U.S. Department of Housing and Urban Development (HUD) definitions, the flow of individuals and families into and out of homelessness reflects both ongoing system demand and the effectiveness of coordinated housing interventions. The data show a steady but relatively limited number of households entering homelessness each year, with families with children representing a smaller share of inflow compared to single adults. At the same time, a larger number of individuals experience homelessness at any given point, particularly among unsheltered populations.

The average length of time experiencing homelessness is approximately 41 days, indicating that many households are able to exit homelessness relatively quickly through rapid rehousing, emergency shelter, and coordinated entry services. This suggests that system interventions are generally effective in moving households toward permanent housing. However, outcomes vary, with unsheltered individuals and chronically homeless households experiencing longer durations and more complex barriers to housing stability.

Chronically homeless individuals and families represent a smaller but highly vulnerable population. This group experiences repeated or prolonged episodes of homelessness and often has higher service needs, including disabling conditions, extremely low incomes, and limited support networks. As a result, their exits are slower and their length of homelessness often exceeds the system average, underscoring the need for permanent supportive housing and ongoing wraparound services.

Families with children represent a smaller share of inflow and are typically prioritized for rapid rehousing and targeted assistance. These interventions contribute to relatively high exit rates and shorter lengths of homelessness, often at or below the system average, reflecting efforts to minimize disruption and stabilize households quickly.

Single adults without children make up the largest share of the homeless population, including both sheltered and unsheltered individuals. This group experiences the highest inflow into homelessness. While many exits through shelter and housing placement programs, unsheltered individuals tend to experience longer episodes due to behavioral health needs, income instability, and other barriers, with durations often exceeding sheltered households.

Veterans and their families, though not fully quantified in the data, remain a priority population. Targeted programs contribute to lower inflow and strong exit outcomes, with generally shorter lengths of homelessness due to dedicated housing resources. Unaccompanied youth also represent a distinct subpopulation, often experiencing episodic homelessness with frequent movement in and out of housing instability, underscoring the need for prevention and transitional support services.

Overall, the Muskegon CoC demonstrates moderate inflow and active system outflow, with an average duration of approximately 41 days, indicating effective use of coordinated entry and rapid rehousing. However, disparities remain among chronically homeless individuals and unsheltered populations, reinforcing the need for permanent supportive housing, behavioral health services, and targeted outreach.

**Nature and Extent of Homelessness:**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	55	17
Black or African American	57	15
Asian	2	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
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.**

Based on the homeless needs' assessment data and guidance from the U.S. Department of Housing and Urban Development, estimates of families in need of housing assistance can be derived from the number of households currently experiencing homelessness, particularly those who are unsheltered or experiencing repeated episodes.

Families with Children: **3 sheltered and 18 unsheltered persons** in family households and **2 families estimated to experience homelessness annually**, it is estimated that **approximately 15–20 families with children** need housing assistance at a given time. Most are extremely low-income

and unsheltered, indicating an immediate need for rapid rehousing support.

Veteran Families: Although specific data are not provided, based on the broader homeless population (**24 sheltered and 80 unsheltered adults**), an estimated **5–10 veteran households** may require housing assistance. These households often need targeted services due to higher rates of disability and housing barriers.

Overall, the estimated need reflects:

- **A moderate but urgent demand for family housing assistance**, particularly for unsheltered families with children.

- A **smaller, targeted need among veteran households**, requiring specialized housing interventions and supportive services.

These estimates reinforce the importance of **rapid rehousing, homelessness prevention, and targeted supportive housing programs** to address the needs of both families with children and veteran households within the community.

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

Based on data and U.S. Department of Housing and Urban Development guidance, homelessness is concentrated among a few key groups.

**White (55 sheltered, 17 unsheltered)** and **Black/African American individuals (57 sheltered, 15 unsheltered)** represent the majority of the homeless population, with similar levels across both sheltered and unsheltered settings. In contrast, **Asian (2 sheltered) and American Indian (1 sheltered)** populations are minimal, with no unsheltered cases reported.

By ethnicity, **Hispanic individuals (120 sheltered, 31 unsheltered)** make up the largest share of the homeless population, significantly exceeding non-Hispanic individuals (5 sheltered, 3 unsheltered).

Overall, homelessness is most prevalent among **Black/African American, White, and Hispanic populations**, with the greatest concentration in sheltered settings but a notable unsheltered presence requiring targeted outreach and housing interventions.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The Nature and Extent of Unsheltered and Sheltered Homelessness reflect: **White (55 sheltered, 17 unsheltered)** and **Black/African American individuals (57 sheltered, 15 unsheltered)** comprise the largest share of both sheltered and unsheltered populations, with relatively similar distributions across both groups. **Hispanic individuals (120 sheltered, 31 unsheltered)** represent the highest overall numbers, including the largest unsheltered population, highlighting a significant concentration of need.

In contrast, **Asian (2 sheltered) and American Indian (1 sheltered)** populations are minimal, with no unsheltered individuals reported.

**Discussion:**

In accordance with U.S. Department of Housing and Urban Development requirements, homelessness within the jurisdiction reflects both **sheltered and unsheltered populations**, with the majority of individuals accessing shelter but a **persistent unsheltered population** indicating gaps in housing stability and service capacity.

Homelessness is most prevalent among **White, Black/African American, and Hispanic individuals**, with **Hispanic households representing the largest share overall**, including the highest number of unsheltered persons. Smaller populations, including Asian and American Indian households, are present but at minimal levels.

Families with children represent a **smaller but high-priority subgroup**, with an estimated **15–20 families in need of housing assistance**, while **veteran households**, though fewer in number (approximately 5–10), require targeted housing and supportive services. Chronically homeless individuals and families, though limited in number, experience

**longer durations of homelessness and more complex needs.**

Overall, the data indicate that while the system is effectively serving many households through shelter programs, there remains a critical need to address **unsheltered homelessness, disparities among racial and ethnic groups, particularly among White, Black/African American, and Hispanic and targeted assistance for vulnerable populations**, including families with children and veterans.

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

### Introduction

In accordance with the requirements of the U.S. Department of Housing and Urban Development under 24 CFR 91.205(b) and (d), the Regional Consolidated Plan (RCP) partners—City of Muskegon, Muskegon Heights, and City of Norton Shores—have assessed the needs of non-homeless populations requiring supportive services and housing assistance.

This assessment includes frail and non-frail elderly persons, individuals with mental illness or behavioral health conditions, persons with developmental or physical disabilities, persons with HIV/AIDS, individuals with substance use disorders, and victims of domestic violence. These populations often face significant barriers to maintaining stable housing and are at increased risk of becoming homeless without appropriate support.

Input for this assessment was gathered through stakeholder engagement and a survey administered to local service providers who directly serve these populations. The results, incorporated into the Consolidated Plan, indicate a continued and growing need for supportive housing, accessible units, and coordinated services across the region.

Across the RCP communities, common needs include:

- Affordable and accessible housing, particularly for persons with disabilities and the elderly

- Supportive services, including case management, mental health services, and substance abuse treatment
- Housing stability interventions, such as rental assistance and eviction prevention
- Safe housing options for victims of domestic violence

These services are critical to preventing homelessness and promoting independent living among vulnerable populations. While resources exist within the region, gaps remain in the availability of accessible units, integrated supportive housing, and long-term service coordination.

The RCP partners will continue to collaborate with service providers and community stakeholders to address these needs and adjust strategies as necessary to ensure that non-homeless special needs populations are adequately supported.

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

Within the Regional Consolidated Plan (RCP) partner communities—City of Muskegon, Muskegon Heights, and City of Norton Shores—special needs populations include elderly persons, individuals with disabilities, persons with mental illness or substance use disorders, persons with HIV/AIDS, and victims of domestic violence.

These populations are generally **low- to extremely low-income**, often reliant on fixed incomes and therefore highly vulnerable to housing instability and cost burden. Many also experience **co-occurring health or behavioral conditions**, requiring integrated supportive services and accessible housing options.

Overall, these groups face **significant barriers to housing access**, including affordability constraints, limited accessible units, and service needs, highlighting the ongoing need for coordinated housing and supportive services across the region.

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

The housing and supportive service needs of non-homeless special needs populations in the RCP partner communities (City of Muskegon, Muskegon Heights, and City of Norton Shores) are significant and multifaceted.

These populations—including elderly persons, individuals with disabilities, persons with mental illness or substance use disorders, persons with HIV/AIDS, and victims of domestic violence—generally have low to extremely low incomes and often rely on fixed income sources. As a result, they are highly vulnerable to housing instability and cost burden.

Their housing needs include:

- **Affordable housing options** that align with limited or fixed incomes
- **Accessible units** that accommodate physical disabilities and aging-related needs
- **Stable, long-term housing** to reduce vulnerability to displacement.

Their supportive service needs include:

- **Integrated healthcare and behavioral health services**, particularly for those with mental illness or substance use disorders
- **Case management and supportive services** to help maintain housing stability
- **Specialized services**, such as assistance for victims of domestic violence or persons living with HIV/AIDS

These needs are determined through analysis of regional demographic and income data, identification of cost burden and housing instability trends, and assessment of barriers faced by these populations—such as lack of affordability, insufficient accessible housing stock, and the need for coordinated supportive services. The findings highlight the importance of a regional, coordinated approach to housing and service delivery to effectively meet the needs of these vulnerable groups.

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

Based on the most recent available data from Michigan HIV surveillance reports and Muskegon County planning documents, the size and characteristics of the population with HIV/AIDS in Muskegon County can be summarized as follows:

As of 2023, there were approximately 198 persons living with HIV (PLWH) in Muskegon County, representing a prevalence rate of about 112.1 per 100,000 population. Earlier Consolidated Plan data indicated just over 160 persons living with HIV, reflecting a gradual increase over time. The data

also show 18 new diagnoses in 2023, indicating that HIV remains a persistent but relatively low-incidence public health issue locally. Overall, the HIV/AIDS population in Muskegon County is small in absolute terms but slowly increasing, consistent with similarly sized metropolitan areas.

Key characteristics of this population include a pronounced gender disparity, with approximately 74% male and 26% female. Individuals living with HIV/AIDS are disproportionately low- to extremely low-income, often relying on fixed or limited incomes, which increases housing instability and cost burden. Many also experience co-occurring health conditions requiring ongoing medical care, medication access, and supportive services. The presence of co-occurring sexually transmitted infections further indicates continued risk factors and the need for integrated healthcare approaches. In Muskegon County's mid-sized metropolitan context, prevalence remains lower than in larger urban areas but still requires targeted resources due to complex care needs.

Households affected by HIV/AIDS often include family members and caregivers who provide essential support. These households may experience additional economic strain when individuals are unable to work or require ongoing care, increasing the need for supportive services such as case management, transportation, and healthcare access.

Overall, the HIV/AIDS population in Muskegon County is relatively small but increasing, with just under 200 individuals living with HIV. The population is characterized by a predominance of males, low-income status, housing vulnerability, ongoing medical needs, and household-level

impacts involving caregivers and family members. These factors highlight the continued need for affordable housing, coordinated healthcare, and supportive services for persons living with HIV/AIDS and their families in the region.

**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))**

The Participating Jurisdiction does not propose to establish a preference for a HOME Tenant-Based Rental Assistance (TBRA) activity for persons with a specific category of disabilities, including persons with HIV/AIDS or chronic mental illness. Therefore, the requirement to describe unmet housing and service needs for a targeted disability preference is not applicable. Housing needs for persons with disabilities are addressed through the jurisdiction's broader fair housing strategy, mainstream housing programs, and coordination with local service providers to support equal access to affordable and accessible housing opportunities.

#### **Discussion:**

The Participating Jurisdiction (PJ) recognizes the needs involving persons with specific categories of disabilities, including individuals living with HIV/AIDS and those with chronic mental illness, due to identified gaps in housing affordability and supportive services.

While the Housing Opportunities for Persons with AIDS (HOPWA) program provides critical assistance, resources are limited and do not meet current demand. Eligibility requirements further restrict access, leaving some low-income households without needed support. As a result, persons with

HIV/AIDS continue to experience housing instability despite the availability of targeted programs.

The primary unmet need for these populations is access to affordable, stable, and accessible housing. Many individuals rely on fixed or limited incomes and face significant cost burdens. In addition, there is a limited supply of accessible units and a need for housing that supports community-based living, particularly for those transitioning from institutional settings.

Supportive service needs remain significant. Individuals with HIV/AIDS require ongoing medical care and treatment, while persons with chronic mental illness benefit from behavioral health services, case management, and transportation. Although services are available through HOPWA- and CoC-funded providers, gaps in access and coordination persist.

HOME TBRA assistance would help address these unmet needs by increasing access to affordable housing and supporting housing stability. When paired with existing supportive services, TBRA can help narrow the gap between current resources and the level of need among these populations.

manner.

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

### **Describe the jurisdiction's need for Public Facilities:**

The Cities of Muskegon, Muskegon Heights, and Norton Shores identify ongoing needs for the improvement and modernization of public facilities that primarily serve low- and moderate-income residents. Many existing facilities are aging and require rehabilitation to remain safe, accessible, and functional.

In the City of Muskegon, there is a continued need to invest in neighborhood facilities, community centers, and public buildings that support youth programming, senior services, and human service delivery. Improvements to park facilities and recreation centers are also needed to ensure safe and accessible spaces for residents in low-income neighborhoods.

In Muskegon Heights, public facility needs are more acute due to the age and condition of existing infrastructure. Priority needs include rehabilitation of community and recreational facilities, upgrades to public buildings, and improvements that address ADA accessibility and code compliance. Enhancing facilities that support community services and neighborhood revitalization remains a key focus.

In the City of Norton Shores, needs are more limited but include targeted improvements to public buildings and recreational facilities that serve low- and moderate-income populations. This includes maintaining accessibility, improving

energy efficiency, and ensuring facilities can support community-based programs and services.

Across all three jurisdictions, there is a shared need for facilities that support health and human services, including those serving seniors, youth, and persons with disabilities. Improvements that enhance accessibility, expand service capacity, and ensure equitable geographic distribution of facilities are critical to meeting community needs.

### **How were these needs determined?**

The need for public facility improvements in Muskegon, Muskegon Heights, and Norton Shores was identified through a combination of data analysis, stakeholder consultation, and community engagement. The jurisdictions reviewed local demographic and socioeconomic data, including concentrations of low- and moderate-income populations, to determine where facility needs are greatest.

Input was obtained from municipal departments, public service providers, and community-based organizations regarding the condition, capacity, and accessibility of existing facilities. This included feedback on aging infrastructure, deferred maintenance needs, and gaps in facilities that support youth, seniors, and special needs populations.

In addition, public input gathered through community surveys, public meetings, and the Consolidated Plan outreach process helped identify priorities related to park improvements, community centers, and service delivery locations.

Observations of facility conditions, including ADA accessibility and code compliance, also informed the assessment.

Together, these sources indicate a consistent need for reinvestment in public facilities to maintain safety, improve accessibility, and ensure adequate capacity to serve low- and moderate-income residents across the three jurisdictions.

#### **Describe the jurisdiction's need for Public Improvements:**

The Cities of Muskegon, Muskegon Heights, and Norton Shores have identified ongoing needs for public improvements that support safe, accessible, and sustainable neighborhoods, particularly in areas serving low- and moderate-income residents.

Priority needs include improvements to public infrastructure such as streets, sidewalks, and drainage systems. Many areas, particularly in Muskegon and Muskegon Heights, experience aging or deteriorated infrastructure, including cracked or missing sidewalks, inadequate street conditions, and stormwater management issues that contribute to localized flooding.

Additional needs include enhancements to public spaces and rights-of-way, such as installation of ADA-compliant curb ramps, improved street lighting, and pedestrian safety features. Investments in park infrastructure—such as trails, playgrounds, and recreational amenities—are also needed to ensure safe and accessible outdoor spaces.

In Norton Shores, while infrastructure conditions are generally more stable, there remains a need for targeted improvements, including sidewalk connectivity, accessibility upgrades, and maintenance of existing public assets.

Overall, public improvements across the three jurisdictions focus on maintaining and upgrading essential infrastructure, improving accessibility, supporting neighborhood quality, and enhancing safety for residents.

#### **How were these needs determined?**

The need for public improvements in Muskegon, Muskegon Heights, and Norton Shores was determined through a combination of infrastructure assessments, stakeholder input, and community engagement. Each jurisdiction evaluated the condition of existing public infrastructure, including streets, sidewalks, drainage systems, and public spaces, to identify areas of deterioration, deferred maintenance, and safety concerns.

Input from municipal staff, including public works and planning departments, provided insight into priority infrastructure needs, code compliance issues, and long-term capital improvement planning. In Muskegon and Muskegon Heights, these assessments highlighted aging infrastructure and the need for rehabilitation in lower-income neighborhoods.

Public input was also gathered through surveys, public meetings, and the Consolidated Plan outreach process. Residents identified concerns related to sidewalk conditions,

street safety, drainage issues, and the need for improved lighting and accessible public spaces.

Additionally, demographic and geographic data were reviewed to ensure that identified improvements align with areas serving low- and moderate-income populations. Collectively, these efforts informed the prioritization of public improvements that enhance safety, accessibility, and overall neighborhood conditions.

### **Describe the jurisdiction's need for Public Services:**

The Cities of Muskegon, Muskegon Heights, and Norton Shores have ongoing needs for expanded and coordinated public services to support low- and moderate-income residents, particularly vulnerable populations such as seniors, persons with disabilities, youth, individuals experiencing homelessness, and households facing economic hardship.

Key service needs include emergency assistance programs, housing stabilization services (such as rental and utility assistance), case management, and access to health and behavioral health supports. There is also continued need for youth development programs, senior services, transportation assistance, and services addressing food insecurity.

In Muskegon and Muskegon Heights, demand for services is higher due to greater concentrations of low-income households, higher rates of housing instability, and increased prevalence of special needs populations. Norton Shores has

comparatively lower levels of need but still requires targeted services for low-income residents and seniors.

Across all three jurisdictions, there is a need to strengthen service capacity, improve coordination among providers, and ensure equitable geographic access to services. Limited funding, high demand, and gaps in service coordination continue to constrain the ability to fully meet community needs

### **How were these needs determined?**

The need for public services in Muskegon, Muskegon Heights, and Norton Shores was determined through a combination of demographic analysis, stakeholder consultation, and community input. Each jurisdiction reviewed data on poverty levels, housing cost burden, unemployment, and concentrations of vulnerable populations, including seniors, persons with disabilities, and other special needs groups, to identify areas of highest service demand.

Input from local service providers, nonprofit organizations, and public agencies was used to assess current service capacity, identify gaps, and highlight barriers to access, including limited funding and coordination challenges. These partners also provided information on increasing demand for emergency assistance, housing stabilization, behavioral health services, and supportive services.

Community engagement activities, including public meetings and surveys conducted as part of the Consolidated Plan process, further identified resident priorities such as rental and

utility assistance, youth and senior programming, food access, and transportation support.

Together, this information demonstrates consistent and growing demand for public services across the three jurisdictions, particularly in areas with higher concentrations of low- and moderate-income households.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

The housing market within the Regional Consolidated Plan (RCP) jurisdictions—City of Muskegon, City of Muskegon Heights, and City of Norton Shores—is characterized by a limited supply of affordable housing, aging housing stock, and increasing cost burden among low- and moderate-income households. Overall, housing demand continues to outpace the availability of affordable and quality units, particularly for renter households at or below 50% of Area Median Income (AMI).

The owner-occupied housing market reflects relatively stable values in some areas; however, affordability remains a concern due to rising property values, property taxes, and utility costs. In contrast, the rental market faces tighter supply constraints, with a significant share of renters experiencing housing cost burden, particularly in Muskegon and Muskegon Heights where incomes are lower and rental demand is higher.

The housing stock across the three jurisdictions is generally older, with a substantial portion of units built prior to 1980. This contributes to increased maintenance needs, deferred rehabilitation, and a higher likelihood of code violations in some neighborhoods. Additionally, there is a limited supply of

housing that is accessible to persons with disabilities or adaptable for aging in place.

Vacancy rates vary by jurisdiction but remain relatively low in areas with stronger rental demand, further limiting housing choice for low-income households. This constraint is compounded by a shortage of units affordable at extremely low-income levels, resulting in reliance on housing assistance programs and increasing pressure on existing affordable housing resources.

Overall, the housing market analysis indicates a clear need for increased affordable housing production, preservation of existing housing stock, and rehabilitation efforts to improve housing quality and accessibility. These challenges are most acute in Muskegon and Muskegon Heights, while Norton Shores experiences comparatively higher housing values but still faces affordability constraints for low-income residents.

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

### Introduction

The housing stock within the Regional Consolidated Plan (RCP) area is predominantly composed of single-family detached units, with smaller shares of attached and multifamily housing. According to CHAS data, approximately 70% (21,850 units) of residential properties are 1-unit detached structures, reflecting a largely single-family housing market. Multifamily housing accounts for a smaller portion of the stock, including 5–19, unit structures (9%, 2,835 units), 20 or more-unit structures (7%, 2,230 units), and 2–4, unit structures (7%, 2,210 units). In addition, 1-unit attached structures represent 3% (1,010 units), while mobile homes and similar housing types account for 4% (1,120 units). This distribution indicates a housing supply heavily weighted toward single-family homes, with a more limited supply of higher-density and alternative housing options.

In terms of housing size and tenure, the data show clear differences between owner-occupied and renter-occupied units. The majority of owner-occupied units are larger, with 73% (12,255 units) consisting of three or more bedrooms, reflecting a stock geared toward family households. In contrast, renter-occupied housing is more concentrated in smaller units, with 28% (2,870 units) consisting of one-bedroom units and 40% (4,110 units) consisting of two-bedroom units. Three-bedroom rental units account for 30% (3,080 units) of renter housing, indicating more limited availability of larger rental units compared to owner-occupied housing.

Overall, the housing inventory demonstrates a predominance of single-family, owner-occupied housing and a comparatively limited supply of smaller or multifamily units, which has implications for affordability and housing choice, particularly among renter households and lower-income populations.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,850	70%
1-unit, attached structure	1,010	3%
2-4 units	2,210	7%
5-19 units	2,835	9%
20 or more units	2,230	7%
Mobile Home, boat, RV, van, etc	1,120	4%
<b>Total</b>	<b>31,255</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	35	0%	255	2%
1 bedroom	305	2%	2,870	28%
2 bedrooms	4,190	25%	4,110	40%
3 or more bedrooms	12,255	73%	3,080	30%
<b>Total</b>	<b>16,785</b>	<b>100%</b>	<b>10,315</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

**Data Source:** 2016-2020 ACS

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

Within the Regional Consolidated Plan (RCP) jurisdictions of Muskegon, Muskegon Heights, and Norton Shores, a range of federally, state, and locally assisted housing programs provide subsidized and affordable housing opportunities targeted primarily to low- and very low-income households.

