

Executive Summary

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

1. Introduction

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

3. Evaluation of past performance

In meeting with stakeholders, the City of Monroe presented past activities completed with CDBG funds and solicited thoughts on possible improvements and new directions that might be pursued. These stakeholders were supportive of past uses of CDBG funds. These uses have focused mainly on public infrastructure (ADA accessibility improvements, street resurfacing, sewer replacements, etc.), public facilities (Arthur Lesow Community Center, Navarre and Dorsch Libraries) and home rehabilitation.

The city has also helped where it could with public services such as foreclosure and eviction prevention and assisting transitional or warming shelters. These valuable programs have used a relatively small percentage of city funds while providing invaluable services to the residents CDBG is intended to help.

While the city's efforts to this point were commended, new areas in need of assistance were brought up by stakeholders. For example, one area the city hopes to be able to help in the future is in re-housing the homeless. It was brought to the city's attention that the up front costs of getting families into rental units are a major obstacle. Families that are homeless or facing homelessness often do not have access to the cash needed for the security deposit and first month's rent. While they may have access to subsidies that will help pay their rent once they find an apartment, this is a gap in service that serves as a barrier to finding homes for low-income families.

This is just one example of how the City of Monroe formulated the goals it included in its Five Year Consolidated Plan. It serves as a good example, however, of the process used to formulate the city's goals over the next five years of CDBG planning.

4. Summary of citizen participation process and consultation process

The City of Monroe assembled subcommittees intended to discuss housing and economic development issues. Stakeholders in various agencies were invited to meet to discuss issues that exist and might be assisted or solved with CDBG funds. Through these two separate subcommittee meetings, the city was able to assemble its goals for the Five Year Consolidated Plan. After these goals were assembled, a public meeting soliciting comments was held on April 12th and a 30-day comment period was held from May 5th to June 5th. Drafts of both the Five Year Consolidated Plan and the Annual Action Plan for 2016-17 were made available at locations throughout the city. City Council also held public hearings at its May 16th and June 6th meetings, allowing Council itself to review and comment on the Plans before approving them at the June 6th meeting.

5. Summary of public comments

The City of Monroe did not receive any public comments.

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

There were no comments or views that were not accepted.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MONROE	Economic and Community Development

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

For questions regarding the City of Monroe Five Year Consolidated Plan, please contact Matt Wallace. He can be reached by phone at 734/384-9194, by email at matthew.wallace@monroemi.gov and by mail at:

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

It is important for the City of Monroe to remain in touch with the needs of the community as it decides how to best use its Community Development Block Grant funds. The city does its best to stay in contact with key community stakeholders to ensure it succeeds in successfully targeting CDBG funds, but as it faced the creation of its new Five Year Consolidated Plan it made a concerted effort to reach out to all the agencies and organizations who could provide valuable insight into what the city's CDBG goals should be. What follows is a summary of the city's efforts of outreach to these agencies and organizations.

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 City of Monroe maintains efforts to remain in contact with service providers of all kinds in the City of Monroe. This is done on a year-to-year basis when the City of Monroe reaches out to providers to request input on areas that might need funding to bridge gaps in service. For the Five Year Consolidated Plan, the city invited stakeholders to its Steering Committee planning sessions and invited comments from agencies who were unable to attend those sessions.

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 Monroe is in regular contact with the chairperson of the Monroe County Continuum of Care, Stephanie Kasprzak, who is also the Director of the Monroe County Opportunity Program. Ms. Kasprzak offered guidance and insight on the needs of the homeless and that guidance was key in establishing the city's goals and objectives for addressing homelessness in this Five Year Consolidated Plan.

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

When meeting with representatives of the Monroe County Continuum of Care, the City of Monroe showed the assistance it has been offering with Community Development Block Grant funds. When it was agreed the avenues of funding were addressing key needs in the community, the city requested input on whether there were areas where future funds might be directed. Input from the Continuum of Care are reflected in the goals of the Five Year Plan.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Legal Services of South Central Michigan
	Agency/Group/Organization Type	Services - Housing Services-homeless Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Legal Services of South Central Michigan is one of the agencies funded by the City of Monroe, funding their provision of legal services to families facing eviction or foreclosure. The City of Monroe annually requests their input into how the Community Development Block Grant might better assist those in need in the City of Monroe.
2	Agency/Group/Organization	MONROE COUNTY OPPORTUNITY PROGRAM
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Monroe County Opportunity Program was part of the City of Monroe's Five Year Consolidated Plan Steering Committee, whose purpose was to identify the needs of the populations the city intends to assist with its CDBG funds. As one of the organizations in helping these populations, MCOP's input on these matters is considered vital.
3	Agency/Group/Organization	Oaks of Righteousness
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Child Welfare Agency Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oaks of Righteousness is a subrecipient of the City of Monroe's CDBG program and was a member of the Five Year Consolidated Plan Steering Committee. This means their input is vital to the City of Monroe's planning process. As a subrecipient, they submit an application with a proposal on how to spend CDBG funds. As a member of the Steering Committee, they identified additional needs that might be addressed with CDBG funds in the next five years.
4	Agency/Group/Organization	Paula's House
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Services - Victims Health Agency Civic Leaders

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Paula's House is a subrecipient of City of Monroe CDBG funds. As a regular subrecipient, their input on the use of CDBG funds is solicited when they are asked to submit an application. Their application must address the needs of the community called out in the city's Consolidated Plan.
5	Agency/Group/Organization	Monroe Housing Commission
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Monroe Housing Commission is a regular subrecipient of CDBG funds in the City of Monroe. As a subrecipient, their input for suggestions on how to spend CDBG funds is sought each year. They are invited to give their thoughts on possible uses of CDBG funds and these come both in the form of their application for funds as well as continued contact between the City and their organization.
6	Agency/Group/Organization	United Way
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Services - Victims Health Agency Child Welfare Agency Regional organization Civic Leaders Foundation

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way was a member of the Five Year Consolidated Plan Steering Committee and as such, was invited to evaluate the City of Monroe's CDBG Program. After this evaluation, they offered insights into possible directions for funding in the coming Five Year Plan.
7	Agency/Group/Organization	Michigan Works Monroe Service Center
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Michigan Works was invited to participate in the Economic Development portion of the Steering Committee for the City's Five Year Consolidated Plan. The City of Monroe solicited their input on possible economic development projects for CDBG funding. A particular focus was put on the potential for a microenterprise program as well as assistance the City of Monroe might be able to provide in job training.

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

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	Monroe County Opportunity Program	

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(l))

The City of Monroe has initiated the process of becoming a Redevelopment Ready Community in the State of Michigan. This program offers a roadmap for communities to set up policies in a way that makes them attractive to both potential businesses and residents. As the city reviews its policies in cooperation with the State, many of the changes made will be compatible with intended outcomes of the Consolidated Plan. Conversely, activities the city is undertaking in an effort to follow its Consolidated Plan will allow it to meet goals set by the Redevelopment Ready Community program.

PR-15 Citizen Participation

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

For the Five Year Consolidated Plan process, the City of Monroe established committees with various goals and stakeholders. In addition to the Steering Committee, the city had focus groups. One of these focus groups concentrated on Housing and Neighborhood issues and the other focused on Economic Development. These meetings were coupled with public hearings soliciting comments from the public and then a final meeting with members of the steering committees to finalize goals for the Consolidated Plan.

At these meetings, the city was able to gain input from other agencies on problems the city doesn't necessarily learn of from its day-to-day dealings. These were mostly problems facing the homeless, those at risk of homelessness and the unemployed. After speaking with these agencies and hearing of outstanding needs and gaps in service, the city added the appropriate goals to its Five Year Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Persons with disabilities Residents of Public and Assisted Housing	This was the city's Steering Committee meeting. No public residents attended, but some of the community stakeholders invited did.	The city was complimented for the direction it has taken with prior CDBG funds. Concern was expressed for gaps in the sidewalks on major roads. There were also comments about doing more to help the homeless, the very poor and those seeking employment.	There were no comments that were not accepted.	

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)
4	Newspaper Ad	Non-targeted/broad community	The city put an ad in the paper soliciting ideas for the use of CDBG funds both in the coming program year and in the next five years, but nobody came to the public meeting.	No comments		
5	Public Hearing	Non-targeted/broad community	The city held a public hearing at its Council meeting and there were no public comments.	None.		
7	Public Hearing	Non-targeted/broad community	The city had one last public hearing before approving the 2016-17 plan and the Five Year Plan.	Councilwoman Vining reiterated her concerns from the work session. Pastor Boone of the Oaks of Righteousness asked how the \$7,500 usually awarded to Paula's House was redistributed.	There were no comments that were not accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Section 91.205 of Part 24 of the Code of Federal Regulations mandates that the Consolidated Plan describe the City of Monroe's projected housing needs for the five year period covered in the plan. The data presented is meant to be a mix of U.S. Census data and information gathered from local social service providers. In addition to detailing the community's housing needs, the Consolidated Plan must estimate the number and type of families in need of housing assistance based on income, housing tenure (rent or own), age, type of family and disabilities. The analysis of housing needs should discuss cost burden (>30% of income is spent on housing), severe cost burden (>50% of income is spent on housing), overcrowding (especially for large families), and substandard housing conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners compared to the jurisdiction as a whole. Within this information, the Consolidated Plan is required to detail whether any racial or ethnic group has disproportionately greater need in comparison with the community as a whole.

Finally, the housing needs assessment should describe the needs of the homeless and those at risk of homelessness. This includes the nature and extent of homelessness, the need for facilities or services for the homeless, homeless families with children whether they are sheltered or unsheltered, as well as homeless subpopulations. In addition the description of the needs of the homeless must include the characteristics and needs of individuals and families currently housed but at risk of homelessness. As with housing needs, the description should discuss the racial and ethnic makeup of the homeless groups, to the extent this information is available.

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

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	22,076	20,810	-6%
Households	9,107	8,598	-6%
Median Income	\$41,810.00	\$42,738.00	2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,500	1,070	1,560	900	3,565
Small Family Households *	535	450	660	350	2,105
Large Family Households *	55	60	145	45	150
Household contains at least one person 62-74 years of age	165	150	340	170	590
Household contains at least one person age 75 or older	45	205	310	180	210
Households with one or more children 6 years old or younger *	229	230	274	170	255
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2008-2012 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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	0	0	0	55	0	30	0	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	45	0	45	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	15	10	0	45	0	10	10	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	705	125	0	35	865	255	95	95	35	480
Housing cost burden greater than 30% of income (and none of the above problems)	95	390	135	4	624	85	50	325	135	595

	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)	30	0	0	0	30	25	0	0	0	25

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	780	140	50	35	1,005	255	140	105	35	535
Having none of four housing problems	305	540	530	345	1,720	105	250	875	485	1,715
Household has negative income, but none of the other housing problems	30	0	0	0	30	25	0	0	0	25

Table 8 – Housing Problems 2

Data 2008-2012 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	340	240	85	665	125	85	190	400
Large Related	20	25	25	70	15	4	55	74
Elderly	48	95	35	178	75	54	115	244
Other	400	170	25	595	130	30	70	230
Total need by income	808	530	170	1,508	345	173	430	948

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	310	55	0	365	90	30	20	140
Large Related	20	15	0	35	15	4	25	44
Elderly	8	40	0	48	30	30	35	95
Other	370	20	0	390	120	30	15	165
Total need by income	708	130	0	838	255	94	95	444

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	20	15	45	0	80	0	0	10	0	10
Multiple, unrelated family households	0	0	10	0	10	0	10	0	0	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	20	15	55	0	90	0	10	10	0	20

Table 11 – Crowding Information – 1/2

Data 2008-2012 CHAS
Source:

	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	180	195	155	530	49	35	119	203

Table 12 – Crowding Information – 2/2

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

The data available to the City of Monroe does not differentiate the households with housing problems by household size. The city does, however, have information on single person households. Of the city's 8,598 total households, approximately 2,780 - or nearly a third - were single person households as of the 2012 American Community Survey. These single person households are split nearly in half between living in owner occupied (1,408) and rental (1,372) units. That these households would rent more than the population overall is not surprising, as single person households would be expected to have less income and less need for space than a household of a larger size.

Looking at the data, these households do have a median income substantially less than that of the city as a whole. One person households in the City of Monroe, in 2012, had a median income of \$23,173. This is barely more than the income segment considered by HUD to be very low income (50% of AMI) for one person households. This makes these households particularly susceptible to a shortage of housing that is affordable for lower income residents. It is reasonable to assume, therefore, that a cost burden from housing is a problem this group faces disproportionately when compared to the city population as a whole.

Accessibility is likely to be another problem of particular interest to this group. Census data shows that 1,677 of the single person households did not have a "worker" present. This is likely due to many of these households being the elderly and the disabled. The census data shows 934 of the 2,780 (26.9%) single person households are residents who are 65 or older. Another 588 (21.1%) are between the ages of 55 and 64. This means 48% of these single person households are 55 or older when only 26% of the general population is that age. As residents age, they're more likely to need living spaces that address accessibility issues like walk-in showers, accessible toilets and accessibility ramps. The kind of accessibility needed, however, is not limited to within the home. A fair percentage, 606 (21.8%), of these households don't have access to a car. It's difficult to determine whether this is due to age, disability or affordability, but regardless it's a higher than usual percentage of the population that will rely on other means of transportation. For this reason, they would be well served by robust public transit that could allow them access to grocery stores, services and either jobs or job training.

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.

Census data available from the 2009-2012 American Community Survey estimates 4,690 households with a disabled family member in the City of Monroe. Of those households, 2,210 (47.1%) were found to have one of the four housing problems tracked by the census: lack of complete plumbing, lack of full

kitchen, overcrowding or housing cost burden. Of the households with a disabled household member and a housing problem, the disabilities were broken down in to four groups: impaired vision or hearing (395, 17.9%), ambulatory limitation (710, 32.1%), cognitive limitation (535, 24.2%) and a self-care or independent living limitation (570, 25.8%).

Impaired hearing is defined by the Census Bureau as being deaf or having serious trouble hearing. The definition of impaired vision is either blind or having serious difficulty seeing, even with eyeglasses. An ambulatory limitation is defined as having serious difficulty walking or climbing the stairs. A cognitive limitation is defined as having difficulty remembering, concentrating or making decisions because of a physical, mental, or emotional problem.

The vast majority of these 2,210 households with a housing problem and a disabled family member were considered to be low income (less than 80% of AMI). Only 215 (9.7%) of the households with a disabled household member had an income higher than 80% of the area median income. Of these households, 825 (37.3%) were considered extremely low income, 745 (33.7%) were considered very low income and 425 (19.2%) were considered low income.

What are the most common housing problems?

A problem that does seem to be fairly widespread among lower income renters and homeowners is a high housing cost burden. There are 1,115 renter households and 385 owner occupied households making 30% or less of the area median income (AMI). 808 (72.5%) of the renters and 345 (89.6%) of the homeowners are spending at least 30% of their income on housing. A high number of households (708 renters and 255 homeowners) have a housing cost burden of more than 50% of their income.

The problem is not limited to those with what HUD considers extremely low income, though. Among very low income renters, those with an income between 30 and 50% of AMI, 530 of 680 renter households (77.9%) are facing high housing cost burdens and 173 of 390 (44.4%) owner occupied households face this problem. In this segment, 130 renter and 94 homeowner households face housing costs that exceed 50% of their income, which is considered severe housing cost burden.

When we move to renters with what HUD considers low income (50-80% of AMI), as we'd expect, the problem of finding affordable housing is much less drastic but still exists. For renters in this segment, the problem of a housing cost burden exceeding 50% of their income doesn't exist. This is likely because Monroe doesn't have a rental market that would present this kind of problem for people with this income. To be considered low income in a two person household in 2015, a couple would need to make between \$26,000 and \$41,600. To have a housing burden of more than 50%, their rent would have to be more than \$2,000 per month. Most people in Monroe who feel they can afford housing payments that high would become homeowners. Housing cost burden is still a problem, however. Of 580 renters in the low income segment (50-80% of AMI), 170 (29.3%) have a housing cost burden that exceeds 30% of their income.

