

Executive Summary

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

1. Introduction

The City of Muskegon is the lead agency for a unique partnership with other HUD grantee municipalities: Muskegon Heights and Norton Shores. Our Regional Consolidated Plan is used to encompass communities that use CDBG funds for specific National Objectives to accomplish the goals set by each city Annual Action Plan for the next 3 years. The city of Muskegon is the only recipient of the HOME Partnership funds however, the HOME ARP funds are not specifically limited to our city limits.

Our Action plan for 2025 will be supported with CDBG, HOME and HOME ARP funds through the department of Community and Neighborhood Services of the City of Muskegon from the Department of Housing and Urban Development. The City also utilizes other funding secured through other funding to leverage funding for our community that may expand outside of the City of Muskegon to include surrounding communities. These other grants include, Medicaid Chip funding to support Lead Abatement, Senior millage to assist low income seniors with health and safety concerns and Healthy Homes which also provides health and safety home repairs to families who are either elderly or have children in their home under 5 years of age. Leveraging these dollars helps to offset cost or provide more assistance to families who need multiple repairs.

*The activities and budget for the Annual Action Plan is proposed and subject to change due to funding amounts for the new year and commission approval.

2. Summarize the objectives and outcomes identified in the Plan

Our Annual Action plan objectives and outcomes for 2025 are staple programs that produce results that benefit community members through a variety of activities; Community Development Block Grant (CDBG):

The programs that are proposed utilizing this funding are the following:

Priority Home Repair- About 27% to provides emergency home repairs in the form of Foundation repair, electrical updates, plumbing, roofing and more. The services also promote healthier and safer living environments for City residents, creates opportunity for the elderly population to potentially age at home and prevents homeowners from losing insurance policies due to not being able to afford the upkeep of the home.

Residential Facade- About 16% will be committed for vinyl siding replacement on homes with wood siding that has peeling and chipped paint.

Fire Station Bond- About 22% has been committed for the upcoming year to secure repayment for the fire station bond. The Fire Station has served as a great asset in the community and access to emergency services has improved significantly.

Housing Rehab Service Delivery- About 13% will be committed to serving implementation and carry out of services for residents as well as the planning to improve service offerings.

Admin- 20% will be committed to salaries.

HOME:

Admin- 15%

Homebuyers Assistance- Down payment Assistance provided to low income families who desire to become homeowners. Funding is determined by the sale of housing developed through the Rehabilitation Program.

Rehabilitation Program- About 85% will be committed to renovations on dilapidated housing to improve housing stock for potential low income families who would like to become homeowners.

3. Evaluation of past performance

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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects. There is currently a huge need for home repair services as reflected in the summary of accomplishments for the past year. There was a total of 149 households served through our programs and 18 of which were homebuyers and there continues to be a huge waitlist of families waiting for services in every program offered. Completion of a housing study conducted throughout the entire county has concluded that there is not enough affordable housing throw-out the area for renters or homeowners. All of our efforts will be committed to improving these conditions with a mean to offer many types of housing that is considered affordable, safe and appropriate for our community.

4. Summary of Citizen Participation Process and consultation process Summary

from citizen participation section of plan.

The Citizen District Counsel was consulted to assist the city with selecting budget for the upcoming year, determining necessary activities to continue and subrecipients to receive funding for the upcoming year. The group was given all eligible applications, process, regulations and ranking sheet to create informed consent for agencies to fund.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were no comments received by the public during the comment period.

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

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

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

7. Summary

The purpose of the 2025 Annual Action Plan is to propose a plan of where federal funds will be invested and how these activities can impact the lives of citizens in our community. We will continue to shift efforts toward housing, assisting those experiencing homelessness and veterans. We plan to be more intentional by creating versions of applications for our non-English speaking families as well as ensure that there is a translator available for public hearings and other public forums.

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

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

Consolidated Plan Public Contact Information

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

1. Introduction

The city is required to consult with the community regarding funding and execution to ensure funding is properly disbursed throughout the community has contributed valuable input. We ensure that our Citizen's District Council is reflective of our community by ensuring that there is representation of all areas on present on the board. The council is responsible for understanding the language, national objectives and goals of funding administered through CDBG and HOME in order to make an informed advisory committee. We offer a 30 day comment period and 2 hearing to generate feedback on present, current and future programing and activities are reflective of the needs of the community.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Our jurisdiction is multi-partnered and coordinated through the Continuum of Care's contribution to hold a meeting of service agencies associated with public health, mental and other resource providers. The city participates on several boards and meeting circuits that add financial and social benefit to our citizens. The level of coordination is monthly, quarterly and sometimes annually.

