



Community Development Block Grant
Consolidated Plan
July 2021 - June 2026

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

Introduction

The Consolidated Plan is a five-year community development plan required by the United States Department of Housing and Urban Development (HUD) for Community Development Block Grant entitlement grantees. The Consolidated Plan (ConPlan) serves as a guide to carry out activities such as assisting those at risk of homelessness, improving public facilities, improving housing conditions, and public services to low- and moderate-income persons.

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

In the 2021-2026 Consolidated Plan, the City of Monroe is focused on the following:

Improving Housing Conditions - The City of Monroe intends to maintain programs such as housing rehabilitation, demolition, and code enforcement to make safe and hazard-free housing conditions.

Affordable Housing - During the creation of the Consolidation Plan, it became clear many residents are facing cost burden. The City of Monroe plans to create programs that will lower cost burden through home assistance, job creation and education.

Services for Homeless and At-Risk of Homelessness - The City of Monroe will continue to work with agencies that provide support for homeless and those at-risk of becoming homeless. The City also aims to increase partnerships with more shelters in the area.

Public Facility and Infrastructure Improvement - The City of Monroe will continue to provide quality facilities for residents, which includes: community centers, libraries and public parks. The City also looks to maintain and improve infrastructure such as accessible sidewalks for residents.

Economic Development - One of the best ways to assist low- and moderate income residents is through job creation, training, and education. The City intends to look at programs that can help meet this need.

Evaluation of past performance

In previous years the City of Monroe used CDBG to improve the quality of life for of low- and moderate income residents. Projects have included improvements to public facilities such as ADA improvements Dorsch Library, installation of play equipment at Labor Park, and the remodeling of the Arthur Lesow Community Center. The City has also provided funds for legal assistance to residents facing foreclosure and/or eviction, mobile food distribution, and home rehabilitation.

Summary of citizen participation process and consultation process

The City of Monroe held two public hearings during the Consolidated Plan drafting period to provide citizens an opportunity to express what they feel the community needs. The City also solicited comments from local agencies and organizations on community needs. After completing a draft of the Consolidated Plan, the City held public hearings during City Council meetings and

14-day comment period. During the comment period, draft copies of the Consolidated Plan and Annual Action Plan were available for review at City Hall and on the City's website.

Summary of public comments

The City of Monroe did not receive any public comments.

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

There were no comments or views that were not accepted.

Summary

The 2021-2026 Consolidated Plan aims to improve and expand services provided and increase partnerships with local agencies.

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

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

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

Agency Role	Name	Department / Agency
CDBG Administrator	Monroe	Community Development Department

Table 1 - Responsible Agencies

Narrative

In order for the Consolidated Plan to be successful various City departments must work together. These departments include Community Development, Finance, Engineering, Building and Water. The Community Development Department is responsible for the daily administration of the CDBG program.

Consolidated Plan Public Contact Information

The Community Development Department may be contacted in person or by phone at:

Monroe City Hall
120 East First Street
Monroe, MI 48161
734-384-9184

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

Introduction

While the City of Monroe is the grant recipient for CDBG funding, the program's success requires involvement of the entire community. This allows the City to gain input on needs in the community and suggestions how to best to meet those needs.

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

The City of Monroe maintains contact with a number of service providers and agencies operating in and/or assisting residents within the City. Each year the City invites these agencies to request funding and offer suggestions for the use of CDBG funds. During the Consolidated Plan process, agencies were also asked for their input as to long term goals they would like to see accomplished.

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 contact with the chairperson of the Monroe County Continuum of Care, Stephanie Kasprzak, who is also the Director of the Monroe County Opportunity Program. Representatives from the City also attend the monthly meetings of the Monroe County Network on Homelessness to stay in communication with local agencies.

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

The City of Monroe does not receive ESG funds.

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

Agency / Group / Organization	Agency / Group / Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Monroe Housing Commission	Housing PHA	Public Housing Needs	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.
Monroe County Opportunity Program	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Education	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	The Monroe County Opportunity Program administers the day to day operations of the City's FIX Program. Additionally, each year their input for suggestions on how to spend CDBG funds.
Legal Services of South Central Michigan	Services - Housing Services-homeless Service-Fair Housing Regional organization	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children	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.

Oaks of Righteousness	Services-Victims of Domestic Violence Services-homeless Services-Health	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth	The Oaks of Righteousness is a 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.
Comcast Corporation	Services - Broadband Internet Service Providers	Market Analysis	Attempt was made to consult Comcast/Xfinity, while no response was received directly, information was obtained from their website.
Charter Communications	Services - Broadband Internet Service Providers	Market Analysis	Attempt was made to consult Charter, while no response was received directly, information was obtained from their website.
Monroe Center for Independent Living	Services - Housing	Housing Need Assessment	In attendance at Network on Homelessness meeting, no comments received.
Salvation Army of Monroe County	Services-homeless	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth	In attendance at Network on Homelessness meeting, no comments received.

Table 2 - Agencies, groups, organizations who participated

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

The City of Monroe makes every attempt to consult various agencies.

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	The City of Monroe is focused on increasing services for the

		homeless and find stable affordable housing for those residents.
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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 is in the process of becoming a Redevelopment Ready Community (RRC). The RRC program assists Cities in setting up policies and goals which make them attractive to potential developers and investors. Investment from outside companies could increase job and educational opportunities, especially for those low- and moderate-income residents.

Narrative (optional):

The City of Monroe hopes that by consulting these various agencies a more complete picture of the community is obtained to help discover community needs and ways to meet those needs.

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

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City of Monroe hosted four (4) public hearings for residents to provide suggestions on the use of CDBG funds. The first two meetings were prior to allocation of funds to solicit possible programs to assist, the other two hearing were held during a City Council and provided residents an opportunity to comment on allocations and offer alternative suggestions.

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
1	Public Hearing	Non-targeted/broad community	There were no citizens in attendance.	No comments were submitted.	No comments were submitted.
2	Public Hearing	Non-targeted/broad community	There were no citizens in attendance.	No comments were submitted.	No comments were submitted.
3	Public Hearing	Non-targeted/broad community	There were no citizens in attendance.	No comments were submitted.	No comments were submitted.
4	Public Hearing	Non-targeted/broad community			

Table 4 - Citizen Participation Outreach

NA-05 Overview

Needs Assessment Overview

The City of Monroe used 2011-2015 CHAS data, identified by HUD in the Consolidated Plan, as the main source for data to complete the needs assessment. Additionally, data from the Census and American Community Survey was also used.

It is estimated that of the 8,175 households in the City of Monroe, 3,995 (49%) of households are low- and moderate-income and under 80% of HUD Adjusted Median Family Income. This is key information to have when developing programs and projects for the use of CDBG funds. With so many households income qualified for assistance, not only do the offered programs need to reflect this but the housing market and access to affordable housing need to be considered.

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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	20,733	20,335	-2%
Households	8,910	8,175	-8%
Median Income	\$42,958.00	\$44,452.00	3%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,570	810	1,615	920	3,260
Small Family Households	545	265	595	400	1,795
Large Family Households	70	85	205	20	300
Household contains at least one person 62-74 years of age	240	100	255	220	750
Household contains at least one person age 75 or older	60	140	320	80	185
Households with one or more children 6 years old or younger	420	169	294	200	205

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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
<i>Number of households</i>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	40	10	0	0	50	10	0	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	30	0	30	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	20	0	24	0	15	0	0	15

Housing cost burden greater than 50% of income (and none of the above problems)	645	75	10	0	730	290	110	90	20	510
Housing cost burden greater than 30% of income (and none of the above problems)	230	200	230	15	675	80	100	270	75	525
Zero/negative Income (and none of the above problems)	70	0	0	0	70	60	0	0	0	60

Table 7 - Housing Problems Table
Data Source: 2011-2015 CHAS

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
<i>Number of households</i>										
Having 1 or more of four housing problems	690	85	60	0	835	305	125	90	20	540
Having none of four housing problems	350	340	600	290	1,580	95	255	865	615	1,830
Household has negative income, but none of the other housing problems	70	0	0	0	70	60	0	0	0	60