Federally assisted housing represents the largest share of subsidized units and is primarily administered through the U.S. Department of Housing and Urban Development (HUD). This includes Public Housing units and Housing Choice Vouchers (Section 8), which are generally targeted to households at or below 50% of Area Median Income (AMI), with a significant portion reserved for extremely low-income households (at or below 30% AMI). These programs primarily serve elderly households, persons with disabilities, small families, and single-person households. In addition, project-based Section 8

properties provide income-restricted units, also primarily serving very low- and extremely low-income renters.

State-supported housing assistance programs further supplement federal resources, often focusing on special needs populations, including individuals experiencing homelessness, persons with disabilities, and households with income levels at or below 50% AMI. These programs frequently provide supportive housing models that combine rental assistance with case management and supportive services.

Locally supported housing initiatives, including HOME-funded developments and locally administered affordable housing projects, also contribute to the supply of income-restricted units. These units are typically targeted to households at or below 60% AMI, with some deeper affordability set-asides for households at 30%–50% AMI depending on funding requirements. Local programs often prioritize workforce households, seniors, and families with children, as well as individuals with special needs.

Overall, assisted housing in the RCP area is primarily targeted to low-, very low-, and extremely low-income households, with a strong emphasis on vulnerable populations including elderly residents, persons with disabilities, small households, and families experiencing housing instability. Despite these programs, demand continues to exceed supply, particularly for deeply affordable units at or below 30% AMI.

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

Within the Regional Consolidated Plan (RCP) jurisdictions of Muskegon, Muskegon Heights, and Norton Shores, the affordable housing stock is generally stable; however, there remains ongoing risk of gradual loss of affordability due to expiring subsidy contracts, physical deterioration, and market conversion pressures.

A portion of the assisted rental housing inventory is supported through project-based Section 8 contracts and other HUD-regulated affordability agreements. Over time, some of these contracts are subject to expiration or renewal decisions by property owners. When contracts are not renewed, units may transition to market-rate rents, reducing the supply of affordable housing available to low- and very low-income households. At present, there is no indication of large-scale, immediate opt-outs; however, periodic monitoring is necessary to anticipate future risk as contracts approach expiration dates.

In addition, naturally occurring affordable housing—older, unsubsidized rental units that are affordable due to age and

condition—faces ongoing risk of loss through rehabilitation, redevelopment, or market-driven rent increases. As properties are improved or repositioned in the housing market, rents may rise beyond the affordability range of low-income households, further constraining the affordable housing supply.

Physical deterioration of aging housing stock also contributes to potential loss, particularly in areas with older multifamily properties. Without adequate reinvestment and rehabilitation, some units may become uninhabitable or be removed from the rental market entirely.

Overall, while no significant immediate loss of subsidized units is anticipated, the jurisdiction recognizes a continued long-term risk of affordability loss due to expiring subsidies, market conversion, and aging housing stock. Ongoing preservation efforts and reinvestment strategies are necessary to maintain and protect the existing affordable housing inventory

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

Overall, the availability of housing units does **not fully meet the needs of the population** within the Regional Consolidated Plan (RCP) jurisdictions of Muskegon, Muskegon Heights, and Norton Shores.

While the housing stock is diverse and includes a large share of single-family homes as well as some multifamily and subsidized units, there remains a significant mismatch between available housing and household needs, particularly for low- and moderate-income residents. A substantial portion

of renter households are cost-burdened, and demand for affordable rental units exceeds supply, especially for units affordable at or below 50% and 30% of Area Median Income (AMI).

The limited availability of deeply affordable housing restricts options for extremely low-income households, including individuals experiencing homelessness, seniors on fixed incomes, and persons with disabilities. In addition, there is a shortage of accessible and barrier-free units, further limiting housing choice for special needs populations.

Larger, affordable rental units are also limited relative to demand from families, while smaller units may not adequately meet household composition needs in some cases. This imbalance contributes to overcrowding in some households and continued reliance on housing assistance programs.

Overall, despite a range of housing types across the jurisdictions, supply constraints, affordability gaps, and limited specialized housing options indicate that current housing availability does not fully meet the needs of the population.

#### **Describe the need for specific types of housing:**

The Regional Consolidated Plan (RCP) jurisdictions of Muskegon, Muskegon Heights, and Norton Shores have a demonstrated need for a range of specific housing types to better align with household composition, income levels, and special needs populations.

A primary need is for **affordable rental housing**, particularly units affordable to households at or below 50% and 30% of Area Median Income (AMI). Demand for these units significantly exceeds supply, resulting in persistent cost burden and housing instability among low-income renters. There is also a need for **deeply affordable units** that serve extremely low-income households, including individuals experiencing homelessness or at risk of homelessness.

There is a continued need for **accessible and barrier-free housing units** to serve persons with disabilities and elderly residents. This includes both new construction of ADA-accessible units and the modification of existing housing to support aging in place and independent living.

The jurisdictions also experience a shortage of **larger rental units (three or more bedrooms)** that are affordable to low-income families, as well as appropriately sized units for single-person and small households, indicating a need for a more balanced housing mix.

In addition, there is a need for **supportive housing models**, including housing linked with services for persons with mental illness, substance use disorders, HIV/AIDS, and other special needs populations. These units are essential for promoting housing stability and reducing reliance on institutional or emergency systems.

Finally, there is a need for **rehabilitation of existing housing stock**, particularly older units, to preserve affordability, improve habitability, and ensure compliance with health and safety standards.

Overall, the jurisdictions require a diversified housing supply that includes affordable, accessible, and supportive housing options to meet the full range of community needs.

### Discussion

The housing market within the Regional Consolidated Plan (RCP) jurisdictions of Muskegon, Muskegon Heights, and Norton Shores is characterized by a predominance of single-family housing and a limited supply of higher-density and deeply affordable units. Approximately 70% of the housing stock consists of 1-unit detached structures, with smaller shares of attached housing and multifamily units. This distribution reflects a market heavily oriented toward single-family ownership, with fewer rental and lower-cost housing options available to meet diverse household needs.

Housing size and tenure data indicate a clear mismatch between owner-occupied and renter-occupied units. Owner housing is largely composed of larger units, with 73% of owner-occupied homes containing three or more bedrooms. In contrast, renter-occupied housing is concentrated in smaller units, with a higher proportion of one- and two-bedroom units and fewer larger units available. This imbalance limits housing choice for larger low-income families and contributes to affordability pressures in the rental market.

The housing market analysis also shows that available housing does not fully meet the needs of the population, particularly for households at or below 50% and 30% of Area Median Income (AMI). A significant portion of renters' experience housing cost burden, and the supply of affordable

and deeply affordable units remains limited. In addition, there is a shortage of accessible and barrier-free housing for elderly residents and persons with disabilities, as well as a need for supportive housing options for special needs populations.

While existing federal, state, and local housing programs provide critical assistance, including public housing, Housing Choice Vouchers, project-based Section 8 units, and locally funded affordable housing, these resources primarily serve low-, very low-, and extremely low-income households. However, demand continues to exceed supply, and long-term affordability pressures persist due to rising housing costs, aging housing stock, and limited new affordable development.

The jurisdictions also face ongoing risk of loss of affordable units due to expiring subsidy contracts, market conversion of naturally occurring affordable housing, and deterioration of older housing stock. Without continued preservation and investment, these factors may further reduce the already limited affordable housing inventory.

Overall, the housing market analysis indicates a clear need for expanded affordable housing production, preservation of existing affordable units, increased development of accessible and supportive housing, and rehabilitation of aging housing stock to ensure long-term housing stability for low- and moderate-income residents across Muskegon, Muskegon Heights, and Norton Shores.

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

### Introduction

Housing costs within the Regional Consolidated Plan (RCP) participating jurisdiction reflect significant changes between 2009 and 2020, with both home values and contract rents increasing over time. Based on available data, median home values and median contract rents have trended upward, contributing to increased housing cost burden among low- and moderate-income households across the jurisdiction.

Rental affordability data indicates that the majority of renter households occupy lower-cost units. Approximately 31.1% (3,212 units) of renter households pay less than \$500 per month, while 64% (6,605 units) pay between \$500 and \$999. A much smaller share of renters pays higher rents, including 3.4% (349 units) paying \$1,000–\$1,499, 0.3% (35 units) paying \$1,500–\$1,999, and 1% (100 units) paying \$2,000 or more. This distribution reflects a rental market that is heavily concentrated in lower-cost units, though availability of higher-rent units has increased modestly in response to market pressures.

Housing affordability data further illustrates gaps between household income levels and available housing. At 30% of

HAMFI, approximately 1,100 renter units are affordable, with no comparable owner data reported. At 50% of HAMFI, there are approximately 3,450 affordable renter units and 2,280 owner units. At 80% of HAMFI, affordability expands to 7,935 renter units and 5,918 owner units. At 100% of HAMFI, renter data is not reported, while 7,751 owner units are considered affordable. These figures indicate that while affordability improves at higher income levels, there is a limited supply of housing for extremely low- and very low-income households, particularly renters.

Fair Market Rent (FMR) and local rent estimates also show variation by unit size. Smaller units such as efficiency and one-bedroom apartments generally fall within lower rent ranges, while two-, three-, and four-bedroom units command higher rents consistent with regional market trends. In general, rental costs increase significantly with unit size, further limiting affordability for larger low-income households.

Overall, the cost of housing analysis indicates that while a substantial portion of rental units remain in lower price ranges, housing costs have increased over time and continue to outpace income growth for many households. This has resulted in persistent affordability challenges, particularly for low- and extremely low-income renters, and highlights the need for continued investment in affordable housing development and preservation.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

**Table 29 – Cost of Housing**

Rent Paid	Number	%
Less than \$500	3,212	31.1%
\$500-999	6,605	64.0%
\$1,000-1,499	349	3.4%
\$1,500-1,999	35	0.3%
\$2,000 or more	100	1.0%
<b>Total</b>	<b>10,301</b>	<b>99.9%</b>

**Table 30 - Rent Paid**

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,100	No Data
50% HAMFI	3,450	2,280
80% HAMFI	7,935	5,918
100% HAMFI	No Data	7,751
<b>Total</b>	<b>12,485</b>	<b>15,949</b>

**Table 31 – Housing Affordability**

Data Source: 2016-2020 CHAS

## Monthly Rent

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

**Table 32 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

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

There is not sufficient housing available for households at all income levels within the participating jurisdiction.

While the housing market includes units across a range of price points, the supply is not well aligned with household incomes, particularly at the lower end of the income spectrum. The majority of renter households are concentrated in lower-cost units; however, even with this distribution, there is a clear shortage of housing that is affordable to extremely low-income households (30% of HAMFI) and very low-income households (50% of HAMFI). Affordability data shows a limited number of units available at these income levels, resulting in continued cost burden and housing instability.

At higher income levels (80% to 100% of HAMFI), the supply of both renter and owner housing is more adequate, but this does not offset shortages experienced by lower-income households. In addition, rising housing costs between 2009 and 2020, as reflected in increasing median home values and contract rents, have further widened affordability gaps over time.

Overall, while housing exists across income ranges, the jurisdiction does not have a sufficient supply of housing that is affordable, accessible, and appropriate for all households, with the most significant shortages affecting extremely low- and very low-income renters.

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

Housing affordability in the participating jurisdiction is likely to continue to be challenged due to sustained increases in both home values and rental costs between the 2009 base year and the most recent 2020 data. Rising median home values indicate increased barriers to homeownership, particularly for low- and moderate-income households that are already cost burdened or unable to compete in a higher-priced market. As home prices increase, fewer households are able to transition from renting to ownership, which places additional pressure on the rental market.

At the same time, increases in contract rents suggest a tightening rental market, where demand continues to outpace the supply of affordable units. Although a significant share of

rental units remains in lower-cost ranges, the availability of units affordable to extremely low-income households is limited, and even modest rent increases can result in cost burden for many renters. This is particularly significant given the high proportion of households already paying a large share of income toward housing.

If current trends continue, affordability is expected to further erode, especially for households at or below 50% of Area Median Income (AMI). Rising housing costs, combined with limited new affordable housing development and an aging housing stock, are likely to increase competition for lower-cost units and place additional strain on housing assistance programs.

Overall, without continued investment in affordable housing production, preservation, and rental assistance, housing affordability is expected to become more constrained over time, particularly for low- and extremely low-income households.

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

Within the participating jurisdiction, HOME program rents and Fair Market Rents (FMRs) generally establish the upper limit of affordability for HUD-assisted housing, while Area Median Rent (AMR) reflects broader market conditions. In many cases, HOME rents and FMRs are below or only slightly

aligned with prevailing market rents, particularly for larger unit sizes (two-, three-, and four-bedroom units), where rental costs tend to be higher.

Based on available cost of housing data, a large share of existing rental units falls below \$1,000 per month; however, rents have increased over time, and higher-cost units (above \$1,000) now represent a growing portion of the market. This suggests that AMR in the jurisdiction is trending upward and may exceed HOME rent limits in some unit categories, particularly for larger units. As a result, households at 50% of AMI and below often face a gap between available market rents and what they can afford without assistance.

This gap between HOME/FMR limits and market rents has important implications for affordable housing production and preservation strategies. First, it reinforces the need to prioritize the production of new rental units that are affordable at or below HOME rent levels, particularly for households at 30% and 50% of AMI, where affordability pressures are most severe.

Second, it highlights the importance of preserving existing lower-cost housing stock, especially naturally occurring affordable housing that remains below market-rate increases. As rents continue to rise, these units are at greater risk of conversion to higher-cost housing.

Finally, the disparity underscores the continued need for rental assistance programs, such as HOME TBRA and Housing Choice Vouchers, to bridge the gap between household incomes and market rents. Without these subsidies, many low-

income households would be unable to access or maintain stable housing.

Overall, the relationship between HOME rents, FMRs, and rising Area Median Rents supports a strategy focused on both expanding affordable housing supply and preserving existing affordable units to prevent further loss of housing affordability in the jurisdiction.

### Discussion

The cost of housing within the participating jurisdiction reflects ongoing affordability challenges for a significant share of households. Median home values and contract rents have increased between the 2009 base year and the most recent 2020 data, contributing to higher housing costs across both ownership and rental markets. While a portion of rental units remains in lower-cost ranges, housing costs overall have trended upward, placing increased pressure on low- and moderate-income households.

Rental affordability data shows that a large share of units remain under \$1,000 per month; however, the distribution is heavily weighted toward lower-cost units, with limited availability of higher-rent housing. At the same time, housing affordability data indicates that the supply of units affordable to extremely low-income (30% AMI) and very low-income (50% AMI) households is insufficient to meet demand. Even at higher income levels, including 80% AMI, gaps remain between household incomes and available housing options, particularly for renters.

Monthly rent data and Fair Market Rent (FMR) levels demonstrate that rental costs increase significantly by unit size, further constraining affordability for larger households. When compared to Area Median Rent (AMR), HOME rents and FMRs often fall below or only partially align with market rents, particularly in higher-demand segments of the housing market. This disparity highlights a persistent affordability gap, especially as market rents and home values continue to rise.

Overall, housing affordability is expected to become more constrained if current trends in home values and rents continue. Rising costs limit entry into homeownership and increase pressure on the rental market, particularly for lower-income households that are already cost burdened. Without intervention, these trends are likely to further reduce the availability of housing affordable to households at or below 50% AMI.

In response to these conditions, the jurisdiction's strategy focuses on both the production and preservation of affordable housing. This includes supporting new development of income-restricted housing, particularly units affordable at 30% and 50% AMI, and prioritizing the preservation of existing affordable and naturally occurring affordable housing. In addition, rental assistance programs and housing rehabilitation efforts are essential components of the strategy to maintain affordability, improve housing quality, and prevent displacement as market pressures continue to increase.

Collectively, the cost of housing analysis indicates a clear need for sustained investment in affordable housing production, preservation, and subsidy programs to address ongoing affordability challenges across all income levels.

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

### Introduction

The condition of the housing stock within the participating jurisdiction reflects a predominantly older housing inventory with varying levels of maintenance and rehabilitation needs. A significant share of both owner-occupied and renter-occupied units were built prior to 1980, indicating an aging housing stock that may require ongoing repair and modernization.

Based on selected housing condition data, a portion of units report one or more identified housing deficiencies. Among owner-occupied units, approximately 19% (3,155 units) report one selected condition, while a smaller number, report multiple conditions, including 25 units with two selected conditions and 20 units with three selected conditions. The majority of owner-occupied units (81%, 13,585 units) report no selected conditions. Among renter-occupied units, 47% (4,875 units) report one selected condition, 3% (295 units) report two conditions, and 49% (5,100 units) report no selected conditions, indicating a higher prevalence of reported conditions among rental housing compared to owner-occupied units.

The age of the housing stock further underscores the potential for maintenance and rehabilitation needs. Only a small share of owner-occupied (9%) and renter-occupied (10%) units were built in 2000.

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

For purposes of the Housing Market Analysis, the jurisdiction applies the definitions established under **Article 1, General Provisions of the Housing Law of Michigan (Act 167 of 1917, as amended, MCL 125.402)** to evaluate housing condition.

A **"standard condition"** unit is a dwelling that follows applicable state and local housing codes and is structurally sound, safe, and sanitary. Such units do not exhibit deficiencies that would endanger the health or safety of occupants and generally require only routine maintenance.

A **"substandard condition but suitable for rehabilitation"** refers to a housing unit that does not meet current housing code standards due to physical deficiencies, deterioration, or code violations, but which can be brought into compliance through repair or rehabilitation. These units are not considered beyond repair or structurally unsound; rather, they are economically and physically feasible to restore to a standard condition through moderate to substantial rehabilitation efforts.

These definitions are used to assess the condition of the local housing stock and to distinguish between units that are in good repair, those that require rehabilitation investment, and those that may be unsuitable for continued residential use.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,155	19%	4,875	47%
With two selected Conditions	25	0%	295	3%
With three selected Conditions	20	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,585	81%	5,100	49%
<b>Total</b>	<b>16,785</b>	<b>100%</b>	<b>10,310</b>	<b>99%</b>

**Table 33 - Condition of Units**

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,555	9%	1,010	10%
1980-1999	2,540	15%	1,335	13%
1950-1979	6,625	39%	4,055	39%
Before 1950	6,060	36%	3,910	38%
<b>Total</b>	<b>16,780</b>	<b>99%</b>	<b>10,310</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2016-2020 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,685	76%	7,965	77%
Housing Units build before 1980 with children present	880	5%	465	5%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

**Vacant Units**

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

**Table 36 - Vacant Units**

**Data Source:** 2005-2009 CHAS

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

Based on the condition of the housing stock in the participating jurisdiction, there is a clear and ongoing need for both owner-occupied and rental rehabilitation to preserve housing quality, safety, and affordability.

Housing condition data indicates that while a majority of units report no selected major conditions, a significant portion of both owner-occupied and renter-occupied housing exhibits at least one housing condition. Approximately 19% of owner-occupied units and 47% of renter-occupied units have one

selected condition, with smaller shares of units experiencing multiple conditions. This suggests that rental housing, in particular, has a higher prevalence of physical deficiencies requiring repair or rehabilitation.

The age of the housing stock further supports the need for rehabilitation. A large share of units were built prior to 1980, including 75% or more of both owner-occupied and renter-occupied housing. Older housing is more likely to experience structural deterioration, outdated systems, and code compliance issues. In addition, a substantial proportion of these units are at risk for lead-based paint hazards, particularly where children are present in the household.

Vacant, abandoned, and potentially REO (Real Estate Owned) properties also contribute to the need for rehabilitation or removal from the housing stock. Some of these units may be suitable for rehabilitation and reuse, while others may require demolition or stabilization due to severe deterioration.

Owner-occupied rehabilitation needs are particularly important for low- and moderate-income homeowners, many of whom are elderly or living on fixed incomes and may lack the resources to address major home repairs such as roofing, plumbing, electrical systems, and accessibility modifications.

Rental rehabilitation needs are also significant, particularly in older multifamily and small rental properties where deferred maintenance and code violations are more common. Improving these units is essential to maintaining safe and decent housing for low-income renters and preserving naturally occurring affordable housing.

Overall, the jurisdiction has a strong need for targeted rehabilitation programs for both owner-occupied and rental housing. These efforts are critical to preserving the existing housing stock, reducing health and safety risks, and maintaining long-term housing affordability across the community.

**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**

Using the CHAS data provided and standard HUD lead-based paint risk assumptions, an estimate can be developed for the number of **low- and moderate-income occupied housing units likely to contain lead-based paint hazards** in the jurisdiction.

HUD generally assumes that **housing units built before 1980 are at potential risk for lead-based paint hazards**, with the highest risk in units built before 1950. Applying this standard to the local housing stock:

- Owner-occupied units built before 1980: **12,685 units (76%)**

- Renter-occupied units built before 1980: **7,965 units (77%)**

Within these older units, a subset is occupied by **low- and moderate-income households**, which are most likely to qualify for assistance programs:

- Owner-occupied units at 50% HAMFI or below: **2,280 units (estimate of low/mod income burdened owners from affordability data)**
- Renter-occupied units at 50% HAMFI or below: **3,450 units**

Assuming that the majority of low- and moderate-income households are concentrated in pre-1980 housing, it is reasonable to estimate that a significant portion of these units are at elevated risk of lead-based paint hazards.

- **Owner-occupied low/mod income units with potential lead-based paint risk:** approximately 2,000–2,300 units
- **Renter-occupied low/mod income units with potential lead-based paint risk:** approximately 3,000–3,500 units

**Approximately 5,000–5,800 low- and moderate-income occupied housing units** within the jurisdiction are likely to be in pre-1980 structures and therefore at potential risk of containing lead-based paint hazards.

Given the predominance of pre-1980 housing stock and the concentration of low- and moderate-income households in older rental and owner-occupied units, lead-based paint hazards remain a significant public health and housing quality concern. These conditions underscore the continued need for rehabilitation programs that address lead safety, particularly in housing occupied by families with children and vulnerable populations.

#### Discussion

The condition of the housing stock within the Regional Consolidated Plan (RCP) jurisdictions—City of Muskegon, City of Muskegon Heights, and City of Norton Shores—reflects an aging housing inventory with varying levels of physical deterioration and a continued need for rehabilitation and preservation activities. Across the region, a substantial portion of housing was constructed prior to 1980, including approximately three-quarters of both owner-occupied and renter-occupied units. This age profile contributes to increased vulnerability to structural deficiencies, outdated building systems, and health and safety concerns, including lead-based paint hazards.