Unlike the extremely low income and very low income segments, cost burden is more of a problem for homeowners in the low income segment (50-80% of AMI) than it is for renters. This is likely because when residents in this bracket compare the rent they can afford with the cost of owning, owning is either comparable or less expensive. For this reason, the owner occupied number in this bracket is much higher, at 980 (compared to 390 in the 30-50% of AMI bracket and 385 in <30% of AMI bracket). Of the 980 households in the low income segment, 95 households (9.7%) have a housing cost burden of more than 50% of their income and 335 households (34.2% of the total, excluding those in the 50% cost burdened group) have a housing cost burden over 30% of their income. In all, 420 of 980 households (42.9%) in this segment are considered cost burdened.

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

When evaluating the housing problems faced by the city's households, the city population is broken down by income and race in the census data. The income segments are extremely low income (0-30% of AMI), very low income (30-50% of AMI), low income (50-80% of AMI) and moderate income (80-100% of AMI). The percentage of households with at least one housing problem discussed above (lack of kitchen or plumbing facilities, overcrowding or housing cost burden) was given for each of these income segments and for each race. The group that clearly suffered these problems at a disproportionate rate was the city's black population. Whether discussing housing problems or severe housing problems, the city's black population had a disproportionate rate across every single one of these income segments.

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

The city does not have the means to track the number of low-income individuals and families with children who are housed but are at risk of homelessness. However, from speaking with agencies providing assistance to this population, their needs could be met with three types of assistance.

- 1) An increase in the number of and access to housing vouchers that would enable them to find more affordable housing options. The agency administering Section 8 vouchers in Monroe County has a full waiting list and many people pursuing vouchers - if they were available - do not know who to call.
- 2) An increase in the number of long-term homeless shelters, especially those offering beds to families. The Salvation Army offers beds to families, but limits the length of continuous stay. Once families exhaust that limit, they cannot come back to the shelter until the following year. This leaves them with limited options and overcrowding at the few remaining options.

3) Housing initiation assistance. When these families are able to find rental housing they can afford, they often struggle to afford the up front costs of moving into a new apartment. Assistance covering the first month's rent and security deposit would be very helpful to families looking for housing stability.

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:

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

As an excessive housing cost burden is the most common housing problem, it is also believed to be the most common characteristic that leads to homelessness. Residents at risk of homelessness struggle to find affordable housing. Their inability to find an affordable rent is often the result of either an volatile employment or an unsteady health history. This can lead to their renting substandard housing, or perhaps trying to purchase it on land contract. Typically, housing that is demolished in the City of Monroe as a dangerous building has been abandoned, but there have been instances where housing has been discovered to be unsafe and tenants have been displaced.

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

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

Introduction

Title 24 of the Code of Federal Regulations Subsection 91.205(b)(2) requires that the City of Monroe evaluate housing needs for low-income and moderate-income households with a particular focus on housing problems such as housing cost burdens, overcrowding and substandard housing conditions. Once completing this analysis, the City of Monroe must then look at each income level (extremely low, very low and low) with the categories broken down by race and ethnicity to see if any group is disproportionately impacted by housing problems. Below is the exploration of these housing problems for each race and ethnicity explored in the census.

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	1,215	225	55
White	1,040	210	55
Black / African American	130	4	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	10	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 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%

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	720	355	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
White	635	355	0
Black / African American	80	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2008-2012 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	620	945	0
White	555	830	0
Black / African American	30	20	0
Asian	0	0	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	20	75	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2008-2012 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%

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	210	690	0
White	195	630	0
Black / African American	15	29	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2008-2012 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%

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

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

Introduction

Title 24 of the Code of Federal Regulations Subsection 91.205(b)(2) requires that the City of Monroe evaluate housing needs for low-income and moderate-income households with a particular focus on housing problems such as housing cost burdens, overcrowding and substandard housing conditions. When considering these housing problems, the City of Monroe must also evaluate households facing severe housing problems (such as severe overcrowding - more than 1.5 members per room - and severe housing burden - more than 50% of income spent on housing). Once completing this analysis, the City of Monroe must then look at each income level (extremely low, very low and low) with the categories broken down by race and ethnicity to see if any group is disproportionately impacted by housing problems. Below is the exploration of these severe housing problems for each race and ethnicity explored in the census.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,035	410	55
White	860	390	55
Black / African American	130	4	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	10	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	280	790	0
White	230	760	0
Black / African American	50	30	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	155	1,405	0
White	125	1,255	0
Black / African American	10	40	0
Asian	0	0	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	20	75	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	70	830	0
White	70	750	0
Black / African American	0	50	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

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

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

Introduction:

Title 24 of the Code of Federal Regulations Subsection 91.205(b)(2) requires that the City of Monroe evaluate low-income and moderate-income households facing housing cost burdens. Once completing this analysis of the city as a whole, the City of Monroe must then look at each income level (extremely low, very low and low) with the categories broken down by race and ethnicity to see if any group is disproportionately impacted by housing cost burdens. Below is the exploration of housing cost burdens for each race and ethnicity explored in the census.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,665	1,485	1,370	75
White	5,275	1,355	1,200	60
Black / African American	90	115	145	15
Asian	15	0	0	0
American Indian, Alaska Native	50	0	0	0
Pacific Islander	0	0	0	0
Hispanic	185	4	10	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

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?

Across every income category, the housing conditions for black/African American families are disproportionately high. In the portion of the Needs Analysis covering housing problems (identified as lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding and cost burden greater than 30% of income), for families making 0-30% of area median income (AMI), 15.5% of the city as a whole in this income segment lived in housing with none of the housing problems. Among black families in this income segment, only 3.0% lived in housing with no housing problems.

Among families making 30-50% of AMI, in the city as a whole, 33% of housing units for these families had none of the housing problems present. For black families in this income segment, none of the 80 families were living in housing with none of the housing problems. Moving up to families making 50-80% of AMI, the city as a whole has 60.4% of families in this segment living without one of the identified housing problems. For black families in this income segment, the percentage dips to 40%, which is close to the same level of incidence as white families in the 30-50% income segment.

Finally, when we get to the 80-100% of AMI income segment, the city as a whole has 76.7% of these families living in housing with none of the housing problems identified. For black families in this segment, though, the percentage falls to 65.9% (29 of 44).

For the most part, similar disparities exist for evaluating the presence of severe housing problems (identified as lacking complete kitchen or plumbing facilities, severe overcrowding - more than 1.5 persons per room - and housing cost burden above 50%). In the 0-30% segment, 28.4% of city households don't have a severe housing problem present. For black families, that drops to 3%. For the 30-50% segment, 73.8% of city households don't have a severe housing problem but for black families the percentage is nearly half that, 37.5%.

There is not as large a disparity for the other two income segments. For city households making between 50-80% of AMI, 90.1% live in housing with no severe housing problems but for black families that percentage drops to 80%. This is still an alarming difference, but nothing close to the disparity in the previous income segments. Finally, in the 80-100% of AMI income segment, there is no such negative disparity for black families, as none of the 50 families in this income segment have one of the severe housing problems present.

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

In the Housing Needs assessment it was evident that of the four housing problems, high cost burdens is far and away the greatest need to be addressed. While there were some instances of housing that lacks complete plumbing or kitchen facilities or with overcrowding, these problems combined represented

less than 200 housing units out of more than 8,000 in the city. From the numbers seen in the previous question, it seems likely black families suffer from these issues at a disproportionate rate, but cost burden is a far more prevalent problem.

The distribution of housing cost burdens for the city as a whole compared to black families specifically is stark. 65.9% of city households have a housing cost burden less than 30% of their income. 17.3% have a housing cost burden greater than 30% but lower than 50%. Finally, 15.9% have a housing cost burden above 50%. Roughly 1 in 3 homes have what is defined as a housing cost burden and a little less than 1 in 6 have a severe housing cost burden.

For black families, only 24.7% of families have a housing cost burden of less than 30%. 31.5% have a housing cost burden between 30 and 50%. 39.7 have a housing cost burden above 50%. For black families, 3 in 4 homes have what is defined as a housing cost burden and roughly 2 in 5 have a severe housing cost burden. This makes it very clear that black families in the City of Monroe need affordable housing.

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

The highest concentration of black families in the City of Monroe is found in what is commonly referred to as the Orchard East neighborhood in the southeast corner of the city, particularly Block Group 1 of Census Tract 8318. This block group, which could be described as the area south of the river and east of the railroad tracks, has 45.9% of its population (in a block group of 649 people) listed as "Black alone". The block groups adjacent to this one and in this general area of the city is where most of the city's black families can be found.

NA-35 Public Housing – 91.205(b)

Introduction

This section is an evaluation of the number of public housing units available as well as an analysis of who is being served in these public housing units. Information about public housing residents is presented in terms of income, family type, disabilities, presence of elderly, race, ethnicity and housing needs. Upon presenting this information, an analysis of this population's needs are compared to the population at large.

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	282	0	0	0	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	
Average Annual Income	0	0	11,113	0	0	0	0	0	0

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	4	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	54	0	0	0	0	0
# of Disabled Families	0	0	99	0	0	0	0	0
# of Families requesting accessibility features	0	0	282	0	0	0	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	247	0	0	0	0	0	0
Black/African American	0	0	33	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	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

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	8	0	0	0	0	0	0
Not Hispanic	0	0	274	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The most recent report by the Monroe Housing Commission showed 13 families with a disabled member on the waiting list. That is 23.2 percent of the 56 total families and according to available data, only five percent of the existing public housing units are considered barrier free. This would seem to suggest the need for more units that are accessible to disabled public housing residents.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most recent data for the Monroe Housing Commission (the local Public Housing Authority) shows a waiting list for public housing of 56 families. All of these families are extremely low income. Of the 56 families on the waiting list, 32 are families with children, 2 are elderly families and 13 have a household member with a disability. The racial breakdown of the families on the waiting list are 39 (70%) of the 56 families are white, 14 (25%) are black and 3 (5%) are hispanic. The size of units needed by these 56 families are one bedroom for 20 families, two bedrooms for 25 families and three bedrooms for the remaining 11 families.

The immediate needs for public housing residents, from the data available, would appear to be more accessible units and more units overall. There are 56 families on the waiting list and an anticipated turnover of only 30 units. Another sign that supply is limited is the fact that all of the families on the waiting list were extremely low income. This would seem to suggest that the waiting list was limited to the poorest of the poor, leaving the other income segments to search for means of housing other than public housing.

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

The need for affordable housing is certainly felt by the population at large. The makeup of the families waiting for public housing, however, is quite different from the population at large, even after removing the fact that the families are extremely low income (<30% of AMI). A higher percentage of these 56 families have children present than the population at large. The percentage of elderly residents waiting for public housing is far less than elderly families in the city at large. There is a higher presence of both black and hispanic families present among the families on the public housing waiting list. The percentage of black families on the public housing waiting list is significantly higher than the percentage of black residents in the city as a whole. Finally, the number of families on the public housing waiting list with a disabled family member is a smaller percentage than the percentage of households with a disabled member in the population at large.

Discussion

The data present suggests a need for either more public housing or more housing that would serve the needs of those seeking public housing. If there is not an opportunity to develop more public housing -

which is not something the Public Housing Authority has pursued in recent history - the city must seek out other ways to assist families that would benefit from public housing. Additionally, the city may consider working with the Public Housing Authority to determine whether it could be of assistance in converting more available units into barrier free units.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Title 24 of the Code of Federal Regulations Subpart 91.205(c) dictates that the City of Monroe must evaluate the needs of the homeless. Upon doing so, it must include in its Consolidated Plan a description of the nature and extent of homelessness. It must address separately the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with a table prescribed by HUD. This description must include the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but threatened with homelessness. The plan also must contain a narrative description of the nature and extent of homelessness by racial and ethnic group, to the extent information is available. The tables and data provided below are a representation of the city's efforts to evaluate the extent and nature of homelessness in the city.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	55	175	0	0	0
Persons in Households with Only Children	0	1	0	0	0	0
Persons in Households with Only Adults	4	124	534	0	0	0
Chronically Homeless Individuals	1	5	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	36	64	0	0	0
Unaccompanied Child	0	10	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):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	144	4
Black or African American	30	0
Asian	0	0
American Indian or Alaska Native	2	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	10	0
Not Hispanic	171	4

Data Source
Comments:

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

In 2014, 175 adults in families were homeless and 236 children in families were homeless. Through its veteran rental assistance program, the Monroe County Opportunity Program serves an average of 35 homeless veteran households annually. Of these total numbers, approximately 35% of the veterans served are with families. Also Salvation Harbor Light offers a 36-unit shelter for veterans. During the Point in Time count taken on January 28, 2015, there were 27 veterans being sheltered at the time.

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

According to the 2014 County Report completed in the Homeless Management Information System (HMIS), 908 Monroe County residents were considered homeless. Of these 908 homeless, 675 (74.3%) were white, 200 (22.0%) were black, 11 (1.2%) were Native Hawaiian or Pacific Islander, 9 (1.0%) were American Indian or Alaska Natives, 1 (0.1%) was Asian and 12 either refused to answer or did not know.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the Point in Time count held for Monroe County in January each year, the number of sheltered homeless have been increasing since 2013. The lowest total of sheltered homeless in recent years came in 2011 when 109 homeless were counted. With recent increases, however, the total had climbed to 185 by 2015. This is due to several factors, such as the opening of new transitional and seasonal emergency shelters and the reduced amount of grant funded programs that assist the homeless with housing.

The number of unsheltered homeless, through the Point in Time count, are tracked every other year. When data is collected, the number of unsheltered homeless counted averages four individuals.

Discussion:

The city's main sources of information for its homeless population are the County-wide "point in time" survey and its local warming shelter, the Oaks of Righteousness. Both of these sources indicated a rise in need for homeless services in the recent year. Oaks of Righteousness saw a 40% increase in need from the winter of '13-14 to the winter of '14-15 and the county-wide numbers saw a comparable increase over this time. (The city has not collected numbers for the winter of '15-16 as of this writing.) In speaking with Oaks of Righteousness, their key need is an ability to separate homeless families from homeless individuals. They have searched for facilities that will allow them to better separate these populations and they have also sought an additional facility that would allow them to accommodate these populations in completely separate locations.

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

Introduction:

In addition to the data and analysis provided in the prior sections of this needs assessment, the City of Monroe is required to evaluate the portion of the population who has special needs for housing. The city is to estimate the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and any other categories the jurisdiction may specify, and describe their supportive housing needs. What follows is the city's efforts, to the extent practicable.

Describe the characteristics of special needs populations in your community:

The elderly are a growing demographic in the City of Monroe and the county as a whole. Every demographic report and needs study done in recent years has called out a need for senior housing, especially for low-income seniors. In fact, based on SEMCOG population projections for the City of Monroe, the overall population is expected to remain largely unchanged by 2040. However, the retired population by then is expected to have nearly doubled. For this reason, the city has geared many of its Consolidated Plan goals to the senior community.

The city also has a sizable population of developmentally disabled residents. Census data available from the 2009-2012 American Community Survey estimates 4,690 households with a disabled family member in the City of Monroe. A large portion (2,210) of households with a disabled family member also have one of the four housing problems tracked by the census and the vast majority of these families have an income below 80% of AMI. This population shows a clear need for not only accessible housing, but also affordable housing. This group also tends to be more reliant on public or specialized transportation.