Table 8 - Housing Problems 2
Data Source: 2011-2015 CHAS

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
<i>Number of households</i>								
Small Related	430	85	115	630	99	90	124	313
Large Related	4	55	40	99	40	0	80	120
Elderly	110	65	105	280	85	49	35	169
Other	335	80	25	440	160	75	115	350
Total need by income	879	285	285	1,449	384	214	354	952

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

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
<i>Number of households</i>								
Small Related	360	10	0	370	95	35	4	134
Large Related	0	15	0	15	20	0	60	80
Elderly	40	35	10	85	40	0	10	50
Other	245	25	0	270	150	75	15	240
Total need by income	645	85	10	740	305	110	89	504

Table 10 - Cost Burden > 30%
Data Source: 2011-2015 CHAS

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
<i>Number of households</i>										
Single family households	4	0	30	0	34	0	0	0	0	0
Multiple, unrelated family households	0	0	20	0	20	0	15	0	0	15
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	4	0	50	0	54	0	15	0	0	15

Table 9 - Crowding Information - 1/2
Data Source: 2011-2015 CHAS

	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
<i>Number of households</i>										
Households with Children Present	0	0	0	0	0	0	0	0	0	0

Table 2 - Crowding Information - 2/2
Data Source: 2011-2015 CHAS

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

While the data available does not differentiate housing problems by households type, according to there are approximately 2,605 single person households within the City of Monroe. Of this 1,385 are owner occupied and 1,220 are occupied by renters.

When compared to the previous Consolidated Plan, the number of single person households has decreased slightly by 175 units. There is also been a slight increase in homeownership (51% to 53%) and slight decrease in rentals (49% to 47%).

It is likely the "other" category in the Cost Burden (Tables 5 and 6) represent single person households. Given this information, 45% (625) of owners and 59% (714) of renters face a cost burden of 30% or more, with 17% (240) and 22% (270) respectively being severe and greater than 50%. A cost burden is when monthly housing costs exceed 30% of monthly income. Households with high cost burdens may be at high risk for homelessness, hunger, and unable to meet basic needs because housing costs when compared to income become too high.

While the increase in homeownership is encouraging, affordable housing, job creation and retention, and cost burden must be carefully monitored to allow people to stay in their home and make homeownership attainable.

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.

HUD has identified four different physical or cognitive limitations in regards to disabled persons: hearing or vision impairments, ambulatory limitations, cognitive limitations, and independent living limitations.

The City of Monroe has an approximate population of 20,335 residents. According to the American Community Survey, 3,028 residents have a disability. Of those residents with a disability, 46% (1,402) have a hearing or vision difficulty; 47% (1,421) have a cognitive difficulty; 41% (1,240) have an ambulatory difficulty; and 41% (1,239) have difficulty with independent living.

With nearly 15% of the City's population having a disability, housing should reflect this need and be accessible. For those unable to live on their own, Monroe County Community Mental Health Authority have two group homes within the City and Elm House, a past CDBG recipient, operates a group home as well.

While not within the City, Family Counseling and Shelter Services (FCSS) is a resource for victims of domestic violence. FCSS offers emergency shelter, counseling, legal assistance, and assistance finding affordable housing.

What are the most common housing problems?

Overwhelming the most common housing problems seems to be cost burden. Of the 3,040 rental, 22% (675) face cost burdens of 30% or more and 24% (730) face cost burdens of more than 50%. For the 5,135 owner occupied homes, 10% (525) face cost burdens of 30% or more and 10% (510) face cost burdens of more than 50%.

Another common problem faced by renters is substandard housing lacking complete plumbing or kitchen facilities. The amount of households facing this issue substantially less (2%) but still requires attention and action be done.

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

When looking at the data, it is clear that more renters face a cost burden than owners. For those facing a 30% or more cost burden, 88% (645) were households at 0-30% of AMI; 10% (75) were households at 30-50% of AMI; and 1% (10) were households at 50-80% of AMI. For cost burdens greater than 50% it seems to be more evenly divided among income classifications: 3% 34% (230) were households at 0-30% of AMI; 30% (200) were households at 30-50% of AMI; 34% (230) were households at 50-80% of AMI; and 2% were households at 80-100% of AMI.

In those households with substandard housing lacking complete plumbing or kitchen facilities, the majority of households were renters that are 0-30% of AMI (40 households).

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

The City does not have means to track the number of low-income individuals and families who are at imminent risk of homelessness, however there are programs in place to help assist those who are at risk.

The Oaks of Righteousness (Oaks) is a homeless shelter in the City of Monroe. As a previous recipient of CDBG funds, the Oaks assisted nearly 500 residents with overnight shelter, counseling, assistance finding housing, and assistance registering for available services. The Oaks of Righteousness has been considering building small housing on a site near the shelter which would be used for transitional housing.

Another program the City works with is Legal Services of South Central Michigan (LSSCM). LSSCM provides assistance for those who are facing foreclosure or eviction and will work with residents to lower costs and stay in their homes. In the event staying in their home is not an option, LSSCM will help find affordable housing and assistance programs for residents.

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:

Estimates were not used.

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

Cost burden is the most common housing problem and is also believed to be a common reason for homelessness. According to the American Community Survey, nearly 44% of renters who face cost burdens greater than 30% earn less than \$35,000. Once housing and utility costs are covered this leaves little for basic needs or even the ability to save for a home. Once a household becomes homeless it is very difficult to find housing again. Even when a rent is affordable the upfront costs of moving in and basic needs can be overwhelming. One of the best ways to combat homelessness is by providing more affordable housing and job creation and retention.

Discussion

Overall it seems the most common problem is cost burden. When developing Annual Action Plans, the City of Monroe should take notice of this and fund activities that may assist with affordable housing and job creation and retention.

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

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 determine if any group is disproportionately impacted by their housing problems.

The four housing problems are: lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, cost burden greater than 30%.

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	1,305	135	130
White	1,070	135	130
Black / African American	150	4	0
Asian	4	0	0
American Indian, Alaska Native	35	0	0
Pacific Islander	4	0	0
Hispanic	45	0	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI
Data Source: 2011-2015 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	515	300	0
White	455	300	0
Black / African American	15	0	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	35	0	0

Table 10 - Disproportionately Greater Need 30 - 50% AMI
Data Source: 2011-2015 CHAS

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	645	975	0
White	600	895	0
Black / African American	34	30	0
Asian	0	0	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	4	14	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	110	810	0
White	110	745	0
Black / African American	0	60	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	4	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

Discussion

The data appears to show an overwhelmingly disproportionate need for White – non Hispanic persons. After analyzing the data however, this is not true. The City of Monroe is nearly 86% White–non Hispanic persons and nearly 7% Black or African American. When comparing percentages, no group seems to have been impacted more than another.

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

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 determine if any group is disproportionately impacted by housing problems.

The four housing problems are: lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, cost burden greater than 30%.

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	995	445	130
White	835	370	130
Black / African American	115	40	0
Asian	4	0	0
American Indian, Alaska Native	0	35	0
Pacific Islander	4	0	0
Hispanic	35	10	0

Table 17 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	210	595	0
White	195	550	0
Black / African American	15	0	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	35	0

Table 18 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

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	150	1,465	0
White	145	1,355	0
Black / African American	4	60	0
Asian	0	0	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	0	19	0

Table 19 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20	905	0
White	20	835	0
Black / African American	0	60	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	4	0

Table 20 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

Discussion

As with the section above, data appears to show an overwhelmingly disproportionate need for White - non Hispanic persons, which is not correct.

There was a disproportionate need between White-non Hispanic persons and Black or African American. When comparing percentages in the 0-30% AMI income group, 5% of White-non Hispanic faced severe housing problems while 9% of Black or African Americans faced severe housing problems.

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

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. Housing cost burden appears to be a major problem within the City of Monroe and must be addressed to eliminate the causes of homelessness.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / Negative income (not computed)
Jurisdiction as a whole	5,430	1,325	1,285	130
White	5,140	1,135	1,110	135
Black / African American	155	105	135	
Asian	0	0	4	
American Indian, Alaska Native	50	39	0	
Pacific Islander	4	0	0	
Hispanic	54	45	35	

Table 21 - Greater Need: Housing Cost Burdens AMI
Data Source: 2011-2015 CHAS

Discussion

When looking at cost burden, 38% and 30% of American Indian, Alaska Native residents face cost burdens greater than 30% and 50% respectively.