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 city of Muskegon and our partnering grantees are represented with the Continuum of Care (CoC) for Muskegon county. We have a coordinated effort to support the needs of homeless and to create ways to avoid homelessness in our community by identifying those most at risk. We meet quarterly and as often as needed to provide resources and information that address the needs of these vulnerable categories. COC's steering counsel has representation for homeless families, veterans, seniors, disability agencies, public health and housing authorities. Together the group collaborates to ensure that all persons has adequate access to services that align with needs. Although, some individuals are not directly served through our agencies, our partnership and collaboration ensure that none is left behind.

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

The Continuum of Care has secured a steering council that meets monthly and reviews ESG funding requirements and ensures that any Agency receiving ESG funding has the ability to adhere to guidelines

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and carry out functions outlined and applications The COC also sets policies and procedures into practice and ensure that all aspects of funding is tracked and reported on and inputted into HMIS on a regular basis.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Muskegon County Health Department
	Agency/Group/Organization Type	Housing Services-Children Services-homeless Health Agency Other government - State Planning organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Families with children Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency was consulted through regular scheduled meeting scheduled meetings to determine how to best serve families who with exposure to chipped and peeling paint. The agency serves as an educator for the public.
2	Agency/Group/Organization	Muskegon County United Way
	Agency/Group/Organization Type	Housing Services - Housing Services-Health Services-Employment Regional organization Planning organization Business Leaders

	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was consulted through regular scheduled meeting to ensure that we are improving access to services.
3	Agency/Group/Organization	Fair Housing Center of West Michigan
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Fair housing was consulted through various trainings offered throughout the year. They were also contacted via email to express views surrounding access to housing in the community. Fair housing provides quarterly reports on investigated complaint reports from city of Muskegon residents to ensure no discrimination occurred that violates Fair Housing standards.

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

No agency is ousted from comment of consultation or excluded from participating through the this process. We did not reach out to any broadband providers because our city has fiber optic and there is not a great need for broadband connection or people experiencing connectivity issues.

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		

Table 3 – Other local / regional / federal planning efforts

Narrative

Throughout the planning process, we have used surveys, regular scheduled meetings, and outside events to garner comments, suggestions, support and overall information from local agencies working in our community.

AP-12 Participation - 91.105, 91.200(c)

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

The Citizen Participation process involves representation from various neighborhoods in the City of Muskegon to assist in advising city activities and programs proposed in the Annual Action Plan, ConPlan and CAPER.

The objectives are as follows:

- The City will provide citizens with reasonable and timely access to all of its committee meetings, in person or virtually.
- The City will offer technical assistance from the City's Community Neighborhood Services Department to residents and eligible nonprofit in developing proposals, conducting research, etc.
- The City's Community Neighborhood Services department will respond to all formal complaints submitted to the Community Neighborhood Services department in writing within 15 days of receipt with a written response.
- If and when notified the City will supply assistance to residents with mobility problems, hearing and visual impediments that wish to participate in the City meetings concerning its CDBG/HOME activities and process and or any other related meeting.
- The City will consult with local Public Housing authorities when developing any studies related to housing development, neighborhood revitalization (i.e. Consolidated Plan, Action Plan, CAPER etc.) In order so that the local Public Housing Authority can submit any related information to be included in the plan and make the information available to their tenants and or board members.

At minimum, there is 2 public hearings per year that will be published in various locations prior to meeting. CDC members and community has access to anticipated funding, programs offered and amounts committed to those programs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Public Hearing	Minorities Persons with disabilities	Citizens of the community, Commissioners, Mayor, staff and stakeholders	No responses received from citizens. Commissioners asked for more resources to be built around homeownership and homeowning education.	No responses were rejected	
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Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The anticipated resources are based on past allocations. All numbers below are provided by HUD given the current review of funds without prior year expended. Allocations have been awarded so our plan is proposed to address the goals of our coming year.

Anticipated Resources

Program		Uses of Funds	Expected Amount Available Year 1	Expected	Narrative Description
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	Source of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Reminder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	885,059.00	0.00	0.00	885,059.00	0.00	2024 Annual Action Plan of \$912,894
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	251,817.00	0.00	0.00	251,817.00	0.00	2023 Allocation of \$339,650

Table 5 - Expected Resources – Priority Table

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

Funds have been used to accomplish the needs of our set programs/projects and strategies to meet the needs of our community. Through a multitude of sources, staff has been able to satisfy the requests of citizens. Our community does not have to match requirement but we can offset higher costs through the leveraging of dollars from other grants. Our Federal funding has increased and we anticipate that we will receive additional dollars this plan year. Fortunately, the city 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 our last 2 decades, the city has been involved in Lead Hazard remediation and abatement housing repairs for homebuyers and owners. We currently are assisting the county through this State funded program that supports Medicaid families who are vulnerable households with children under the age of 6 with elevated Lead Blood Levels.