Housing condition data indicates that while many units are reported to have no identified major conditions, a significant share of the housing stock exhibits at least one condition requiring attention. Renter-occupied housing demonstrates a higher incidence of reported conditions compared to owner-occupied units, indicating greater rehabilitation needs within the rental market. This is particularly relevant in the Cities of Muskegon and Muskegon Heights, where older rental housing is more concentrated and deferred maintenance is more common. In contrast, Norton Shores generally has a newer housing stock but still contains pockets of older housing requiring targeted rehabilitation.

Owner-occupied rehabilitation needs are present across all three jurisdictions, particularly among low- and moderate-income homeowners, many of whom are elderly or living on fixed incomes. These households often lack the financial resources to address critical home repairs, including roofing,

plumbing, electrical systems, and accessibility modifications needed for aging in place.

Rental rehabilitation needs are also significant, particularly in older multifamily and small rental properties. Ensuring that rental housing meets minimum housing quality standards is essential to maintaining safe and decent housing options for low-income renters and preserving the existing affordable housing stock.

In addition, the prevalence of pre-1980 housing throughout the RCP area increases the likelihood of lead-based paint hazards, especially in units occupied by households with children. This underscores the importance of continued lead hazard reduction efforts as part of housing rehabilitation activities.

Vacant, abandoned, and potentially foreclosed properties further contribute to housing condition concerns, particularly in Muskegon and Muskegon Heights. While some units may be suitable for rehabilitation and reintegration into the housing market, others may require demolition or stabilization to address safety hazards and neighborhood blight.

Overall, the RCP jurisdictions face a shared need for sustained investment in housing rehabilitation and preservation. These efforts are critical to improving housing quality, reducing health and safety risks, preserving affordable housing, and supporting long-term neighborhood stability across Muskegon, Muskegon Heights, and Norton Shores.

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

Public and assisted housing within the Regional Consolidated Plan (RCP) jurisdictions is primarily administered through the **Muskegon Housing Commission** and the **Muskegon Heights Housing Commission**, which operate as the local Public Housing Authorities (PHAs) responsible for providing safe, decent, and affordable housing opportunities to low-income households. These agencies play a critical role in addressing the housing needs of extremely low-, very low-, and low-income residents who may otherwise be unable to afford market-rate housing.

The primary goal of both PHAs is to provide **affordable housing options that promote stability, self-sufficiency, and improved quality of life** for residents. This includes the administration of Public Housing units and the Housing Choice Voucher (HCV) program, which enables eligible households to access privately owned rental housing through rental assistance subsidies. In addition to providing housing assistance, the PHAs support residents through resident services, partnerships with local service providers, and initiatives aimed at improving housing stability and economic opportunity.

The **Muskegon Housing Commission** serves the City of Muskegon and focuses on providing a range of housing

assistance options for low-income individuals and families, seniors, and persons with disabilities. Its portfolio includes both site-based public housing and voucher-based assistance, with an emphasis on maintaining housing quality, ensuring compliance with HUD standards, and supporting resident self-sufficiency.

The **Muskegon Heights Housing Commission** similarly provides housing assistance to residents of Muskegon Heights, with a strong focus on serving households with limited incomes and high housing cost burdens. Given the higher concentration of poverty and housing instability in Muskegon Heights, the Commission plays a vital role in addressing critical housing needs and connecting residents to supportive services.

Collectively, both PHAs primarily serve **extremely low- and very low-income households**, including elderly residents, individuals with disabilities, and families with children. Their efforts are central to the region's affordable housing system, helping to reduce homelessness risk, stabilize vulnerable households, and ensure access to safe and affordable housing opportunities.

Overall, the public housing system in the RCP area is an essential component of the local housing continuum, complementing other federal, state, and local housing programs and supporting the broader goal of expanding housing stability and affordability across Muskegon and Muskegon Heights.

**Totals Number of Units**

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

**Table 37 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

**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:**

The total public housing inventory includes approximately **509 public housing units** and **214 Housing Choice Vouchers**, providing a combined total of **723 assisted housing opportunities** across the jurisdictions. These resources serve a broad range of eligible households, including elderly residents, persons with disabilities, and families with children, many of whom experience significant housing cost burden in the private market.

In terms of physical condition, the public housing stock is generally maintained in **decent, safe, and sanitary condition** in accordance with HUD requirements and the agencies' approved Public Housing Agency (PHA) Plans. Both housing authorities conduct ongoing maintenance and capital improvements to preserve unit quality and ensure compliance with federal housing standards. However, much of the public housing inventory consists of older developments, and as a result, continued reinvestment is required to address deferred maintenance, system upgrades, and modernization needs.

The approved PHA Plans and Capital Fund Programs guide ongoing rehabilitation efforts, which may include roof replacements, HVAC and mechanical system upgrades, plumbing and electrical improvements, energy efficiency enhancements, and accessibility modifications. These investments are intended to extend the useful life of the

housing stock while maintaining habitability and compliance with HUD standards.

Overall, while the public housing and voucher resources available in Muskegon and Muskegon Heights are limited relative to demand, they remain a critical component of the local affordable housing system. Continued capital investment and modernization efforts are necessary to preserve the existing inventory and ensure long-term housing stability for assisted households.

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

Public housing within the Regional Consolidated Plan (RCP) jurisdictions of Muskegon and Muskegon Heights requires ongoing restoration and revitalization to preserve housing quality, extend the useful life of existing assets, and ensure continued compliance with HUD standards. While the existing inventory of approximately 509 public housing units is generally maintained in decent, safe, and sanitary condition, much of the stock is older and requires continued capital investment.

A primary need is the **modernization of aging building systems**, including replacement or upgrade of roofs, HVAC systems, plumbing, and electrical infrastructure. Many developments also require energy efficiency improvements to reduce operating costs and improve resident comfort.

There is also a continued need for **unit rehabilitation and interior upgrades**, including kitchen and bathroom renovations, flooring replacement, and repair of worn building components due to long-term use. These improvements are essential to maintaining habitability and improving quality of life for residents.

**Accessibility improvements** are another key priority, particularly to support elderly residents and persons with disabilities. This includes installation of ADA-compliant features such as ramps, widened doorways, accessible bathrooms, and improved common area access.

In addition, several properties would benefit from **site and exterior improvements**, including parking lot repairs,

sidewalk replacement, lighting upgrades, and enhanced security features. These improvements contribute to resident safety, neighborhood stability, and overall livability.

Revitalization needs also include efforts to **reduce deferred maintenance backlogs** and ensure timely reinvestment through Capital Fund Program allocations and implementation of approved Public Housing Agency (PHA) Plans. These plans prioritize long-term preservation of the housing stock and strategic reinvestment in the most critical needs.

Overall, restoration and revitalization efforts are necessary to maintain the viability of public housing in Muskegon and Muskegon Heights, ensure safe and decent housing for low-income residents, and preserve this critical affordable housing resource for the future.

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

The Muskegon Housing Commission and Muskegon Heights Housing Commission employ a comprehensive strategy to improve the living environment for low- and moderate-income families residing in public housing. This strategy focuses on preserving housing quality, enhancing resident services, and strengthening community stability in accordance with each agency's approved Public Housing Agency (PHA) Plans and HUD requirements.

A primary component of the strategy is the **continued reinvestment in the public housing stock through the Capital Fund Program (CFP)**. These funds are used to

address critical physical needs, including modernization of building systems, unit rehabilitation, energy efficiency upgrades, and accessibility improvements. These investments are intended to ensure that units remain safe, decent, and compliant with federal housing standards while extending the useful life of the housing stock.

The PHAs also prioritize **preventive maintenance and asset management practices** to reduce deferred maintenance and improve long-term property conditions. Regular inspections, timely repairs, and planned capital improvements help maintain habitability and enhance the overall quality of the housing environment.

In addition to physical improvements, both agencies support **resident services and self-sufficiency initiatives**. This includes coordination with local service providers to connect residents to employment resources, educational opportunities, financial literacy programs, and supportive services for seniors, persons with disabilities, and other vulnerable populations.

The agencies also focus on **neighborhood and community improvements**, including enhanced security measures, improved lighting, and maintenance of common areas and outdoor spaces to promote safety and livability. Efforts to engage residents in planning and decision-making processes further support community investment and ownership.

Finally, the PHAs implement strategies to ensure **fair housing compliance and equitable access to housing**

**opportunities**, while promoting stable tenancy and reducing displacement risk for vulnerable households.

Overall, the strategy for improving living environments in public housing combines physical rehabilitation, supportive services, and community engagement to enhance quality of life and ensure long-term sustainability of affordable housing in Muskegon and Muskegon Heights.

### Discussion:

Public and assisted housing within the Regional Consolidated Plan (RCP) jurisdictions of Muskegon and Muskegon Heights plays a critical role in providing affordable housing opportunities for extremely low-, very low-, and low-income households. The local Public Housing Authorities—the Muskegon Housing Commission and Muskegon Heights Housing Commission—collectively administer approximately **509 public housing units and 214 Housing Choice Vouchers**, representing a limited but essential portion of the region’s affordable housing stock.

These resources primarily serve households that are unable to access or sustain housing in the private market, including elderly residents, persons with disabilities, and families with children. Given the high level of housing cost burden and limited availability of deeply affordable units in the private market, public and assisted housing remains a vital component of the local housing continuum.

The physical condition of the public housing stock is generally maintained in decent, safe, and sanitary condition in

accordance with HUD requirements and approved Public Housing Agency (PHA) Plans. However, much of the inventory consists of older developments that require ongoing capital investment. As a result, continued modernization is necessary to address deferred maintenance, update building systems, improve energy efficiency, and ensure long-term sustainability.

Both housing authorities have established strategies through their PHA Plans and Capital Fund Program investments to guide rehabilitation and revitalization efforts. These strategies focus on preserving existing units, improving accessibility for elderly and disabled residents, and enhancing overall property conditions. In addition, efforts to improve resident services and promote self-sufficiency support broader goals of housing stability and quality of life.

Despite these efforts, the demand for affordable housing significantly exceeds the available supply of public housing and vouchers. Long waitlists and limited turnover highlight the continued need for additional affordable housing resources throughout the region. This underscores the importance of maintaining existing public housing assets while also expanding affordable housing opportunities through other public and private partnerships.

Overall, public and assisted housing in Muskegon and Muskegon Heights remains a critical safety net for vulnerable populations. Continued investment in preservation, modernization, and supportive services is essential to ensuring that these housing resources remain viable, accessible, and capable of meeting community needs.

## 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 Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	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 38 - Facilities Targeted to Homeless Persons**

**Data Source**  
**Comments:**

Information provided by the Continuum of Care HMIS Administrator.

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

There are a number of health, mental health and employment services to complement services targeted 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:

1. 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 following section outlines the facilities and services that address the needs of priority homeless populations. This delivery system is integrated into the SP-40 Institutional Delivery Structure, which ensures coordination between public agencies, non-profit providers, and private organizations to eliminate service gaps.

**Chronically Homeless Individuals and Families**

- **Services & Facilities:** The primary intervention is Permanent Supportive Housing (PSH), which combines long-term rental assistance with intensive case management. As noted in the inventory, 73 PSH beds are specifically dedicated to this population.
- **Institutional Delivery (SP-40):** The Continuum of Care (CoC) serves as the lead coordinating body. Through a Coordinated Entry System (CES), the most vulnerable individuals are identified using standardized assessment tools (like the VI-SPDAT). This structure ensures that high-intensity PSH resources are reserved for those with the highest needs and longest histories of homelessness, preventing them from cycling through emergency systems.
- **Services & Facilities:** This population is served by 54 year-round Emergency Shelter beds and 58 PSH beds, supported by a robust 303-bed overflow/seasonal capacity. Services include childcare assistance, specialized family case management, and rapid re-housing (RRH) programs.
- **Institutional Delivery (SP-40):** Delivery is managed through a partnership between the **Public** Housing Authority (PHA) and local non-profits. The institutional

structure prioritizes keeping families together and minimizes the trauma of displacement by linking shelter services with Mainstream Resources (e.g., TANF and SNAP) and local school district homeless liaisons under the McKinney-Vento Act.

- **Services & Families:** Targeted resources include 50 PSH beds and access to the Veterans Affairs Supportive Housing (VASH) program, which provides Section 8 vouchers paired with VA clinical services.
- **Institutional Delivery (SP-40):** The delivery structure integrates federal Veterans Affairs (VA) medical centers with local CoC providers. This "inter-agency" coordination ensures that veterans receive both housing subsidies and the specialized medical/mental health care required to address service-related disabilities or PTSD.
- **Services & Facilities:** Services focus on Host Homes, Transitional Living Programs (TLP), and youth-specific emergency shelters. Key services include family reunification counseling, educational support, and life skills training.
- **Institutional Delivery (SP-40):** The structure relies on specialized youth-serving non-profits that operate outside the traditional adult shelter system to ensure safety. The Department of Social Services and local education agencies collaborate to provide a "no-wrong-door" entry point, ensuring youth are diverted from the adult system into age-appropriate, trauma-informed environments.

## Families with Children

## Veterans and Their Families

### Unaccompanied Youth

The Institutional Delivery Structure (SP-40) prevents "siloed" service delivery. By centralizing these diverse facilities under a single Coordinated Entry umbrella, the jurisdiction ensures that a homeless individual's path to stability is determined by their specific needs—whether they require the intensive clinical support of a Veteran-specific bed or the rapid, school-stable environment required for a family with children.

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](http://muskegoncoc.org))

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

### **Introduction**

The following section provides a comprehensive overview of the facilities and services available to residents with special needs who are not homeless but require supportive housing and services to maintain independent living. This assessment addresses the specific requirements of the elderly, persons with physical or developmental disabilities, individuals with mental health or substance use disorders, and those living with HIV/AIDS.

By identifying the current inventory of supportive housing units and the availability of mainstream social services, the jurisdiction aims to ensure a continuum of care that promotes self-sufficiency, prevents institutionalization, and addresses the unique barriers faced by these vulnerable populations. These efforts are coordinated through a multi-agency institutional delivery structure designed to integrate housing assistance with essential clinical and social supports.

**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**

The jurisdiction, in coordination with regional planning and service partners, has identified that the greatest need among special needs populations is access to safe, affordable, physically accessible housing connected to supportive

community-based services. Elderly and frail elderly residents require housing that supports aging in place through accessibility modifications, proximity to healthcare, transportation, and supportive in-home services that reduce the risk of premature institutionalization. Partnerships with the Area Agency on Aging and local senior service providers help connect residents to meal programs, transportation, wellness services, and other supportive resources that complement HUD-assisted housing opportunities.

Persons with physical, developmental, and mental disabilities continue to experience significant barriers to obtaining accessible and integrated housing. The jurisdiction supports housing models that promote independent living through ADA-compliant units, supportive housing, and coordinated wraparound services, including case management, behavioral health support, and life-skills training. Collaboration with behavioral health agencies and regional service providers allows the jurisdiction to leverage supportive housing resources, Medicaid-funded services, and other community-based assistance programs to improve housing stability and quality of life for residents with disabilities.

Individuals and families impacted by substance use disorders require stable recovery-oriented housing environments that support long-term recovery and self-sufficiency. The jurisdiction works with nonprofit recovery networks, healthcare providers, and regional agencies to support sober living environments and connect residents to counseling, treatment, employment, and supportive services that reduce the risk of homelessness and relapse.

Persons living with HIV/AIDS and their families often face significant housing instability due to medical and financial vulnerabilities. The jurisdiction coordinates with regional HIV/AIDS service organizations to provide housing assistance and supportive services that improve housing stability and support positive health outcomes, including access to ongoing medical care and treatment adherence.

Public housing residents and other low-income households frequently require additional supportive services to achieve long-term economic stability. Through coordination with workforce development agencies, educational providers, and housing partners, residents are connected to employment training, financial literacy programs, youth services, and other self-sufficiency initiatives designed to strengthen household stability and economic mobility.

The jurisdiction's ability to effectively address these needs depends on strong regional coordination among housing agencies, Continuums of Care, healthcare organizations, community action agencies, and other service providers. Through ongoing collaboration and integrated planning efforts, the jurisdiction seeks to ensure that supportive housing investments are aligned with transportation, healthcare, and community infrastructure systems necessary to promote long-term housing stability and improved quality of life for vulnerable populations.

**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)**

The Regional Plan Partners of Muskegon, Muskegon Heights, and Norton Shores will undertake a coordinated set of housing and supportive service activities over the next year to address the needs of non-homeless individuals and households with special needs, including seniors, persons with disabilities, and low- to moderate-income residents. The partners support residents who require special accommodations and, when funding and eligible programs are available, work to meet identified needs. Efforts will prioritize housing stability through rehabilitation and accessibility improvements, including the use of CDBG funds for owner-occupied home repairs and accessibility modifications for elderly and disabled households, as well as targeted programs such as the Muskegon County Senior Millage (MSCM) Home Repair: Major Program.

HOME funds further strengthen this approach by expanding access to affordable housing through activities such as rehabilitation, tenant-based rental assistance, and, when feasible, the development or preservation of affordable units. Together, CDBG and HOME resources improve housing quality, affordability, and accessibility while supporting independent living through coordinated services such as case management, transportation assistance, and connections to health and social service providers. Specific programs and activities will be detailed in each jurisdiction's Annual Action Plan for the applicable program year and reported on retrospectively.

Collectively, these efforts align with one-year goals to preserve and enhance the existing housing stock, expand supportive services, and enable residents with special needs to remain safely housed within their prospective communities. Moreover,

these activities directly support the jurisdiction's overarching goals which include Expanding Supportive Housing Capacity and Improving Housing Affordability and Quality for the region's most vulnerable residents.

**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))**

The Regional Plan Partners will undertake a coordinated set of activities over the next year to address the housing and supportive service needs of non-homeless individuals and households with special needs, including seniors, persons with disabilities, and low- to moderate-income residents. In addition to utilizing CDBG funds for owner-occupied housing repairs and accessibility modifications, the jurisdictions will continue to provide direct referrals, conduct follow-up, and collaborate with local agencies that deliver housing and supportive services to ensure identified needs are met to the greatest extent possible. HOME funds will further support these efforts by expanding access to affordable housing through rehabilitation, tenant-based rental assistance, and, when feasible, the development or preservation of affordable units.

The partners remain committed to supporting residents who require special accommodations and will align available resources with identified community needs. Specific programs and activities will be outlined in each jurisdiction's Annual Action Plan for the applicable program year. Collectively, these efforts advance one-year goals to preserve and improve the existing housing stock, increase access to affordable and

accessible housing, strengthen service coordination, and promote housing stability for residents with special needs.

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

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

The Muskegon regional market is experiencing significant economic transformation driven by major private investment and public infrastructure funding. These developments are reshaping employment opportunities, strengthening industrial capacity, and expanding long-term competitiveness across Muskegon, Muskegon Heights, and Norton Shores.

A major driver of this growth is the expansion of the La Colombe coffee facility in Norton Shores, announced in March 2026. This \$567 million investment is expected to create 337 new jobs and retain more than 300 existing positions, positioning the region as a national center for coffee manufacturing and research and development. The project also strengthens regional agricultural supply chains, particularly dairy production, as demand for raw inputs increases significantly. Additional manufacturing growth includes an \$8.9 million Motiv Bowling expansion that will add a 96,000-square-foot facility and approximately 90 jobs. GE Aerospace and Johnson Technology are also expanding operations in Muskegon and Norton Shores, adding manufacturing space and approximately 90 high-skill jobs tied to aircraft engine component production.

The region is also experiencing increased tourism and “Blue Economy” investment following the 2025 delisting of

Muskegon Lake as an EPA Area of Concern. The Great Lakes cruising industry is projected to generate approximately \$300 million in regional economic impact in 2026, benefiting hospitality, retail, and service industries. This growth is reinforced by the Harbor 31 mixed-use development, including a \$28.8 million hotel project expected to create 35 jobs and support waterfront revitalization.

These investments are creating significant workforce, business, and infrastructure needs. Workforce development remains a priority, particularly in advanced manufacturing and Industry 4.0 technologies. The Muskegon Area ISD secured a \$750,000 federal grant to equip career and technical education centers with CNC machines, robotics trainers, and precision manufacturing tools. Employers also report a need for talent attraction strategies to fill more than 500 high-skill positions created in the past year as job growth continues to outpace the available labor force.

Supply chain expansion is another challenge. The La Colombe project alone is projected to increase raw milk demand from approximately 30 million pounds annually to 615 million pounds, requiring local dairy farms and cooperatives to scale operations. Small business stabilization is also important, particularly in downtown Muskegon and Norton Shores, where roadway and utility modernization projects are causing temporary disruptions and reduced customer access.

Infrastructure investment is essential to supporting long-term growth. Muskegon County received a \$28 million Strategic Site Readiness Program grant to modernize a 50-year-old wastewater system serving Muskegon, Muskegon Heights,

and Norton Shores. Transportation improvements, including the Apple Avenue (M-46) reconstruction and Lakeshore Drive rehabilitation, are intended to improve freight movement, reduce congestion, and enhance safety. The Laketon–Lakeshore Trail Connector further improves multimodal access between employment centers.

Collectively, these investments are reshaping the Muskegon region into a more diversified and high-growth economy while reinforcing the need for continued investment in workforce development, infrastructure modernization, supply chain readiness, and small business resilience to support balanced and sustainable long-term growth.

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

### Introduction

The following economic development market analysis provides a generalized overview of the local economy and workforce characteristics for the cities of Muskegon, Muskegon Heights, and Norton Shores. This section evaluates the non-housing community development assets that serve as the foundation for regional economic stability and growth.

To ensure that Community Development Block Grant (CDBG) funds are strategically allocated to enhance job opportunities and economic resilience, this analysis examines the following key areas:

- **Business Activity:** An assessment of the current industrial landscape, identifying major employment sectors such as manufacturing, healthcare, and retail trade, as well as emerging capital investments in cutting-edge research and development.
- **Labor Force:** An evaluation of the civilian labor force, including current employment levels and

### 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	210	64	1	0	-1
Arts, Entertainment, Accommodations	3,164	2,971	13	10	-3

unemployment rates across the regional entitlement communities.

- **Travel Time:** An analysis of commuting patterns and the average time residents spend traveling to work, which reflects the geographic connectivity between residential areas and employment hubs.
- **Education and Educational Attainment:** A review of the highest levels of education achieved by the population, categorized by age groups. This data identifies the "skills gap" and the readiness of the local workforce to meet the demands of high-growth industries.
- **Median Earnings:** An overview of the annual earnings for workers over the past year, providing a benchmark for the economic well-being of the jurisdiction's households and their ability to sustain self-sufficiency.