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?

There was a disproportionate need between White-non Hispanic persons and Black or African American. When comparing percentages in the 0-30% AML income group, 5% of White-non Hispanic faced severe housing problems while 9% of Black or African Americans faced severe housing problems.

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

The needs are identified as severe housing problems, which includes substandard housing (lacking complete kitchen or plumbing facilities), severe overcrowding (more than 1.5 persons per room), and housing cost burden above 50%.

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

The Orchard East neighborhood is located in the Southeast quadrant of the City and consists of approximately 475 homes with 22% of the population listed as Black or African American.

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 those being served in these units. Information about public housing residents is presented in terms of income, family type, disabilities, presence of elderly, race, ethnicity and housing needs.

Totals in Use

	<i>Program Type</i>								
	<i>Certificate</i>	<i>Mod-Rehab</i>	<i>Public Housing</i>	<i>Vouchers</i>			<i>Special Purpose Voucher</i>		
				<i>Total</i>	<i>Project Based</i>	<i>Tenant Based</i>	<i>Veterans Affairs Supportive Housing</i>	<i>Family Unification Program</i>	<i>Disabled *</i>
Unit Vouchers in Use	0	0	282	0	0	0	0	0	0

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

Table 11 - Public Housing by Program Type
Data Source: PIC (PIH Information Center)

Characteristics of Residents

	<i>Program Type</i>								
	<i>Certificate</i>	<i>Mod-Rehab</i>	<i>Public Housing</i>	<i>Vouchers</i>			<i>Special Purpose Voucher</i>		
				<i>Total</i>	<i>Project Based</i>	<i>Tenant Based</i>	<i>Veterans Affairs Supportive Housing</i>	<i>Family Unification Program</i>	<i>Disabled*</i>
Average Annual Income	0	0	11,113	0	0	0	0	0	0
Average Length of Stay	0	0	4	0	0	0	0	0	0
Average Household Size	0	0	2	0	0	0	0	0	0
Homeless at Admission	0	0	0	0	0	0	0	0	0
Elderly Program Participants (>62)	0	0	54	0	0	0	0	0	0
Disabled Families	0	0	99	0	0	0	0	0	0
Families Requesting Accessibility Features	0	0	282	0	0	0	0	0	0
HIV/AIDS Program Participants	0	0	0	0	0	0	0	0	0
DV Victims	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 - Characteristics of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

Race of Residents

	<i>Program Type</i>								
	<i>Certificate</i>	<i>Mod-Rehab</i>	<i>Public Housing</i>	<i>Vouchers</i>			<i>Special Purpose Voucher</i>		
				<i>Total</i>	<i>Project Based</i>	<i>Tenant Based</i>	<i>Veterans Affairs Supportive Housing</i>	<i>Family Unification Program</i>	<i>Disabled*</i>
White	0	0	247	0	0	0	0	0	0
Black / African American	0	0	33	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian / Alaska Native	0	0	2	0	0	0	0	0	0
Elderly 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 25 - Race of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

Ethnicity of Residents

	<i>Program Type</i>								
	<i>Certificate</i>	<i>Mod-Rehab</i>	<i>Public Housing</i>	<i>Vouchers</i>			<i>Special Purpose Voucher</i>		
				<i>Total</i>	<i>Project Based</i>	<i>Tenant Based</i>	<i>Veterans Affairs Supportive Housing</i>	<i>Family Unification Program</i>	<i>Disabled*</i>
Hispanic	0	0	8	0	0	0	0	0	0
Non-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 26 - 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 waiting list report provided indicates there are a currently 61 people on the waiting list for housing. Of these, 14 are listed as elderly/disabled who require accessible housing.

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

In recent years, the Monroe Housing Commission sold their single family homes throughout the City and turned focus to Greenwood Townhouses and River Park Plaza. Currently the waiting list for these facilities is broken down by house size as follows: 1 bedroom - 14 residents; 2 bedrooms - 27 residents; 3 bedrooms - 15 residents; and 4 bedrooms - 5 residents. Of the 61 households on the waiting list, 52 are at 30% AMI or less.

Based on the information provided, the greatest need would be additional units and units that provide accessibility. It should also be noted that 85% of those on the waiting list are at 30% AMI or less, showing not only a need for affordable housing, but also that residents who are moderate income may have a harder time finding public housing with so many extremely low income in need.

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. Many residents are facing high cost burdens and overcrowding, which is reflected in the waitlist data. The aging population also presents a need for accessible housing.

Discussion

The information provided shows a need for affordable and accessible housing. The City of Monroe will continue to work with the Monroe Housing Commission to address these issues by providing services and assistance where needed.

NA-40 Homeless Needs Assessment - 91.205(c)

Introduction

This section evaluates the needs of the homeless in the City of Monroe and includes information on facilities and services for homeless individuals and homeless families with children. This section also addresses needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but threatened with homelessness.

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	23	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	51	0	0	0	0
Chronically Homeless Individuals	0	3	0	0	0	0
Chronically Homeless Families	0	2	0	0	0	0
Veterans	0	1	0	0	0	0
Unaccompanied Child	0	5	0	0	0	0
Persons with HIV	0	1	0	0	0	0

Table 27 - Ethnicity of Public Housing Residents by Program Type
Data Source: Monroe Continuum of Care

Homeless Population: 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)

<i>Race</i>	<i>Sheltered</i>	<i>Unsheltered</i>
White	69	0
Black / African American	41	0
Asian	1	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
<i>Ethnicity</i>	<i>Sheltered</i>	<i>Unsheltered</i>
Hispanic	0	0
Non-Hispanic	0	0

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

According to the 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations report, there were 23 families with children in emergency shelters and 3 in transitional shelters. The same reports shows there was 1 veteran in emergency shelter and 7 in transitional shelters.

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

According to the report, 62% (69) of homeless persons in Monroe are White and 37% (41) are Black or African American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness

This report does not provide data on any unsheltered residents. It is the assumption that there are unsheltered homeless. It is important that information regarding shelter locations and assistance be make known to this segment of the population.

Discussion

After reviewing the available data, the City of Monroe will focus on its association with homeless shelters to assist those in need and provide a more a complete picture of homelessness in the City.

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

Introduction

In addition to the needs previously addressed in this plan, the City of Monroe looked at special needs of non-homeless residents including, disabilities, drug and/or alcohol addiction, and those who are elderly.

Describe the characteristics of special needs populations in your community

According to the American Community Survey, nearly 15% (3,028) of residents in Monroe are living with a disability and 58% (1,776) of those residents have difficulty with self-care and living alone, demonstrating a need for programs and housing to serve those who cannot live on their own or care for themselves.

The population age of the City of Monroe is shifting. The American Community Survey estimates 14% (2,945) of residents are age 65 and older. Residents 50 to 64 years of age, account for 20% (4,025) of the City's residents. Based upon this information, the City of Monroe will see an increase in its retired population. To prepare for this increase, the City will need to focus on additional senior housing and senior services and assistance.

In years past, the City of Monroe faced an opioid crisis and the after affects are still very much present. Those with drug and/or alcohol addiction face many hardships including homelessness, health issues, and a lack of access to counseling or treatment.

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

Residents with disabilities can face many challenges depending on the severity of their disability. These challenges include access to post high school education, difficulty finding and maintaining employment, self-care needs, and housing assistance. While there are group homes within the City, there needs to be more affordable and accessible housing for those who may struggle with education or employment challenges but are not eligible for residency in a group home. Additional programs that assist with job placement and education would be beneficial to residents throughout the City.

With the upcoming shift in population age, the City of Monroe needs to prepare for the corresponding increase in services that may be required. According to the American Community Survey, there are approximately 2,875 households with a person 60 years old or older and 699 of elderly households face cost burdens of 30% or greater. This information demonstrates a need for affordable housing within the City, especially as the population ages. Additionally senior services such as food assistance, at-home care and legal services will likely increase in future years.