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

N/A

Discussion

Our allocations for CDBG and HOME are \$885,059/\$901,291 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	2021	2025	Neighborhood Stabilization, Enhancement, Code Enforcement, Preserving of Existing Housing Stock	Muskegon	Code Enforcement Neighborhood Enhancement Improved Neighborhoods	CDBG: \$121,092.39	Rental units rehabilitated: 3 Household Housing Unit
2	Fire Station Bond	2021	2025	Non-Housing Community Development	Muskegon	Strong Neighborhoods Improved Neighborhoods	CDBG: \$235,173.16	Other: 200 Other
3	Youth Opportunities	2021	2025	Non-Housing Community Development Youth Experiences	Muskegon	Improved Neighborhoods	CDBG: \$20,000.00	Other: 5 Other
4	General Administration	2021	2026	Program Services and Assistance	Muskegon	Program Administration / Service Delivery	CDBG: \$177,011.80	Other: 1 Other
5	Service Delivery	2021	2025	Housing Services	Muskegon	Housing Program Administration / Service Delivery	CDBG: \$121,575.00	Other: 1 Other
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

6	Owner Occupied Rehabilitation - Priority Repairs	2021	2025	Home Repairs	Muskegon	Homebuyer Assistance and/or Education Neighborhood Enhancement	CDBG: \$210,206.65	Homeowner Housing Rehabilitated: 10 Household Housing Unit
7	Acquisition Development Resale	2021	2025	Affordable Housing	Muskegon	Acquisition Development Resale Housing	HOME: \$226,635.89	Rental units rehabilitated: 2 Household Housing Unit
8	Administration	2021	2025	Administer Programs	Muskegon	Housing Program Administration / Service Delivery	HOME: \$25,181.11	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Exterior Paint/Siding Housing
	Goal Description	Residential facade program to assist low-income homeowners with peeling and chipping wood painted siding.
2	Goal Name	Fire Station Bond

	Goal Description	Fire Station Bond
3	Goal Name	Youth Opportunities
	Goal Description	Providing opportunities for youth to access healthy food options via local farmers market by providing tokens for youth to purchase fresh fruit and vegetables and provide cooking classes.
4	Goal Name	General Administration
	Goal Description	Salaries, fringes, training, travel and benefits.
5	Goal Name	Service Delivery
	Goal Description	Implementation and carrying out of services and planning and processing to improve programs.
6	Goal Name	Owner Occupied Rehabilitation - Priority Repairs
	Goal Description	Emergency repair service to roofing, foundation, electrical and plumbing.
7	Goal Name	Acquisition Development Resale
	Goal Description	Acquisition of properties to be rehabbed for resale.

8	Goal Name	Administration
	Goal Description	HOME Admin funding- Salaries, fringes, benefits and travel

AP-35 Projects - 91.220(d)

Introduction

Proposed CDBG activities designed to meet the needs of this year's Action Plan Projects are listed below and amounts are subject to change with release of funding.

#	Project Name
1	Residential Facade
2	Fire Station Bond
3	Youth Opportunities
4	General Administration- CDBG
5	Service Delivery
6	Priority Home Repair
7	Home Admin
8	Home Rehabilitation

Table 7 – Project Information

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

Home Repairs are key to our community. Families need to have safe and decent living environments in our community as well as where they reside. A large number of our citizens are senior (60+) and the need for home repairs have been noted by longer waiting lists. The focus of allocations are based on past practice programs that address the needs of those underserved with low income which has been the greatest obstacles.