By synthesizing these economic indicators, the jurisdiction can better coordinate workforce development initiatives with infrastructure and business assistance programs to foster a vibrant, equitable regional economy.

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Construction	849	1,342	3	4	1
Education and Health Care Services	5,281	9,957	22	32	10
Finance, Insurance, and Real Estate	847	710	3	2	-1
Information	231	227	1	1	0
Manufacturing	7,434	7,823	30	25	-5
Other Services	891	1,019	4	3	-1
Professional, Scientific, Management Services	1,045	877	4	3	-1
Public Administration	0	0	0	0	0
Retail Trade	3,130	4,272	13	14	1
Transportation and Warehousing	503	452	2	1	-1
Wholesale Trade	882	1,160	4	4	0
Total	24,467	30,874	--	--	--

**Table 39 - Business Activity**

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

**Labor Force**

Total Population in the Civilian Labor Force	32,594
Civilian Employed Population 16 years and over	29,480
Unemployment Rate	9.58
Unemployment Rate for Ages 16-24	2.82
Unemployment Rate for Ages 25-65	6.62

**Table 40 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,440
Farming, fisheries and forestry occupations	670
Service	4,595
Sales and office	5,390
Construction, extraction, maintenance and repair	1,625
Production, transportation and material moving	2,970

**Table 41 – Occupations by Sector**

Data Source: 2016-2020 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	21,857	79%
30-59 Minutes	4,676	17%
60 or More Minutes	1,191	4%
<b>Total</b>	<b>27,724</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2016-2020 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,460	400	2,295
High school graduate (includes equivalency)	6,160	835	4,400
Some college or Associate's degree	9,665	715	3,910
Bachelor's degree or higher	5,175	210	1,160

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	64	393	475	390	470
9th to 12th grade, no diploma	1,120	815	845	1,225	1,070
High school graduate, GED, or alternative	2,480	3,450	2,975	4,975	3,880
Some college, no degree	2,755	3,470	1,980	4,300	2,445
Associate's degree	379	1,244	925	2,360	1,124
Bachelor's degree	425	1,190	1,275	2,350	1,420
Graduate or professional degree	0	130	620	970	905

**Table 44 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0

Educational Attainment	Median Earnings in the Past 12 Months
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

The business activity data reveals a robust regional economy characterized by strong industrial roots and a prominent role as a healthcare service hub.

The Education and Health Care Services sector stands as the jurisdiction’s most significant employment engine, offering 9,957 jobs. While the sector employs 5,281 local workers, the 16% surplus in jobs relative to the resident workforce indicates that the area serves as a vital regional center, attracting a high volume of commuters for medical and educational roles.

Manufacturing remains the bedrock of the local economy in terms of resident participation. It supports 7,434 workers and provides 7,823 jobs, representing an 85% share of the total job market. This sector shows a healthy balance, with a 2% surplus of jobs, suggesting that the local industrial base is strong enough to support the majority of its specialized labor force.

The Retail Trade sector also plays a key role, providing 4,272 jobs to a workforce of 3,130 residents. Like manufacturing, it

maintains a 2% job surplus, providing stable entry-level and management opportunities within the community.

Conversely, the Arts, Entertainment, and Accommodations sector highlights a different trend. While it is a major employer for residents (3,164 workers), there are only 2,971 jobs available locally within the sector. This **-11%** gap suggests that a notable portion of the resident workforce must travel outside the jurisdiction to find employment in hospitality and the arts.

Finally, sectors such as Wholesale Trade and Construction contribute significantly to the local job share at 19% and 11% respectively, both showing positive job-to-worker ratios that suggest steady demand for trade and logistical services.

**Describe the workforce and infrastructure needs of the business community:**

The jurisdiction’s business community faces a critical "skills gap" that threatens the long-term sustainability of its primary employment sectors. To remain competitive, the following workforce needs must be addressed:

- **Technical and Vocational Upskilling:** As the Manufacturing sector—which accounts for 85% of the local job share—shifts toward advanced automation and "Industry 4.0" technologies, employers require a labor force proficient in robotics, CNC machining, and digital systems management.
- **Healthcare Professional Pipeline:** With Education and Health Care providing the highest volume of local jobs, there is an acute need for expanded training programs for nursing assistants, medical technicians, and specialized clinical staff to fill vacancies currently being met by outside commuters.
- **Workforce Housing Alignment:** A significant barrier to business retention is the lack of housing affordable to the local workforce. Employers report that the scarcity of quality housing at the 80% to 120% AMI level limits their ability to attract and retain talent within a reasonable commute of major industrial and commercial hubs.
- **Essential "Soft Skill" Training:** In the Retail and Hospitality sectors, businesses require a steady pipeline of workers with foundational professional skills, including customer service, financial literacy, and digital competence.
- **Utility and Sewer Capacity Upgrades:** Sustaining heavy industrial users and food processing facilities requires significant investment in aging wastewater systems. Increasing capacity is essential to support site-readiness for new business attractions in industrial corridors.
- **Brownfield Remediation and Infill Support:** Much of the jurisdiction's prime developable land requires environmental remediation. Public-private partnerships are necessary to mitigate the high costs of preparing these "brownfield" sites for modern commercial or industrial use.
- **Logistical and Multi-Modal Connectivity:** To support Wholesale Trade and Manufacturing, the jurisdiction requires the continued modernization of freight corridors. Simultaneously, increasing "last-mile" connectivity via public transit and non-motorized trails is vital to ensuring low-to-moderate income workers can access employment centers reliably.
- **Digital Infrastructure:** Expansion of high-speed fiber-optic broadband is a prerequisite for growth in the Professional, Scientific, and Management Services sectors, ensuring local businesses can compete in an increasingly remote and digital-first global economy.

Reliable and modernized infrastructure is the backbone of residential investment and business expansion. The following areas are identified as high-priority needs:

By integrating these workforce and infrastructure priorities into the Consolidated Plan, the jurisdiction aims to create a resilient economic environment. This dual-focus approach ensures that physical capital improvements are matched by human capital development, ultimately leading to higher

median earnings and reduced unemployment across the region.

**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.**

The Muskegon regional market is experiencing significant economic transformation driven by major private investment and public infrastructure funding. These developments are reshaping employment, strengthening industrial capacity, and expanding long-term competitiveness across Muskegon, Muskegon Heights, and Norton Shores.

A primary driver of this growth is the La Colombe coffee facility expansion in Norton Shores, announced in March 2026. This \$567 million investment is expected to create 337 new jobs and retain over 300 existing positions, positioning the region as a national hub for coffee manufacturing and research and development. It also strengthens regional agricultural supply chains, particularly dairy production, due to increased demand for raw inputs. Additional manufacturing growth includes an \$8.9 million Motiv Bowling expansion adding a 96,000-square-foot facility and approximately 90 jobs, as well as GE Aerospace and Johnson Technology expansions adding about 90 high-skill manufacturing jobs tied to aircraft engine components.

The region is also seeing growth in tourism and the “Blue Economy.” Following the 2025 delisting of Muskegon Lake as an EPA Area of Concern, investment along the lakeshore has

increased. The Great Lakes cruising sector is projected to generate approximately \$300 million in regional economic impact in 2026, supporting hospitality and retail industries. This growth is further supported by the Harbor 31 development, including a \$28.8 million hotel project expected to create 35 jobs and advance waterfront redevelopment.

These investments are creating significant workforce and infrastructure demands. Workforce development is a priority, particularly in advanced manufacturing and Industry 4.0 technologies. The Muskegon Area ISD secured a \$750,000 federal grant to equip career and technical education centers with CNC machines, robotics trainers, and precision tools. Employers also report a need to fill more than 500 high-skill positions created in the past year, requiring increased talent attraction efforts.

Supply chain pressures are also emerging. The La Colombe expansion is expected to increase raw milk demand from 30 million to 615 million pounds annually, requiring dairy producers and cooperatives to scale operations. Small businesses in Muskegon and Norton Shores are also affected by ongoing roadway and utility construction, creating temporary access and revenue disruptions.

Infrastructure investment is essential to sustaining growth. Muskegon County received a \$28 million Strategic Site Readiness Program grant to modernize a 50-year-old wastewater system serving Muskegon, Muskegon Heights, and Norton Shores. Transportation improvements, including the Apple Avenue (M-46) reconstruction and Lakeshore Drive rehabilitation, will improve freight mobility and safety. The

Laketon–Lakeshore Trail Connector further enhances multimodal access for workers and residents.

Collectively, these investments are reshaping Muskegon into a more diversified and high-growth regional economy. While they create strong opportunities for job creation and investment, they also require continued focus on workforce development, supply chain readiness, small business resilience, and infrastructure modernization to ensure balanced and sustainable long-term growth.

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

The correspondence between the current workforce's skills and the jurisdiction's employment opportunities is defined by a growing alignment in technical trades but a persistent gap in the postsecondary attainment required for management and specialized clinical roles. Based on current labor market data for Muskegon, Muskegon Heights, and Norton Shores, there is a strong historical match between the local workforce's vocational skill set and the manufacturing sector, which remains a bedrock of the regional economy. This alignment is further strengthened by recent investments in technical education, such as the acquisition of advanced robotics and precision tools by regional career centers, ensuring that the labor force remains synchronized with high-tech aerospace, defense, and food processing employers.

However, the jurisdiction faces a bifurcated labor market where the highest volume of job growth occurs in sectors

requiring higher educational credentials than much of the local workforce currently possesses. The education and health care sector serve as the largest job provider, yet a significant shortage of local residents with bachelor's or master's degrees persists. This mismatch necessitates a heavy reliance on commuters to fill roles such as registered nurses and specialized therapists. While the local educational attainment continues to lag behind the state average, the gap is slowly narrowing through state-level degree-completion initiatives that have increased the number of adult residents pursuing associate degrees and certificates.

Interestingly, the regional job market is seeing a shift where a growing number of in-demand careers no longer strictly require a four-year degree, instead favoring the specialized certifications and associate-level training that characterize the jurisdiction's workforce. Consequently, the local labor pool is well-positioned for the ongoing re-industrialization of the region, provided that technical upskilling keeps pace with automation. To ensure that residents can capture a higher share of the earnings in professional and medical sectors, the jurisdiction must continue to support aggressive pathways to postsecondary education to bridge the remaining credential gap and reduce the dependency on an outside workforce.

**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.**

The jurisdiction utilizes a multi-agency approach to workforce training by integrating state-funded programs, regional workforce boards, and community colleges to ensure the labor force is prepared for high-demand careers. Central to this effort is West Michigan Works! which administers the Hot Jobs! initiative to identify and train residents for over 100 in-demand careers in agribusiness, health sciences, and manufacturing. This is complemented by Muskegon Community College, which provides vocational education through the Muskegon Promise scholarship and Michigan Reconnect, programs that offer tuition-free access to degrees and skill certificates for both recent graduates and adult learners. Furthermore, the Going PRO Talent Fund and the Business Resource Team provide direct support to local employers to assist in training and retaining employees, specifically aiding the technical upskilling required by major local industries.

These workforce initiatives are strategically designed to support the Consolidated Plan by directly improving economic opportunities for low-to-moderate-income individuals. By transitioning residents from entry-level positions into stable roles with livable wages, the jurisdiction enhances overall housing affordability and stability, making households less vulnerable to displacement. Furthermore, by aligning educational curricula with the specific needs of the local healthcare and manufacturing sectors, these efforts bridge the identified skills gap. This alignment ensures that significant regional capital investments provide direct economic benefits to local citizens, ultimately reducing dependency on an outside commute-in workforce and fostering a more resilient and self-sufficient community.

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

Yes

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

The Regional Plan Partners, including Muskegon, Muskegon Heights, and Norton Shores, actively coordinate with the West Michigan Shoreline Regional Development Commission (WMSRDC) to align the Comprehensive Economic Development Strategy (CEDS) with the Consolidated Plan (CP). This coordination ensures that federal Community Development Block Grant (CDBG) funds and HOME resources are not spent in isolation but are leveraged against broader regional investments. For the 2026 planning period, this alignment focuses on a "Site-Readiness" approach, where the CEDS identifies critical industrial corridors for expansion, and the CP directs funding toward the public services, housing, and neighborhood enhancements necessary to support the workers who fill those new roles.

A primary example of this coordination is the response to the recent \$567 million expansion of the La Colombe facility in Norton Shores. This private sector investment, which is

creating over 300 new jobs, is being supported by a \$28 million Strategic Site Readiness (SSRP) grant to modernize the 50-year-old regional wastewater system serving all three partner cities. This infrastructure project, a core initiative of the CEDS, allows the CP to focus its goals on "Affordable Housing and Neighborhood Needs" by ensuring that the regional workforce has high-quality residential environments near these growing industrial hubs.

Other local and regional initiatives impacting economic growth include the ongoing "Blue Economy" development, which leverages the area's waterfront assets for tourism and maritime research. Following the 2025 delisting of Muskegon Lake as an EPA Area of Concern, there has been a surge in mixed-use waterfront projects like Harbor 31. These initiatives are coordinated with the CP through "Placemaking" and "Streetscape" goals, using CDBG funds to improve the physical connectivity between low-income residential neighborhoods and new commercial opportunities. By linking these disparate planning processes, the jurisdiction ensures that large-scale industrial growth is supported by a robust social and residential infrastructure.

## Discussion

The City of Muskegon Heights actively participates in the regional Comprehensive Economic Development Strategy (CEDS), which serves as a coordinated framework for advancing economic growth, neighborhood revitalization, infrastructure investment, workforce development, and long-term community sustainability. Through its participation, the

City collaborates with regional economic development organizations, local governments, educational institutions, workforce agencies, and private-sector partners to align economic priorities with funding opportunities and implementation strategies.

As a regional partner, the City supports the CEDS goals of fostering a diverse and resilient economy that enhances quality of life, attracts and retains talent, and expands economic opportunity for residents. Key priorities include strengthening workforce education and job training systems to develop a highly skilled labor force; investing in infrastructure improvements that support housing, transportation, public services, and business development; and creating an environment that encourages entrepreneurship, small business growth, and private investment.

The City also recognizes the importance of coordinated regional planning and cross-sector collaboration in addressing economic disparities and promoting equitable development. Participation in the CEDS process allows the City to better position local projects for state and federal funding opportunities while ensuring that economic development efforts are integrated with broader community development, housing, and public service goals. Through this collaborative regional approach, the City seeks to advance sustainable economic revitalization and improve outcomes for low- and moderate-income residents and neighborhoods.



## MA-50 Needs and Market Analysis Discussion

There are areas within the jurisdiction where households experiencing multiple housing problems are geographically concentrated in portions of the **City of Muskegon**, particularly in the **City of Muskegon Heights** and with fewer concentrations present in **Norton Shores**.

For purposes of HUD Consolidated Plan analysis, a “concentration” generally refers to a geographic area—such as a census tract or block group—where a disproportionately high share of households’ experiences defined conditions relative to the jurisdiction overall. This is typically identified where **50 percent or more of households** within a defined income group (e.g., low- and moderate-income households) experience one or more housing problems, or where the rate is significantly higher than the jurisdictional average.

### Definition of “Multiple Housing Problems:

Households are considered to have multiple housing problems when they experience two or more of the following conditions:

- **Cost burden** (paying more than 30% of income toward housing; severe cost burden exceeds 50%)
- **Overcrowding** (more than one person per room)
- **Incomplete kitchen facilities**
- **Incomplete plumbing facilities**

### Jurisdictional Overview:

- **City of Muskegon:**  
Several neighborhoods—especially in central and older residential areas—demonstrate **clusters of households facing multiple housing problems**, including cost burden combined with aging or inadequate housing conditions. These areas often overlap with concentrations of low- and moderate-income households.
- **Muskegon Heights:**  
This community shows the most significant concentration of households with multiple housing problems. Higher poverty rates, lower median incomes, and an aging housing stock contribute to elevated levels of **cost burden and housing quality issues**. Rental households are particularly affected, with many experiencing both affordability challenges and substandard conditions.
- **Norton Shores:**  
Norton Shores generally exhibits **lower levels of housing distress**, with fewer areas meeting the threshold for concentration. Housing conditions are typically more stable, though some LMI households may still experience cost burden.

Concentrations of households with multiple housing problems are present within the jurisdiction, primarily in Muskegon Heights and select areas of Muskegon. These patterns reflect broader economic conditions and housing stock characteristics and highlight the need for targeted interventions focused on **affordable housing, rehabilitation, and preservation of existing units**.

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

Within the jurisdiction, there are identifiable areas where **racial/ethnic minorities and low- and moderate-income (LMI) households are geographically concentrated**, in portions of the **City of Muskegon and most notably in the City of Muskegon Heights**. **Norton Shores** generally exhibits lower levels of concentration.

**Definition of "Concentration":**

For HUD Consolidated Plan purposes, a "concentration" refers to a geographic area (typically a census tract or block group) where the proportion of a specific population group is **50 percent or greater**, or where that group's share is **significantly higher than its proportion in the overall jurisdiction**. This includes concentrations of racial or ethnic minorities and households with incomes below 80% of Area Median Income (AMI).

**Jurisdictional Overview:**

- **City of Muskegon:**  
Within Muskegon, several neighborhoods—particularly in central and older residential areas—show **clusters of minority populations and LMI households** at levels that meet or exceed HUD thresholds for concentration.
- **Muskegon Heights:**  
Muskegon Heights has the most pronounced concentrations of both **racial/ethnic minority**

**populations and LMI households**. The community has a majority-minority population and higher poverty rates compared to surrounding areas, reflecting longstanding economic and demographic patterns

- **Norton Shores:**  
Norton Shores generally has **higher median incomes and lower poverty rates**, with minority and LMI populations more dispersed. Concentrations, where present, are limited and less significant.

The jurisdiction does contain areas of concentrated minority and LMI populations, in selected neighborhoods in Muskegon and primarily in Muskegon Heights. Identifying these concentrations supports targeted planning and investment to address disparities in housing, infrastructure, and access to opportunity.

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

The housing market characteristics in areas with concentrations of racial/ethnic minorities and low- and moderate-income households vary across Muskegon, Muskegon Heights, and Norton Shores, but generally reflect differences in income levels, housing age, and investment patterns. In Muskegon Heights, the market is characterized by lower home values, higher rental occupancy, and an aging housing stock that often requires rehabilitation. Disinvestment over time has contributed to a higher prevalence of vacant or underutilized properties, and affordability challenges persist

despite relatively low purchase prices, as many households face limited financial capacity for maintenance and repairs.

In the City of Muskegon, particularly in older and central neighborhoods, the market shows a mix of conditions. There are moderate home values and a combination of owner-occupied and rental units, but many structures are older and may require updates. These areas often experience cost burden among renters and lower-income homeowners, alongside pockets of reinvestment and redevelopment that are gradually improving housing conditions.

Norton Shores presents a more stable and higher-value housing market, with newer housing stock, higher rates of homeownership, and fewer signs of distress. Properties are generally in better condition, and the area benefits from stronger demand and ongoing maintenance. As a result, concentrations of housing challenges are less common, and the market reflects greater overall stability and access to resources compared to Muskegon Heights and parts of Muskegon.

### **Are there any community assets in these areas/neighborhoods?**

Each community contains important assets that support residents, even in areas with higher concentrations of low- and moderate-income households.

In the City of Muskegon, assets are more varied and include a mix of public, nonprofit, and recreational resources. Institutions such as Hackley Public Library and Muskegon Museum of Art

contribute to educational and cultural opportunities, while Mercy Health Muskegon provides critical healthcare services. Recreational and natural amenities, including Pere Marquette Park, enhance quality of life and attract investment to surrounding neighborhoods.

In Muskegon Heights, community assets include local schools, neighborhood parks, and civic institutions that serve as anchors for residents. Facilities such as Muskegon Heights Public School Academy System and community-focused spaces like Muskegon Heights Public Library provide educational resources, youth programming, and access to technology. In addition, local churches and grassroots organizations play a significant role in delivering social services and strengthening neighborhood networks.

In Norton Shores, community assets tend to reflect the area's more stable housing market and higher-income base. Residents benefit from well-maintained parks and natural resources such as Hoffmaster State Park, as well as access to regional commercial corridors and employment centers. Schools, retail services, and proximity to Lake Michigan also contribute to overall neighborhood stability and livability.

Overall, while the type and scale of assets differ across the three communities, each area possesses key institutional, recreational, and social resources that support residents and provide a foundation for further neighborhood investment and improvement.

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

Across Muskegon, Muskegon Heights, and Norton Shores, there are several strategic opportunities that build on existing assets while addressing identified needs.

In the City of Muskegon, opportunities lie **in leveraging ongoing redevelopment and proximity to economic and natural assets**. Continued investment in older neighborhoods can support mixed-income housing, preservation of affordable units, and small business growth. Cultural and institutional anchors like Muskegon Museum of Art and recreational destinations such as Pere Marquette Park create opportunities for tourism, placemaking, and corridor revitalization. Infrastructure improvements, including broadband and transportation connectivity, can further link residents to jobs and services.

In Muskegon Heights, opportunities center on **targeted reinvestment and neighborhood stabilization**. The presence of vacant and underutilized properties creates potential for infill housing, adaptive reuse, and coordinated

rehabilitation programs. Strategic partnerships with local institutions such as Muskegon Heights Public School Academy System can support workforce development and youth engagement initiatives tied to housing and neighborhood revitalization. There is also opportunity to expand broadband access, digital literacy, and small-scale entrepreneurship to strengthen economic resilience.

In Norton Shores, strategic opportunities are more focused on sustaining stability and expanding access. Efforts may include encouraging a broader range of housing options to support workforce populations, preserving existing housing quality, and maintaining strong park and environmental assets such as Hoffmaster State Park. There is also potential to strengthen regional collaboration, ensuring that economic growth and infrastructure investments benefit surrounding communities, including Muskegon and Muskegon Heights.

Overall, the most effective strategies will align housing, economic development, infrastructure, and community services, using existing assets as a foundation while targeting investment to areas with the greatest need.

## 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.

Households in **Muskegon, Muskegon Heights, and Norton Shores** demonstrate a continued need for reliable, affordable broadband infrastructure, particularly among low- and moderate-income (LMI) populations. While broadband service availability has expanded in recent years, significant gaps remain in **affordability, in-home wiring, and consistent high-speed access**, which disproportionately impact LMI households.

Across the region, multiple service types (fiber, cable, fixed wireless, and satellite) are technically available, with some areas—particularly Muskegon Heights and Norton Shores—showing high coverage levels and access to high-speed options. (BroadbandMap.com) However, **availability does not equate to adoption**. LMI households often face barriers including the cost of monthly service, installation fees, and lack of internal wiring or equipment needed to support modern broadband connections.