Residents struggling with drug and/or alcohol addiction may encounter great risks of homelessness and for many individuals counseling is necessary. City of Monroe residents with addiction problems would benefit from supportive housing where they can receive shelter and counseling. This type of housing can also assist residents in connecting with various government and local programs thereby increasing their likelihood of success. While not located within the City limits, Paula's

House, Salvation Army Harbor Light, and Family Counseling and Shelter Services are local resources that provide assistance to City residents.

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

The City of Monroe has limited information regarding the population living with HIV/AIDS within the City. As of January 2019, the Michigan Department of Community Health reports there are 47 residents diagnosed with non-stage 3 and 58 residents diagnosed with stage 3 HIV/AIDS in Monroe County.

Discussion

The information in this section demonstrates the need for assistance to those residents who are aging, living with a disability, or those struggling with addiction.

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

Describe the jurisdiction's need for Public Facilities

Public facilities are a vital part of the City of Monroe reflecting resources used frequently by residents. These public facilities include: libraries, parks, and community center, which will be discussed in this section.

There are two public libraries in the City of Monroe; Dorsch Memorial Library, located downtown Monroe and L.S. Navarre Library, located in the Orchard East neighborhood. In addition to traditional library services, these libraries offer children's events, book clubs, summer reading programs, computer access, and technology assistance. Computer and internet access is important for those who may not have internet access in their homes to complete school work or seek employment. The library system also offers a children's library card where children can borrow books, limited to those in the children's section, without a parent present. This is beneficial at the Navarre Library which is a neighborhood library within walking distance for many and is accessible without a parent.

Within the City of Monroe there are 38 parks over approximately 300 acres of land. These parks include natural parks which are undeveloped and provide ecological benefits, neighborhood parks in throughout the City which usually contain a playscape, and community parks which contains swings, playscape, walking path, ball and soccer fields, fishing pond and sledding hill. The neighborhood parks provide an open area for local children to play that is usually within walking distance making it accessible for those who may not have access to transportation.

The Arthur Lesow Community Center (ALCC), located in the Orchard East neighborhood, is a key asset in the community. The ALCC provides after school activities such as athletics and tutoring; but it also provides senior meals, and offers the "Community Health Hub" providing medical and dental services to local area residents.

How were these needs determined?

The need for public facilities is largely developed and determined through public comments provided by the community. When seeking public, the conversations often turns to the number of the public facilities and amenities found within the City, their quality, and the types of services that are provided. This was seen most recently with the renovations to the Arthur Lesow Community Center and the adjacent Labor Park.

Describe the jurisdiction's need for Public Improvements

The City of Monroe is a built-out community with infrastructure already in place. Drainage and water is handled through a municipal system, streets are paved, and sidewalks in place meaning that most improvements are maintenance to existing systems.

How were these needs determined?

The City of Monroe evaluates the need for public improvement on a regular, on-going basis. The Sidewalk Program places City sidewalks on an eight-year cycle for evaluation and repairs. When determining the need for street and curb repair, the Engineering and Public Service Departments evaluates streets and input from citizens. This information is factored into a scoring system that prioritizes the need for repair. The Water and Wastewater Utilities Department share maintenance

schedules and use video of sewers, waterlines, and drains to coordinate underground infrastructure with street projects.

Describe the jurisdiction's need for Public Services

Residents of the City will benefit from a variety of public services.

Lack of transportation options can isolate residents and make getting basic necessities more difficult whether that is access health care, pharmacies, grocery stores, or employment. The Lake Erie Transit System provides public transportation throughout Monroe County but for those with little or no income the cost can be a hardship, as well as coordinating with bus schedules especially when outside of normal business hours.

Access to fresh food and produce or a hot meal is a critical need within the community, and many local agencies are working to meet this need. In Monroe, those in need can receive a hot meal each night through a coordinated effort by local church and other local organizations. There are also multiple food pantries and even mobile food pantries that are able to set up distribution events in the neediest areas.

Legal services are also a need for many low- and moderate income residents. These residents often face unfair housing practices, illegal evictions, and, at times, difficulty finding affording about housing. Legal assistance funded through the City's CDBG is focused on eviction and foreclosure prevention.

How were these needs determined?

These needs are determined through ongoing conversations and interactions with local agencies, public input from local residents, and reception to the services provided.

MA-05 Overview

Housing Market Analysis Overview

When looking at the residential market in the City of Monroe, there is a variety of housing options available including income-based, public housing, single-family homes, and multifamily units. However, even with the options available, many residents can still face cost burdens.

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

Introduction

This section evaluates housing in the City of Monroe and includes information on housing types available and need for housing.

Nature and Extent of Homelessness

Property Type	Number	%
1-unit, detached structure	6,420	71%
1-unit, attached structure	315	3%
2-4 units	920	10%
5-19 units	785	9%
20 or more units	555	6%
Mobile Home, boat, RV, van, etc	20	0%
Total	9,015	100%

Table 31 - Residential Properties by Unit Number
Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	95	3%
1 bedroom	30	1%	775	25%
2 bedrooms	825	16%	1,230	40%
3 or more bedrooms	4,285	83%	945	31%
Total	5,140	100%	3,045	100%

Table 32- Unit Size by Tenure
Data Source: 2011-2015 ACS

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

Throughout the City of Monroe, there are various housing complexes that offer housing to low- and moderate-income persons and families.

Norman Towers is a 100-unit facility that provides housing to mostly low-income seniors. The building recently underwent a complete renovation. The owners utilized low-income housing tax credits which allowed the building to be updated and resulted in 80% of units available to seniors making 60% or less AMI.

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

The Monroe Housing Commission operates two complexes, River Park Plaza and Greenwood Townhouses. River Park Plaza is a 148-unit facility providing public housing to low-income seniors and disabled residents. Greenwood is a 115-unit development providing townhome/multi-unit public housing to low-income families

The City of Monroe also received a MSHDA HOME grant that allowed the creation/renovation of six (6) one-bedroom apartments in the downtown area. These units must remain affordable to residents making less than 60% of AMI through 2021.

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 MSDHA HOME Grant units must provide affordable housing through 2021. It is unknown at this time if the landlords will continue to offer affordable housing once the current leases are up. Other than this, the City is unaware of any 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 of Monroe is composed predominantly of single-family houses (71%). When looking at unit size, the majority of owner occupied homes are 3 or more bedrooms while the majority of homes being rented are 2 bedrooms or less. According to the American Community Survey, 32% of households have someone 60 years of age or older. As the population ages, more accessible housing may be needed.

Describe the need for specific types of housing

In reviewing the current housing stock, there may be an unmet demand with regard to the "Missing Middle." This option would provide 2-4 units that may be more affordable than a single-family house but still located within neighborhoods instead of large complexes.

Discussion

The City of Monroe recently reviewed and revised its Zoning Ordinance. This revision addresses housing and the "Missing Middle." The City is hopeful that this change will assist with new development and housing stock.

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

Introduction

This section evaluates cost of housing in the City of Monroe and includes information on rent cost, affordability, and home value.

Cost of Housing

	Base Year: 2009	<i>Most Recent Year: 2015</i>	<i>% Change</i>
Median Home Value	147,600	105,800	(28%)
Median Contract Rent	528	606	15%

Table 33 - Cost of Housing
Data Source: 2005-2009 ACS, 2011-2015 ACS

Rent Paid	<i>Number</i>	<i>%</i>
Less than \$500	1,165	38.3%
\$500-999	1,690	55.6%
\$1,000-\$1,499	185	6.1%
\$1,500-1,999	4	0.1%
\$2,000 or more	0	0%
<i>Total</i>	<i>5,140</i>	<i>100.1%</i>

Table 34 - Rent Paid
Data Source: 2011-2015 ACS

Housing Affordability

% Units Affordable to Households Earning	<i>Renter</i>	<i>Owner</i>
30% HAMFI	540	no data
50% HAMFI	1,250	735
80% HAMFI	2,310	1,885
1000% HAMFI	no data	2,539
<i>Total</i>	<i>4,100</i>	<i>5,159</i>

Table 35 - Housing Affordability
Data Source: 2011-2015 ACS

Monthly Rent

Monthly Rent	<i>Efficiency (no bedroom)</i>	<i>1 Bedroom</i>	<i>2 Bedroom</i>	<i>3 Bedroom</i>	<i>4 Bedroom</i>
Fair Market Rent	\$626	\$691	\$899	\$1,220	\$1,327
High HOME Rent	\$626	\$691	\$899	\$1,220	\$1,327
Low HOME Rent	\$626	\$691	\$899	\$1,048	\$1,168

Table 36 - Monthly Rent
Data Source: HUD HOME Rent Limits

Is there sufficient housing for households at all income levels?