The final special needs group to be considered is people with alcohol/other drug addictions. This group is disproportionately represented in the homeless population, making them particularly susceptible to substance abuse and also making treatment of the problem more difficult. However, persons with substance abuse issues face problems beyond an increased incidence of homelessness. Their main requirement for assistance is counseling.

What are the housing and supportive service needs of these populations and how are these needs determined? The 2012 ACS data states there are 2,365 elderly households in the City of Monroe. Of these, 1,215 households are considered LMI and 422 of these elderly LMI households are cost burdened by their current living situation. This means nearly a third of the low-income senior households are spending more than 30% of their income on housing. This shows a need for affordable housing for seniors, which is an issue the city is trying hard to address. An additional concern for seniors

beyond housing costs - which tend to be lower for seniors, who are more likely to have paid off their mortgages - is the ability to age in place. In speaking with seniors and agencies representing seniors, accommodating their need to age in place is a major concern for this population. In the city's own housing rehabilitation program, a number of projects have involved making the homes of seniors more accessible for their decreased mobility.

Housing costs are also a particular concern for the disabled because their disabilities, by definition, increase their difficulty to find employment. This means they are also in need of housing that is affordable and can accommodate their disabilities. The disabled may also need specialized job training, such as that provided by a local agency, Comprehensive Services for the Developmentally Disabled. This group has a training center that allows the developmentally disabled gain skills that will assist them in finding employment.

The needs of those struggling with substance abuse are discussed above, but they often have a need for specialized housing that not only provides them shelter, but also counseling. Such housing is especially important since substance abuse can put individuals at a higher risk of homelessness. The city has learned of the need for this supportive housing from reviewing services provided by Salvation Army's Harbor Light and Paula's House, a transitional shelter for women recovering from substance abuse.

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

Monroe has very limited information on the population with HIV/AIDS. The Michigan Department of Community Health reported in July of 2014 that there were 75 total cases in Monroe County. Of those 38 were HIV infected non-stage 3 and 37 were HIV infected state 3 (typically referred to as AIDS). The same report estimated there were likely another 15 non-diagnosed residents in Monroe County who were at some stage of HIV infection. This data is not available on a city level.

However, the University of Toledo Medical Center is the leading care center in the region for the population of people with AIDS so many who contract the disease may look to Toledo for related services, including housing. According to David's House of Compassion, an agency providing assistance to the HIV population throughout Northwest Ohio and Southeast Michigan, approximately 85% of their HIV/AIDS infected clientele require housing assistance. By this estimate, there would be a need for housing assistance for 64 people infected with HIV or AIDS. David's House recommends that many of these individuals will need transitional housing to assist them with behavior issues and/or to develop job skills before permanent housing can be considered. They suggest that the most important permanent housing assistance for individuals in this special need population would be subsidized rental units. The American Red Cross in Monroe County provides awareness and education within Monroe County for people with HIV/AIDS.

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

Describe the jurisdiction's need for Public Facilities:

The city has two public libraries in its boundaries, Dorsch Memorial and L.S. Navarre. These libraries provide a valuable service to their patrons. In addition to traditional library services, they have children's activities, reading events, computer training and provide access to the internet for residents who cannot afford access in their homes. This is especially important considering how important computer access has become for both students and citizens seeking employment. The City of Monroe has used its CDBG funds to invest heavily in both of these facilities.

The city also has a robust public park system. In a city of approximately 20,700 residents, there are about 300 acres of parks. An inventory completed as part of the City of Monroe's Recreation Plan revealed 42 parks with a variety of functions, not including the River Raisin National Battlefield Park, which was designated a national park in 2010.

Many of these parks - a third of the inventory - serve as either "natural parks" or "passive parks" meaning they are largely undeveloped and provide mostly a natural setting and ecological benefits. This same inventory revealed that maintenance of the city's parks presents a problem for the municipality. While some of these parks have since been de-commissioned due to efforts to reduce maintenance costs and a shift in planning for the spaces, the city's built environment necessitates plentiful park space. One reason for this is most of the city south of the River Raisin is built on small lots that requires small children to venture off site for proper play.

Of the 42 parks listed in the inventory, only 7 received an "excellent" rating for maintenance. Of these 7 parks, 6 were either passive or natural areas. This means nearly all of the parks with active recreation space were rated either "fair" or "poor" for their maintenance. To combat this, the Recreation Plan called for aggressive investment in the City of Monroe park system. While the level of investment required to meet that plan's five year goals is unrealistic without the passage of a parks millage - not something the city is currently considering - the city is using the plan as guidance for parks planning. CDBG will be a helpful resource in these goals as it considers how to best improve the parks offered in its LMI neighborhoods.

The remaining public facilities are the Monroe Multi-Sports Complex and the Arthur Lesow Community Center. These two facilities provide recreational opportunities as well as meeting places for city residents. The Arthur Lesow Community Center, in particular, is an asset for the city's neediest neighborhood. It provides after school activities for the LMI neighborhood children in addition to computer classes, municipal leagues, and a meeting place for community events. The ALCC is also the location for community gardens that are such a successful program, citizens in the area are exploring expanding the program privately.

Before the prior Consolidated Plan, the city of Monroe funded an architectural study of the facility to assess the repairs and improvements it required. These improvements were placed into a five phase plan and the majority of these improvements to the facility have been carried out. The only remaining improvements detailed in the plan are refurbishing the concrete terrace outside the entrance and improvements to the kitchen that are aimed to make it a training facility for the local community college.

How were these needs determined?

The city has determined the need for its public facilities through dialog with the various agencies that run the facilities as well as conversations with private citizens. When public comments are solicited for various planning documents, the conversation often turns to the quality and quantity of public facilities available to the public in the city. For recreational facilities, the City of Monroe circulated a use survey as part of the creation of its Five Year Recreation Plan. For Arthur Lesow Community Center, the city had a needs analysis completed in 2010. This architectural analysis of the building laid out a five year improvement plan for the facility, which has nearly been completed.

Describe the jurisdiction's need for Public Improvements:

The City of Monroe is largely built out and all drainage and water supply is handled through a municipal system. Therefore, its public improvement needs are almost entirely maintenance of existing systems. Occasionally, the water system will need to construct a new stormwater management system or similar major capital project, but these needs are met through the city's enterprise funds.

In speaking with city agencies during the Steering Committee process, it was pointed out that there are a small number of gaps in the city's sidewalk network. Where these gaps exist, disabled residents are forced to either navigate the streets or take a circuitous route around the gap. The city hopes to address these gaps when other infrastructure improvements are done in these areas, none of which are in LMI areas of the city.

How were these needs determined?

The city of Monroe has a Sidewalk Program that places the city's sidewalks on an eight year cycle for repairs. This cycle divides the city into eight sections and each year, the sidewalks in that section are evaluated and marked for repair as needed. This program is funded with general funds, but in the past, when ADA improvements were needed, CDBG funds were used.

The city is also diligent in evaluating the conditions of its streets and curbs. The Engineering Dept and Department of Public Services drive the city streets and evaluate their condition. These inspections are coupled with calls from citizens requesting street repairs and a scoring system is applied that prioritizes

the streets' need for repair. This list is provided for the Capital Improvements Plan and streets are selected as funds allow. When these streets are located in LMI neighborhoods, CDBG funds are sometimes considered to fund their repair.

The water and utility departments obviously cannot drive the streets to survey their stormwater and sewer management systems. They do, however, have maintenance schedules and use video of sewers and drains to determine which lines are in need of repair or replacement.

Describe the jurisdiction's need for Public Services:

Senior citizens in the city face a variety of quality of life concerns. Budgetary constraints can leave them with difficulty affording mental health issues. Lack of access to transportation and poor health can lead to isolation. The city hopes to keep in contact with the key agencies it can cooperate with to address these concerns. Potential solutions could be transportation vouchers and an expansion of programs and activities available to seniors.

The disabled in the city face some of the same issues as seniors in terms of transportation, health care costs and isolation. However, finding employment can be a particular concern for disabled residents who have not reached retirement age. For this reason, Comprehensive Services for the Developmentally Disabled provides job training that accommodates the needs of disabled residents.

Transportation can be an issue for more than just the elderly and disabled. Marginalized populations who can't afford a private vehicle can also face difficulty commuting to a new job or to training for employment. The city will continue dialogues with agencies providing services to address this problem to determine whether it's possible to tailor a program to these needs.

Legal issues are also a concern for many special needs populations in the city, especially those with low incomes. They can face unfair housing practices and because they are low income, finding legal representation can be difficult. Most of the legal assistance the city funds pertains to housing, but expanding to assist with additional legal challenges low income residents might face is a future consideration.

There is also a common request in the city for more youth activities. The city's summer Tot Lot programs are well attended, as are activities at the city's libraries and community centers. The city is watchful of opportunities to expand its youth services to increase learning and recreational opportunities for its youth.

Activities for youth are considered a valuable tool in keeping them away from controlled substances and substance abuse has been a particular concern in the city in recent years. Opioid addictions have increased and the city's health agencies and police are working on creative solutions to address the

problem. City personnel will seek out opportunities to help address this rising problem with its CDBG funds as well as other substance abuse issues.

Treatment is the most important issue for those facing substance abuse problems and the same can be said for citizens facing mental health issues. The city is committed to helping those in the city facing mental health problems. Issues facing this population include funding treatment, identifying problems and continuing therapy. An example of an agency helping with this problem is Oaks of Righteousness putting homeless citizens in touch with mental health agencies. Knowing homeless people facing mental health struggles will be at this shelter allows the shelter to cooperate with the Department of Mental Health and provide counseling appointments.

Many public service needs facing the city's low-income residents are related to the costs of employment. Transportation was mentioned above, but even assuming residents can attend job training and find a job, they still face issues such as affordable child care. Low-paying jobs may not have traditional work hours and even those that do leave parents struggling to find suitable day care in the summer months when children aren't in school.

How were these needs determined?

Most of the public service needs discussed above were brought up by the Steering Committee or in a focus group. Any that were not covered in those meetings have been learned of through ongoing conversations with local agencies.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,438	68%
1-unit, attached structure	198	2%
2-4 units	1,165	12%
5-19 units	1,081	11%
20 or more units	584	6%
Mobile Home, boat, RV, van, etc	16	0%
Total	9,482	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	72	2%
1 bedroom	37	1%	907	28%
2 bedrooms	891	17%	1,261	38%
3 or more bedrooms	4,391	83%	1,039	32%
Total	5,319	101%	3,279	100%

Table 28 – Unit Size by Tenure

Data Source: 2008-2012 ACS

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

The city has a variety of housing units intended for low-income families or individuals of all types.

Marian Place, a senior living community for residents over 55. This development has 52 units and accepts Housing Choice Vouchers.

Norman Towers is an 108-unit development providing housing for mostly low-income seniors. The development has fallen into disrepair and is currently up for sale. A new developer has applied for LIHTC credits that would allow for the redevelopment of the property and would make 80% of the units available to seniors making 60% or less of AMI. The other 20% would be affordable to that population, but would not require that income level.

Village Pines is a 190-unit development that was recently refurbished with LIHTC credits, and is occupied only by low-income families and individuals. The development has 24 one-story flats, 126 two-bedroom townhomes and 40 three-bedroom townhomes.

Monroe Housing Commission, River Park Plaza, is a 148-unit development providing public housing to low-income seniors and disabled residents. This is a federally funded development.

Monroe Housing Commission, Greenwood, is a 115-unit development providing townhome/multi-unit public housing to low-income families. This is also a federally funded development.

The Monroe Housing Commission also has approximately 30 "scattered site" housing units which provide housing to low-income residents of a variety of family types and are also federal funded.

The City of Monroe also received a MSHDA HOME grant that allowed the creation/renovation of six (6) one-bedroom apartments, which must remain affordable to residents making less than 60% of AMI until 2021. These units are state-funded and currently all occupied by either a single resident or a childless couple.

There are currently no local programs providing affordable housing units.

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

The City of Monroe was not able to gain an estimate of units expected to be lost from the affordable housing inventory. The city is unaware of affordable housing units being lost and anticipates the retention of its current number of Section 8 vouchers.

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

The city suspects the type of housing desired by its residents may not be aligned with the current housing stock, which can be seen above to be mostly single-family housing or multi-family residential. It is the city's belief that there is a shortage of senior housing, both subsidized and market rate. Overall, though, the city does not have a high degree of confidence in what the population is looking for or whether it's being met. To determine whether the needs of the population are being met, the city has funded a target market analysis, which will be completed in the summer of 2016.

Describe the need for specific types of housing:

As was mentioned above, aside from knowing of a shortage in senior housing, the city does not have a good feel for the specific types of housing it needs. To address this, it has ordered a target market analysis intended to assess the type of housing people who have recently purchased housing in the surrounding area are looking for. In reviewing the current housing stock, it's suspected the city has

unmet demand in what is called the "missing middle". These are 2-4 unit housing that can be more affordable than single-family housing and still be located within a neighborhood setting, unlike large scale multi-family residential developments.

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

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	115,400	114,500	(1%)
Median Contract Rent	449	573	28%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,228	37.5%
\$500-999	1,886	57.5%
\$1,000-1,499	127	3.9%
\$1,500-1,999	38	1.2%
\$2,000 or more	0	0.0%
Total	3,279	100.0%

Table 30 - Rent Paid

Data Source: 2008-2012 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	290	No Data
50% HAMFI	905	185
80% HAMFI	1,670	445
100% HAMFI	No Data	603
Total	2,865	1,233

Table 31 – Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	475	595	798	1,028	1,216
High HOME Rent	475	595	798	1,028	1,216
Low HOME Rent	475	595	731	845	942

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

There is a marked shortage of housing affordable to lower income residents. We see in the table above there are only 290 rental units with rents considered affordable for residents making less than 30% of the area median income (AMI). When that number is compared with an estimated 1,500 households in that income segment in the City of Monroe, the extent of the problem becomes visible. This shortage of units is likely why 1,153 of the 1,500 households in this income segment are spending more than 30% of their income on housing.

The problem does not end with the poorest of the city's residents, though. Moving up to what is considered very low income (30-50% of AMI), there is still a shortage of affordable housing. There are an estimated 905 rental units and 185 owner occupied units in the City of Monroe that are considered affordable for those making up to 50% of AMI. Since there are 1,070 residents with incomes between 30-50% of AMI, the shortage doesn't become apparent until the fact that many of those affordable units are filled by households in the extremely low income (<30% of AMI) segment is taken into consideration. Combining the total number of households in the extremely low and very low income segments, the number comes to 2,570 households. Yet, there are only a total of 1,380 units considered affordable to the very low income segment. Again, a severe shortage of affordable housing is evident and is highlighted by the fact that approximately 703 of the 1,070 households in the very low income segment are cost burdened for housing (spending >30% of their income on housing).

This shortage causes a supply problem for the low income segment (50-80% of AMI) as well. There are 1,670 rental units and 445 owner occupied units considered affordable to residents making 80% of AMI. But because residents in the extremely low and very low segments are forced to locate in housing not considered affordable for them, the low income segment still faces a supply of housing that does not meet demand. This is illustrated by approximately 600 of 1,560 City of Monroe households in the low income facing a cost burden for housing (>30% of income spent on housing).

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

The median rent in the City of Monroe continues to climb. The tables above show the median rent was \$449 in 2000, but had increased 27.6% to \$573 by 2012. Consider this alongside the owner occupied housing market. In 2000, the median housing value in the City of Monroe was \$115,400. By 2007, that value had climbed all the way up to \$158,200. This was likely an inflated value, however, and the collapse of the housing market and its ensuing foreclosures have caused a precipitous fall in the city's median housing value. Since 2007, it has dropped every year and in 2012 had fallen to virtually the same level as in 2000.