In **Muskegon Heights**, where concentrations of lower-income households are higher, efforts to address the digital divide highlight ongoing inequities in both access and digital literacy.

Local initiatives, including new broadband providers and community-based innovation hubs, have specifically targeted underserved populations, underscoring persistent gaps in connectivity and technology access. (WGVU News)

In **Muskegon and Norton Shores**, infrastructure is generally more robust, with widespread access to cable and fiber networks; however, **housing stock—particularly older or rental units—often lacks adequate internal wiring, Wi-Fi distribution, or updated connections**, limiting effective broadband use. Additionally, LMI households in these communities continue to rely on subsidy programs such as the Affordable Connectivity Program, which provides monthly assistance and device support, indicating ongoing affordability challenges. (ACP Programs)

Regionally, the need for broadband improvements includes:

- Upgrading **in-home wiring and multi-unit infrastructure** to support high-speed connectivity
- Expanding **affordable service options** for LMI households
- Increasing access to **reliable, high-speed networks in underserved pockets**
- Supporting **digital literacy and device access** to ensure effective utilization

Overall, while broadband infrastructure exists across much of Muskegon County, **LMI households continue to experience barriers to reliable, affordable, and functional broadband access**, particularly in older housing and historically underserved neighborhoods. Addressing these needs remains

critical for equitable access to employment, education, healthcare, and essential services.

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

There is a clear need for increased competition among broadband providers serving Muskegon, Muskegon Heights, and Norton Shores, particularly to benefit low- and moderate-income households. In many neighborhoods, residents have limited choices for high-speed internet service, which can result in higher prices, inconsistent service quality, and fewer affordable plan options. Expanding the number of providers would promote competitive pricing, improve service reliability, and encourage infrastructure investment, including upgrades to aging networks and in-home connections. Greater competition can also expand access to promotional pricing, low-cost plans, and bundled services that are more attainable for LMI households. Overall, increasing provider competition is an important strategy for reducing cost barriers, improving service quality, and ensuring more equitable access to reliable broadband across the jurisdiction.

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

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

The jurisdiction of Muskegon, Muskegon Heights, and Norton Shores is experiencing increased natural hazard risks associated with climate change, particularly in the form of more intense precipitation events, shoreline impacts along Lake Michigan, and temperature variability. Climate trends in the region indicate a rise in heavy rainfall events, which contributes to localized flooding, stormwater system strain, and increased risk of basement backups and infrastructure damage. Older neighborhoods, especially in Muskegon and Muskegon Heights, are more vulnerable due to aging drainage systems and housing stock that may not be adequately equipped to manage excess water.

Proximity to Lake Michigan also presents growing concerns related to shoreline erosion, fluctuating lake levels, and stronger storm events. In Norton Shores and parts of Muskegon, these conditions can threaten coastal infrastructure, residential properties, and public recreational assets. High water levels and storm surges in recent years have accelerated bluff erosion and increased the need for shoreline stabilization measures.

In addition, the region is experiencing greater temperature extremes, including more frequent heat waves and variable winter conditions. These changes can impact public health,

particularly for low- and moderate-income households that may lack adequate cooling or heating resources, and can place additional strain on energy systems. Freeze-thaw cycles also contribute to roadway and infrastructure deterioration.

Overall, climate change is intensifying existing environmental risks within the jurisdiction, with disproportionate impacts on older neighborhoods and vulnerable populations. These trends highlight the need for continued investment in resilient infrastructure, stormwater management, housing rehabilitation, and emergency preparedness to mitigate long-term impacts.

### **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 moderate-income households in Muskegon, Muskegon Heights, and Norton Shores are disproportionately vulnerable to climate-related hazards due to the combined effects of housing condition, location, and limited financial capacity. Analysis of local housing and demographic data indicates that LMI households are more likely to reside in older structures with deferred maintenance, which increases susceptibility to damage from heavy rainfall, flooding, and temperature extremes. These units are less likely to have updated roofing, insulation, drainage, or mechanical systems needed to withstand severe weather events. In addition, LMI households are more frequently located in areas with aging infrastructure and inadequate stormwater systems, further elevating risk of water intrusion and property damage.

Findings also show that cost burden limits the ability of these households to invest in preventative measures or recover from hazard-related losses. Many lack sufficient insurance coverage or savings to address repairs following flooding or storm damage, leading to prolonged housing instability. Methods used to assess vulnerability include review of census and HUD Consolidated Plan data on income and housing conditions, alongside regional climate trend data indicating

increased precipitation and temperature variability. Together, this analysis demonstrates that LMI households face heightened exposure and reduced capacity to respond to climate-related risks, reinforcing the need for targeted mitigation, housing rehabilitation, and resilience strategies.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan for Muskegon, Muskegon Heights, and Norton Shores establishes a coordinated framework for addressing housing, community development, economic opportunity, and infrastructure needs over the planning period. It is designed to guide the use of federal and local resources to benefit low- and moderate-income residents, reduce disparities, and strengthen overall community resilience. The plan prioritizes improving access to affordable and quality housing, preserving existing housing stock through rehabilitation, and supporting new development where appropriate to meet demand.

A central focus of the strategy is addressing infrastructure and service gaps that affect quality of life, including broadband access, transportation connectivity, and neighborhood-level public improvements. The plan also emphasizes economic development initiatives that support job creation, workforce development, and small business growth, particularly in underserved areas. Community development efforts are aligned with strengthening neighborhood stability, reducing blight, and enhancing public facilities and services.

Additionally, the Strategic Plan incorporates resilience planning by addressing increased environmental risks such as flooding and extreme weather events, with attention to vulnerable populations and aging infrastructure. Overall, the plan provides a comprehensive approach to improving livability, expanding opportunity, and ensuring equitable investment across all three communities.

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

### Geographic Area

Table 46 - Geographic Priority Areas

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

	<b>Are there barriers to improvement in this target area?</b>	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.
<b>2</b>	<b>Area Name:</b>	<b>Norton Shores</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	A flourishing industrial park with housing options ranging from typical to suburban. there are also some rural characteristics
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Many comments from residents and request for home repairs come from this area.
	<b>Identify the needs in this target area.</b>	East Broadway neighborhood
<b>What are the opportunities for improvement in this target area?</b>	Concentration of low and very low income population	
<b>Are there barriers to improvement in this target area?</b>	Yes, the decrease in CDBG funds every year is a barrier to addressing home repair needs	
<b>3</b>	<b>Area Name:</b>	<b>Muskegon Heights</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	

<b>HUD Approval Date:</b>	
<b>% of Low/ Mod:</b>	
<b>Revital Type:</b>	Housing
<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	<p>Muskegon Heights is a relatively compact, primarily residential urban area within the larger Muskegon metropolitan region. The neighborhood boundaries for the Muskegon Heights encompass the entire municipal area, which is approximately a 2-by-2 square mile radius. The City is generally bounded by:</p> <ul style="list-style-type: none"> <li>• East: Glade Street;</li> <li>• West: Getty Street;</li> <li>• North: Norton Avenue; and,</li> <li>• South: Keating Avenue.</li> </ul> <p>For planning and reporting purposes, the City is further defined by the following U.S. Census Tracts:</p> <ul style="list-style-type: none"> <li>• Census Tract 11;</li> <li>• Census Tract 12;</li> <li>• Census Tract 13;</li> <li>• Census Tract 14.01; and,</li> <li>• Census Tract 14.02.</li> </ul> <p>These boundaries collectively represent the full jurisdictional area of Muskegon Heights and are used to identify and prioritize geographic areas for housing, community development, and related HUD-funded activities.</p>

**Include specific housing and commercial characteristics of this target area.**

The City of Muskegon Heights is a compact, primarily residential community characterized by a mix of single-family housing, rental units, subsidized housing, and emerging mixed-use and commercial corridors. These homes are typically older structures (median construction year ~1945), originally built to support a historic manufacturing workforce, and are commonly modest in size, including bungalow, Cape Cod, and ranch-style homes. In addition to single-family homes, the City includes:

- Small multi-family structures (duplexes, triplexes, and small apartment buildings);
- Larger multi-family developments (including buildings with 5+ units);
- Mobile homes and other non-traditional housing types (limited presence);
- Independent living communities (55+ and 62+);
- Assisted living facilities; and,
- Small-scale licensed adult foster care and group homes.

<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The City of Muskegon Heights conducted a comprehensive consultation and citizen participation process to inform the development of its Consolidated Plan and to identify geographic priorities. This process included public notices and advertising, direct outreach through email communications, public meetings and hearings, and community-wide surveys. These engagement efforts were designed to ensure broad participation from residents, stakeholders, service providers, and community organizations.</p> <p>Input gathered through these activities consistently highlighted citywide housing needs, neighborhood stabilization concerns, and demand for affordable housing, rehabilitation, and supportive services. Residents and stakeholders did not identify isolated pockets of need, but rather emphasized that housing challenges, economic distress, and infrastructure concerns are present throughout the entire community.</p>
<p><b>Identify the needs in this target area.</b></p>	
<p><b>What are the opportunities for improvement in this target area?</b></p>	
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>The City of Muskegon Heights faces several structural and economic barriers that impact its ability to fully address community development needs. Because all Census Tracts within the City qualify as low- and moderate-income (LMI), these barriers are systemic and affect the entire jurisdiction. Some of the barriers include, but are not limited to, the following: Limited Financial Resources, Economic Challenges and Limited Job Opportunities, Lack of Private Investment and Lending, Infrastructure and Public Facility Needs, Capacity Constraints, and Social and Service Gaps.</p>

## General Allocation Priorities

The geographic priorities for Muskegon, Muskegon Heights, and Norton Shores reflect a regional approach that recognizes shared housing and infrastructure needs while also addressing distinct local conditions. Across all three jurisdictions, investment is guided by the concentration of low- and moderate-income households, the condition of existing housing stock, and the need to improve access to infrastructure, services, and economic opportunity.

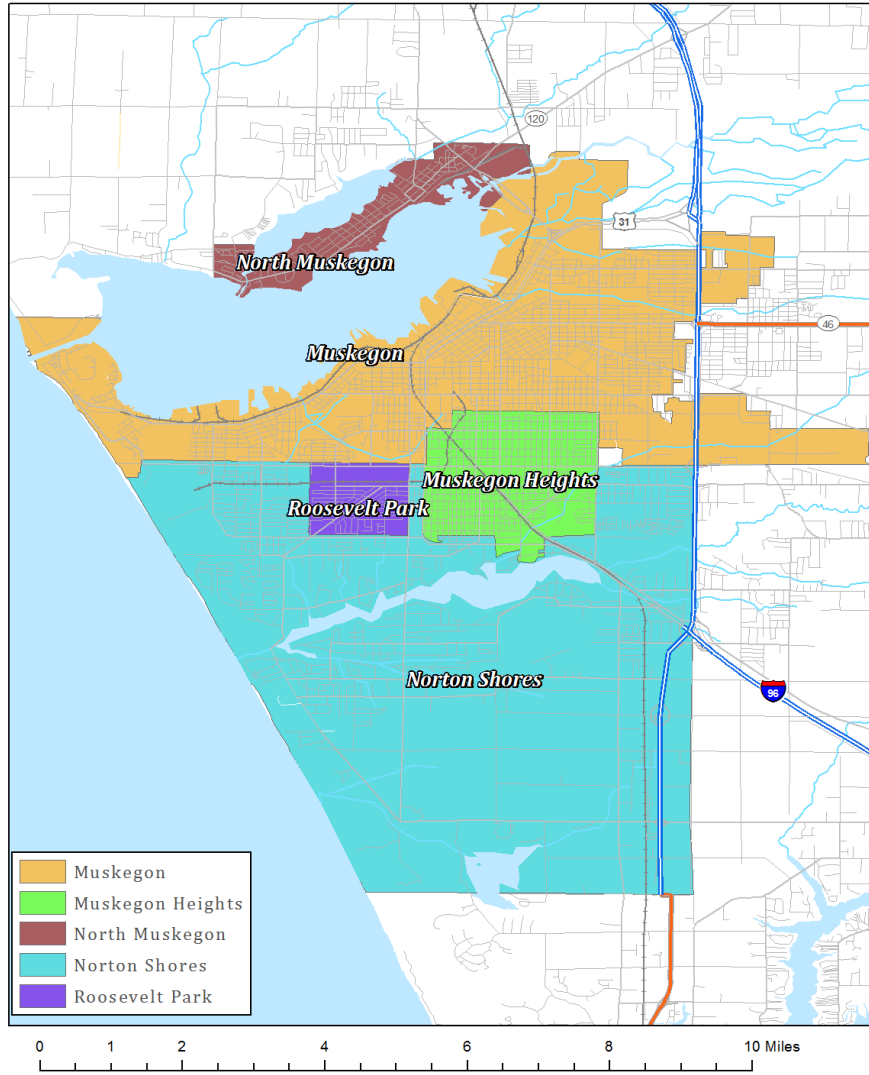
In the City of Muskegon, priorities are centered on revitalizing older neighborhoods while supporting ongoing redevelopment in both residential and mixed-use areas. Funding is directed toward preserving affordable housing, improving infrastructure in aging neighborhoods, and supporting infill development where appropriate. Attention is also given to enhancing access to services and strengthening connections between residential areas and employment and commercial corridors.

In Muskegon Heights, allocation priorities focus on neighborhood stabilization and housing rehabilitation. This community has higher concentrations of low-income households and older housing stock, making it a primary target for efforts to address blight, improve housing quality, and support home repair and rehabilitation programs. Investments also prioritize infrastructure improvements and economic development activities that strengthen long-term community resilience.

In Norton Shores, allocation priorities emphasize housing preservation, infrastructure maintenance, and supporting a balanced range of housing options to meet workforce and moderate-income needs. While this community generally experiences more stable housing conditions, investments focus on sustaining housing quality, supporting affordability, and ensuring continued access to regional economic and service centers.

Across all three communities, common priorities include improving housing affordability and quality, expanding access to infrastructure such as broadband and transportation, and addressing environmental resilience needs related to flooding and severe weather. The regional approach ensures that resources are targeted to areas of greatest need while promoting coordinated development that benefits the broader Muskegon County area.

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



**Map of area**



CT Map

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

### Priority Needs

**Table 47 – Priority Needs Summary**

1	<b>Priority Need Name</b>	Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
	<b>Associated Goals</b>	Acquisition Development Resale Administration Community Housing Development Organizations Exterior Paint/Siding Housing General Administration Homebuyer Assistance/Education Housing Owner Occupied Rehab - Priority Rehabilitation Administration Service Delivery Owner Occupied Rehab - Moderate
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	Housing is key to stabilizing neighborhoods. Data suggest that there is a need for (minor and major) priority, moderate and substantial home repairs, neighborhood preservation and code enforcement.
2	<b>Priority Need Name</b>	Code Enforcement
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Other
<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
<b>Associated Goals</b>	Code Enforcement: Inspections/Detectors/Clean-Up Demolition Exterior Paint/Siding Housing Housing Improved Neighborhoods Owner Occupied Rehab - Moderate
<b>Description</b>	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.
<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Fair Housing Initiatives
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
	<b>Associated Goals</b>	Administration Fair Housing General Administration Improved Neighborhoods Rehabilitation Administration
	<b>Description</b>	Legal advice and services, and support efforts that affirmatively further fair housing involving low income households.
	<b>Basis for Relative Priority</b>	This activity was identified as a priority need during the CPP process and other civic engagement initiatives undertaken.

4	<b>Priority Need Name</b>	Demolition
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Other
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
	<b>Associated Goals</b>	Demolition Housing
	<b>Description</b>	Support services to rid neighborhoods of blight, including abandoned and dangerous structures.
	<b>Basis for Relative Priority</b>	Activity was identified as a priority need during the CPP process and other outlets involving civic engagement.
5	<b>Priority Need Name</b>	Street Repairs or Infrastructure Improvements
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Other
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
	<b>Associated Goals</b>	Improved Neighborhoods Streets
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Neighborhood Enhancement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights

	<b>Associated Goals</b>	Demolition Exterior Paint/Siding Housing Housing Improved Neighborhoods Match Funding Neighborhood Infrastructure Neighborhood Policing Public Facilities Improvement
	<b>Description</b>	Improve conditions and accessibility of neighborhood public infrastructure including streets, alleys, sidewalks, etc. for low and moderate-income areas. Neighborhood enhancements may include fencing, signage, parks, safety, and recreation.
	<b>Basis for Relative Priority</b>	This priority helps maintain community and character of the environment, not to mention was identified as a priority need during the participation engagement process.
7	<b>Priority Need Name</b>	Homebuyer Assistance and/or Education
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities

	<b>Geographic Areas Affected</b>	Muskegon Muskegon Heights
	<b>Associated Goals</b>	Acquisition Development Resale Administration General Administration Homebuyer Assistance/Education Housing Rehabilitation Administration
	<b>Description</b>	Provides for increased homeownership opportunity.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Acquisition Development Resale
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities

	<b>Geographic Areas Affected</b>	Muskegon Muskegon Heights
	<b>Associated Goals</b>	Acquisition Development Resale Homebuyer Assistance/Education Housing
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Legal Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Muskegon Muskegon Heights
	<b>Associated Goals</b>	Fair Housing Legal Services
	<b>Description</b>	Provides for legal counseling or basic legal services, representation, dispute resolution, foreclosure prevention and education.

	<b>Basis for Relative Priority</b>	Need was identified during outreach efforts.
10	<b>Priority Need Name</b>	Crime Prevention
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Muskegon Muskegon Heights
	<b>Associated Goals</b>	Improved Neighborhoods Neighborhood Policing Public Service Opportunities Resilient/Smart Neighborhoods Program
	<b>Description</b>	Provides for neighborhood policing programs to aid in civic engagement, education and neighborhood/public safety.
	<b>Basis for Relative Priority</b>	Identified as a need in plan development process and improves neighborhood safety, education, and awareness.
11	<b>Priority Need Name</b>	Rental Rehabilitation
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Muskegon Muskegon Heights
	<b>Associated Goals</b>	Administration
	<b>Description</b>	Improve condition of existing housing, provide affordable rental to low-income through landlord incentives.
	<b>Basis for Relative Priority</b>	Need identified in plan development for increased, quality, affordable rental amongst low-income residents, not to mention Census data also indicated a high percentage of renters living in substandard conditions.
12	<b>Priority Need Name</b>	Public Facilities Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
	<b>Associated Goals</b>	Fire Station Bond Match Funding Public Facilities Improvement
	<b>Description</b>	Provides for neighborhood and facilities improvements and/or expansion.

	<b>Basis for Relative Priority</b>	This activity was identified as a need during the civic engagement process.
13	<b>Priority Need Name</b>	Youth Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Unaccompanied Youth Non-housing Community Development
	<b>Geographic Areas Affected</b>	Muskegon Muskegon Heights
	<b>Associated Goals</b>	Public Service Opportunities Youth Opportunities
	<b>Description</b>	Providing recreation and work opportunities that we support youth
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Senior Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights
	<b>Associated Goals</b>	Administration Senior Assistance
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	Activity was identified as a priority need.
15	<b>Priority Need Name</b>	Resource Information
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Families with Children Elderly Elderly
	<b>Geographic Areas Affected</b>	Muskegon Norton Shores Muskegon Heights

	<b>Associated Goals</b>	Owner Occupied Rehab - Priority Senior Assistance
	<b>Description</b>	Information is shared for the resources that are accessible in our community for housing, health, food, and other related issues for our residents.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Homeless Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Unaccompanied Youth Persons with Mental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Muskegon Muskegon Heights
	<b>Associated Goals</b>	Housing
	<b>Description</b>	To assist homeless populations with mental and housing needs that prevent stability and access to living units.

	<b>Basis for Relative Priority</b>	To assist homeless needs- mental/housing potentially.
17	<b>Priority Need Name</b>	Utility Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Public Service Opportunities
	<b>Description</b>	Assistance to cover unmet needs.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Accessibility Modifications
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Improved Neighborhoods Neighborhood Infrastructure Owner Occupied Rehab - Priority
	<b>Description</b>	Provide accessibility improvements to low- and moderate-income households to improve accessibility, visibility and quality of life for residents in need.
	<b>Basis for Relative Priority</b>	Census data indicate high number of housing with substandard conditions. Need was also identified during the planning process.
19	<b>Priority Need Name</b>	Parks and Playground Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly

	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Improved Neighborhoods Public Facilities Improvement
	<b>Description</b>	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 Relative Priority</b>	CPP indicated the need the need for social and recreational activity as an increased or high priority need. Additionally, quality parks have been known to be critical in providing outlets for increased neighborhood health, and increase in property values.
20	<b>Priority Need Name</b>	Improve High-Speed Broadband Access
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Improve High-Speed Broadband Access
	<b>Description</b>	Improve passages to and affordability of high-speed broadband access
	<b>Basis for Relative Priority</b>	CPP identified this in being a priority need.

21	<b>Priority Need Name</b>	Small Business and Microenterprise Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Economic Development Opportunity
	<b>Description</b>	Financial assistance for small businesses, including minority and women-owned businesses.
	<b>Basis for Relative Priority</b>	CPP indicated this as being a priority need.
22	<b>Priority Need Name</b>	Transportation Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Public Service Opportunities Senior Assistance Transportation Services
	<b>Description</b>	Transportation services to assist mobility challenged residents, or those who lack access to transportation to maintain daily living.

	<b>Basis for Relative Priority</b>	This was identified as a priority need during the CPP process.
23	<b>Priority Need Name</b>	Strong Neighborhoods
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Improved Neighborhoods Resilient/Smart Neighborhoods Program
	<b>Description</b>	Supports actions that build strong neighborhoods, foster relationships amongst neighbors, and enhance neighborhood stability.
	<b>Basis for Relative Priority</b>	Indicated as a priority need during the CPP process.
24	<b>Priority Need Name</b>	Community Safety
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Muskegon Heights

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

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

	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	General Administration Rehabilitation Administration Service Delivery
	<b>Description</b>	Provides funding support for overall carryout and management of CDBG and other funding sources, programs.
	<b>Basis for Relative Priority</b>	Based on identified needs of the community and program carryout in addressing priority needs, staffing is critical to implementation.
28	<b>Priority Need Name</b>	Improved Neighborhoods
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Improved Neighborhoods Neighborhood Infrastructure
	<b>Description</b>	Provides funding support area-wide, including matched funding for neighborhood assessments, enhancements and/or area improvements.