AP-38 Project Summary
Project Summary Information

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1	Project Name	Residential Facade
	Target Area	Muskegon
	Goals Supported	Exterior Paint/Siding Housing
	Needs Addressed	Housing Improved Neighborhoods
	Funding	:
	Description	Assist families with siding replacement
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2-6 families will be served
	Location Description	City of Muskegon
	Planned Activities	Decrease exposure to lead by eliminating peeling and chipped paint from exterior homes.
2	Project Name	Fire Station Bond
	Target Area	Muskegon
	Goals Supported	Fire Station Bond
	Needs Addressed	Accessibility Modifications Improved Neighborhoods
	Funding	:
	Description	Fire station bond repayment.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	City of Muskegon

	Planned Activities	
3	Project Name	Youth Opportunities
	Target Area	Muskegon
	Goals Supported	Youth Opportunities

	Needs Addressed	Youth Opportunities Strong Neighborhoods Improved Neighborhoods
	Funding	:
	Description	Provide healthy food options to youth.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 families will be served
	Location Description	
	Planned Activities	Create healthy eating options by providing youth with food tokens to purchase fresh fruits and vegetables.
4	Project Name	General Administration- CDBG
	Target Area	Muskegon
	Goals Supported	General Administration
	Needs Addressed	Program Administration / Service Delivery
	Funding	:
	Description	Salaries, fringes, benefits and travel
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	

5	Location Description	
	Planned Activities	
	Project Name	Service Delivery
	Target Area	Muskegon
	Goals Supported	Service Delivery
	Needs Addressed	Housing Program Administration / Service Delivery
	Funding	:
	Description	Funds for the administration of the home repair/ rehabilitation programs including implementation and carrying out inspections, coordination, etc.

	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	City of Muskegon
	Planned Activities	
6	Project Name	Priority Home Repair
	Target Area	Muskegon
	Goals Supported	Owner Occupied Rehabilitation - Priority Repairs
	Needs Addressed	Housing Neighborhood Enhancement Improved Neighborhoods
	Funding	:
	Description	Home repair services offered to homeowners.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	City of Muskegon
	Planned Activities	emergency type of repairs to foundation, roof, electrical, plumbing etc.
7	Project Name	Home Admin
	Target Area	Muskegon
	Goals Supported	Administration
	Needs Addressed	Program Administration / Service Delivery
	Funding	:
	Description	Home Admin
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City of Muskegon

	Planned Activities	Salaries, fringes, benefits, training and travel
8	Project Name	Home Rehabilitation
	Target Area	Muskegon
	Goals Supported	Acquisition Development Resale
	Needs Addressed	Housing
	Funding	:
	Description	Homes acquired assist to be rehabbed and sold to families.
	Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	Rehab existing housing to create homebuyer opportunities for applicants.

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

Geographic Distribution

Target Area	Percentage of Funds
Muskegon	100
Norton Shores	
Muskegon Heights	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing - 91.220(g) Introduction

Affordable housing continues to be the forefront our planning efforts within the City limits. The goal this year is to work with the Continuum of Care to coordinate housing to homeless families. The city has acquired 4 units that will be available to families to lease for one year, up to two years to support permanent housing.

In addition to this, our HOME Investment Partnership Program (HOME) funds are used to offer Rental Rehabilitation to existing Landlords, produce Homeownership homes and support the purchase of housing within Muskegon city limits to qualifying buyers.

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	4
Special-Needs	2
Total	8

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	2
The Production of New Units	0
Rehab of Existing Units	2
Acquisition of Existing Units	2
Total	6

Table 10 - 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

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

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

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

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

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

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

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

A troubled status has not been assigned to this housing authority.

Discussion

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

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

Introduction

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

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

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

Homelessness and ending homelessness continues 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 four 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.

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 or independent living situations. Affordable housing purchases will create housing units specific to the CoC families. This new opportunity will purchase existing properties for affordable housing to this population only. The city will utilize HOME ARP funding to develop 1-4 multifamily housing that will become homes to up to four families per development.

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 soar 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.

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 ordinances 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

An Analysis has been completed and posted on the City's Website. Community & Neighborhood Services - City of Muskegon (muskegon-mi.gov)

Actions planned to address obstacles to meeting underserved needs

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 foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

The City of Muskegon has a Lead Safe program that is diligently working to remedy lead based pain 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 communities. 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.

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

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

Discussion

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

Program Specific Requirements AP-90

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

Introduction

CDBG and HOME funds have been dedicated to serve the needs reflective of the community by collaborating with the local Citizens District Council, community, Continuum of Care, city staff and commissioners and key stakeholders throughout the community.

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

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

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

Total Program Income: 0

Other CDBG Requirements

- | | |
|---|-------|
| 1. The amount of urgent need activities | 100 |
| 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:
- n/a

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 5 years depending upon the total investment. All liens that apply are through the following programs: Rental Rehabilitation, Homebuyers, and Homebuyer Assistance grants. The requirement is that for the length of the term that the tenants/owners show compliance within the appropriate program policy agreements.

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

n/a

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)).

n/a

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)).

n/a

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).

n/a

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.