The drop in median housing values is likely somewhat deceptive, though. There has been a rebound in the city in terms of what houses on the market are selling for, but houses that are selling are still being

assessed at values less than their early 2000s peak. Having said this, a rebounding owner occupied market and a rental market that seems to be escalating in cost are not indicators of a housing market that is going to increase in affordability.

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

The City of Monroe's Fair Market Rents are virtually identical to its High and Low HOME rents. The area median rent continues to rise, but it is only recently approaching what HUD considers the area's fair market rent. Increase in rents, though, likely explain the increase for the past four years in the number of rental units available. Considering the rental market is still much more affordable than the owner occupied market, the city will explore its options for maintaining or increasing the number of affordable units in the city through its rental market. An added benefit of this approach is a healthier and more robust rental market will allow the city more leverage to raise expectations for the quality its rentals must meet.

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,291	24%	1,547	47%
With two selected Conditions	9	0%	83	3%
With three selected Conditions	30	1%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,989	75%	1,649	50%
Total	5,319	100%	3,279	100%

Table 33 - Condition of Units

Data Source: 2008-2012 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	413	8%	186	6%
1980-1999	382	7%	403	12%
1950-1979	1,972	37%	1,493	46%
Before 1950	2,552	48%	1,197	37%
Total	5,319	100%	3,279	101%

Table 34 – Year Unit Built

Data Source: 2008-2012 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	4,524	85%	2,690	82%
Housing Units build before 1980 with children present	128	2%	160	5%

Table 35 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 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

Need for Owner and Rental Rehabilitation

The age of housing in the City of Monroe points to a great need for the city to be cognizant of the need for housing rehabilitation. Only 7.8% (413 of 5,319 units) of the owner occupied housing units were built in the last fifteen years. Even less rental units have been built after 1999 (5.7%, 186 of 3,279). A unit that's more than fifteen years old either has or needs to repair or replace many of its original key elements, such as the windows, the furnace or the hot water heater. Seeing that 85.1% (4,524 of 5,319) of the owner occupied units and 82% (2,690 of 3,279) of rental units are more than 35 years old (built before 1980) only reinforces the likelihood of the need for housing rehabilitation. It is likely every element of housing this old has either been replaced or is in need of replacement. In fact, at this age, there are key components of the home that likely need replaced/repared again.

Placing the age of housing beside the incidence of housing problems puts the likely need for housing rehabilitation in even starker relief. We've seen from previous housing analysis data that the vast majority of what are considered "housing problems" in the census survey are attributed to housing cost burden. So while we see 25 percent (1,330 of 5,319) of owner occupied units and 50 percent (1,630 of 3,279) of rental units as having at least one of the housing problems, a very high majority of those problems are households where more than thirty percent of their income is being spent on housing costs.

For this reason, these numbers speak to the need for housing rehabilitation of owner occupied units than it does for rental units. This is true since ideally, landlords should be setting their rents at such a rate that would allow the unit's income to be put back into maintenance. The landlord's ability to do this would be dictated by the rent collected, not the income of their tenant. For owner occupied units, however, being cost burdened speaks very much to the need for housing rehabilitation. If a homeowner's housing costs are high, they are less likely to be able to set aside savings that would allow them to do regular maintenance or address unexpected housing costs such as a leaky roof or failing furnace.

All the information available, which presents many cost burdened households and many older buildings, suggests there is a high number of units in need of repairs. With even a modest assumption for the incidence of housing in need of rehabilitation, whether based on housing problems or age of housing, the number of units in need of rehabilitation is substantial.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Going through the census data available, there are 1,583 owner occupied households making less than 80% of the area median income (AMI) and in homes built before 1980. There are 1,940 rental units built

before 1980 and filled by tenants making less than 80% of AMI. Of the 1,583 owner occupied households, 838 are cost burdened (spending more than 30% of their income on housing). The other 745 are not cost burdened with their housing costs. Taking into consideration that 4,560 of the city's 8,600 units are family households according to the census, that ratio suggests 53% of the city's households are defined as family households by the census.

Using this ratio for each of the groups discussed to this point suggests there would be 444 family households who are earning less than 80% of AMI, are in owner occupied households built before 1980 and are cost burdened. It would suggest there are 395 family households earning less than 80% of the AMI, are in owner occupied households built before 1980 and are not cost burdened. Finally, it would also suggest there are 1,028 rental units built before 1980 with families earning less than 80% of AMI.

Given the difficulty of keeping older homes free of lead-based paint hazards, it seems reasonable to estimate 90% of homes in the first group (income <80% AMI, owner-occupied, pre-1980 home and cost burdened) face some degree of lead-based paint hazards. This assumption would mean 400 households in this classification face lead-based paint hazards. Moving to the next group (income <80% AMI, owner-occupied, pre-1980 home but not cost burdened), it seems safe to assume the incidence would be less since they are more likely to have the money to paint as needed, replace windows, etc. Assuming half the homes in this group face some degree of lead-based paint hazards would give 197 more households.

Finally, there are the rentals units. The city has a rental registration program and landlords typically perform fairly regular maintenance such as window replacement and painting between tenants. These factors likely combine to make it less likely that renters would face lead-based paint hazards. However, removing all hazards is very difficult, so if we assume an incidence of hazards is 25%, that would mean 257 more families exposed to lead-based paint hazards.

Using the assumptions detailed above, this would mean a total of 854 households with lead-based paint hazards in the City of Monroe occupied by families making less than 80% of AMI.

MA-25 Public and Assisted Housing – 91.210(b)

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			293							
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Public Housing Condition

Public Housing Development	Average Inspection Score
Greenwood	95
River Park Plaza	95

Table 38 - Public Housing Condition

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

The Greenwood development underwent a complete renovation in 2010, and River Park Plaza is a highly rated living space for seniors and the disabled. The city is unaware of a need for restoration or revitalization in either development.

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

The Monroe Housing Commission strives to keep its residents engaged with living and education activities in both of its public housing developments. They strive to provide a variety of services that meet the needs of their residents, ranging from health services to transportation. In an effort to improve the recreational opportunities for the children in tis Greenwood development, the Commission has requested funding for a summer day program. The city has continued to fund such a program, which offers supervised recreation activities for public housing children during the summer.

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

Facilities and Housing Targeted to Homeless Households

	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)	55	30	0	0	0
Households with Only Adults	85	0	6	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	8	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The Monroe County Health Department, Monroe County Mental Health and Michigan Works! all coordinate with the various shelters to provide services to homeless individuals. For example, at Oaks of Righteousness appointments are made in the morning with individuals who are known to be in need of various social services. This can be substance abuse counseling, mental health care, job training, etc.

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.

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

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 main provision of services to the elderly, frail elderly and persons with disabilities is through the River Park Plaza, run by the Monroe Housing Commission. The Commission is responsible for putting them into units that accommodate their needs and/or disabilities and this public housing facility is on the local bus route. There is also the Fairview transitional shelter for disabled individuals located just outside the city on South Custer. This facility is also located on the bus route and provides a full variety of services to individuals to try to help them reach their optimal level of independence and health. For elderly who are not necessarily in public housing, the Area Commission on Aging provides a number of services, including those for seniors with Alzheimer's, hearing or sight problems, food assistance, day-to-day living assistance, as well as advocacy such as legal services or counseling.

Individuals in need of substance abuse counseling can contact Family Counseling and Shelter Services. They can also reach out to Paula's House, which provides counseling and shelter to individual women in need of substance abuse support. There is also the Salvation Army Harbor Light program that provides substance abuse services for both men and women.

There are currently no services targeted directly to persons with HIV/AIDS to the City of Monroe's knowledge.

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

The Monroe County Homeless Management Information Systems and Continuum of Care are both services in Monroe County intended to coordinate services for the needs of homeless individuals and those in danger of homelessness. Through regular meetings and regular interaction, agencies participating in these programs work to ensure persons receive appropriate supportive housing as quickly as possible.

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)

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

In the coming year, the activities the City of Monroe is planning that will help address housing and supportive services in respect to persons who are not homeless but have other special needs include:

FIX Program - Housing rehab projects often address the needs of disabled and/or elderly individuals, even if it means not addressing accessibility issues directly but keeping their home livable.

Oaks of Righteousness Warming Shelter - This is a service for the homeless, but the Oaks of Righteousness church provides services beyond its warming shelter, some of which help those with special needs.

Legal Services of South Central Michigan - This counseling service is available to LMI individuals in danger of foreclosure or eviction. In addition to legal counsel to combat unfair housing practices, this service commonly locates sources of income and/or benefits for those to whom they are providing counsel.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In its 2015 Assessment of Fair Housing, the City of Monroe's zoning and public policy were not found to be exclusionary or unfair. It is possible, however, that the city's current zoning districts are limiting the availability of housing by dedicating too much of the city to single family housing. It's also possible that lot coverage limits and minimum lot size requirements are limiting the number of lots within the city. In order to gain an understanding of the gap between the available housing supply and housing demand, the City of Monroe has funded a Target Market Analysis for its housing situation.

It is expected this study will offer information on how much new housing the Monroe housing market would support. If the study suggests a need for a large amount of development, one way the city might try to address this need could be through adjustments in its zoning code. This could mean rezoning single family residential areas to two-family residential. It could also mean rezoning two-family residential to multi-family residential. Additionally, the city could look at its process for allowing accessory units in single-family residential neighborhoods. These are all ways the city could seek to remedy negative effects of public policy.

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

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	26	0	0	0	0
Arts, Entertainment, Accommodations	842	976	14	13	-1
Construction	218	421	4	6	2
Education and Health Care Services	1,459	3,053	24	42	18
Finance, Insurance, and Real Estate	264	378	4	5	1
Information	80	127	1	2	1
Manufacturing	1,097	615	18	8	-10
Other Services	247	282	4	4	0
Professional, Scientific, Management Services	508	642	8	9	1
Public Administration	0	0	0	0	0
Retail Trade	749	570	12	8	-4
Transportation and Warehousing	258	55	4	1	-3
Wholesale Trade	264	166	4	2	-2
Total	6,012	7,285	--	--	--

Table 40 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	10,139
Civilian Employed Population 16 years and over	8,985
Unemployment Rate	11.38
Unemployment Rate for Ages 16-24	26.94
Unemployment Rate for Ages 25-65	7.36

Table 41 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	1,253
Farming, fisheries and forestry occupations	331
Service	1,402
Sales and office	2,216
Construction, extraction, maintenance and repair	457
Production, transportation and material moving	618

Table 42 – Occupations by Sector

Data Source: 2008-2012 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,181	71%
30-59 Minutes	2,214	25%
60 or More Minutes	304	3%
Total	8,699	100%

Table 43 - Travel Time

Data Source: 2008-2012 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	392	93	560
High school graduate (includes equivalency)	2,192	395	1,202
Some college or Associate's degree	2,995	212	925

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	1,735	113	222

Table 44 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	21	33	69	167	328
9th to 12th grade, no diploma	487	209	268	299	403
High school graduate, GED, or alternative	603	675	851	2,263	1,095
Some college, no degree	694	627	731	1,392	445
Associate's degree	107	254	452	691	101
Bachelor's degree	87	434	273	536	154
Graduate or professional degree	0	109	225	493	320

Table 45 - Educational Attainment by Age

Data Source: 2008-2012 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,365
High school graduate (includes equivalency)	23,186
Some college or Associate's degree	34,002
Bachelor's degree	47,109
Graduate or professional degree	63,242

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

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

The table breaks the employments sectors down by both workers and jobs. Looking at the number of workers in each sector, it's easy to see the top five market sectors dominate the employment landscape in the City of Monroe. **Education and Health Care Services** accounts for 24% of the workers, **Manufacturing** is 18%, **Arts, Entertainment, Accommodations** is 14%, **Retail** is 12% and **Professional, Scientific, Management Services** is 8%. This means these top five sectors account for a little more than three quarters (76%) of the city's work force.

Unfortunately, looking at the jobs available provides another picture. This portion of the table shows **Education and Health Care Services** dominates the market share of jobs in the city at 42%. It is followed by **Arts, Entertainment, Accomodations** at 13%, **Professional, Scientific, Management Services** at 9%, and **Manufacturing** and **Retail** at 8% each. This means four-fifths (80%) of the jobs in the city are found in these five market sectors.

Describe the workforce and infrastructure needs of the business community:

It's plain the see from the Business Activity table there is a need for job training to help the workers of the community better line up their skills to the jobs needed and available. Education and Health Care Services accounts for nearly a quarter of the workers in the city, but is still short of demand considering this market sector is 42% of the jobs in the city. We see a disparity in the other direction for the Manufacturing sector. That sector accounts for 18% of the city's workers, but only 8% of its jobs. So where one sector needs to train its populace so they have the skills needed in the workforce, the other needs its workers either re-trained for career changes or updated for the new needs of the market.

The infrastructure of the city is mainly in place for the business community. There are commonly upgrades and expansions needed when new businesses move into existing buildings, but the infrastructure needs are typically fairly minor. When the La-Z-Boy Headquarters were moved to what had been vacant land, that was a fairly major infrastructure project requiring the installation of utilities and additions to the local road to accommodate increased traffic, but that type of project is going to be fairly rare in a city that is largely built out.

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 two major changes that could have an economic impact on the city are related to the River Raisin National Battlefield Park and the Port of Monroe. The RRNBP commissioned a development plan that calls for up to \$90M in investment in the park. That plan includes the development of heritage tourism destinations, shops and restaurants in and adjacent to the RRNBP. If and when this plan is realized, there will be a surge in the need for retail and restaurant jobs. The plan also calls for a fairly major change in the road network in the northeast quadrant of the city, with East Elm being vacated east of Dixie Highway, Detroit Avenue being vacated south of Noble, and Noble being extended east and south so it bends around the park and meets back with what is currently East Elm.

Changes to the Port are currently underway. The Port of Monroe received a combination of loans and grants from the State of Michigan that will allow it expand and stabilize its dock space to allow a major increase in capacity. This is expected to lead to an increase in flow of goods through the Port and an increased need for multi-modal transport. In turn, this could lead to a dedicated rail spur that takes goods from the Port's docks out to the main rail lines, saving the railroads from diverting their trains to

pick up new loads. This increased capacity of movement of goods will require more workers locally and should lead to ancillary job growth.

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

Looking at the market sectors, there are fairly large disparities in the **Education and Health Care Services, Manufacturing** and **Retail** sectors. There is a shortage of workers compared to jobs in **Education and Health Care Services** of 18%. Meanwhile, **Manufacturing** and **Retail** each show a surplus of workers compared to jobs, 10% and 4%, respectively. This misalignment of skills relative to local jobs available is likely a driving factor behind 28% of the work force commuting more than a half hour to work.

Turning attention to education, the unemployment rate for young residents, age 16-24, is very high at 26.94%. This age group is pushing the overall unemployment rate above 11% with the given data. The data also shows that education is a major factor in whether residents are employed. For those who have not graduated from high school, unemployment is approximately 20%. Those with a High School diploma or its equivalent are nearly 85% employed. It is the next step that is key in employment, however. Having some education beyond high school - perhaps targeted trade schools or an associate's degree - elevates employment to 93.4%, virtually identical to those with a Bachelor's or higher, who are at 93.9% employment.

Taking all this data together, it's easy to see there is a need to get young residents some degree of post-secondary education or training to have a better opportunity to have success finding employment. The need for some degree of post-secondary training or education is further supported by each level of education's median income. High school graduates show a median income of \$23,186, while those with some college beyond high school enjoy an increase of more than \$10,000 (\$34,002) and then those with a Bachelor's see an increased median income of another \$13,000 (\$47,109).

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 Monroe County Community College offers targeted training in skilled trades whenever a new employer is coming to the area. For example, when Ventower Industries, a manufacturer of towers for wind turbines, wanted to locate in the Port of Monroe, Monroe County Community College was in the initial meetings offering space and classes for the specialized welding training the company would need for its perspective workers. This is a service the college provides across a wide net of trades and professions.