As seen in the table above, there appears there is a shortage of affordable housing for persons making 30% or less of the area median income (AMI). According to the American Community Survey, approximately 3,925 residents are in poverty. When comparing these numbers, there is clearly a need for affordable housing for those making 30% or less AMI, which may be one of the main reason so many residents face high cost burdens.

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

The median rent costs within the City continue to rise. The table above shows an increase of 15% (\$528 to \$606) while the median home value has decreased 22% (\$147,600 to \$105,800). The decrease in home values is somewhat deceptive however. At present, home in the City houses are selling very quickly and many times above asking price.

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

When comparing to the base year of 2009, the median income decreased from \$147,600 to \$105,800, but rents increased from \$528 to \$606. The average rent cost is currently below HOME's Rent for Monroe Country, however there is a still an issue with cost burden. Ideally rents would stay at or below HOME's Fair Rent by working with rental property owners.

Discussion

Based on the information above, there is a need for lower rents and housing costs. Residents in the City, however, have seen decreases in incomes with housing costs that continue to rise.

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

Introduction

This section evaluates cost of housing in the City of Monroe and includes information on rent cost, affordability, and home value.

Definitions

In the section, "conditions" refers to the following: lacks complete plumbing facilities; lacks complete kitchen facilities; housing costs greater than 30% of household income; or more than one person per room.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With One Selected Condition	1,145	22%	1,430	47%
With Two Selected Condition	10	0%	95	3%
With Three Selected Condition	10	0%	0	0%
With Four Selected Condition	0	0%	0	0%
No Selected Condition	3,970	77%	1,515	50%
Total	5,135	99%	3,040	100%

Table 37 - Condition of Units
Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	410	8%	125	4%
1980-1999	510	10%	385	13%
1950-1979	2,015	39%	1,415	47%
Before 1950	2,205	43%	1,110	37%
Total	5,135	100%	3,035	101%

Table 38 - Year Unit Built
Data Source: 2011-2015 ACS

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	4,220	82%	2,525	83%
Housing Units Built Before 1980 with Children Present	143	3%	78	3%

Table 39 - Risk of Lead Based Paint
Data Source: 2011-2015 ACS

Vacant Units

	Suitable for Rehabilitation	<i>Not Suitable for Rehabilitation</i>	<i>Total</i>
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 40 - Vacant Units
Data Source: 2011-2015 ACS

Need for Owner and Rental Rehabilitation

The City of Monroe is a historic city which is reflected in our housing. Approximately 43% of owner-occupied homes and 37% of rentals were built prior to 1950 while only 8% of owner-occupied homes and 4% of rentals were built after 2000.

Older housing requires routine repairs or replacement of basic components such as windows, furnaces, and hot water heaters. They may also require more costly projects such as porches or structural repairs. Based on the age of the homes in Monroe, a home rehabilitation program, such as the FIX Program, is greatly needed.

Of the rental units in Monroe, at least 50% report one or more housing conditions compared to 22% of owner-occupied units. This demonstrates a need for a rental rehabilitation program the City.

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

In the City of Monroe, there are 143 (3%) owner-occupied units and 78 (3%) rental units built before 1980 that have children in the household and at risk for lead-based paint. Compared to the previous Consolidated Plan, this number is down from 288 total households to 221. According to American Community Survey, approximately 27% of owner-occupied homes and 73% of rental occupants are in poverty. Using this as a guide, there are approximately 96 homes with low- and moderate-income persons at risk of lead based paint.

Discussion

From the data presented above, home rehabilitation programs are an important factor in protecting the most vulnerable within the City of Monroe. Landlords would greatly benefit from information and programs on how to ensure safe housing conditions for tenants.

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

Introduction

This section evaluates public housing in the City of Monroe.

Total Number of Units

	<i>Program Type</i>								
	<i>Certificate</i>	<i>Mod-Rehab</i>	<i>Public Housing</i>	<i>Vouchers</i>			<i>Special Purpose Voucher</i>		
				<i>Total</i>	<i>Project Based</i>	<i>Tenant Based</i>	<i>Veterans Affairs Supportive Housing</i>	<i>Family Unification Program</i>	<i>Disabled *</i>
Vouchers Available	0	0	293	0	0	0	0	0	0
Accessible Units	0	0	0	0	0	0	0	0	0

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

Table 41 - Total Number of Units by Program Type
Data Source: PIC (PIH Information Center)

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

Currently there are two main public housing developments, Greenwood Townhouses and River Park Plaza. Greenwood Townhouses offers 115 units with up to 4-bedrooms depending on family size. River Park Plaza offers 148 units consisting of efficiency and 1-bedroom apartments.

Public Housing Condition

<i>Public Housing Development</i>	<i>Average Inspection Score</i>
Greenwood Townhouses	95
River Park Plaza	95

Table 42 - Public Housing Condition

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

The Greenwood Townhouses 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 any need for major 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 at both of its facilities and provide a variety of services that meet the needs of their residents. In the past the City of Monroe helped fund a summer recreation for children at Greenwood. This year, it is expected the Monroe Housing Commission will seek funding to construct a youth reading pavilion and educational center at Greenwood.

Discussion

The information provided shows a need for affordable and accessible housing and the benefits it provides. The City of Monroe will continue to work with the Monroe Housing Commission to provide services and assistance where needed.

MA-30 Homeless Facilities & Services - 91.210 (b)

Introduction

This section evaluates homeless shelters and services available.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Traditional Housing Beds	Permanent Supportive Beds	
	Year Round Beds (current & new)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) & Child(ren)	86	0	0	0	0
Households with Only Adults	32	0	32	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

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 and Monroe County Mental Health Authority work with various shelters to provide services to homeless individuals. For an example, the Oaks of Righteousness works with these departments and organizations to provide medical assistance, mental health services and counseling, and programs through the Department of Health and Human Services to provide wrap around services and care.

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

The Salvation Army, the Oaks of Righteousness, and Philadelphia House are the main shelters located in the City of Monroe. The Salvation Army and Oaks of Righteousness can house families for up to 90 days, while Philadelphia House is a men's shelter. Philadelphia House also offers transitional housing and assistance for up to two years. The shelters provide supportive services assisting residents in finding the help and program needed to get back on their feet.

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

Introduction

This section evaluates community need for public facilities and services for the at-risk population.

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, operated by the Monroe Housing Commission. River Park Plaza is an excellent option for elderly and disabled residents as the Monroe Housing Commission is able to place residents in units that accommodate their specific needs and/or disabilities. There is a grocery store within walking distance for those who are able and the facility is on the Lake Erie Transit Bus Route.

For elderly who are not in public housing, the Monroe County Commission on Aging provides several services, including adult daycare services, health and nutrition counseling, resource advocacy, in-home services and legal services.

Fairview, located just outside of the City is a transitional shelter for disabled residents and provides various services to assist residents in becoming independent. A condition of admittance is homelessness or at immediate risk of homeless.

There are a number of substance abuse assistance programs located in Monroe County. Family Counseling and Shelter Services is able to assist with counseling; Paula's House provides counseling and shelter to individual women in need of substance abuse support; and the Salvation Army Harbor Light program that provides substance abuse services for both men and women.

There are currently no services targeted specially to persons with HIV/AIDS in the City of Monroe.

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

The Monroe County Network on Homelessness works with local homeless shelters to provide placement and services. Salvation Army, Philadelphia House, Fairview, Paula's House, and Oaks of Righteousness are examples of local facilities that provide not only shelter but wrap around services for their current residents. The Monroe County Network on Homelessness meets monthly and provides an opportunity for agencies to collaborate in the delivery of supportive services and housing.