	<b>Basis for Relative Priority</b>	Identified as a need during civic engagement and/or the citizen participation process.
29	<b>Priority Need Name</b>	Home Repairs
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	Muskegon Heights
	<b>Associated Goals</b>	Owner Occupied Rehab - Moderate
	<b>Description</b>	Provides for repairs that are categorized as being a priority, moderate or substantial repair. This includes: mechanical -energy efficiency repairs, roof replacements, plumbing, or electrical.
	<b>Basis for Relative Priority</b>	Goal was identified as a need during the CPP process and plan development.

## Narrative

The priority needs for Muskegon, Muskegon Heights, and Norton Shores focus on improving housing affordability and quality, strengthening infrastructure, expanding economic opportunity, and addressing disparities affecting low- and moderate-income households. A significant need across the jurisdiction is the preservation and rehabilitation of existing housing stock, particularly in Muskegon Heights and older neighborhoods in Muskegon, where aging structures, deferred maintenance, and higher rates of cost burden contribute to housing instability. Expanding access to safe, decent, and affordable housing remains a central priority, including support for home repairs, rental housing quality improvements, and development of additional affordable units where feasible.

Infrastructure needs are also critical, especially related to stormwater management, road conditions, and broadband access. Limited broadband competition and affordability barriers continue to disproportionately affect LMI households, reducing access to education, employment, healthcare, and essential services. Climate-related vulnerabilities, including flooding and extreme weather impacts, further highlight the need for resilient infrastructure improvements across the region.

Economic development is another key priority, with an emphasis on workforce development, job creation, and support for small businesses in underserved areas. Strengthening access to employment opportunities is essential for reducing poverty and improving household stability. Additionally, there is a continued need for community development investments that address neighborhood disparities, reduce blight, and enhance public facilities and services.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	CDBG funds will not be used for Tenant Based Rental Assistance (TBRA). However, rising rental rates, coupled with lack of available Housing 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-Homeless Special Needs	CDBG funds will not be used for TBRA, however, non-homeless special needs households face similar issues as identified above. Oftentimes, non-homeless special needs households have additional needs such as increased medical needs and transportation services which can impact their ability to afford housing.
New Unit Production	CHAS data indicate the need for new affordable rental for persons with low-income due to high level of cost burdened households at 0-30% AMI, including those with one or more of the four 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, including preservation	Marketing intervention efforts are needed in creating new housing opportunities as it involves this effort. Strategies in acquiring vacant, tax 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.

**Table 48 – Influence of Market Conditions**

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

### **Introduction**

The participating jurisdictions of Muskegon, Muskegon Heights, and Norton Shores anticipate utilizing a combination of federal, state, local, and private resources to address identified housing and community development needs over the strategic planning period. Primary funding is expected to include entitlement resources from the U.S. Department of Housing and Urban Development, such as Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds, which will be coordinated to support housing rehabilitation, affordable housing activities, public infrastructure improvements, and services for low- and moderate-income populations.

In addition to federal funding, the jurisdictions will leverage state housing programs, local financial commitments, nonprofit partnerships, and private investment to maximize impact and expand the reach of available resources. Regional collaboration among the three communities strengthens the ability to align funding priorities, pursue competitive grants, and implement coordinated strategies that address shared challenges. The anticipated resources will be directed toward priority needs identified in the Consolidated Plan, with an emphasis on housing stability, neighborhood revitalization, economic opportunity, and infrastructure improvements, while maintaining flexibility to respond to emerging needs and changing market conditions.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	141,7970	0	209,184	141,7970	5,671,883	Projects and activities that utilize CDBG funds for low-moderate income families
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	235,945	0	70,557.72	235,945	306,502.72	Producing Affordable Housing units for income eligible families

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Homebuyer assistance	80,000	0	80,000	800,000	0	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 types of projects.
Other	public - federal	Other	0	0	0	0	0	

**Table 49 - 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**

Federal funds received by Muskegon, Muskegon Heights, and Norton Shores will be used strategically to leverage additional

investment from state, local, and private sources in order to maximize the impact of limited resources. Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds will serve as foundational financing to support housing rehabilitation,

affordable housing development, public infrastructure, and community services, making projects more feasible and attractive for additional funding partners.

These federal resources will be combined with state housing programs, local government contributions, nonprofit capacity, and private sector investment, including lending institutions and developers. For example, HOME funds may be paired with Low-Income Housing Tax Credits, state housing trust funds, and private financing to support affordable housing development or preservation, while CDBG funds can be used to fill financing gaps in public facility and neighborhood improvement projects. Regional coordination among the three jurisdictions strengthens the ability to align funding priorities and pursue joint opportunities that bring additional resources into the area.

Matching requirements, particularly for HOME funds, will be satisfied through a combination of eligible sources such as local cash contributions, the value of donated land or property, waived fees, volunteer labor, and other in-kind contributions that meet federal guidelines. The jurisdictions will track and document all match contributions to ensure compliance with program requirements. Overall, federal funds will act as a catalyst to attract and coordinate broader investment, supporting comprehensive and sustainable community development across the region.

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

Across Muskegon, Muskegon Heights, and Norton Shores, publicly owned land and property represent a strategic opportunity to address identified housing and community development needs, particularly in areas with vacancy or underutilized parcels. In Muskegon Heights and portions of Muskegon, publicly held properties—often acquired through tax foreclosure or land banking—provide opportunities for redevelopment, infill housing, and neighborhood stabilization efforts. These sites can be repurposed for affordable housing development, rehabilitation initiatives, or community facilities that serve low- and moderate-income residents.

At a regional level, the availability of publicly controlled land allows the jurisdictions to reduce development costs, assemble parcels for larger projects, and align redevelopment efforts with priority needs identified in the plan. In more stable areas such as Norton Shores, publicly owned land may be more limited but can still support targeted uses such as public amenities or workforce housing where appropriate. Coordinated planning among the three communities enhances the ability to strategically deploy these assets, leveraging them to attract additional investment and support equitable development outcomes across the region.

## **Discussion**

**SP-40 Institutional Delivery Structure - 91.215(k)**

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

**Table 50 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The system benefits from strong regional collaboration, which enhances coordination across jurisdictions and improves the ability to align resources and strategies. Established partnerships with nonprofits and service providers allow for effective outreach and

program delivery, particularly in underserved areas. Additionally, the presence of experienced local agencies supports compliance with federal requirements and the efficient use of funds.

However, there are gaps within the institutional delivery system that affect overall capacity. Limited funding and staffing constraints can restrict the scale and speed of project implementation, particularly in smaller jurisdictions such as Muskegon Heights. There is also a need for increased private sector engagement in lower-income areas, where market conditions may discourage investment. In some cases, gaps exist in the availability of specialized services, including those related to housing for persons with special needs or supportive housing. Coordination across multiple entities, while generally strong, can also present challenges in aligning timelines and priorities.

Overall, the institutional structure provides a solid foundation for implementing the Consolidated Plan, with established partnerships and regional coordination as key strengths. Addressing capacity limitations and expanding partnerships will be important to improving the effectiveness and reach of programs across the three communities.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		

Supportive Services			
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		
Other			
Social Justice	X	X	X

**Table 51 - 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)**

The service delivery system serving Muskegon, Muskegon Heights, and Norton Shores is structured to address the diverse needs of homeless individuals and families through a coordinated network of emergency, transitional, and supportive services. Based on the information reflected in Table 52, the region provides a range of homeless prevention and assistance services, including emergency shelter, rapid rehousing, case management, rental assistance, and supportive services targeted to specific populations. These services are delivered through collaboration among local governments, nonprofit organizations, and regional Continuum of Care partners, allowing for coordinated entry and prioritization of individuals based on vulnerability.

Chronically homeless individuals benefit from targeted outreach, case management, and connections to permanent

supportive housing, although the availability of such housing remains limited relative to need. Families with children are served through emergency shelter programs, rapid rehousing assistance, and supportive services designed to promote housing stability and minimize disruption. Veterans and their families have access to specialized programs that combine housing assistance with supportive services, often coordinated through partnerships with federal and local agencies. Unaccompanied youth are served through targeted outreach and supportive programs, though resources for this population are more limited and represent an area of ongoing need.

Homeless prevention services, including short-term financial assistance, mediation, and housing stabilization support, are available to at-risk households to reduce the likelihood of homelessness. In addition, services targeted to individuals with HIV provide housing assistance and supportive services that address both health and housing stability needs. While the overall system is comprehensive and coordinated, gaps remain in the availability of permanent supportive housing, youth-specific resources, and long-term affordable housing options. Despite these challenges, the service delivery system

is structured to respond to varying levels of need and to prioritize the most vulnerable populations across the region.

**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**

The service delivery system in Muskegon, Muskegon Heights, and Norton Shores demonstrates several strengths in addressing the needs of persons experiencing homelessness and special needs populations through a coordinated network of providers and programs. The region benefits from an established Continuum of Care structure that supports coordinated entry, case management, and prioritization of services based on vulnerability. A range of homeless prevention, emergency shelter, rapid rehousing, and supportive services are available, including targeted assistance for veterans, families with children, and individuals with HIV. Strong collaboration among nonprofit organizations, public agencies, and service providers enhances access to services and helps ensure that individuals are connected to appropriate housing and support resources.

Despite these strengths, gaps remain that limit the system's overall effectiveness. The supply of permanent supportive housing is insufficient to meet the needs of chronically homeless individuals and persons with disabilities, and there is a shortage of affordable housing options for extremely low-income households. Services for unaccompanied youth are limited, and there are constraints in resources for long-term stabilization, particularly for individuals requiring ongoing

supportive services. Capacity challenges, including funding limitations and staffing constraints, also affect the ability to fully meet demand. Overall, while the system is coordinated and responsive, additional resources and expanded housing options are needed to address persistent service gaps and improve long-term outcomes.

**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**

The strategy for overcoming gaps in the institutional structure and service delivery system in Muskegon, Muskegon Heights, and Norton Shores focuses on strengthening coordination, expanding partnerships, and increasing capacity to better address identified priority needs. The jurisdictions will continue to build on existing regional collaboration by aligning planning, funding, and program implementation across local governments, nonprofit organizations, and private sector partners. Enhancing coordination through the Continuum of Care and other regional networks will improve service integration, reduce duplication, and ensure that resources are directed to the most vulnerable populations.

Efforts will also focus on leveraging additional funding sources and encouraging greater private sector participation, particularly in underserved areas where market barriers limit investment. Expanding the availability of affordable and supportive housing is a key component of this strategy, including increasing rehabilitation activities, supporting new development where feasible, and utilizing publicly owned land to reduce costs. The jurisdictions will work to strengthen the

capacity of local service providers through technical assistance, partnerships, and targeted funding to address staffing and resource limitations.

In addition, the strategy emphasizes improving access to services for special needs populations and persons experiencing homelessness by expanding outreach, outcomes.

enhancing case management, and increasing the availability of permanent supportive housing and long-term stabilization resources. By focusing on coordination, capacity building, and strategic investment, the participating jurisdictions aim to create a more effective and responsive system that can better meet community needs and achieve sustainable

## 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	Senior Assistance	2026	2030	Non-Homeless Special Needs	Norton Shores Muskegon Heights	Resource Information Senior Services Transportation Services	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 365 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Improved Neighborhoods	2026	2030	Non-Housing Community Development Economic Development	Muskegon Norton Shores Muskegon Heights	Accessibility Modifications Code Enforcement Community Safety Crime Prevention Fair Housing Initiatives Improved Neighborhoods Neighborhood Enhancement Parks and Playground Improvements Street Repairs or Infrastructure Improvements Strong Neighborhoods	CDBG: \$50,000	Homelessness Prevention: 3 Persons Assisted
3	Exterior Paint/Siding Housing	2026	2030	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	Muskegon Norton Shores Muskegon Heights	Code Enforcement Housing Neighborhood Enhancement	CDBG: \$270,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Owner Occupied Rehab - Priority	2026	2030	Home Repairs	Muskegon Norton Shores Muskegon Heights	Accessibility Modifications Housing Resource Information	CDBG: \$5,000,000	Homeowner Housing Rehabilitated: 400 Household Housing Unit
5	Homebuyer Assistance/Education	2021	2025	Affordable Housing	Muskegon Muskegon Heights	Acquisition Development Resale Homebuyer Assistance and/or Education Housing	CDBG: \$5,000 HOME: \$50,000	Homeowner Housing Added: 15 Household Housing Unit
6	Acquisition Development Resale	2026	2030	Affordable Housing	Muskegon Muskegon Heights	Acquisition Development Resale Homebuyer Assistance and/or Education Housing	CDBG: \$10,000 HOME: \$141,427	Homeowner Housing Rehabilitated: 2 Household Housing Unit
7	Demolition	2021	2025	Non-Housing Community Development Blight Fight	Muskegon Norton Shores Muskegon Heights	Code Enforcement Demolition Neighborhood Enhancement	CDBG: \$25,000	Buildings Demolished: 1 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Fair Housing	2026	2030	Non-Housing Community Development Fair Housing Activities	Muskegon Norton Shores Muskegon Heights	Fair Housing Initiatives Legal Services	CDBG: \$50,000	Other: 1 Other
9	Legal Services	2026	2030	Education, Outreach, Public Service	Muskegon Heights	Legal Services	CDBG: \$5,000	Other: 20 Other
10	Neighborhood Policing	2026	2030	Non-Housing Community Development	Muskegon Heights	Community Safety Crime Prevention Neighborhood Enhancement	CDBG: \$5,000	Other: 5 Other
11	Public Facilities Improvement	2026	2030	Non-Housing Community Development	Muskegon Norton Shores Muskegon Heights	Neighborhood Enhancement Parks and Playground Improvements Public Facilities Improvements	CDBG: \$50,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2 Households Assisted
12	Match Funding	2026	2030	Non-Housing Community Development	Muskegon Heights	Neighborhood Enhancement Public Facilities Improvements	CDBG: \$5,000	Other: 4 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Youth Opportunities	2026	2030	Non-Housing Community Development Youth Experiences	Muskegon Muskegon Heights	Youth Opportunities	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
14	Public Service Opportunities	2026	2030	Non-Housing Community Development	Muskegon Norton Shores Muskegon Heights	Crime Prevention Public Service Needs Transportation Services Utility Assistance Youth Opportunities	CDBG: \$25,000	Public service activities 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
15	Housing	2026	2030	Affordable Housing	Muskegon Muskegon Heights	Acquisition Development Resale Code Enforcement Demolition Homebuyer Assistance and/or Education Homeless Opportunities Housing Neighborhood Enhancement	HOME: \$151,427	Homeowner Housing Added: 5 Household Housing Unit
16	Streets	2026	2030	Non-Housing Community Development	Muskegon Muskegon Heights	Street Repairs or Infrastructure Improvements	CDBG: \$35,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	Administration	2026	2030	Administer Programs	Muskegon Norton Shores Muskegon Heights	Fair Housing Initiatives Homebuyer Assistance and/or Education Housing Rental Rehabilitation Senior Services	CDBG: \$270,000	Other: 1 Other
18	Code Enforcement: Inspections/Detectors/Clean-Up	2026	2030	Affordable Housing Non-Housing Community Development	Muskegon Heights	Code Enforcement	CDBG: \$25,000	Other: 5 Other
19	Neighborhood Infrastructure	2026	2030	Non-Housing Community Development	Muskegon Muskegon Heights	Accessibility Modifications Improved Neighborhoods Neighborhood Enhancement	CDBG: \$10,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2 Households Assisted
20	Resilient/Smart Neighborhoods Program	2026	2030	Non-Housing Community Development	Muskegon Heights	Community Safety Crime Prevention Strong Neighborhoods	CDBG: \$15,000	Other: 20 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
21	Improve High-Speed Broadband Access	2026	2030	Non-Housing Community Development	Muskegon Heights	Improve High-Speed Broadband Access	CDBG: \$10,000	Other: 4 Other
22	Economic Development Opportunity	2026	2030	Non-Housing Community Development	Muskegon Heights	Small Business and Microenterprise Assistance	CDBG: \$5,000	Businesses assisted: 5 Businesses Assisted
23	Transportation Services	2026	2030	Non-Housing Community Development	Muskegon Heights	Improve Job Opportunity Transportation Services	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
24	Improve Job Opportunity	2026	2030	Non-Housing Community Development	Muskegon Heights	Improve Job Opportunity Public Service Needs	CDBG: \$5,000	Jobs created/retained: 5 Jobs
25	Fire Station Bond	2026	2030	Non-Housing Community Development	Muskegon	Public Facilities Improvements	CDBG: \$243,910	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
26	Service Delivery	2026	2030	Housing Services	Muskegon Norton Shores Muskegon Heights	Housing General / Rehab Administration / Service Delivery	CDBG: \$75,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
27	Community Housing Development Organizations	2026	2030	Affordable Housing	Muskegon Muskegon Heights	Housing	HOME: \$50,468	Rental units constructed: 3 Household Housing Unit
28	General Administration	2026	2030	Program Services and Assistance	Muskegon Heights	Fair Housing Initiatives Homebuyer Assistance and/or Education Housing General / Rehab Administration / Service Delivery	CDBG: \$150,000	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
29	Rehabilitation Administration	2026	2030	Program Services and Assistance	Muskegon Heights	Fair Housing Initiatives Homebuyer Assistance and/or Education Housing General / Rehab Administration / Service Delivery	CDBG: \$100,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
30	Owner Occupied Rehab - Moderate	2026	2030	Home Repairs	Muskegon Heights	Code Enforcement Housing Home Repairs	CDBG: \$100,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit

**Table 52 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Senior Assistance
	<b>Goal Description</b>	Supports services for Seniors, including but not limited to transportation, food, and other non-community development housing needs.
2	<b>Goal Name</b>	Improved Neighborhoods
	<b>Goal Description</b>	Activities that support families, individuals and homeless distressed households to improve their overall environment and living conditions.

3	<b>Goal Name</b>	Exterior Paint/Siding Housing
	<b>Goal Description</b>	Provides for exterior painting/siding and contractual services for eligible income homeowner occupied applicants home.
4	<b>Goal Name</b>	Owner Occupied Rehab - Priority
	<b>Goal Description</b>	Provides for housing repair(s) including: mechanical, plumbing, electrical, roof and/or accessibility repair for owner-occupied, low-income clientele.
5	<b>Goal Name</b>	Homebuyer Assistance/Education
	<b>Goal Description</b>	Provides for affordable housing opportunities, homebuyer assistance (i.e., down payment and/or closing cost) and education for eligible income persons.
6	<b>Goal Name</b>	Acquisition Development Resale
	<b>Goal Description</b>	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.
7	<b>Goal Name</b>	Demolition
	<b>Goal Description</b>	Provides for vacancy and blight reduction, including neighborhood stabilization and safety. Moreover, provides for removal of dilapidated, abandoned and/or dangerous housing/commercial structures.
8	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Provides for increased ownership/housing opportunity, education, outreach, testing, follow-up and compliant investigation.
9	<b>Goal Name</b>	Legal Services
	<b>Goal Description</b>	Provides for foreclosure prevention, counseling, education, conflict resolution and mediation services.
10	<b>Goal Name</b>	Neighborhood Policing
	<b>Goal Description</b>	Provides for safety/crime prevention, education, civic engagement and increased awareness, including materials/supplies/equipment necessary in program carryout.

11	<b>Goal Name</b>	Public Facilities Improvement
	<b>Goal Description</b>	Provides for neighborhood enhancements, equipment, facilities improvement, expansion and/or development. This also includes park renovations and expansion.
12	<b>Goal Name</b>	Match Funding
	<b>Goal Description</b>	Provides for City match support to further leverage existing resources and meeting area needs.
13	<b>Goal Name</b>	Youth Opportunities
	<b>Goal Description</b>	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.
14	<b>Goal Name</b>	Public Service Opportunities
	<b>Goal Description</b>	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.
15	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	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.
16	<b>Goal Name</b>	Streets
	<b>Goal Description</b>	Infrastructure of Streets in census tract neighborhoods of low-income households
17	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Administration is a group of staff that serve the public with a multitude of programs to assist.
18	<b>Goal Name</b>	Code Enforcement: Inspections/Detectors/Clean-Up
	<b>Goal Description</b>	Provides inspections, enforcement, smoke/ carbon monoxide detectors and code compliance and blight abatement.

19	<b>Goal Name</b>	Neighborhood Infrastructure
	<b>Goal Description</b>	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.
20	<b>Goal Name</b>	Resilient/Smart Neighborhoods Program
	<b>Goal Description</b>	Efforts to support fostering relationships amongst neighborhoods, and enhancement of neighborhood stability and safety.
21	<b>Goal Name</b>	Improve High-Speed Broadband Access
	<b>Goal Description</b>	Improve access to high-speed broadband and the affordability of IT services and connectivity.
22	<b>Goal Name</b>	Economic Development Opportunity
	<b>Goal Description</b>	Provides support to local businesses.
23	<b>Goal Name</b>	Transportation Services
	<b>Goal Description</b>	Provide transportation support for low- and moderately-low income persons who may be disabled, or simply lack access to transportation to sustain daily living.
24	<b>Goal Name</b>	Improve Job Opportunity
	<b>Goal Description</b>	Supports job development and provides economic opportunity.
25	<b>Goal Name</b>	Fire Station Bond
	<b>Goal Description</b>	Make Bond payments for the updated Fire Station.

26	Goal Name	Service Delivery
	Goal Description	Implementation and carrying out of services and planning and processing to improve programs.
27	Goal Name	Community Housing Development Organizations
	Goal Description	To provide resources to create and rehab housing to produce affordable housing opportunities.
28	Goal Name	General Administration
	Goal Description	Provides funding support for overall administration of CDBG programs.
29	Goal Name	Rehabilitation Administration
	Goal Description	Provides support for rehab program and service delivery carryout.
30	Goal Name	Owner Occupied Rehab - Moderate
	Goal Description	Provides funding support for major home repairs.

**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 jurisdiction within the regional consortium that receives HOME Investment Partnerships Program funding from the U.S. Department of Housing and Urban Development and, as such, is responsible for carrying out HOME-eligible affordable housing activities as defined in 24 CFR 91.315(b)(2). Based on anticipated funding levels, prior program performance, and the current project pipeline, the City of Muskegon expects to support HOME-assisted affordable housing across a range of income levels, with a strong emphasis on serving extremely low-income, low-income, and moderate-income households.

Of the households anticipated to benefit, a majority will be extremely low-income ( $\leq 30\%$  of Area Median Income), with additional assistance directed to low-income households (31–50% of Area Median Income) and a smaller portion serving moderate-income households (51–80% of Area Median Income). These income targets reflect a combination of eligible HOME activities, including

tenant-based rental assistance, rehabilitation of existing affordable housing units, and limited homebuyer assistance, with priority given to extremely low-income households in response to identified housing needs.