Additionally, Michigan Works! is constantly working to get unemployed workers matched up with industries that match either their skills or their potential.

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

No

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.

Monroe County recently completed its Comprehensive Economic Development Strategy, but the City of Monroe has plans to complete its own as part of its participation in the Redevelopment Ready Communities initiative by the State of Michigan.

MA-50 Needs and Market Analysis Discussion

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

The data the city has does not break the housing problems, as defined by the Census, down by neighborhood. The city also does not have a reliable indicator of housing condition in its local database. However, a review of a map indicating the relative age of housing shows a concentration of older housing south of the river. Since there is a higher incidence of housing problems in older homes, and this is also where the city has LMI census tracts, it can be inferred this area - the LMI tracts south of the river - will contain a higher than average incidence of housing problems.

Concentration in this instance is being defined as a noticeable deviation from the city standard.

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

With a concentration of racial or ethnic minorities being defined as a deviation by more than 10% from the city-wide standard for the white non-hispanic population, we see a concentration of racial or ethnic minorities in the southeast portion of the city. Specifically, the following block groups: Census Tract 8318 (both block groups), Census Tract 8319 (both block groups) and Census Tract 8320 Block Group 1. This can simply be described as the portion of the city south of the River Raisin and east of South Monroe Street.

Except for Census Tract 8320 Block Group 1, these are all LMI Block Groups with more than 51% of their population making less than 80% of the area median income.

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

The housing market in this area can be defined as aging and struggling. Housing values are lower in this area and there is a higher incidence of rental housing. The data the city has available suggests this market is lagging behind the rest of the city in terms of property value and housing conditions.

Are there any community assets in these areas/neighborhoods?

There are a number of public facilities and community assets located in these neighborhoods. There is the Arthur Lesow Community Center and adjacent to that, there is the Navarre Library. There are also a number of parks in the area, Hellenberg Park and Field, Soldier & Sailors Park, Labor Park and Martin Luther King, Jr Memorial Park.

There is also a large amount of vacant property that has recently become available for possible development. Part of this is due to the demolition of the industrial space at 942 East First. Another large space was created by the demolition of the Lincoln School.

Are there other strategic opportunities in any of these areas?

It is the city's hope that the Target Market Analysis for housing it is commissioning will present data that supports an argument for development in the vacant spaces described above (942 East First Street and the former Lincoln School). If such an opportunity presents itself, the city could potentially assemble a fairly large tract of property that could conceivably be used to meet neighborhood housing demands.

The city is also commissioning a park improvement plan that will boost the value to the neighborhood of Labor Park. This park is currently adjacent to community gardens and the previously mentioned ALCC. If the park were developed in such a way that makes use of these existing assets, it could become a point of pride and localized activity in the community.

The other major opportunity for this area is the expansion of the River Raisin National Battlefield Park. As has been discussed previously, plans for the park include expansion of its boundaries. It will likely be expanded to envelop what is now Hellenberg Park and Field. Turning this property over to the National Park Service will allow them to optimize its utility to the overall park and plans include the construction of a Peace Garden and an amphitheater. This could create ancillary demand for commercial development in the neighborhood's commercial corridor along Winchester Street.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

Geographic Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The city's primary basis for the geographical distribution is need. For example, the Orchard East neighborhood (south of the River Raisin, east of Kentucky Avenue) is an area struggling the most with the city's current conditions. This neighborhood also has the highest concentration of minority residents and the city's housing needs assessment shows its black residents face a disproportionate share of housing problems in the city. For these reasons, the city has expressed interested in helping this area in whatever ways it can. Past efforts have included funds to help public facilities in that neighborhood as well as placing a priority on applicants from this area to the city's owner occupied housing rehabilitation program.

While the city has focused a majority of its CDBG funding for the past few years and all of its Neighborhood Stabilization Program funds on the Orchard East neighborhood, there are other portions of the city that require attention. Nearly all of the neighborhoods south of the River Raisin experienced a decline in conditions after the housing crisis. The city plans to make efforts to arrest this decline, and the use of CDBG funds are likely to be part of the city's efforts.

These are the types of geographic considerations the city takes when deciding where to allocated its CDBG funds. In fact, the only time geographic considerations are not made are when CDBG funds are used for activities with a targeted clientele known to be economically disadvantaged. For these types of activities, the location of the activity itself is not considered as important as the population being helped. In the past, examples of such activities have included job creation activities, foreclosure and eviction prevention counseling and assistance to Paula's House - a transition shelter for homeless women with addiction problems.

In the future, the city will continue to assess the conditions of various neighborhoods. As these change, or an area is known to be in danger of decline, it may receive a higher priority for future funding.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Improve Housing Conditions
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation Vacant and abandoned housing demolition Assist Seniors with Housing Costs/Accessibility Develop/rehab housing in the NEZ Housing Market Analysis Blight Removal and Code Enforcement
	Description	The City of Monroe intends to take a multi-faceted approach to improving the condition of housing in the City of Monroe, particularly for its low- and moderate-income residents.

	Basis for Relative Priority	The City of Monroe has a high percentage (~85%) of residences built prior to 1980. This means the city's housing stock is aging, and many of the city's residents cannot keep up with the costs of proper maintenance of their homes. This has led to a large number of homes in need of rehabilitation. This can be indicated by reviewing the city's assessing records, which "score" each home up to 100% on its current physical condition. A home that scores less than 60 in this process can be described as in clear need of maintenance or rehabilitation and 676 homes in the city had scores less than 60. In the city's experience through its existing home rehab program, homes scoring between 60-64 are not automatically in need of repairs, but a fair percentage are. This classification (between 60-64) captures another 1,551 properties in the city, so if the incidence of these homes needing repairs is even as low as 25%, that puts over 1,000 homes in the city in need of repairs. That fairly conservative estimate would still mean 1 in 8 City of Monroe homes are in need of rehabilitation.
2	Priority Need Name	Housing Affordability
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation Assist Seniors with Housing Costs/Accessibility Create affordable housing Develop/rehab housing in the NEZ Downpayment assistance Housing Market Analysis
	Description	Census data suggests the City of Monroe has a shortage of housing that's affordable for its lower income residents. This leads to lower income residents being burdened by the cost of housing and in the case of homeowners, unable to properly maintain their homes. The City of Monroe is going to explore numerous avenues to increase the availability of affordable housing.

	Basis for Relative Priority	The latest census data shows lower income residents being burdened (>30% of income spent on housing) by housing costs because of a shortage of affordable housing. This shortage of affordable housing can lead to a lack of quality housing choices for low income renters and for low income homeowners, it can lead to an inability to pay for housing upkeep.
3	Priority Need Name	Services for homeless/at-risk of homelessness
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Downpayment assistance Assist homeless/at-risk w/housing costs Fund creation/maintenance of homeless shelters Assist homeless and those at-risk of homelessness Expand capacity for homeless/emergency shelter Services for the mentally ill Provide support for substance abuse programs Support for abused spouses and children
	Description	Homelessness seems to be an increasing problem in the City of Monroe and funding for the types of programs and services that help the homeless and those at risk of homelessness are in constant need of funding sources. The city plans to continue to offer funding to keep vital programs benefiting the homeless and those at risk of homelessness active.

	Basis for Relative Priority	A warming shelter in the City of Monroe, the Oaks of Righteousness, provides a place to sleep for the homeless or people whose homes cannot keep them warm. In the winter of 2014-2015, this shelter saw an increase of over 40% in the number of people assisted when compared to the prior winter. When the Monroe County Network of Homelessness completed its point-in-time count of homeless individuals in January of 2015, they saw an increase from 735 to 906 (23%). The City of Monroe considers this a clear sign it needs to increase assistance to its homeless population and work to prevent more homelessness in the city and county.
4	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Families with Children
	Geographic Areas Affected	
	Associated Goals	Provide assistance for education/job training Support Historic Preservation Conduct Market Studies Establish microenterprise fund Commercial Demolition Public infrastructure for economic development Brownfield Redevelopment Plans
	Description	The city believes another way of assisting the city's low-income residents is the creation of oppotunities. An alternative to helping lower income residents with overwhelming costs of living is to provide them ways to make more money. With this in mind, the City of Monroe plans to use its CDBG funds on projects and programs that will offer low- and moderate-income residents improved access to jobs and education.

	Basis for Relative Priority	Census data shows lower income City of Monroe residents face neighborhood and housing problems which present costs that exceed available public resources. With funds available, the city cannot rehabilitate all of its deficient housing or provide assistance that makes housing affordable for all of its residents. So while the city is committed to either continuing or creating programs that address those problems, it is also committed to an alternate means of addressing the problem. This would be providing struggling residents with the economic opportunities that would allow them to better face problems brought about by lack of income.
5	Priority Need Name	Provide quality public facilities/infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve seniors' quality of life Public infrastructure improvements Public facility improvements Increase recreation opportunities Brownfield Redevelopment Plans Blight Removal and Code Enforcement
	Description	The City of Monroe is committed to providing its residents quality public facilities and infrastructure. This means providing streets in good condition, but also continuous and accessible sidewalks and sanitary and storm sewer systems that provide proper drainage. This also means ensuring that city-owned spaces such as libraries, community centers and parks provide city residents with a high quality of life and positive experiences.

<p>Basis for Relative Priority</p>	<p>When City of Monroe staff speaks with residents, infrastructure and public facilities are always mentioned. This has always been the case. Even at meetings where people have expressed concerns about not being able to find good jobs, being unable to keep their homes in good condition or worrying about an increase in crime in their neighborhood, they still express a desire for good infrastructure and quality spaces for their children to play and learn. The city has taken these concerns as a reinforcement of its belief that it needs to provide its residents and property owners with the best public spaces possible.</p>
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Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The city does not have any influence over Tenant Based Rental Assistance vouchers and relies on its rental housing inspection program to maintain an acceptable level of quality for its rental housing.
TBRA for Non-Homeless Special Needs	The city does not have any influence over Tenant Based Rental Assistance vouchers and relies on its rental housing inspection program to maintain an acceptable level of quality for its rental housing.
New Unit Production	The City of Monroe does not have the means to impact new unit production with its CDBG funds. The city has, however, established a Neighborhood Enterprise Zone that could serve as an incentive for purchasers to initiate new construction projects within its boundaries.
Rehabilitation	<p>Current market characteristics suggest there are far more homes in need of rehabilitation than what the City of Monroe can address with the funding available. Therefore, the City of Monroe plans to adjust its housing rehabilitation program. The program had been operating under a need-based selection process that limited the number of homeowners the program can assist since homes facing the most urgent home repair needs were selected. This typically meant every project spent nearly all of the \$25,000 available per project. Additionally, the loans were forgivable after five years if the homeowner didn't sell, so the program had no income, further limiting the number of projects that could be done.</p> <p>In response to need outpacing what the city can offer, the city is proposing adjusting the program in a number of ways. First, the city expects to switch to a first-come, first-serve basis. The expectation is this way, some of the projects will be smaller projects where the homeowner just needs some essential need addressed, such as a roof or a furnace. This type of smaller project will mean more projects will be able to be completed with CDBG funds.</p> <p>Another expected change is setting up a repayment schedule for moderate-income recipients. Payments received from these recipients would go back into the program and eventually enable additional projects.</p> <p>Unrelated to these changes in the housing rehab program, the city's new Neighborhood Enterprise Zone will also encourage rehab projects for homeowners within its boundaries by reducing taxes for homeowners willing to make repairs to their homes.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	The City of Monroe does not feel it has sufficient funds to use CDBG for acquisition.

Table 49 – Influence of Market Conditions

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

Introduction

The City of Monroe does not regularly receive federal funds that can be used for goals set forth in this Consolidated Plan other than its annual Community Development Block Grant allocation. As the opportunities arise, the city pursues grants or partnerships to supplement its CDBG funding but these opportunities typically cannot be relied upon. Therefore, the funds discussed in this section will focus mainly on the city's CDBG allocations for the coming program year and beyond.

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	411,759	8,767	0	420,526	1,600,000	The City of Monroe has been receiving roughly \$400,000 per year and doesn't anticipate a major change in this level of funding over the course of this Consolidated Plan.

Table 50 - Anticipated Resources

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

One area where the city does receive federal and state funds that can assist in reaching CDBG goals is infrastructure funding. The city fairly regularly can use its federal and state road funds to improve roads that are CDBG eligible. For example, in the coming 2016-2017 program year, the City of Monroe is resurfacing Winchester Street and at the same time, replacing the water main beneath the road. With the costs of the road and water main combined, this is a \$1.56M project. The road portion is \$470,000, with \$290,000 of that funding coming from federal road funding and the remaining \$180,000 coming from local CDBG. The water main portion of the project is costing \$1,090,000 and all of those funds are coming from the city's local water reserve fund. The city's road allocations from the State are commonly used in the same way - to leverage CDBG eligible projects.

Another example of an anticipated leveraging of CDBG funds is the city's blight removal program. The city commonly sets aside CDBG funds for demolitions, but also pulls money from its own general fund for blight removal and demolition projects. These are the best examples from planned or anticipated activities that show leveraging of CDBG funds.

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

Historically, the publicly owned land and properties used to address needs in the Consolidated Plans have been city-owned libraries or community centers and parks. The city has a history of making improvements to each of these with its CDBG funds, and anticipates continuing to do so in the near future.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MONROE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
MONROE COUNTY	Government	Economic Development Planning	Region
Monroe Housing Commission	PHA	Ownership Public Housing Rental	Region
Monroe County Association of Realtors	Private Industry	Ownership Planning Rental	Region
Monroe County Chamber of Commerce	Non-profit organizations	Economic Development Planning	Region
Habitat for Humanity of Monroe County	Non-profit organizations	Ownership	Region
Arthur Lesow Community Center	Non-profit organizations	public facilities public services	Jurisdiction
United Way	Non-profit organizations	Homelessness public services	Region
Monroe County Business Development Corporation	Private Industry	Economic Development Planning	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MONROE COUNTY OPPORTUNITY PROGRAM	Non-profit organizations	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public services	Region
Monroe County Community Mental Health Authority	Departments and agencies	Non-homeless special needs public services	Region
Family Counseling Shelter Services of Monroe County	Departments and agencies	Non-homeless special needs public services	Region
Salvation Army of Monroe County		Homelessness	Region
Philadelphia House		Homelessness	Jurisdiction
Fairview County Home		Homelessness public services	Region
Port of Monroe	Public institution	Economic Development	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Monroe community has built a fairly robust support network for its residents that can identify needs and problems and which agency can best address them. The local agencies, however, are not equipped or sufficiently funded to handle all the requests for assistance they receive. For example, the City of Monroe does not have adequate funds to assist more than a fraction of homes requesting help for repairs or rehabilitation.

An analysis of the area's services also indicates a shortage of services targeted to people suffering from HIV/AIDS.

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

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

Table 52 - Homeless Prevention Services Summary

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

The homeless shelters in the community work with mainstream services to make the services they provide available to those receiving shelter. This means those receiving shelter in the City of Monroe can have arrangements made to receive counseling for their health, mental health and even job training needs.

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

While there is a system set up to deliver needed services to those experiencing homelessness, a clear strength of the community's service delivery system, it is unclear how comprehensive the services

available are for the special needs population that is not homeless. While services are available for this population, it is not known how many citizens have special needs but are not aware of available services.

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 city hopes to establish better routes of communication with service providers so it can be sure as many citizens as possible are aware of the possible avenues of assistance for those with special needs.