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)

During the upcoming year the City of Monroe is planning the following activities to address housing and supportive services:

FIX Program – The City of Monroe is proposing the continuation of the housing rehabilitation program that provides funding for qualified individuals to make their home safe and livable. At times, these projects include making a home accessible for that seniors or persons with disabilities so that they are able to stay in their home and not forced to seek alternate housing.

Foreclosure and Eviction Counseling – This service is available to qualified individuals facing foreclosure or eviction. The program helps residents stay in their home and in the event a solution is not reached, residents are assisted with finding affordable housing.

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))

During the upcoming year the City of Monroe is planning the following activities to address housing and supportive services:

FIX Program – The City of Monroe is proposing the continuation of the housing rehabilitation program that provides funding for qualified individuals to make their home safe and livable. At times, these projects include making a home accessible for that seniors or persons with disabilities so that they are able to stay in their home and not forced to seek alternate housing.

Foreclosure and Eviction Counseling – This service is available to qualified individuals facing foreclosure or eviction. The program helps residents stay in their home and in the event a solution is not reached, residents are assisted with finding affordable housing.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In the 2015 Assessment of Fair Housing, the City of Monroe's zoning and public policy were found to be fair and inclusive. Recently, the City adopted a new zoning ordinance aimed at making it even more inclusive for various housing types. The City plans to undertake a new Assessment of Fair Housing, as well as other market studies to ensure it is doing everything possible encourage affordable and accessible housing.

The City of Monroe is a "built-out" community with little land left for new developments. This makes building new affordable housing units difficult. To provide more housing, the City must work with landlords in effort to create and offer affordable low rents to qualified residents. In addition the City of Monroe hope to have the Neighborhood Enterprise Zones operational within the year.

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

Introduction

This section evaluates the community development of Monroe including employment, education and workplace.

Economic Development Market Analysis

Business Activity

<i>Business by Sector</i>	<i>Number of Workers</i>	<i>Number of Jobs</i>	<i>Share of Workers %</i>	<i>Share of Jobs %</i>	<i>Jobs less Workers %</i>
Agriculture, Mining, Oil & Gas Extraction	33	6	0	0	0
Arts, Entertainment, Accommodations	932	1,070	13	12	-1
Construction	304	589	4	7	3
Education and Health Care Services	1,510	2,715	21	31	10
Finance, Insurance, and Real Estate	334	448	5	5	0
Information	110	75	2	1	-1
Manufacturing	1,297	1,514	18	17	-1
Other Services	262	514	4	6	2
Professional, Scientific, Management Services	634	842	9	10	1
Public Administration	0	0	0	0	0
Retail Trade	989	639	14	7	-7
Transportation and Warehousing	375	62	5	1	-4
Wholesale Trade	330	376	5	4	-1
Total	7,092	8,850	--	--	--

Table 45 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	9,778
Civilian Employed Population 16 years and over	8,880
Unemployment Rate	9.16
Unemployment Rate for Ages 16-24	31.39
Unemployment Rate for Ages 25-65	5.07

Table 46 - Labor Force
Data Source: 2011-2015 ACS

Management, Business and Financial	1,415
Farming, Fisheries and Forestry Occupations	390
Service	1,070
Sales and Office	2,075
Construction, Extraction, Maintenance and Repair	660
Production, Transportation and Material Moving	590

Table 47 - Occupation by Sector
Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	5,785	68%
30-59 Minutes	2,315	27%
60 or More Minutes	435	5%
Total	8,535	100%

Table 48 - Travel Time
Data Source: 2011-2015 ACS

Education

Education Attainment by Employment Status (Population 16 and Older)

Education Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than High school Graduate	365	115	395
High School Graduate (includes equivalency)	2,085	225	1,370
Some College or Associate's Degree	3,055	175	955
Bachelor's Degree or Higher	1,695	20	205

Table 49 - Education Attainment by Employment Status
Data Source: 2011-2015 ACS

Education Attainment by Age

Education Attainment	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th Grade	25	4	55	90	160
9th to 12th Grade, No Diploma	380	215	115	395	350
High School Graduate, GED, or Alternative	750	745	870	2,065	1,100
Some College, No Degree	590	780	635	1,475	495
Associate's Degree	115	450	350	515	40
Bachelor's Degree	200	380	315	530	175
Graduate or Professional Degree	0	100	215	375	350

Table 50 - Education Attainment by Age
Data Source: 2011-2015 ACS

Educational Attainment - Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than 9th Grade	9,778
High School Graduate, GED, or Alternative	8,880
Some College or Associate's Degree	9.16
Bachelor's Degree	31.39
Graduate or Professional Degree	5.07

Table 51 - Median Earnings in the Past 12 Months
Data Source: 2011-2015 ACS

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

Based on the information in the table, the share of workers in the City of Monroe consists of three (3) main sectors. Education and Health Care Services reflects 19% of workers, manufacturing 17%, and retail 13%.

When looking at the share of jobs for the City, education and health care services is at 27%, manufacturing is at 15% and art, entertainment, and accommodations is at 11%. Retail only accounts for 6%.

Describe the workforce and infrastructure needs of the business community:

It is apparent from the data that the number of workers is greater than the number of jobs available. In sectors such as retail and transportation and warehousing, the number is significantly greater (transportation and warehousing consists of 357 people and only 62 jobs).

There are also cases where demand for workers is higher such as education and health care services and construction. This shows there is a need for education and job training so citizens can take advantage of these opportunities.

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 developments could have an economic impact on the City. They are the River Raisin National Battlefield Park (RRNBP) and the Port of Monroe. The RRNBP commissioned a development plan that calls for up to \$90M in investment in the park. The plan includes development of heritage tourism related to the Battlefield, as well as, shops and restaurants in proximity to the RRNBP. If and when this plan is realized, there will be a surge in retail, restaurant, and tourism related jobs.

With regard to the Port of Monroe, changes are underway. The Port received a combination of loans and grants from the State of Michigan that will allow it to expand and stabilize dock space to allowing a major increase in storage and dock 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 docks out to the main rail lines thereby saving the railroads from diverting their trains to pick up new loads. This increased capacity and movement of goods will require more workers locally and should spur job growth.

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

Overall unemployment in the City is 9.16%. For persons between the ages 16-24 is 31%, while unemployment for those 25-65 is 5%. According to the data, education seems to be directly linked to unemployment and decreases as education levels increase. For those without a high school diploma or equivalent the unemployment rate is 24%; a high school diploma or equivalent has a rate of 10%; some college or an Associate's Degree has a rate of 5%; and Bachelor's Degree or higher has an unemployment rate of 1%. This illustrates the importance of education and the need for either college or job training opportunities.

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 (MCCC) offers many two-year and vocational programs for students and returning adult learners. MCCC can also offer targeted programs specific for a new employers or existing companies that are expanding. MCCC also has many scholarships available and financial aid making it a more realistic opportunity for low- and moderate-income residents.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

No

Discussion

From the data above, the current workforce does not reflect the skills need for this current job market. It is evident there needs to be greater emphasis on post high school education and job training.

MA-50 Needs and Market Analysis Discussion

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

In this instance, concentration will be defined as a noticeable deviation from the City standard.

The available data does not define housing problems by neighborhood or Census tract. However, homes located south of the river are mostly older and at higher risk of experiencing housing problem; it can be inferred this area will contain a higher concentration of housing problems.

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 quadrant of the City. Specifically, the following Census Tracts: 8318 (both block groups), 8319 (both block groups) and 8320 (block group 1). This can be generally described as that portion of the City south of the River Raisin and east of South Monroe Street.

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

The housing in this area has typically lower property values than other areas of the City and a higher number of rental properties. Many of the homes are in need of repair. A part of these area has been designated a Neighborhood Enterprise Zone in an effort to reverse blight conditions through the use of incentives.

Are there any community assets in these areas/neighborhoods?

There are number of parks within these neighborhoods including Hellenberg Park and Field, Soldiers & Sailors Park, Labor Park, and Martin Luther King Jr Memorial Park. Labor Park is currently undergoing major renovation to add picnic tables, a playscape, and splash pad.