While the City of Muskegon Heights and the City of Norton Shores do not receive HOME funds directly, both jurisdictions remain active partners in the regional housing strategy through the use of Community Development Block Grant (CDBG) resources. These communities support affordable housing objectives through housing rehabilitation, public services, and neighborhood improvements that benefit low- and moderate-income residents. Although these CDBG-funded activities are not counted toward HOME production requirements, they contribute meaningfully to regional housing stability by preserving existing affordable housing stock and improving overall housing conditions.

Through this coordinated approach, the regional partners collectively advance affordable housing priorities, with the City of Muskegon leading HOME-funded housing activities and Muskegon Heights and Norton Shores reinforcing these efforts through complementary CDBG-supported programs.

## **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 Muskegon, in coordination with its regional partners—the City of Muskegon Heights and the City of Norton Shores—continues to evaluate the availability and accessibility of public housing units for persons with disabilities in accordance with requirements of the U.S. Department of Housing and Urban Development under 24 CFR 91.215(c). Within the region, public housing is administered by the Muskegon Housing Commission and the Muskegon Heights Housing Commission, which serve residents in Muskegon and Muskegon Heights, respectively. The City of Norton Shores does not have a public housing authority within its jurisdiction and therefore does not directly operate or manage public housing units, though its residents may access housing opportunities in neighboring jurisdictions.

At this time, neither the Muskegon Housing Commission nor the Muskegon Heights Housing Commission is operating under a Section 504 Voluntary Compliance Agreement that mandates an increase in the number of accessible units. However, both agencies remain committed to ongoing compliance with Section 504 of the Rehabilitation Act and applicable accessibility standards. To that end, they continue to assess their existing housing inventory and incorporate accessibility improvements as part of modernization, rehabilitation, and capital planning activities. This includes making reasonable accommodations, improving unit

accessibility where feasible, and prioritizing accessibility enhancements when units turn over or when capital funds are available.

Regionally, the partner jurisdictions support these efforts through coordination, information sharing, and alignment of housing and community development strategies. While the City of Muskegon leads direct engagement with public housing providers due to its HOME funding status and proximity to the primary housing authority, Muskegon Heights similarly collaborates with its local housing commission to address accessibility needs. Norton Shores, although without a public housing authority, contributes to regional housing accessibility goals through its Community Development Block Grant activities, which may include support for housing rehabilitation and removal of barriers for persons with disabilities.

Collectively, the region remains attentive to the need for accessible housing and will continue to work with public housing authorities to monitor demand, address barriers, and expand accessibility opportunities as funding and regulatory requirements evolve.

### **Activities to Increase Resident Involvements**

The Regional Plan Partners will continue to promote and expand opportunities for meaningful resident involvement in the planning and implementation of housing and community development programs supported through the U.S. Department of Housing and Urban Development. Resident participation remains a core component of the Consolidated Planning process under 24 CFR 91.215(c) and is essential to

ensuring that housing strategies reflect local needs and priorities.

Regionally, we will continue to lead efforts to engage residents through public hearings, community workshops, and targeted outreach to low- and moderate-income households, including tenants, homeowners, and individuals experiencing housing instability. These engagement efforts are designed to ensure that residents have opportunities to provide input on affordable housing development priorities, fair housing issues, and the allocation of HOME and CDBG resources. Special emphasis is placed on outreach to populations least likely to participate in traditional public meetings, including persons with disabilities, seniors, and non-English-speaking households.

The Muskegon Housing Commission and the Muskegon Heights Housing Commission play an important role in resident involvement by facilitating tenant participation activities, resident councils, and communication between public housing residents and housing administrators, within the region. These commissions provide structured opportunities for residents to engage in discussions about property management, capital improvements, safety concerns, and quality-of-life issues. While the City of Norton Shores does not have a public housing authority, it promotes resident involvement through its Community Development Block Grant planning process, neighborhood meetings, and broader community engagement efforts that invite participation from residents across income levels.

Across all three jurisdictions, resident involvement is further supported through coordinated regional planning efforts, joint

public comment periods, and shared outreach strategies to ensure that input is not limited by municipal boundaries. The region will continue to strengthen these efforts by expanding digital engagement tools, improving accessibility of public information, and fostering ongoing dialogue between residents, housing providers, and local government officials.

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

No

#### **Plan to remove the ‘troubled’ designation**

There are two (2) PHA’s that operate within the region. The Muskegon Housing Commission and the Muskegon Heights Housing Commission—are not currently designated as “troubled” by the U.S. Department of Housing and Urban Development. Both agencies are in good standing and continue to meet applicable federal program requirements, maintain sound fiscal and operational management practices, and provide services consistent with HUD expectations.

Because neither housing commission is classified as troubled, no corrective action plan or formal process for removal of a troubled designation is required or underway at this time. The reference to a “troubled” designation is not applicable to either agency. Instead, both the Muskegon Housing Commission and the Muskegon Heights Housing Commission continue to operate under standard oversight protocols and routine performance monitoring systems, including applicable HUD

public housing assessment tools and capital fund program requirements.

The partnering jurisdiction with its own housing commission, as applicable, will continue to coordinate with their respective public housing agencies to ensure sustained compliance, strong financial management, and ongoing operational effectiveness. The City of Norton Shores, while not operating a public housing authority, supports regional housing stability efforts through its Community Development Block Grant activities and broader housing and community development initiatives.

Collectively, the jurisdictions remain committed to maintaining high-performing public housing operations and will continue to support their respective housing commissions in preserving compliance and service quality, ensuring that no conditions arise that would place either agency at risk of a troubled designation in the future.

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

### Barriers to Affordable Housing

The Muskegon regional market is experiencing significant economic transformation driven by major private investment and public infrastructure funding. These developments are reshaping employment opportunities, strengthening industrial capacity, and expanding long-term competitiveness across Muskegon, Muskegon Heights, and Norton Shores.

A major driver of this growth is the expansion of the La Colombe coffee facility in Norton Shores, announced in March 2026. This \$567 million investment is expected to create 337 new jobs and retain more than 300 existing positions, positioning the region as a national center for coffee manufacturing and research and development. The project also strengthens regional agricultural supply chains, particularly dairy production, as demand for raw inputs increases significantly. Additional manufacturing growth includes an \$8.9 million Motiv Bowling expansion that will add a 96,000-square-foot facility and approximately 90 jobs. GE Aerospace and Johnson Technology are also expanding operations in Muskegon and Norton Shores, adding manufacturing space and approximately 90 high-skill jobs tied to aircraft engine component production.

The region is also experiencing increased tourism and “Blue Economy” investment following the 2025 delisting of Muskegon Lake as an EPA Area of Concern. The Great Lakes cruising industry is projected to generate approximately \$300

million in regional economic impact in 2026, benefiting hospitality, retail, and service industries. This growth is reinforced by the Harbor 31 mixed-use development, including a \$28.8 million hotel project expected to create 35 jobs and support waterfront revitalization.

These investments are creating significant workforce, business, and infrastructure needs. Workforce development remains a priority, particularly in advanced manufacturing and Industry 4.0 technologies. The Muskegon Area ISD secured a \$750,000 federal grant to equip career and technical education centers with CNC machines, robotics trainers, and precision manufacturing tools. Employers also report a need for talent attraction strategies to fill more than 500 high-skill positions created in the past year as job growth continues to outpace the available labor force.

Supply chain expansion is another challenge. The La Colombe project alone is projected to increase raw milk demand from approximately 30 million pounds annually to 615 million pounds, requiring local dairy farms and cooperatives to scale operations. Small business stabilization is also important, particularly in downtown Muskegon and Norton Shores, where roadway and utility modernization projects are causing temporary disruptions and reduced customer access.

Infrastructure investment is essential to supporting long-term growth. Muskegon County received a \$28 million Strategic Site Readiness Program grant to modernize a 50-year-old wastewater system serving Muskegon, Muskegon Heights, and Norton Shores. Transportation improvements, including the Apple Avenue (M-46) reconstruction and Lakeshore Drive

rehabilitation, are intended to improve freight movement, reduce congestion, and enhance safety. The Laketon–Lakeshore Trail Connector further improves multimodal access between employment centers.

Collectively, these investments are reshaping the Muskegon region into a more diversified and high-growth economy while reinforcing the need for continued investment in workforce development, infrastructure modernization, supply chain readiness, and small business resilience to support balanced and sustainable long-term growth.

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

Through a coordinated regional strategy, the participating jurisdiction will implement methods to reduce and, where feasible, eliminate barriers to affordable housing in accordance with 24 CFR 91.215(h). These efforts will focus on improving housing affordability, increasing housing supply, and enhancing access to safe and decent housing for low- and moderate-income households.

The region will prioritize the strategic use of federal resources administered through the U.S. Department of Housing and Urban Development, including HOME and Community Development Block Grant funding, to support the development, rehabilitation, and preservation of affordable housing. The City of Muskegon, as the HOME entitlement jurisdiction, will lead efforts to expand affordable housing opportunities through partnerships with nonprofit and private developers, leveraging additional financing sources where

possible to address gaps between development costs and available subsidies. Muskegon Heights and Norton Shores will complement these efforts through targeted CDBG investments in housing rehabilitation, infrastructure improvements, and neighborhood stabilization activities that support long-term affordability.

To address regulatory barriers, the jurisdictions will continue to review and, where appropriate, update zoning ordinances, land use policies, and development review procedures to encourage a broader range of housing types and reduce unnecessary constraints on affordable housing development. This may include promoting flexible zoning approaches, supporting infill development, and streamlining permitting processes while maintaining compliance with health, safety, and fair housing requirements.

Recognizing the challenges posed by an aging housing stock, the region will expand rehabilitation programs and encourage reinvestment in existing units to preserve affordability and improve housing quality. Efforts will also include promoting energy efficiency and accessibility improvements to reduce long-term housing costs for residents and increase the availability of units suitable for persons with disabilities.

The regional partners will further support affordability by strengthening coordination with local housing providers, including the Muskegon Housing Commission and the Muskegon Heights Housing Commission, to align public housing, voucher programs, and community development activities. While the City of Norton Shores does not operate a public housing authority, it will continue to support regional

housing goals through collaborative planning and investment strategies.

Collectively, these actions are intended to mitigate identified barriers by increasing housing supply, preserving existing affordable units, improving regulatory efficiency, and enhancing regional coordination, thereby expanding access to affordable housing opportunities for residents across all three jurisdictions.

## **SP-60 Homelessness Strategy - 91.215(d)**

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

Regional partners, including the City of Muskegon, the City of Muskegon Heights, and the City of Norton Shores, have aligned their strategic plan goals to strengthen outreach to individuals and families experiencing homelessness, with a particular emphasis on those who are unsheltered, in accordance with 24 CFR 91.215(d). These efforts are carried out in coordination with local service providers, Continuum of Care partners, and organizations funded through the U.S. Department of Housing and Urban Development to ensure a comprehensive and coordinated approach.

The jurisdictions support proactive street outreach and engagement strategies designed to identify unsheltered individuals in places not meant for human habitation and connect them to appropriate services. Through coordinated entry processes, trained outreach teams assess individuals' needs, including housing status, health conditions, and barriers to stability, and prioritize them for housing and supportive services based on vulnerability. These assessments inform individualized service plans and referrals to emergency shelter, transitional housing, permanent supportive housing, or other appropriate interventions.

Strategic plan goals also emphasize strengthening partnerships among housing providers, public housing authorities, and service agencies to improve data sharing, reduce duplication of services, and ensure timely access to

assistance. The City of Muskegon, as the HOME entitlement jurisdiction, supports these efforts through targeted investments and coordination, while Muskegon Heights and Norton Shores contribute through Community Development Block Grant-funded public services and regional collaboration. Collectively, these actions enhance the region's capacity to effectively reach homeless populations, assess their needs, and connect them to housing and supportive resources in a manner consistent with HUD priorities.

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

The Cities of Muskegon, Muskegon Heights and Norton Shores, addresses the emergency and transitional housing needs of persons experiencing homelessness through a coordinated regional approach consistent with 24 CFR 91.215(d) and guidance from the U.S. Department of Housing and Urban Development. The jurisdictions support a continuum of housing interventions that provide immediate access to safe shelter while facilitating pathways to longer-term housing stability.

Emergency housing needs are met through collaboration with local shelters and service providers that offer immediate, low-barrier access to temporary accommodations, particularly during periods of extreme weather and for highly vulnerable populations. Transitional housing resources are supported to assist individuals and families who require structured environments and supportive services to address barriers such as unemployment, health conditions, or lack of income prior to securing permanent housing.

Regional strategies emphasize coordination through the local Continuum of Care to ensure efficient use of resources, alignment with coordinated entry processes, and prioritization of households based on vulnerability and need. The City of Muskegon leverages HOME and Community Development Block Grant resources, where eligible, to support housing stability initiatives, while Muskegon Heights and Norton Shores contribute through CDBG-funded public services and partnerships with nonprofit providers. Collectively, these efforts strengthen the region's capacity to respond to homelessness by ensuring that emergency and transitional housing options are accessible, coordinated, and connected to permanent housing solutions.

**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.**

Efforts across the regional jurisdiction are aligned to support homeless individuals and families in transitioning to permanent housing and achieving long-term stability, consistent with 24 CFR 91.215(d) and priorities established by the U.S. Department of Housing and Urban Development. The regional strategy emphasizes a Housing First approach, prioritizing rapid placement into permanent housing for chronically homeless individuals, families with children, veterans, and

unaccompanied youth, while pairing housing with appropriate supportive services.

Through coordinated entry and case management systems, individuals and families are assessed and matched to interventions such as rapid rehousing, permanent supportive housing, and tenant-based rental assistance. These programs are designed to shorten the length of time households experience homelessness by reducing barriers to housing placement and streamlining access to available units. The City of Muskegon leverages HOME and Community Development Block Grant resources, where eligible, to expand access to affordable housing opportunities, while regional partners support service delivery and stabilization efforts through CDBG-funded public services and collaborations with nonprofit providers.

To promote long-term independence and prevent returns to homelessness, the jurisdictions support ongoing case management, employment and income supports, and connections to mainstream resources, including healthcare, behavioral health services, and education. Partnerships with local housing providers, including the Muskegon Housing Commission and the Muskegon Heights Housing Commission, further facilitate access to affordable housing units and vouchers where available. Collectively, these strategies are designed to reduce the duration and recurrence of homelessness while improving housing stability outcomes for vulnerable populations across the region.

**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**

The City of Muskegon, together with the City of Muskegon Heights and the City of Norton Shores, implements a coordinated prevention strategy to assist low-income households, particularly extremely low-income individuals and families, in avoiding homelessness in accordance with 24 CFR 91.215(d) and guidance from the U.S. Department of Housing and Urban Development. The regional approach emphasizes early intervention, cross-system coordination, and targeted assistance to households at greatest risk of housing instability.

The jurisdictions collaborate with service providers, healthcare systems, correctional institutions, and child welfare agencies to improve discharge planning and ensure that individuals exiting publicly funded institutions are not released into homelessness. Through coordinated entry and referral networks, at-risk individuals are connected to housing resources, including short-term rental assistance, rapid rehousing programs, and supportive services designed to stabilize housing situations before a crisis occurs. Priority is given to those with the highest vulnerability, including individuals with behavioral health needs, youth aging out of foster care, and persons reentering the community from incarceration.

In addition, the region supports a network of public and private agencies that provide housing counseling, eviction prevention assistance, employment services, and access to mainstream

benefits. The City of Muskegon utilizes HOME and Community Development Block Grant resources, where eligible, to strengthen housing stability initiatives, while Muskegon Heights and Norton Shores contribute through CDBG-funded public services and partnerships that address the underlying causes of homelessness. Ongoing case management and follow-up services are emphasized to ensure that households remain stably housed and do not re-enter the homeless system.

Through these coordinated efforts, the regional partners aim to reduce inflow into homelessness by addressing risk factors early, improving system alignment, and expanding access to resources that promote long-term housing stability for vulnerable populations.

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

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

The Regional Plan Partners, recognizes the ongoing need to address lead-based paint hazards across the region and to expand access to housing that is free from such hazards, in accordance with 24 CFR 91.215(i) and requirements established by the U.S. Department of Housing and Urban Development. Given the age of the housing stock, particularly the prevalence of pre-1978 structures, the regional partners remain committed to ensuring compliance with all applicable lead safety regulations and to protecting the health and safety of residents.

Under HOME-funded activities administered by the City of Muskegon, lead-based paint requirements are addressed through a comprehensive process that includes environmental review and lead risk assessment procedures consistent with National Environmental Policy Act. Properties constructed prior to 1978 that are assisted with HOME funds are subject to lead hazard evaluation, which may include visual assessments, risk assessments, or paint testing, depending on the level of federal investment and scope of work. When hazards are identified, appropriate mitigation or abatement measures are implemented in accordance with HUD's Lead Safe Housing Rule, and clearance examinations are conducted to ensure that units meet required safety standards prior to occupancy.

Each regional partner monitors and enforces compliance within its respective programs. The City of Muskegon oversees

HOME-funded projects to ensure full adherence to federal lead regulations and environmental review requirements, while Muskegon Heights and Norton Shores apply similar standards through their Community Development Block Grant-funded housing activities. All jurisdictions maintain oversight of project files, contractor practices, and inspection protocols to ensure that lead hazard control measures are properly implemented and documented.

To further support lead safety, the jurisdictions require the use of contractors who are properly certified and trained in lead-safe work practices. These contractors follow established procedures to minimize the risk of lead exposure during rehabilitation and maintenance activities. Through consistent application of these standards, ongoing monitoring, and regional coordination, the partner jurisdictions work to reduce lead-based paint hazards and increase the availability of safe, compliant housing for residents throughout the region.

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

The actions undertaken by the regional partners, are directly responsive to the extent of lead-based paint hazards and the risk of lead exposure within the region, particularly in older housing stock constructed prior to 1978. In alignment with 24 CFR 91.215(i) and guidance from the U.S. Department of Housing and Urban Development, these actions are designed to systematically identify, control, and reduce lead hazards in housing units most likely to pose a risk to residents.

The prevalence of aging housing in Muskegon and Muskegon Heights increases the likelihood of deteriorated lead-based

paint, which remains a primary source of lead exposure, particularly for low- and moderate-income households. By requiring lead risk assessments, paint testing, and clearance procedures as part of HOME- and CDBG-assisted activities, the jurisdictions ensure that federal investments are targeted toward units where hazards are most likely to exist. These requirements, implemented in conjunction with environmental review processes under the National Environmental Policy Act, allow the jurisdictions to evaluate site-specific risks and apply appropriate mitigation strategies before rehabilitation or occupancy.

The use of certified, lead-trained contractors and adherence to lead-safe work practices further ensures that rehabilitation activities do not exacerbate existing hazards and instead contribute to their reduction. Ongoing monitoring and compliance oversight by each jurisdiction reinforce these efforts by ensuring that all assisted projects meet federal safety standards and that lead hazard control measures are properly executed.

Collectively, these actions are proportionate to the identified level of risk within the region and are structured to reduce the incidence of lead exposure by addressing hazards at their source. By focusing on high-risk housing, enforcing regulatory compliance, and coordinating efforts across jurisdictions, the regional partners are working to mitigate the conditions that contribute to lead poisoning and to expand access to safe, lead-free housing.

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

The actions to address lead-based paint hazards are fully integrated into the housing policies and administrative procedures of the Regional Plan Partners, in accordance with 24 CFR 91.215(i) and requirements of the U.S. Department of Housing and Urban Development. Lead hazard evaluation and control measures are embedded within standard program design, environmental review processes, and project underwriting for all HOME- and CDBG-assisted housing activities, ensuring that compliance is addressed at every stage from project selection through completion.

Policies require that all pre-1978 housing units receiving federal assistance undergo appropriate lead risk assessment, testing, and mitigation in alignment with the National Environmental Policy Act and HUD's Lead Safe Housing Rule. These requirements are incorporated into written program guidelines, contractor procurement standards, and rehabilitation specifications. Each jurisdiction enforces compliance through internal review procedures, documentation requirements, and project monitoring protocols, including clearance testing prior to occupancy.

Additionally, the use of certified, lead-trained contractors and adherence to lead-safe work practices are mandated through contractual agreements and bid specifications. Staff responsible for program administration are trained to oversee compliance and ensure proper implementation. Through these integrated policies and procedures, the regional partners systematically address lead hazards, reduce exposure risks, and ensure that federally assisted housing is safe, compliant, and protective of occupant health.

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

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

Reducing poverty remains a central objective of the regional consolidated planning efforts of the Regional Plan Partners, consistent with 24 CFR 91.215(j) and the priorities of the U.S. Department of Housing and Urban Development. The jurisdictions recognize that poverty reduction is achieved through a combination of housing stability, increased household income, and improved access to supportive services.

The regional strategy is built around strengthening housing affordability as a foundation for economic stability. The City of Muskegon, as the HOME entitlement jurisdiction, deploys HOME and Community Development Block Grant resources to expand affordable housing opportunities, reduce housing cost burdens, and support rehabilitation of existing housing stock. Muskegon Heights and Norton Shores complement these efforts through CDBG-funded programs that improve neighborhood conditions, support housing repairs, and deliver public services that directly benefit low-income households.

In addition to housing interventions, the jurisdictions prioritize programs that enhance workforce participation and economic mobility. These include coordination with workforce development agencies, job training providers, and educational institutions to expand access to employment opportunities and skill-building programs. Supporting services such as childcare assistance, transportation access, and financial literacy initiatives are also incorporated to address barriers that

prevent individuals and families from maintaining stable employment and increasing income.

The regional partners also reinforce anti-poverty goals through collaboration with service providers and housing agencies, including the Muskegon Housing Commission and the Muskegon Heights Housing Commission, to ensure that residents of assisted housing are connected to supportive services and self-sufficiency programs. While the City of Norton Shores does not operate a public housing authority, it contributes to regional anti-poverty efforts through coordinated service delivery and community development initiatives.

Together, these goals and programs form a comprehensive regional approach that addresses both the symptoms and root causes of poverty, with the aim of increasing economic opportunity, improving housing stability, and reducing the number of families living below the poverty level.

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

Poverty reduction and affordable housing planning are intentionally coordinated across the regional partnership consisting of the City of Muskegon, the City of Muskegon Heights, and the City of Norton Shores, to ensure that housing investments support broader regional economic stability goals. This coordination is carried out in accordance with 24 CFR 91.215(j) and is guided by the priorities established by the U.S. Department of Housing and Urban Development.