SP-45 Goals Summary – 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	Housing Rehabilitation	2016	2020	Affordable Housing Non-Homeless Special Needs		Improve Housing Conditions Housing Affordability		Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Vacant and abandoned housing demolition	2016	2020			Improve Housing Conditions		Buildings Demolished: 10 Buildings
3	Assist Seniors with Housing Costs/Accessibility	2016	2020	Non-Homeless Special Needs		Improve Housing Conditions Housing Affordability		Homeowner Housing Rehabilitated: 5 Household Housing Unit
4	Create affordable housing	2016	2020	Affordable Housing		Housing Affordability		Rental units constructed: 5 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Develop/rehab housing in the NEZ	2016	2020	Affordable Housing		Improve Housing Conditions Housing Affordability		Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 20 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
6	Cooperate with Fair Housing Agencies	2016	2020					Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
7	Downpayment assistance	2016	2020	Affordable Housing		Housing Affordability Services for homeless/at-risk of homelessness		Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
8	Assist homeless/at-risk w/housing costs	2016	2020	Homeless		Services for homeless/at-risk of homelessness		Homelessness Prevention: 15 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Fund creation/maintenance of homeless shelters	2017	2020	Homeless		Services for homeless/at-risk of homelessness		Homeless Person Overnight Shelter: 100 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 15 Beds Housing for Homeless added: 15 Household Housing Unit
10	Assist homeless and those at-risk of homelessness	2016	2020	Homeless		Services for homeless/at-risk of homelessness		Homelessness Prevention: 500 Persons Assisted
11	Expand capacity for homeless/emergency shelter	2017	2020	Homeless		Services for homeless/at-risk of homelessness		Housing for Homeless added: 20 Household Housing Unit
12	Improve seniors' quality of life	2016	2020	Non-Homeless Special Needs		Provide quality public facilities/infrastructure		Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
13	Services for the mentally ill	2017	2020	Non-Homeless Special Needs		Services for homeless/at-risk of homelessness		Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Provide support for substance abuse programs	2016	2020	Non-Homeless Special Needs		Services for homeless/at-risk of homelessness		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
15	Support for abused spouses and children	2017	2020	Non-Homeless Special Needs		Services for homeless/at-risk of homelessness		Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
16	Assistance for LMI residents with HIV/AIDS	2017	2020	Non-Homeless Special Needs				Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted
17	Provide assistance for education/job training	2017	2020	Non-Housing Community Development		Economic Development		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
18	Support Historic Preservation	2016	2020	Non-Housing Community Development		Economic Development		Facade treatment/business building rehabilitation: 10 Business
19	Conduct Market Studies	2016	2020	Non-Housing Community Development		Economic Development		Businesses assisted: 10 Businesses Assisted
20	Establish microenterprise fund	2017	2020	Non-Housing Community Development		Economic Development		Jobs created/retained: 25 Jobs
21	Commercial Demolition	2017	2020	Non-Housing Community Development		Economic Development		Buildings Demolished: 5 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22	Public infrastructure for economic development	2017	2020	Non-Housing Community Development		Economic Development		Jobs created/retained: 50 Jobs
23	Public infrastructure improvements	2016	2020	Non-Housing Community Development		Provide quality public facilities/infrastructure		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
24	Public facility improvements	2016	2020	Non-Housing Community Development		Provide quality public facilities/infrastructure		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
25	Housing Market Analysis	2016	2020	Affordable Housing		Improve Housing Conditions Housing Affordability		
26	Increase recreation opportunities	2016	2020	Non-Housing Community Development		Provide quality public facilities/infrastructure		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
27	Brownfield Redevelopment Plans	2016	2020	Non-Housing Community Development		Economic Development Provide quality public facilities/infrastructure		Brownfield acres remediated: 100 Acre
28	Blight Removal and Code Enforcement	2016	2020	Non-Housing Community Development		Improve Housing Conditions Provide quality public facilities/infrastructure		Housing Code Enforcement/Foreclosed Property Care: 4000 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	The City will continue the owner-occupied housing rehabilitation program. The city plans on instituting a first come, first serve program that will have moderate income recipients pay back the loans in monthly installments while lower income recipients will receive deferred loans with no repayment necessary unless the house is sold. Assistance will be available City-wide, but is the city's hope that the program will be used in conjunction with its Neighborhood Enterprise Zone to encourage private investment. The City will also support housing rehabilitation efforts of local non-profits providing improved housing conditions to LMI residents.
2	Goal Name	Vacant and abandoned housing demolition
	Goal Description	The City will use CDBG resources to participate in efforts to remove vacant and abandoned houses determined to be beyond repair.
3	Goal Name	Assist Seniors with Housing Costs/Accessibility
	Goal Description	The City of Monroe will pursue means of assisting seniors with ways to remain in the homes they own rather than having to move because of issues with affordability or accessibility. The city's primary way of completing this goal will be rehabilitating homes for seniors through its housing rehabilitation program.
4	Goal Name	Create affordable housing
	Goal Description	Encourage the creation of affordable housing units of any type through cooperation with the Monroe Housing Commission, financial institutions, developers and local non-profit agencies. Creating affordable housing units could also be accomplished by obtaining grants that create or rehabilitate new rental units or owner occupied properties. It could also mean setting up programs that make existing market rate units affordable to lower income residents.

5	Goal Name	Develop/rehab housing in the NEZ
	Goal Description	The City of Monroe is in the process of establishing a Neighborhood Enterprise Zone. This is an area where homeowners or landlords can rehabilitate new or existing properties and receive a tax break in return. The City of Monroe hopes to cooperate with non-profit developers such as the Monroe County Opportunity Program or Habitat for Humanity to develop affordable housing in these struggling areas.
6	Goal Name	Cooperate with Fair Housing Agencies
	Goal Description	The City of Monroe plans to continue to work with local fair housing agencies to ensure City of Monroe residents, particularly protected classes, are able to gain access to all available housing in the city.
7	Goal Name	Downpayment assistance
	Goal Description	Explore opportunities to support downpayment assistance programs with local lenders and non-profit organizations.
8	Goal Name	Assist homeless/at-risk w/housing costs
	Goal Description	Establish a program to locate affordable housing for residents facing homelessness and assist with initial housing costs such as security deposit and initial rent.
9	Goal Name	Fund creation/maintenance of homeless shelters
	Goal Description	The City of Monroe will seek to assist in improvements to or creation of facilities intended to assist the homeless. This may include not only facilities offering shelter to the homeless but also facilities offering services to the homeless.
10	Goal Name	Assist homeless and those at-risk of homelessness
	Goal Description	The City of Monroe intends to continue to offer funding to facilities and agencies sheltering and assisting the homeless and those at risk of homelessness. This may include not only facilities offering shelter but also agencies who are working to prevent homelessness.
11	Goal Name	Expand capacity for homeless/emergency shelter
	Goal Description	The City of Monroe will work with local agencies to explore options for increasing the capacity of available options for providing supportive housing.

12	Goal Name	Improve seniors' quality of life
	Goal Description	The City of Monroe will work to stay engaged, and when possible offer support, in activities and services that improve the quality of life for senior citizens.
13	Goal Name	Services for the mentally ill
	Goal Description	The City of Monroe will make efforts to stay engaged with the Monroe County Mental Health Authority to ensure that it is offering support needed to provide the mentally ill with adequate services.
14	Goal Name	Provide support for substance abuse programs
	Goal Description	The City of Monroe will work to ensure it is making every effort to either create or support substance abuse programs.
15	Goal Name	Support for abused spouses and children
	Goal Description	The City of Monroe will be sure to stay engaged with local agencies to ensure it is offering all possible support to services and agencies providing assistance to spouses and children who have suffered domestic violence, abuse or neglect.
16	Goal Name	Assistance for LMI residents with HIV/AIDS
	Goal Description	Work with the Health Department and local advocacy groups to address the needs of LMI individuals infecting with HIV/AIDS.
17	Goal Name	Provide assistance for education/job training
	Goal Description	The City of Monroe will cooperate with Michigan Works and Monroe County Community College and any other appropriate institutions to promote education, specialized job training and job skills enhancement. These efforts may also include assisting individuals with access to existing programs.
18	Goal Name	Support Historic Preservation
	Goal Description	The City of Monroe will continue its commitment to historic preservation, especially in downtown Monroe and the city's other historic districts.

19	Goal Name	Conduct Market Studies
	Goal Description	The City of Monroe plans to conduct market studies, economic development strategies, corridor studies or other similar planning activities in an attempt to gain an understanding of how to maximize job creation for LMI individuals in the City of Monroe.
20	Goal Name	Establish microenterprise fund
	Goal Description	Work with local agencies to create a microenterprise program to assist in the creation of small businesses and jobs.
21	Goal Name	Commercial Demolition
	Goal Description	The City of Monroe will seek to fund demolition of vacant or dangerous commercial or industrial buildings when such activities remove blight or create the potential for creation/retention of jobs for LMI individuals.
22	Goal Name	Public infrastructure for economic development
	Goal Description	The City of Monroe will continue to provide infrastructure support for economic development projects as necessary to help job-creating projects that will employ LMI residents.
23	Goal Name	Public infrastructure improvements
	Goal Description	The City of Monroe will continue to work to continue to provide public infrastructure that is complete and accessible. This may include ADA improvements to existing infrastructure, the addition of sidewalks where there currently are none, or any other improvements to sidewalks, curbs or intersections that work toward this goal.
24	Goal Name	Public facility improvements
	Goal Description	The City of Monroe will continue to fund improvements to public facilities offering activities and services to LMI populations. In the past this has included the Arthur Lesow Community Center and city libraries.
25	Goal Name	Housing Market Analysis
	Goal Description	The City of Monroe plans to complete housing market studies for targeted areas within the city to determine the amount and types of housing needed in these areas and the city as a whole.

26	Goal Name	Increase recreation opportunities
	Goal Description	The City of Monroe will remain committed to investing in public parks and other recreational spaces and programs to improve the quality of life for LMI individuals.
27	Goal Name	Brownfield Redevelopment Plans
	Goal Description	The City of Monroe will continue its efforts to redevelop obsolete or contaminated sites by executing plans for targeted areas throughout the city. These plans may include reusing the sites for job creating industrial or commercial uses, development of recreational areas or housing development.
28	Goal Name	Blight Removal and Code Enforcement
	Goal Description	Continue to use city staff to enforce code violations and remove blight in designated areas of the city.

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)

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 Monroe Housing Commission has a waiting list with 56 families on it currently. This would suggest a need for more public housing in the City of Monroe. The city will continue to interact with the MHC for input on how it might help increase the units available or assist in addressing this need with expanded housing vouchers or similar programs.

Activities to Increase Resident Involvements

The City of Monroe has located a summer recreation program at one of the public housing facilities in the city, Greenwood. The city is open to further dialog with the Monroe Housing Commission about increasing city involvement with its public housing residents.

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

No

Plan to remove the ‘troubled’ designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

In its 2015 Assessment of Fair Housing, the City of Monroe's zoning and public policy were not found to be exclusionary or unfair. It is possible, however, that the city's current zoning districts are limiting the availability of housing by dedicating too much of the city to single family housing. It's also possible that lot coverage limits and minimum lot size requirements are limiting the number of lots within the city. In order to gain an understanding of the gap between the available housing supply and housing demand, the City of Monroe has funded a Target Market Analysis for its housing situation.

It is expected this study will offer information on how much new housing the Monroe housing market would support. If the study suggests a need for a large amount of development, one way the city might try to address this need could be through adjustments in its zoning code. This could mean rezoning single family residential areas to two-family residential. It could also mean rezoning two-family residential to multi-family residential. Additionally, the city could look at its process for allowing accessory units in single-family residential neighborhoods. These are all ways the city could seek to remedy negative effects of public policy.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The main barrier to affordable housing in the City of Monroe is the scarcity of land to develop new housing, thereby limiting supply. In an attempt to "open up" the market for the development of new housing, the city has created a Neighborhood Enterprise Zone.

This development tool will allow current homeowners within the NEZ to reduce their tax (and housing cost) burden by agreeing to make repairs to their homes. The tool is also available to prospective homeowners looking to purchase a home within the NEZ as well as developers who might be looking to construct new housing. While the zone is occupied mostly by existing single family homes, there are some areas for development where either commercial structures or abandoned schools or churches either remain or have already been demolished.

The city also hopes to help remove barriers to affordable housing with a downpayment assistance program. By offering LMI households downpayment assistance, the city can reduce the principal on their loans and hopefully allow these new homeowners to secure a mortgage with more affordable payments and more equity that could allow for home improvement loans down the road.

The city has identified a number of goals in its Consolidated Plan that also hope to remove or ameliorate barriers to affordable housing:

- Housing Rehabilitation

The city's rehab program allows LMI families to make repairs to their homes without adding monthly loan payments to their already limited budgets.

- Create affordable housing

The city has had great success working with non-profit housing developers to create affordable housing through low-income housing tax credit funded projects. It hopes to continue with more projects in this vein or to use other methods of affordable housing development.

- Housing Market Analysis

The city hopes to complete a market analysis to highlight the need for the types of housing that will address affordability issues. There has already been discussion of the need for an expanded supply of housing that falls between "single family" and large scale apartment complexes.

The City of Monroe also had an Assessment of Fair Housing completed and the city's zoning and housing regulations were not determined to be problematic in terms of the provision of fair housing. This is pertinent to the provision of affordable housing because zoning a disproportionate amount of the housing as single family might limit the supply of housing and therefore limit access. This would have the effect of limiting units that are affordable and driving market rates up by limiting supply. The city's Comprehensive Plan also encourages the development of and planning for affordable housing.

The City of Monroe has also historically faced potential environmental barriers to affordable housing. This is due to abandoned industrial sites that have left large tracts of land contaminated. The City of Monroe has had great success redeveloping these sites and a number of these sites (brownfields) have been cleaned up and used for either single family or multi-family residential uses. These projects were not developed specifically as affordable housing, but by increasing the supply of market rate housing in the city they should have the effect of allowing more affordable housing elsewhere in the city. Additionally, as the housing market has developed, the multi-family residential project on the west side of the city (Townes on Front) has settled at a price point that has made it potentially affordable for moderate-income families.

SP-60 Homelessness Strategy – 91.215(d)

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

The city's main outreach to the unsheltered homeless is the funding of the Oaks of Righteousness Warming Shelter. This shelter provides shelter to the homeless during the winter months and also serves as a sort of clearing house for the variety of services the homeless individuals may need. These services include social services and mental health consultations. The city offers direct funding to this agency, but understands there are other agencies throughout the city and county providing additional services. On an annual basis, the city touches base with these other agencies to determine whether it might be able to use its CDBG funding to address a gap or shortfall in the services they are providing.

Addressing the emergency and transitional housing needs of homeless persons

The Oaks of Righteousness Warming Center serves as an emergency shelter for the homeless. There is a transitional shelter called Paula's House that provides housing to women with substance abuse issues facing homelessness. The organization running Paula's House has also added a shelter for an expanded population that is just outside the city. The city regularly funded the transitional shelter inside the city until its executive director became a City Council member.

Much like with outreach to the homeless, the city attempts to stay in contact with the service providers to determine whether they are running programs that could be assisted with CDBG funds.

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.

Monroe County Opportunity Program (MCOP) receives funding that allows them to help families at risk of homelessness with the "up front" costs of finding housing. This program is in high demand and MCOP has alerted the city that when funding is available, this would be a very valuable use of public service dollars under the CDBG Program. This is the type of communication the city tries to facilitate to make sure it is making the best use of its limited funds.

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

Oaks of Righteousness is undertaking the steps to becoming an eligible agency for grants from the local hospital system since they serve as an intake for individuals who are discharged from care facilities but have no home to go to. Monroe County Opportunity Program also works to get these individuals into either transitional or permanent housing and the city will continue to evaluate these programs or comparable programs within the city for CDBG eligibility.