The Arthur Lesow Community Center (ALCC) is located within the Orchard East neighborhood. It has also undergone renovations. The ALCC provides recreational opportunities, after school tutoring, and meals for seniors.

Are there other strategic opportunities in any of these areas?

The expansion of the River Raisin National Battlefield Park (RRNBP) will present a potential opportunity for this area. The RRNBP plans to expand the park to include what is now Hellenberg Park and Field. Incorporating this property into the National Park Service for the construction of a peace garden and an amphitheater has the potential to create new demand for commercial and residential properties in the corridor along Winchester Street.

The City is also beginning work on an Orchard East Subarea Plan to address housing, retail, and job opportunities within the Orchard East area. One of the goals of the Plan is to improve housing, increasing home ownership, and attract businesses to the area.

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

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

This year has redefined what school and jobs look like, with the advent of the virtual classroom and remote learning and working remotely. One of the challenges that has come predominantly to the forefront is internet access and the potential service gaps in this system found throughout the country. In various areas throughout the City of Monroe free Wi-Fi is available, however this is not available consistently.

The City of Monroe's two major internet providers offer programs for low-income families who may not have access to internet. Spectrum offers a program called Spectrum Internet Assist and offers free modem, no data caps and the ability to add a wireless router. Xfinity offers Internet Essentials, which includes no activation fees, free equipment, wireless and up to two months free. During the pandemic, local internet providers also worked with Monroe Public Schools to ensure students had access to internet.

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

It is important to have competition within a market. Multiple providers help build a better infrastructure but also keeps rates affordable and competitive. In the City of Monroe, there are a number of internet providers available which have created programs intended to assist low-income residents.

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

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

In recent years, the City of Monroe has seen extreme changes in temperature. Summer temperatures have increased while winters have been colder. There has also been an increase in more severe storms and rain events, which could be problematic due to the River Raisin running through the City.

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

The change in temperatures has the greatest impact to low- and moderate-income residents, especially those who may not have funds on hand. If temperatures are high, a lack of air conditioning or a lack of funds to repair air conditioning units could cause significant health concerns especially in elderly persons. In winter, a disruption in service, whether resulting from a non-working furnace or insufficient funds to cover increase utility cost could be extremely dangerous in cold temperatures.

SP-05 Overview

Strategic Plan Overview

The strategic plan outlined in this section is designed to serve the City's residents most in need. The priority goals outlined include the following:

Housing. The City is focusing on providing safe and decent housing for all its residents. To accomplish this, the City is proposing programs such as home rehabilitation, down payment assistance and housing affordability.

Services for Homeless and At-Risk of Homelessness. To assist low- and moderate-income residents, the City is continuing to fund for programs, such as mobile food pantries and legal assistance for foreclosure and eviction prevention.

Economic Development. One of the best ways to assist low- and moderate-income persons is by providing job and education opportunities. These two items, more than any other, places residents on a path to self-sufficiency with the goal of no longer relying on public programs.

Public Facilities and Infrastructure. Public facilities are an important component to any municipality. These types of facilities provide a place for residents to gather, participate in recreational activities, educational opportunities, and host events to service community need.

Non-Housing Community Needs. This goal addresses activities that may not meet one of the other needs, such as after school programs and recreational opportunities.

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

Geographic Area

1	Area Name:	City Wide
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This is the City as a whole with concentration on low- and moderate income residents.
	Include specific housing and commercial characteristics of this target area.	There is a need for investment in housing throughout the City. Affordable and accessible housing should be at the forefront, as well as encouraging investment to in areas that have seen a decline.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	There is a need within the community to improve the availability of services throughout the City not simply targeted areas. This would allow those LMI residents not within the target areas to have access to programs and services.
	Identify the needs in this target area.	Improvement of housing conditions, expansion of affordable housing, investment in public infrastructure and facilities, creation of jobs.
What are the opportunities for improvement in this target area?	While the City is mainly built-out, there are areas within the City that have become available due to market changes. This would allow developers and investors an opportunity to partner with the City and other agencies to meet residential needs.	
Are there barriers to improvement in this target area?	Many investment areas require the repurposing of existing structures. This may become problematic for investors attempting to retrofit their development.	

2	Area Name:	Local Target Area
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This is a non-contiguous zone made up of east and west portions. Both are south of the River Raisin. The west portion is bordered on the north by West Fifth Street, on the east by

		Adams St, on the south by the City boundary and on the west by Union Street. The east portion of the NEZ is bounded on the north East First Street and on the east by Eastchester. The southern boundary is East Fourth Street. Heading west along the southern boundary until Wadsworth, the south to East Sixth. East Sixth is the southern boundary for a block and then the zone extends down the East Seventh from Scott to the west side of Washington Street. The western boundary is the alley between South Monroe and Washington to East Third Street where the western boundary becomes the alley between Washington and South Macomb. Then north until reaching East Second, where the western boundary becomes South Macomb. North on South Macomb Street until reaching the point of beginning.
	Include specific housing and commercial characteristics of this target area.	Substandard housing in these zones led to them being selected as a Neighborhood Enterprise Zone.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Concerns from City Council and local homeowners about disinvestment and deterioration in the neighborhoods led to pursuit or incentive.
	Identify the needs in this target area.	The housing in this area is deteriorating while seeing a corresponding increase to rental housing. It is the City's hope that incentives offered by the NEZ program will serve to spur investment and reverse a decline in housing conditions.
	What are the opportunities for improvement in this target area?	The incentives offered by the NEZ designation presents an opportunity to realize investment in both rental and owner-occupied housing in the zone. It is the City's hope that landlords will improve rental stock by utilizing these incentives without increasing rents. The City would also like to see some of the rental units reconvert to affordable owner-occupied homes.
	Are there barriers to improvement in this target area?	The NEZ is necessary due to a lack of reinvestment in properties. What is yet unknown is whether the incentives - which do not offer "up front" capital - will catalyze investment in these properties.

3	Area Name:	Orchard East
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	

Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	This is the area south of the River Raisin and east of Kentucky Avenue.
Include specific housing and commercial characteristics of this target area.	Housing in this area is below the standard for the City of Monroe as a whole and has the highest percentage of low- and moderate-income families in the city. There is minimal commercial activity.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Every agency involved in the Consolidated Plan process identified this neighborhood as being in dire need of assistance.
Identify the needs in this target area.	This neighborhood requires a comprehensive approach to lifting its quality of life. It needs improved access to employment, investment in public infrastructure and facilities, and the greatest concentration of efforts on housing conditions and affordability.
What are the opportunities for improvement in this target area?	The addition of the River Raisin National Battlefield Park has the potential to create significant investment in this area. The City is also working on a corridor plan to increase economic opportunities in this area.
Are there barriers to improvement in this target area?	City efforts for improving this area will focus on public facilities, continued investment in infrastructure improvement, expansion and development of the River Raisin National Battlefield Park and investment in the housing stock.

General Allocation Priorities

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

The City’s basis for allocating funds is by greatest need. The Orchard East neighborhood faces the greatest challenges in the City as a result of prolonged disinvestment. The area has the greatest number of low-income residents, poor housing conditions, and blight. The City has been working to demolished abandoned and deteriorated buildings to encourage investment in the area.

The Neighborhood Enterprise Zone located south of the River Raisin and in recent years has seen a decline in housing conditions and an increase in blight. The City of Monroe is investing in this area in effort to reduce blight and stem the decline of house values.

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

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 Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Orchard East City Wide Neighborhood Enterprise Zone
	Associated Goals	Home Rehabilitation Blight Removal and Code Enforcement Demolition of Vacant & Abandoned Structures Affordable Housing
	Description	Provide programs that can assist with home repair and improving housing conditions so low- and moderate-income persons have safe and livable housing.
	Basis for Relative Priority	The majority of housing within the City was built prior to 1980. With so many low- and moderate income persons facing cost burden, property maintenance costs can be overwhelming and even unattainable. Evidence of this can be seen throughout the community with the increase in blighted areas.