The affordable housing plan serves as a foundational component of the region's anti-poverty strategy by addressing housing cost burden, housing instability, and limited housing supply for low- and moderate-income households. The City of Muskegon, as the HOME entitlement jurisdiction, uses HOME and Community Development Block Grant resources to expand and preserve affordable housing, which directly reduces monthly housing costs for poverty-level households and frees household income for essential needs such as food, healthcare, transportation, and education. Muskegon Heights and Norton Shores reinforce these outcomes through CDBG-funded housing rehabilitation and neighborhood stabilization activities that improve housing quality and prevent displacement.

Coordination is further achieved through shared planning processes, including consolidated planning, public engagement, and regional priority setting, which ensure that housing investments are targeted to households most at risk of poverty. Programs that support rapid rehousing, housing rehabilitation, and homeownership assistance are aligned with workforce development and public service initiatives to promote long-term economic mobility. This includes collaboration with service providers, workforce agencies, and supportive programs that address barriers to employment and financial stability.

The regional housing strategy also integrates with the work of local housing providers, including the Muskegon Housing Commission and the Muskegon Heights Housing Commission, ensuring that residents in assisted housing have access to supportive services that advance self-sufficiency goals. While

the City of Norton Shores does not operate a public housing authority, it contributes to coordinated anti-poverty efforts through community development programming and service partnerships.

Through this integrated approach, housing policy and anti-poverty strategies are mutually reinforcing, with affordable housing investments serving as a primary mechanism for reducing poverty and improving long-term economic outcomes across the region.

## 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**

The participating jurisdictions maintain a comprehensive monitoring framework to ensure that all activities undertaken in furtherance of the Consolidated Plan comply with applicable requirements of the U.S. Department of Housing and Urban Development and the standards established under 24 CFR 91.230. This framework is designed to ensure program accountability, fiscal integrity, and sustained compliance across all federally funded housing and community development initiatives.

Each participating jurisdiction implements structured monitoring procedures appropriate to its role in program administration. For HOME-funded activities, the lead participating jurisdiction conducts ongoing oversight through a combination of desk monitoring, environmental compliance review, financial tracking, and on-site inspections to ensure adherence to eligibility requirements, property standards, affordability restrictions, and timely performance. The remaining participating jurisdictions apply parallel monitoring practices to their Community Development Block Grant-funded activities to ensure consistency in oversight, documentation, and compliance across the regional partnership.

All participating jurisdictions require detailed written agreements with subrecipients and contractors that clearly

establish performance expectations, reporting requirements, and federal compliance obligations. Regular review of draw requests, performance reports, and supporting documentation is conducted to verify that program activities are carried out as approved. When monitoring identifies deficiencies, corrective actions are promptly required and tracked to resolution to ensure full compliance is achieved and maintained.

The participating jurisdictions also integrate minority business outreach into their monitoring standards by reviewing procurement and contracting practices to ensure good faith efforts to engage minority- and women-owned business enterprises. Documentation of outreach activities and contracting outcomes is maintained as part of the compliance record.

Finally, monitoring activities include periodic evaluation of program performance against Consolidated Plan objectives to ensure alignment with overall housing, community development, and economic opportunity goals. This continuous oversight process ensures that federally funded activities are effectively implemented, compliant with HUD requirements, and responsive to the needs of the region

## Expected Resources

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

#### Introduction

Annual allocations have been consistent over the past three years and we should expect just under 1 million for each of the 5 years for CDBG, and somewhere around \$300,000 for HOME funding. Past year income ranges have been based on how active we are in producing housing units.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	886,662.00	0.00	0.00	886,662.00	3,400,000.00	The programs and projects will include neighborhood activities, youth recreation and utility assistance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	264,277.00	0.00	0.00	264,277.00	950,000.00	Funding used to rehab homes, build housing and help CHDO agencies to produce affordable housing units for income eligible families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Homebuyer assistance New construction for ownership	50,000.00	0.00	0.00	50,000.00	200,000.00	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.

Table 53 - Expected Resources – Priority Table

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

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

In the last 2 decades, the city has been involved in lead hazard remediation and abatement housing repairs for homebuyers and owners. We currently are assisting the county through this State funded program that supports Medicaid families who are vulnerable households with children under the age of 3.5 with elevated Lead Blood Levels.

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

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/ moderate income families. Families who qualify can also qualify to receive down payment assistance to secure appropriate housing. The homes that are remodeled are sold to create down payment funding for homebuyers within the city of Muskegon.

**Discussion**

The city continues to seek out additional resources in order to add an impactful investment into preserving the existing housing stock.

Our allocations for CDBG and HOME are \$886,662/\$264,277 for the 2024 fiscal year- July 1 through June 30, 2025.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Exterior Paint/Siding Housing	2026	2030	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	Muskegon	Housing	CDBG: \$50,000.00	Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	Public Facilities Improvement	2026	2030	Non-Housing Community Development	Muskegon	Neighborhood Enhancement Public Facilities Improvements	CDBG: \$133,540.00	Other: 500 Other
3	Youth Opportunities	2026	2030	Non-Housing Community Development Youth Experiences	Muskegon	Youth Opportunities	CDBG: \$70,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 475 Persons Assisted
4	Owner Occupied Rehab - Priority	2026	2030	Home Repairs	Muskegon Muskegon Heights	Housing Neighborhood Enhancement		Homeowner Housing Rehabilitated: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Acquisition Development Resale	2026	2030	Affordable Housing	Muskegon	Code Enforcement Homeless Opportunities Housing Improved Neighborhoods		Homeowner Housing Added: 2 Household Housing Unit
6	Community Housing Development Organizations	2026	2030	Affordable Housing	Muskegon	Homeless Opportunities Housing Improved Neighborhoods		Rental units constructed: 1 Household Housing Unit
7	General Administration	2026	2030	Program Services and Assistance	Muskegon Norton Shores Muskegon Heights			Other: 1 Other
8	Rehabilitation Administration	2026	2030	Program Services and Assistance	Muskegon			Other: 1 Other
9	Service Delivery	2026	2030	Housing Services	Muskegon	General / Rehab Administration / Service Delivery		Other: 1 Other
10	Fire Station Bond	2026	2030	Non-Housing Community Development	Muskegon	Crime Prevention Improved Neighborhoods Public Facilities Improvements Strong Neighborhoods		Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Public Service Opportunities	2026	2030	Non-Housing Community Development	Muskegon	Homeless Opportunities Improved Neighborhoods Resource Information Senior Services Youth Opportunities		Public service activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
12	Neighborhood Infrastructure	2026	2030	Non-Housing Community Development	Muskegon	Parks and Playground Improvements Street Repairs or Infrastructure Improvements		Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Exterior Paint/Siding Housing
	Goal Description	Siding properties of families who need help based on their income
2	Goal Name	Public Facilities Improvement
	Goal Description	Bond Repayment of Public Facility- Fire Station

3	<b>Goal Name</b>	Youth Opportunities
	<b>Goal Description</b>	Provide young people ages 25 and lower with activities and work opportunities during the year
4	<b>Goal Name</b>	Owner Occupied Rehab - Priority
	<b>Goal Description</b>	Emergency home repair services for low income families in the city of Muskegon included but not limited to mechanical, plumbing, HVAC and electrical.
5	<b>Goal Name</b>	Acquisition Development Resale
	<b>Goal Description</b>	The city of Muskegon purchases homes from land bank primarily or for sale homes for rehabilitation and housing preservation. The homes are marketed to low income families who wish to own a home in the city limits.
6	<b>Goal Name</b>	Community Housing Development Organizations
	<b>Goal Description</b>	Set aside reserved for organizations with housing related initiatives.
7	<b>Goal Name</b>	General Administration
	<b>Goal Description</b>	CDBG funds to cover salary, fringe benefits education and Fair Housing supports and education.
8	<b>Goal Name</b>	Rehabilitation Administration
	<b>Goal Description</b>	Home Administration for salaries, fringe benefits and education and training.
9	<b>Goal Name</b>	Service Delivery
	<b>Goal Description</b>	Implementation and carrying out of services and planning and processing to improve programs.

10	<b>Goal Name</b>	Fire Station Bond
	<b>Goal Description</b>	Repayment of bond to support adding a new fire truck to community emergency response.
11	<b>Goal Name</b>	Public Service Opportunities
	<b>Goal Description</b>	Funding related to agencies supporting goals surrounding housing and youth services (Youth internships and power of produce).
12	<b>Goal Name</b>	Neighborhood Infrastructure
	<b>Goal Description</b>	Public Improvements

## AP-35 Projects - 91.220(d)

### Introduction

2026 Funds will be used to cover the projects listed below. Activities and services are used to enhance the community, and especially the needs of the underserved.

#	Project Name
1	Priority Home Repair
2	Residential Facade
3	Fire Station Bond
4	Rehab Construction
5	Youth
6	CDBG Administration
7	Home Administration
8	CHDO
9	Service Delivery
10	Homebuyer's Wealth and Education

**Table 55 – Project Information**

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

The needs of the citizens who have needs that are not yet met have influenced our priority focus. The obstacles that we face are usually financial- not enough funds to address all the issues that are identified.

# AP-38 Project Summary

## Project Summary Information

1	<b>Project Name</b>	Priority Home Repair
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Owner Occupied Rehab - Priority
	<b>Needs Addressed</b>	Housing Code Enforcement Neighborhood Enhancement Strong Neighborhoods Improved Neighborhoods
	<b>Funding</b>	CDBG: \$200,000.00
	<b>Description</b>	Emergency repair services such as roofing, electrical, plumbing, foundation etc.
	<b>Target Date</b>	6/30/2027
2	<b>Project Name</b>	Residential Facade
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Exterior Paint/Siding Housing
	<b>Needs Addressed</b>	Housing Code Enforcement Neighborhood Enhancement Strong Neighborhoods Improved Neighborhoods
	<b>Funding</b>	CDBG: \$148,693.00
	<b>Description</b>	Elimination of peeling and chipped painted wood siding.

3	Target Date	6/30/2027
	Project Name	Fire Station Bond
	Target Area	Muskegon
	Goals Supported	Fire Station Bond
	Needs Addressed	Street Repairs or Infrastructure Improvements Crime Prevention Improved Neighborhoods
	Funding	CDBG: \$200,000.00
	Description	Repayment of bond for fire truck
4	Target Date	6/30/2027
	Project Name	Rehab Construction
	Target Area	Muskegon
	Goals Supported	Acquisition Development Resale
	Needs Addressed	Housing Strong Neighborhoods Improved Neighborhoods
	Funding	HOME: \$194,810.00
	Description	The city will purchase dilapidated housing through landbank and regular sale to renovate and improve existing housing structures for low-income families.
5	Target Date	6/30/2027
	Project Name	Youth
	Target Area	Muskegon

	<b>Goals Supported</b>	Youth Opportunities
	<b>Needs Addressed</b>	Youth Opportunities
	<b>Funding</b>	CDBG: \$20,000.00
	<b>Description</b>	Kids power of Produce program offers education and fresh fruit and vegetables and recipes that encourages healthy eating and access to fresh foods.
	<b>Target Date</b>	6/30/2027
6	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	General Administration
	<b>Needs Addressed</b>	General / Rehab Administration / Service Delivery
	<b>Funding</b>	CDBG: \$183,197.00
	<b>Description</b>	Salaries, fringes, education, travel and fair housing
	<b>Target Date</b>	6/30/2027
7	<b>Project Name</b>	Home Administration
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Rehabilitation Administration
	<b>Needs Addressed</b>	General / Rehab Administration / Service Delivery
	<b>Funding</b>	HOME: \$25,181.00
	<b>Description</b>	Salaries, fringes, education and travel

	<b>Target Date</b>	6/30/2027
8	<b>Project Name</b>	CHDO
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Community Housing Development Organizations
	<b>Needs Addressed</b>	Housing Homeless Opportunities Strong Neighborhoods Improved Neighborhoods
	<b>Funding</b>	HOME: \$38,821.00
	<b>Description</b>	Funding set aside for housing related programs carried out by outside agency
	<b>Target Date</b>	6/30/2027
9	<b>Project Name</b>	Service Delivery
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Service Delivery
	<b>Needs Addressed</b>	General / Rehab Administration / Service Delivery
	<b>Funding</b>	CDBG: \$100,000.00
	<b>Description</b>	Implementation and carrying out of services and planning and processing to improve programs.
	<b>Target Date</b>	6/30/2027
10	<b>Project Name</b>	Homebuyer's Wealth and Education
	<b>Target Area</b>	Muskegon
	<b>Goals Supported</b>	Public Service Opportunities

<b>Needs Addressed</b>	Homebuyers Education
<b>Funding</b>	:\$40,000
<b>Description</b>	Providing education to families who have goals to achieve stability financially and housing.
<b>Target Date</b>	6/30/2027

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

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

Muskegon is made up of 14 neighborhoods that offer a variety of races, socio-economic backgrounds and ratios of household demographics. This entitlement community is aware of where the concentration of low-income and minority citizens resides. Our geographic areas of concern have produced programs called Blight Fight initiatives, Neighborhood Associations, and intentional engagement with citizens to improve the look and feel of safety, homeownership, improvements and enhancements requested by the residents.

### Geographic Distribution

Target Area	Percentage of Funds
Muskegon	100

Table 56 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

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

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

### Discussion

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

## Affordable Housing

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

#### Introduction

Affordable housing continues to be the forefront our planning efforts within the City limits. The city has plans to use HOME ARP funds to create affordable housing options for qualified populations that are at risk or experiencing homelessness. This project plans to create up to twelve units to the city. In addition to this, our HOME Investment Partnership Program (HOME) funds will continue to increase access to homeownership through rehabilitation of dilapidated housing within the city limits.

We continue to reach out to organizations to create more opportunity for Community Housing Development Organizations (CHDO) for rental and homebuyer. this partnership is essential to the development of housing in the community.

One Year Goals for the Number of Households to be Supported	
Homeless	2
Non-Homeless	2
Special-Needs	2
Total	6

**Table 57 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	1
Acquisition of Existing Units	1
Total	2

**Table 58 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The City has taken the initiative to secure housing for housing preservation in an effort to increase homeownership. These homes

are marketed to low income families, preferably those who wish to be first time homeowners. The City will utilize our HOME ARP dollars to create ADA compliant units for low income rental housing.

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

### **Introduction**

There is a housing authority in our city limits for which we are very involved and in partnership with- Muskegon Housing Commission, Hartford Terrace.

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

The Muskegon Housing Commission has plans to create Permanent Supportive Housing (PSH) that would cover case management with all their funding generated from the Rental Assistance Demonstrations. The Section 8 waiting list will be opened to provide the housing commission with an updated list of families in need of housing assistance.

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

The Muskegon Housing Commission has plans to create Permanent Supportive Housing (PSH) that would cover case management with all their funding generated from the Rental Assistance Demonstrations. The Section 8 waiting list will be opened to provide the housing commission with an updated list of families in need of housing assistance.

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

The MHC has a homeownership program that is offered to residents who already have a housing voucher. The MHC is just the money holder but the resident has to go through a MSHDA housing readiness program. The clients receive either a 15 year or a lifetime voucher.

### **Discussion**

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

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

### **Introduction**

Special needs and homeless activities are supported through the efforts of our HOME ARP (American Rescue Plan) allocation for 2021. Through this funding, HUD has allowed the city of Muskegon to lead housing, shelter and services programs for vulnerable people experiencing these needs. The city is in the process of securing agreements to obtain a builder and property management entity to develop and oversee the construction of 12-16 new rental units to the community. These units will be available to the qualifying population as described by HUD regulations.

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

Homelessness and ending homelessness continue to be a priority with the City of Muskegon and the community as a whole. The Continuum of Care coordinates the Point in Time counts that happen quarterly to contact those who may be living in homelessness. Other efforts include coordinating with local agencies with services that align with the housing first model.

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

The City of Muskegon has two apartment style homes available to rent to low income families for transitional housing. We have partnered with CoC and Community enCompass to use the housing first model to house families on first come first serve basis. In addition to this, we are utilizing our HOME ARP funding to add additional housing units for renters to the city.

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

Our staff is preparing to produce affordable housing units for homeless, veterans, families with transitional, permanent of independent living situations. Affordable housing purchases will create housing units specific to the CoC families. This new opportunity will purchase existing properties for affordable housing to this population only. The city plans to partner with agencies that can provide educational resources to the community that will assist with budgeting, planning and looking at their housing needs with a long term approach.

### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and**

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

Yes, we will help low-income households avoid homeless situations by addressing their needs where they are by using local agency resources. Community Health, Rescue Mission, and other connected agencies that refer families for assistance. We work with our schools and social service agencies to collectively meet the needs of our citizens. It is also our belief that by providing home repairs will increase the likelihood for a person to be able to maintain housing and age in place.

### **Discussion**

The city's initiatives are geared to addressing the housing crisis in our area. Recently, the city conducted a Housing Needs Assessment that assessed many aspects of housing in our area and it was determined that there are not sufficient vacant units available to support the current size of our community. the data supports the need to increase housing by creating 300+ units of affordable housing throughout the area to ensure there is housing for all. This will not be an easy or small task and will take us many years to successfully respond and address this issue. We have begun to strategize methods to properly respond to this issue.

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

### Introduction

A barrier to affordable housing is that there is not affordable and safe housing available to all city residents. Affordable housing is very limited and the cost of rent continues to sore as need grows. The city has provided a number of avenues to create housing choice- market rate, affordable and approval of multifamily housing construction projects. Choice is the ultimate vision of a viable and inclusive city. Another barrier to affordable housing is that there are not a lot of funding options to create the number of houses or types of housing needed to fit the needs of our community. The city has assisted in this effort by rehabbing homes and marketing the homes to low income homebuyers and renters but the footprint could be much larger granted there were more streams of accessible funding. In addition, the city understands that some of the old policies surrounding zoning has been amended or updated to accept the current needs of the community and to create new housing opportunities for all.

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

Current barriers to zoning ordinance updates are present within neighborhoods that resist change. The neighbors that see the positive effects of change have seen an increase in quality, new homes of varied types of housing: duplexes, row-housing units, multifamily, and new constructions. The city has been working to update ordinates and zoning and creating innovative ways to allow for more builds on available land.

### Discussion

The city continues to research the housing market to identify the gaps and assess the need for housing in our community. The research will be turned into a strategic plan that will in turn create actionable items to impact the housing situation for all of the community. The City will continue to explore sustainable ways to increase the housing market and to ensure that it is reflective of the community needs.

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

### **Introduction**

Actions planned to address obstacles to meeting underserved needs are to continue to meet and identify agencies to assist the underserved. The community has been in communication regarding the need for a central location that all agencies would have access to individuals to help navigate and connect with services and resources. This way will help encourage communication from one agency to the next and ensure that people who could benefit from services are not slipping through the cracks.

### **Actions planned to address obstacles to meeting underserved needs**

The City of Muskegon has a Lead Safe program that is diligently working to remedy lead based paint in homes that are pre-1978 and have Medicaid families living in them. Any home that is in the City of Muskegon and receives a home repair will also have water tested to ensure water quality is free from lead. Other actions the City has taken is to encourage citizens who are participating in home repair programs that have young children to participate in the lead abatement program.

### **Actions planned to foster and maintain affordable housing**

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

### **Actions planned to reduce lead-based paint hazards**

The City of Muskegon has a Lead Safe program that is diligently working to remedy lead based paint in homes that are pre-1978 and have Medicaid families living in them. Any home that is in the City of Muskegon and receives a home repair will also have water tested to ensure water quality is free from lead. Other actions the City has taken is to encourage citizens who are participating in home repair programs that have young children to participate in the lead abatement program.

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

The plan to reduce the number of poverty-level families is always a collaborative effort of the City, local agencies, Public Housing Authorities, Continuum of Care and the counties. Everyone together is actively looking for innovative ways to fight this fight on

poverty.

#### **Actions planned to develop institutional structure**

Institutional structures in our city require investment in education, strong neighborhoods, and stable housing. We continue to update policies and procedures ensuring that they are consistent with the federal regulations so that we can effectively assist our citizens.

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

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

#### **Discussion**

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

## Program Specific Requirements

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

#### Introduction

The CDBG program has dedicated the activities funded through various programs to the benefit of low-income residents, and communities. This focus is intentional and varied to accomplish more with less.

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

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

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

#### Other CDBG Requirements

- |                                                                                                                                                                                                                                                                                                                                                                                                   |       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. The amount of urgent need activities<br><TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]<br>DELETE_TABLE_IF_EMPTY=[YES]>                                                                                                                                                                                                                                                            | 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. | 0.00% |

**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:

NA

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

The City of Muskegon requires repayment in full of the amount of assistance or direct subsidy provided and documented in the recorded lien when any of the following conditions occur during the period of affordability:

1. Property is sold
  2. Homeowner is no longer using the property as their primary residence as evidenced by any of the following:
    - a. Annual certification
    - b. Registration as a rental
    - c. Ownership or residency change in BS&A
  3. Landlord fails to adhere to rent limits and income requirements for tenants
  4. Owner refinances the primary loan on the property but does not meet subordination requirements
  5. Any other violation of the agreement contained in the recorded lien
- B. Funds recaptured are considered program income for their respective programs and will be utilized to serve additional units.

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

HOME funds are secured through the lien process for not less than five years depending upon the total investment. All liens that

apply are through the following programs: Rental Rehabilitation, Homebuyers, and Homebuyer Assistance grants. The requirement is that for the length of the term that the tenants/owners show compliance within the appropriate program policy agreements.

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

NA

- 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(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

NA

- 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)).

NA

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(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).

NA

## Discussion

HOME funds are utilized to renovate vacant and abandoned units for low income families who are seeking to become homeowners. These homes improve communities, neighborhoods and lives of families who may otherwise have the opportunity to purchase safe and affordable housing.

1

**Data Source Name**

Muskegon County Needs Assessment 2023

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

The Community Foundation for Muskegon County retained Bowen National Research in September of 2022 for the purpose of conducting a Housing Needs Assessment of Muskegon County, Michigan.

**Provide a brief summary of the data set.**

The data in this set represents housing and housing related challenges within the county of Muskegon. Housing continues to be a burden with the homelessness population rising, availability of housing, and pricing of created or maintaining housing and this data set

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

Provide an overview of present-day Muskegon County, Michigan, present and evaluate past, current and projected detailed demographic characteristics, present and evaluate employment characteristics and trends, as well as the economic drivers impacting the area determine current characteristics of all major housing components within the market (for-sale/ownership and rental housing alternatives), evaluate ancillary factors that affect housing market conditions and development (e.g., commuting/migration patterns, community services, development opportunities, and special needs populations). Provide housing gap estimates by tenure (renter and owner) and income segment collect input from community members including area stakeholders, employers, and residents/commuters in the form of online surveys.

**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?**

The study was conducted in 2023

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

The data is complete