SP-65 Lead based paint Hazards – 91.215(i)

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

The city has a housing rehab program that, before each project, completes a lead-based paint risk assessment. The assessment is then used to assemble job specifications that address the concerns for the home. As part of the project, the hazards are addressed and then the house receives a clearance test before considered complete. The city hopes to continue this rehab program for the duration of this Five Year Consolidated Plan.

The city also has an agreement with the Monroe County Health Department to assist with lead-based paint risk assessment costs when that agency's lead remediation program reveals an LMI child with elevated levels of lead in their blood. The MCHD has the means to address this situation, but has asked the city to help expedite the process of assessment when the agency's own process will take longer than usual.

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

The vast majority of homes in the city's rehab program have required some degree of lead-based paint remediation. This leads the city to believe that most LMI homes - especially those in need of repair - pose a LBP hazard. In response to this need, the city has placed a higher priority on its rehab program helping more homes instead of focusing on those most in need of assistance.

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

Knowing that LBP hazards are a major concern, the city has adjusted its housing rehab program in the hopes of helping more homes. Instead of running a program that selects homes based on the urgency of repairs, which led to each house assisted using its full allotment of funds and being able to help a small number of homes, the city will now accept applications on a first come, first serve basis. The reasoning here, partially driven by trying to address more homes with LBP hazards, is that this approach will present some homes in need of only minor repairs. This will bring down the average cost of projects and allow the city to assist more homes, most of which will have LBP hazards present before the work is completed.

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

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

The city's main approach for reducing the number of poverty level families is its efforts at economic development. These efforts include using all available economic development incentives - including CDBG - to both attract and retain businesses and the jobs they create. In the past, the city has been able to use state incentives from the Michigan Economic Development Corporation to offer attractive incentive packages to businesses considering locating in the City of Monroe. Such successes have included State CDBG grants to Monroe Bank and Trust and La-Z-Boy, Inc., both of which located their corporate headquarters in the City of Monroe.

The city has also been able to use its expertise with brownfields to assist businesses interested in locating in Monroe. Brownfield incentives enabled the city to attract an alternative energy company, Ventower Industries, in a location that once housed a landfill. The use of brownfield incentives were also instrumental in remediating abandoned paper production plants into the area that is now the River Raisin National Battlefield Park.

The RRNBP is also a major part of the city's plans to reduce the number of poverty level families in the city. As has been mentioned elsewhere in this plan, the National Park Service commissioned a development plan for this national park that calls for the expansion and development of the park through \$90M in investment. This investment would include the recreation of "ribbon farms" used by the Monroe area's French settlers as well as restaurants, gift shops, a visitor center and waterfront attractions. All of these things would add jobs to the area and a successful national park would be expected to generate ancillary investment in the surrounding area.

The City of Monroe is also participating in the State of Michigan's Redevelopment Ready Communities certification program. This is a rigorous program that evaluates the city's policies and practices to ensure it is making itself as attractive as possible to potential investors, such as businesses and developers. As participants in this program, the city will eventually complete an Economic Development Strategy, a Corridor Plan for Telegraph Road, redevelopment strategies for underused sites throughout the city, all with the goal of increasing economic activity in the city.

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

The city's poverty reduction goals go hand in hand with its affordable housing plan in that new jobs created will require the provision of homes to those filling the new jobs. The city has created a Neighborhood Enterprise Zone in the hopes that those holding new jobs will locate inside the city in an area of the city that needs investment. In addition to the benefits offered from investing within the NEZ, the city is also offering downpayment assistance to such families (assuming they are income qualified).

The city is also coordinating its poverty reduction efforts with its affordable housing plan by completing a Target Market Analysis, to be completed in 2016. This analysis will be instrumental in telling the city what type of affordable housing is needed as well as what the area's recovering economy has generated in the way of housing demand.

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 standards and procedures the City of Monroe will use to monitor activities carried out as part of its Consolidated Plan are born from the Community Development Block Grant procedures prescribed in the federal regulations. As part of the creation of its Annual Action Plan, it will ensure that every activity selected meets a goal of the Five Year Consolidated Plan. As part of its planning process, it will reach out to local agencies for input, and the wide array of goals represented by these local agencies is expected to assist the city in assuring that all the goals detailed in the Consolidated Plan are either being met or progress toward goals is being achieved.

The Consolidated Annual Performance and Evaluation Report will then serve as a means to check progress toward goals and any shortfalls identified will be noted and possible means of addressing such shortfalls will be discussed as the following year's Annual Action Plan is being created.

Expected Resources

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

Introduction

The City of Monroe does not regularly receive federal funds that can be used for goals set forth in this Consolidated Plan other than its annual Community Development Block Grant allocation. As the opportunities arise, the city pursues grants or partnerships to supplement its CDBG funding but these opportunities typically cannot be relied upon. Therefore, the funds discussed in this section will focus mainly on the city's CDBG allocations for the coming program year and beyond.

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	411,759	8,767	0	420,526	1,600,000	The City of Monroe has been receiving roughly \$400,000 per year and doesn't anticipate a major change in this level of funding over the course of this Consolidated Plan.

Table 54 - Expected Resources – Priority Table

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

matching requirements will be satisfied

One area where the city does receive federal and state funds that can assist in reaching CDBG goals is infrastructure funding. The city fairly regularly can use its federal and state road funds to improve roads that are CDBG eligible. For example, in the coming 2016-2017 program year, the City of Monroe is resurfacing Winchester Street and at the same time, replacing the water main beneath the road. With the costs of the road and water main combined, this is a \$1.56M project. The road portion is \$470,000, with \$290,000 of that funding coming from federal road funding and the remaining \$180,000 coming from local CDBG. The water main portion of the project is costing \$1,090,000 and all of those funds are coming from the city's local water reserve fund. The city's road allocations from the State are commonly used in the same way - to leverage CDBG eligible projects.

Another example of an anticipated leveraging of CDBG funds is the city's blight removal program. The city commonly sets aside CDBG funds for demolitions, but also pulls money from its own general fund for blight removal and demolition projects. These are the best examples from planned or anticipated activities that show leveraging of CDBG funds.

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

Historically, the publicly owned land and properties used to address needs in the Consolidated Plans have been city-owned libraries or community centers and parks. The city has a history of making improvements to each of these with its CDBG funds, and anticipates continuing to do so in the near future.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2016	2020	Affordable Housing Non-Homeless Special Needs		Improve Housing Conditions	CDBG: \$80,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
2	Downpayment assistance	2016	2020	Affordable Housing		Housing Affordability	CDBG: \$40,000	Direct Financial Assistance to Homebuyers: 8 Households Assisted
3	Public infrastructure improvements	2016	2020	Non-Housing Community Development		Provide quality public facilities/infrastructure	CDBG: \$180,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1400 Persons Assisted
4	Blight Removal and Code Enforcement	2016	2020	Non-Housing Community Development		Improve Housing Conditions	CDBG: \$40,000	Housing Code Enforcement/Foreclosed Property Care: 800 Household Housing Unit
5	Cooperate with Fair Housing Agencies	2016	2020			Improve Housing Conditions	CDBG: \$5,000	Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Assist homeless and those at-risk of homelessness	2016	2020	Homeless		Services for homeless/at-risk of homelessness	CDBG: \$7,500	Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted
7	Fund creation/maintenance of homeless shelters	2017	2020	Homeless		Services for homeless/at-risk of homelessness	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 240 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	The city is going to continue its tradition of housing rehabilitation, but with a revamped "first come, first serve" program. This will replace its need-based program in the hopes of assisting more homeowners.
2	Goal Name	Downpayment assistance
	Goal Description	The city is hoping to implement two downpayment assistance programs. One will be modeled after HUD's own Good Neighbor program, encouraging eligible degreed potential residents to purchase homes in the city, particularly its Neighborhood Enterprise Zone. The other will assist existing City of Monroe renters in moving from renting to owning. Each program will offer up to \$5,000 in downpayment and/or closing cost assistance.
3	Goal Name	Public infrastructure improvements
	Goal Description	The city is resurfacing a stretch of Winchester Street, a main road located squarely in one of the city's LMI neighborhoods, as well as replacing the water main beneath the road.

4	Goal Name	Blight Removal and Code Enforcement
	Goal Description	The city will continue to use its CDBG funds to patrol its LMI neighborhoods for blight and code violations.
5	Goal Name	Cooperate with Fair Housing Agencies
	Goal Description	The city will resume fair housing testing and complaint response through a contract with the Fair Housing Center of SE Michigan.
6	Goal Name	Assist homeless and those at-risk of homelessness
	Goal Description	The city will continue to assist the Legal Services of South Central Michigan with staffing costs as that agency offers legal counsel to eligible residents at risk of foreclosure or eviction.
7	Goal Name	Fund creation/maintenance of homeless shelters
	Goal Description	The city will continue to fund the Oaks of Righteousness warming shelter as it provides shelter for the city's homeless on particularly cold nights.

Projects

AP-35 Projects – 91.220(d)

Introduction

In conjunction with completing its Consolidated Plan in accordance with Title I of the National Affordable Housing Act as a prerequisite for application for direct assistance under the Community Development Block Grant Entitlement Program of the U.S. Department of Housing and Urban Development (HUD), the City of Monroe has drafted its First Year Annual Action Plan. The consolidated plan is a collaborative process where a community establishes a unified vision for community development. This action plan develops comprehensive strategies covering both housing and non-housing needs in the community. Ultimately, both plans will be used to guide the strategic use of the City's allocation of Community Development Block Grant (CDBG) Funds. The purpose of these activities is to provide funding and assistance to address a variety of needs the Community Development Block Grant program is intended to address, including housing, community development, poverty and homelessness issues.

The objectives detailed in this plan are the result of planning, committee meetings, assessment of past performance and public input. In the past, the main focus of CDBG funds has been infrastructure improvement and repairs and improvements to public facilities. Activities chosen to meet these goals have included improvements to city curbs, sidewalks and parking lots that attempt to maximize handicap accessibility. There have also been substantial amounts spent to improve city facilities serving low- and moderate-income populations such as the Arthur Lesow Community Center (ALCC), the Navarre Library and the Dorsch Memorial Library. Housing improvements and rehabilitation were the next main goal in prior years and other activities attempted to address other needs which could be addressed as CDBG eligible projects.

The City of Monroe considers these past projects a success and had decided to continue to build on these prior efforts while attempting to address any prior deficiencies or issues that may have arisen. Therefore, the City of Monroe will continue to complete projects that work toward prior goals such as the resurfacing of Winchester Street. As mentioned, however, the city is also open to improving programs when they realize a need to do so. As evidence of this, the city plans to overhaul its FIX Program. Traditionally, this program offered \$25,000 to low- and moderate-income homeowners needing repairs in their home on a need-based application process. This year, the city proposes switching to a "first come, first serve" program. The intent of doing so is to allow for more small scale projects and for the program to reach more households. Additionally, eligible homeowners making between 60-80% of AMI will be asked to repay their loans to generate more revenue for future projects.

The City of Monroe has also made a conscious effort to try to aggressively use its CDBG funds within the program year for which they were granted. This goal allows the city to meet federal guidelines regarding

timely spending of grant funds, facilitates budgeting and record-keeping and is a major source of funds that can be used to both stimulate the local economy and help arrest decline where it may be taking place.

Projects

#	Project Name
1	FIX Program (2016)
2	Code Enforcement
3	Oaks of Righteousness Warming Shelter
4	Foreclosure and Eviction Prevention Counseling
5	Fair Housing Testing
6	Planning and Administration
7	Winchester Street Resurfacing
8	Downpayment Assistance for Degreed Families
9	Downpayment Assistance for Renters

Table 56 – Project Information

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

The City of Monroe has placed an allocation priority on its lowest income neighborhoods as it tries to help lift the quality of life in these areas. With this in mind, the most funding has been directed to the neighborhood that is struggling the most, the southeast quadrant of the city (commonly referred to as Orchard East). This neighborhood has the two block groups with the highest concentration of low-income families as well as the highest concentration of minority families. Placing a priority on helping a neighborhood with a high concentration of minority residents is a result of identifying that the city's black population suffers a disproportionate amount from housing problems the city faces as a whole.

As it attempts to address needs, especially those of the underserved, the city's main obstacle is the lack of sufficient funding. Addressing problems such as housing conditions and affordability is a costly endeavor regardless of the approach. Rehabilitation and rent subsidies required to address both - or either - far exceed any funds Monroe has available. Limits to funding also impact the city's ability to address other underserved needs, such as facilities to assist the homeless or non-homeless with special needs. Developing such facilities is costly enough that even if the city could afford to do so, financing them would prevent the city from addressing other vital needs.

Another obstacle to addressing underserved needs - both in terms of housing and services - is the lack of available space for development. The city is largely "built out". With undeveloped green space at a premium, that land is typically viewed as a place to put market rate housing or low impact industrial uses that will boost the tax base. Therefore, when proposals come up to address the types of needs called out in the city's Action Plan or Consolidated Plan, they typically run into significant public

opposition. As a compromise between these interests, the city may try to assist possible developments in these areas with CDBG funds in order to assure some portion of development goes to affordable housing or creates LMI jobs.

AP-38 Project Summary
Project Summary Information

1	Project Name	FIX Program (2016)
	Target Area	
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Improve Housing Conditions
	Funding	CDBG: \$90,000
	Description	Rehabilitate eight (8) homes for LMI owner occupied households.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Since the program will be completed in a first come, first serve basis, it's difficult to predict what types of projects homeowners will request. However, it is the city's hope that such a program will get the average project down to something more like \$12,000 as opposed to \$25,000. With this logic, the city anticipates being able to assist eight (8) families.
	Location Description	The program will be available income eligible families all over the city.
	Planned Activities	The program will complete needed home repairs for income eligible homeowners. This is expected to include roofs, furnaces, windows, etc.
2	Project Name	Code Enforcement
	Target Area	
	Goals Supported	Blight Removal and Code Enforcement
	Needs Addressed	Improve Housing Conditions
	Funding	CDBG: \$40,000
	Description	Code enforcement and blight removal in LMI neighborhoods
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This program is intended to address blight in the city's LMI neighborhoods, so predominantly LMI families will benefit from the removal of blight and code violations in their immediate neighborhood.
	Location Description	This program will focus on the LMI neighborhoods south of the River Raisin.
	Planned Activities	This program will include the removal of blight and addressing noted code violations.
3	Project Name	Oaks of Righteousness Warming Shelter
	Target Area	

	Goals Supported	Fund creation/maintenance of homeless shelters Assist homeless and those at-risk of homelessness
	Needs Addressed	Services for homeless/at-risk of homelessness
	Funding	:
	Description	Help fund staffing at this facility that provides a warm place to sleep for the homeless once overnight temperatures are regularly below freezing.
	Target Date	4/3/2017
	Estimate the number and type of families that will benefit from the proposed activities	Based on most recent numbers from prior years, it is anticipated this program will assist 240 individuals who are either homeless or living in facilities that cannot be kept adequately heated when temperatures drop below freezing.
	Location Description	This activity takes place in the Orchard East neighborhood at 1018 E Second Street.
	Planned Activities	Offering beds to the homeless and those in danger of homelessness, in addition to a meal in the morning, showers, clothes and access to identified special needs such as mental health or substance abuse counseling and social service visits.
4	Project Name	Foreclosure and Eviction Prevention Counseling
	Target Area	
	Goals Supported	Assist homeless and those at-risk of homelessness
	Needs Addressed	Services for homeless/at-risk of homelessness
	Funding	CDBG: \$7,500
	Description	Fund counseling for LMI residents facing foreclosure or eviction.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This activity benefits exclusively LMI families in danger of eviction or foreclosure for a variety of reasons.
	Location Description	City-wide.
	Planned Activities	Legal counsel assists families facing illegal foreclosure or eviction. Additionally, if families are facing foreclosure or eviction which has followed the appropriate procedures, legal counsel also works to find them sources of income or assistance they may be eligible to receive.
5	Project Name	Fair Housing Testing

	Target Area	
	Goals Supported	Cooperate with Fair Housing Agencies
	Needs Addressed	
	Funding	CDBG: \$5,000
	Description	Complete complaint based fair housing testing in addition to a sampling of tests.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Families that are facing discrimination as a protected class.
	Location Description	City-wide.
	Planned Activities	Address fair housing complaints for residents facing discrimination and complete fair housing testing to ensure area realtors and landlords are not discriminating against families/tenants.
6	Project Name	Planning and Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$60,000
	Description	Administer the city's grant program as well as each of its activities.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	Oversee and administer the CDBG Program.
7	Project Name	Winchester Street Resurfacing
	Target Area	
	Goals Supported	Public infrastructure improvements
	Needs Addressed	Provide quality public facilities/infrastructure
	Funding	CDBG: \$180,000

	Description	Resurface a major street in an LMI neighborhood
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This activity is the resurfacing of a major road in conjunction with a water main replacement in an LMI neighborhood of 1,400 people. Any local business, resident, visitor to the city will benefit from the street resurfacing. Residents and businesses all along Winchester will benefit from the water main replacement.
	Location Description	Winchester Street from the River Raisin to E Third.
	Planned Activities	Street resurfacing and water main replacement.
8	Project Name	Downpayment Assistance for Degreed Families
	Target Area	
	Goals Supported	Downpayment assistance
	Needs Addressed	Housing Affordability
	Funding	CDBG: \$15,000
	Description	Establish a downpayment assistance program modeled after HUD's Good Neighbors program, encouraging homeownership in Monroe for police, fire, nurses and families with post-secondary degrees who are CDBG eligible.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Three moderate income, well-educated families are expected to benefit from this activity.
	Location Description	Any of the city's LMI areas.
	Planned Activities	Downpayment assistance.
9	Project Name	Downpayment Assistance for Renters
	Target Area	
	Goals Supported	Downpayment assistance
	Needs Addressed	Housing Affordability
	Funding	CDBG: \$15,000
	Description	Establish a downpayment assistance program for renters looking to move to homeownership in the City of Monroe.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit three low- or moderate-income families who had been renting in the City of Monroe.
	Location Description	City's LMI areas.
	Planned Activities	Downpayment assistance for renters living in the City of Monroe looking to transition to homeownership.

AP-50 Geographic Distribution – 91.220(f)

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

The vast majority of CDBG funds for the 2016-2017 Program Year will be directed to low- and moderate-income areas of the city. The city will be resurfacing Winchester Street (\$180,000), a road in the city's lowest income census block group. Another activity located in this struggling area of the city, known as Orchard East, is assistance for the Oaks of Righteousness warming shelter (\$10,000). This neighborhood is also where the city has the highest concentration of minority residents.

Other activities are focused more generally on the city's LMI census blocks. These activities include blight reduction and code enforcement (\$40,000), downpayment assistance for low-income families with a head of household holding a degree (\$15,000) and downpayment assistance for income eligible families currently renting in the city (\$15,000).

The remaining activities are focused on individual families being income eligible. These are the home rehabilitation program (\$90,000), the foreclosure and eviction prevention counseling (\$7,500), which could both be used by any LMI family anywhere in the city.

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Monroe council has put a priority on arresting decline in its lower income neighborhoods. Historically, increased effort has been focused on the Orchard East neighborhood, which is in the city's southeast corner. This neighborhood is the city's lowest income area and also has the highest concentration of minority residents. Since census data shows the city's black residents suffer from a disproportionate amount of housing problems, the city has seen fit to focus a higher percentage of its funds here.

In recent years, after the housing crisis, more attention has been given to other low income areas of the city that seem to be in danger of rapid decline. To try to combat this problem, the city has not only chosen activities meant to help its lower-income neighborhoods. It's also established a Neighborhood Enterprise Zone. This NEZ is intended to provide incentives to property owners to make improvements to properties they already own or to allow new buyers make use of tax benefits. It is the city's hope property owners will combine NEZ benefits with programs offered through its CDBG.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The city has plans to initiate two downpayment assistance programs to help low- and moderate-income homebuyers. One is going to be modeled after HUD's own Good Neighbors program, which provides incentives for police, fire and nurses to locate in struggling neighborhoods. The city's program will offer downpayment assistance to income eligible families in these professions - as well as to families where a head of household holds a post-secondary degree - looking to buy a home in one of the city's LMI census blocks.

The other downpayment assistance program will be offered to current city of Monroe residents who are renting. These residents, who will also need to be income eligible, will also be offered assistance as long as they are willing to purchase a home in one of the city's LMI census blocks.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	24
Special-Needs	5
Total	29

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	108
Rehab of Existing Units	8
Acquisition of Existing Units	0
Total	116

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

Discussion

In addition to its CDBG-funded activities, the City of Monroe is cooperating with a local non-profit attempting to gain Low Income Housing Tax Credits for the development of an affordable housing development for adults 55 and older. This development will have rents considered affordable for low-income residents and will have 108 units when completed.

AP-60 Public Housing – 91.220(h)

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

While the city remains in regular contact with the independently run Monroe Housing Commission, it's found relatively little opportunity to assist the commission with program funding and has had few requests for such assistance. In the coming program year, one way the city and the commission will continue to cooperate is through a summer recreation program for children at the Greenwood development. The city will assist with the cost of staffing a recreational program operated daily during the summer and open to children who are residents of public housing. In a typical year, the program will benefit 200 children.

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

The city plans to increase contact with Michigan Works and the Monroe County Opportunity Program in an effort to devise a plan to better meet the needs of public housing residents and other unemployed residents. These efforts are likely to include increased efforts to gain training or employment for residents through CDBG's Section 3 opportunities as well as creating a mechanism to inform residents of opportunities for assistance. Public housing residents currently can participate in Individualized Development Accounts, which are savings accounts that are matched with public funds. These funds can be used for down payment, education or business startup. The City of Monroe hopes to engage these entities to devise a way to use CDBG funds to maximize this program's utility.

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

The Monroe Housing Commission is in good standing.

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The city's main effort to reach out to the homeless and assess their needs is accomplished through the work of the Oaks of Righteousness Warming Shelter. This invaluable service, funded partially by CDBG, provides the homeless with meals and a warm place to sleep when night temperatures begin dropping below freezing. In addition to addressing this important public health issue, the shelter serves as a central location for the provision of services. The Department of Health can meet with clients, as can the Mental Health Authority and parole officers. All of these services assure the homeless served stay healthy and that the individuals and the community as a whole remain safe.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Oaks of Righteousness, discussed in some depth above, is a key emergency shelter for any individuals or families who do not meet the requirements of other shelters in the city.

Historically, the city has supported transitional housing through assistance for staffing costs at Paula's House. This is a transitional shelter for women at risk of homelessness and suffering substance abuse problems. Women who successfully complete the program receive shelter, counseling and training to assist them in independent living and job searches. However, the executive director of the facility was elected to the City Council and such support would be a violation of Conflict of Interest regulations.

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

Beyond services for the homeless provided by the Oaks of Righteousness and Paula's House mentioned above, the City of Monroe plans to continue a dialog with the Monroe County Opportunity Program to try to learn how it can help in shortening the time individuals and families experience homelessness. MCOP has received a grant that allows them to help get the homeless into affordable housing by assisting them with the security deposit and first month's rent at their new apartment. They've expressed to the city that this is an area with a lot of unmet demand. The city plans to learn the regulations and requirements of such a program so it can determine whether it has the capacity and funds to supplement what already exists.

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

The city's final effort to prevent homelessness with its CDBG funds is its Foreclosure and Eviction Prevention program. This funds counseling with a local legal service provider for LMI individuals - most are extremely low income - who are facing foreclosure or eviction. Sometimes this service protects them from illegal practices, but it also sometimes prevents their eviction/foreclosure by locating access to public assistance or funding, thereby allowing them to stay in their home or apartment.

Again, Oaks of Righteousness is also an important asset for those at risk of homelessness and being discharged from various public institutions or correctional facilities. They take in a number of homeless facing this situation and in fact, are working to become a recognized 501(c)3 so they might receive additional funding from a local hospital for providing these discharge services.

AP-75 Barriers to affordable housing – 91.220(j)

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

The City of Monroe has begun the process to become a State of Michigan certified Redevelopment Ready Community. One of the goals of obtaining this certification is to review the city's zoning designations for the potential to allow for more flexible housing options. In the City of Monroe, this could be a meaningful way to increase the supply of affordable housing as property owners could add rental units (by way of duplex conversions or accessory dwelling units) to properties that had always existed solely as single family residential. Such considerations are especially important to a city like Monroe since it is largely "built out", but faces a shortage of housing that is affordable to lower income families.

The City of Monroe hopes to alleviate cost burdens caused by taxes through its Neighborhood Enterprise Zone. This incentive will offer tax breaks to people who agree to make improvements to properties in certain portions of the city. For owner occupied units, this will mean less money spent on housing and for potential landlords, it could allow them to offer lower rents to tenants. The Neighborhood Enterprise Zone also contains some properties whose previous use had become obsolete, leaving large areas that could be redeveloped. This leaves potential for residential development which the city or other local non-profits could use CDBG or other grants to keep some of the units affordable.

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

The major obstacles to addressing underserved needs of residents in the community are the availability of funds and community opposition. The City of Monroe faces budget constraints and funds to expand services for the underserved within the city are not readily available. The City of Monroe is trying to combat this problem in a number of ways. First, the city is remaining diligent in its efforts to gain access to whatever external funds are available. Another way the city is trying to handle this problem is to use what funds are currently available in the most efficient manner possible, without duplicating services that are provided by local agencies and non-profit organizations. Finally, the city makes every effort to stay in constant communication with these local agencies so that it can offer whatever assistance possible to facilitate their own efforts to meet underserved needs.

Efforts to minimize community opposition to programs that address underserved needs are being made as well. One such effort is to locate and design these programs in such a way that they will have as little effect as possible on the existing fabric or their surroundings. This effort is complemented by allowing the public ample opportunity to express concerns so that developers or service providers can adequately address them.

Actions planned to foster and maintain affordable housing

The city's primary means of fostering affordable housing in the 2016-17 program year will be downpayment assistance. It is setting aside \$30,000 in two separate downpayment assistance programs in order to offer \$5,000 in assistance to six low- to moderate-income families looking to purchase a home. It is the city's hope that assistance with these upfront costs will allow families to arrange mortgage payments that do not require an excessive percentage of income for housing.

The other activities in this Annual Action Plan will have only indirect impact on affordable housing. The city's home rehab program allows residents to avoid taking out home improvement loans or second mortgages and typically there are energy efficiency improvements that should help limit their utility bills, all of which are factors in home affordability.

The City of Monroe also works with Legal Services of South Central Michigan on Foreclosure and Eviction Prevention. One of the services this activity offers is finding and securing access to benefits for low income families that either increase their income or limit the price of their housing. Consequently, they are able to stay in their home because of its new affordability. Finally, the city plans to complete a target market analysis in the neighborhoods near downtown that will be intended to determine what types of housing will attract new families to the city. It is expected one of the factors in attracting new residents will be either increasing or highlighting the area's affordability.

The city's final measure to foster and maintain affordable housing is the Neighborhood Enterprise Zone.

This is a tax incentive program that allows families who pledge to make repairs to their home savings on their local property taxes. For homeowners, this will mean a lower tax bill and for landlords who use it to rehab their units, it is hoped the savings will lead to more affordable rents for tenants. At the very least, the program should lead to better conditions for rental units that are already considered affordable for lower income families.

Actions planned to reduce lead-based paint hazards

The City of Monroe will be continuing a Lead Based Paint Reduction Project. The program will supplement an existing State program currently used to remediate homes with lead hazards and children under six who have shown elevated levels of lead in their blood. This State program removes lead hazards, but the State's own risk assessors are sometimes too busy to complete a risk assessment quickly. This program will allow the city to use its local CDBG funds to get an assessment the MCHD can use for guidance completed, thereby reducing the time from the identification of a problem until a remediation is completed.

This work would be done by the same contractors hired by the State to do the remediation, and clearly all work would comply to HUD standards for safe practices when dealing with lead-based paint. Past years have shown inconsistent need for this program. Therefore, the city is setting its funding level at \$2,500 to focus more funds on program's with more predictable funding needs.

In addition to this project, the City has a home rehabilitation program (FIX Program) that, by HUD rules, must follow lead safe work practices and remediation rules based upon the amount of funding being received. Each home receiving funds as part of this program will have a lead-based paint hazard assessment completed and remediation of these hazards will be built into the proposed work on the home, allowing the property to pass a lead clearance test once work has been completed. The funding level of the program suggests five homes will be made lead safe.

The City feels that these combined efforts of education and lead-based paint reduction will make a significant impact on this problem in the City of Monroe.

Actions planned to reduce the number of poverty-level families

The city has taken an aggressive approach toward economic development within the city. The City of Monroe feels that the best tool in limiting poverty is the creation and provision of jobs. This is why the city continues to actively and creatively use all possible resources to not only retain job opportunities that exist, but to create new opportunities. The best example is the use of past CDBG funds to assist with infrastructure costs related to the construction of the La-Z-Boy World Headquarters, a project that's expected to create 35 jobs in the short term, at least 51% of which will go to LMI individuals.

In addition to these efforts, the City of Monroe also realizes home ownership is another valuable wealth-building tool. For this reason, the city has given special attention to programs that allow existing

homeowners to make repairs to their homes that will maintain and even increase their homes' values and consequently their equity in those homes. Similarly, the downpayment assistance program is intended to allow families to protect themselves from poverty by investing in a home.

These efforts along with programs offered by local organizations that offer housing cost assistance, job training and continued education represent what the city feels is a comprehensive strategy to reduce poverty in the City of Monroe.

Actions planned to develop institutional structure

The City of Monroe has continued its attempts to develop its institutional structure. In the past, this has included hiring an Economic and Community Development Director who supervises the Building, Planning and Recreation Departments. As expected, this has brought the departments' efforts into better coordination with one another. This is evidenced by the city adding Recreation Services activities in its Action Plan. It's also evident in efforts by Planning and Building to coordinate their efforts in a new software program for tracking permits. The Building Department will also be using CDBG funds to increase enforcement of issues related to blight and code violations in the city's low- and moderate-income neighborhoods.

Beyond the city's own internal structure, the City of Monroe has continued to try to maximize the resources available to accomplish set goals. The City of Monroe is also a participant in the Monroe County Network on Homelessness which has representatives from nearly every local service agency and non-profit, allowing the city to be kept aware of issues that may exist or arise for the city's homeless and special needs communities.

So, while the City of Monroe constantly grapples with budget concerns shared at the local, county, state and federal levels, it has been successful in cooperating with these entities to improve, maintain and maximize the city's services and opportunities.

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

The City of Monroe expects to continue to cooperate with the Monroe County Opportunity Program as that local agency runs an acquisition, development and resale program to rehab local homes and sell them to low-income home buyers. It is anticipated that the new Neighborhood Enterprise Zone will serve as a new focal point for this program as well as any new grants that may come available as local agencies and developers discover the potential of the program. The City of Monroe is also supporting an application for a LIHTC project within the city that will provide affordable housing for low-income seniors. This project proposes 108 units, 80% of which will be required to be filled by income qualified residents. The other 20% will be affordable to low-income residents, just without the income restrictions.

Social services are enhanced by two activities the city supports. The Foreclosure and Eviction Prevention Program commonly solves residents' inability to pay for housing by finding them aid they are eligible for without knowing it. The Oaks of Righteousness warming shelter not only provides warm beds for the homeless, but also serves as a single location where people who need a variety of social services can be helped.

Program Specific Requirements

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

Introduction:

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%