2	Priority Need Name	Housing Affordability
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Orchard East City Wide Neighborhood Enterprise Zone
	Associated Goals	Home Rehabilitation Affordable Housing Down Payment Assistance Further Fair Housing Housing Cost Assistance for Homeless & At-Risk Housing Cost & Accessibility for Seniors

	Description	The data in this plan suggests the City of Monroe has a shortage of housing that's affordable for lower income residents. This causes lower income residents to face cost burdens and in the case of homeowners, inability to properly maintain their residences. The City of Monroe is going to explore numerous avenues to increase the availability of affordable housing in the area.
	Basis for Relative Priority	The data shows low-income residents facing cost burdens because of a shortage of affordable housing. This shortage 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 maintain homes and properties.

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 Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Orchard East City Wide Neighborhood Enterprise Zone
	Associated Goals	Assistance for Homeless & At-Risk Affordable Housing Housing Cost Assistance for Homeless & At-Risk Homeless Shelter Assistance Assistance for Mentally Ill Persons Support for Domestic Violence Victims
	Description	Homelessness is an increasing problem in the City of Monroe and funding for programs and services are in constant need. The City plans to continue offering funding to keep programs that benefit the homeless and those at risk of homelessness active.
	Basis for Relative Priority	By providing services for the homeless and at-risk populations, these programs can assist residents in finding employment, housing, and other services to keep affordable housing.

4	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Individuals
	Geographic Areas Affected	Orchard East City Wide Neighborhood Enterprise Zone
	Associated Goals	Education and Job Training Establish Microenterprise Fund Public Infrastructure for Economic Development Brownfield Redevelopment Plans
	Description	An important way to service low- and moderate income residents it through economic opportunities. The City will continue to explore economic opportunities through job creation and education.
	Basis for Relative Priority	Data shows lower income City of Monroe residents face housing affordability problems. While the City offers programs and services to help assist this, providing job and education opportunities would allow residents to increase their income and in the future not have to rely on public programs.

5	Priority Need Name	Provide Quality Public Facilities & Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Mentally Ill Chronic Substance Abuse Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
Geographic Areas Affected	Orchard East City Wide Neighborhood Enterprise Zone	

	Associated Goals	Recreational Opportunities Public Facility Improvements Infrastructure Improvements Public Infrastructure for Economic Development
	Description	The City of Monroe is committed to providing its residents quality public facilities and infrastructure with streets in good condition, 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 improved quality of life and positive experiences.
	Basis for Relative Priority	Investment in infrastructure and public facilities encourage residents to invest their in properties which improve conditions overall in their neighborhoods.

6	Priority Need Name	Non-Housing Community Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Orchard East City Wide Neighborhood Enterprise Zone
	Associated Goals	Recreational Opportunities Public Facility Improvements Assistance for Homeless & At-Risk Education and Job Training Senior Services Support Substance Abuse Services Assistance for LMI residents with HIV/AIDS Support Historic Preservation Planning / Market Studies
	Description	Non-Housing Community Needs aim to address community needs such as recreational opportunities, after school tutoring, and assistance and activities that improve residents' quality of life.
	Basis for Relative Priority	Non-Housing Community Needs are vital to increase residents' experience and provide opportunities that may not other be available to these populations.

Narrative

The City hopes that by focusing on these needs it will be able to provide opportunities that may not have otherwise be available given to low- and moderate-income residents. The City also hopes that investment in these areas will inspire residents to invest in themselves.

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 rental housing in the City of Monroe.
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 rental housing in the City of Monroe.
New Unit Production	While the City of Monroe does not have means to impact new unit production, the establishment of the Neighborhood Enterprise Zone could serve as a catalyst for new, private construction projects within the boundaries.
Rehabilitation	The amount of homes in need of repair far outnumber funding available While the FIX Program has assisted many residents, there is typically a waiting list. In order to help the greatest number of persons possible, FIX Program applicants are served on a first come, first served basis. This helps in getting assistance to those smaller projects faster and serving more households.
Acquisition, including preservation	The City of Monroe does not have sufficient CDBG funds to undertake large-scale CDBG acquisitions.

Table 12 - 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 the goals set forth in this Annual Action Plan other than its Community Development Block Grant allocation. As opportunities arise, the City does pursue grants or partnerships to supplement its CDBG allocation, however since these additional funds are not guaranteed the funding discussed in this section will focus primarily on the City’s CDBG allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	461,536	0	149,655	611,191	1,846,144	The City of Monroe will carryover funds and allocate funding to needed services.

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

As in previous years, the City of Monroe hopes to use CDBG funds to leverage additional funding from outside sources. One such opportunity, is an acquisition grant the City received from the State of Michigan. This grant is intended for the purchase of properties in order to expand the Heritage Corridor related to the River Raisin National Battlefield Park. If a home purchased through this grant is blighted, in an LMI area, and needs to be razed to carry out the development plan for the heritage corridor, the City will use CDBG funds to either carry out or assist with demolitions.

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, publicly-owned land and properties used to address needs in the Consolidated Plans have been City-owned libraries, 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.

Discussion

It is the City’s intention to use CDBG funds to improve the lives of low- and moderate-income residents and provide programs and services to those in need.

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
City of Monroe	Government	Economic Development Homelessness Non-homeless Special Needs Ownership Planning Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Monroe County	Government	Planning	Jurisdiction
Monroe Housing Commission	PHA	Ownership Public Housing Rental	Region
Monroe County Opportunity Program	Non-Profit Organization	Economic Development Homelessness Non-homeless Special Needs Ownership Planning Rental Neighborhood Improvements Public Facilities Public Services	Region
Monroe County Health Department	Departments and Agencies	Homelessness Non-homeless Special Needs Public Services	Region
Monroe County Community Mental Health Authority	Departments and Agencies	Homelessness Non-homeless Special Needs	Region
Monroe County Chamber of Commerce	Non-Profit Organization	Economic Development Planning	Region
Arthur Lesow Community Center	Non-Profit Organization	Public Facilities Public Services	Region
Legal Services of South Central Michigan	Departments and Agencies	Homelessness Non-homeless Special Needs Ownership Rental	Jurisdiction

Table 13 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The community of Monroe has a fairly extensive support network for residents. Local agencies are able to identify needs and problems residents face and develop solutions and programs to address those needs. One of the biggest problems these agencies face is not having the means or funding to handle all the requests for assistance received.

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		

Table 14 - 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 within the community strive to provide a variety of services to its client population. Many of the programs and services assist residents in need with help on applying for housing vouchers, counseling for addiction, submitting employment applications, child care for working parents, and assistance for domestic violence survivors. Shelters help with legal paperwork, getting residents signed up for various programs that are available and helping to acquire copies of birth certificates in order to receive assistance.

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

Local agencies have the systems in place to deliver most of the needed services to the special need population in Monroe are always constantly promoting their activities. The biggest challenges would be access to these agencies due to transportation or awareness of available assistance.

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

In order to overcome some of the gaps, the City of Monroe is working more closely with local agencies and helping to communicate with the segment of the population about the services and assistance available for residents.

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

Goals Summary Information

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outreach Indicator
1	Home Rehabilitation	2012	2026	Affordable Housing Non-Homeless Special Needs	City Wide	Improve Housing Conditions Housing Affordability		Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Blight Removal and Code Enforcement	2021	2026	Non-Housing Community Development	Orchard East Neighborhood Enterprise Zone	Improve Housing Conditions		Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit
3	Demolition of Vacant & Abandoned Structures	2021	2026	Neighborhood Improvement	Orchard East Neighborhood Enterprise Zone	Improve Housing Conditions		Buildings Demolished: 10 Buildings
4	Recreational Opportunities	2021	2026	Non-Housing Community Development	Orchard East City Wide Neighborhood Enterprise Zone	Provide Quality Public Facilities & Infrastructure Non-Housing Community Needs		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Public Facility Improvements	2021	2026	Non-Housing Community Development	City Wide	Provide Quality Public Facilities & Infrastructure Non-Housing Community Needs		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
6	Infrastructure Improvements	2021	2026	Non-Housing Community Development	City Wide	Provide Quality Public Facilities & Infrastructure		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
7	Assistance for Homeless & At-Risk	2021	2026	Homeless	City Wide	Services for Homeless & At-Risk of Homelessness Non-Housing Community Needs		Homelessness Prevention: 500 Persons Assisted
8	Affordable Housing	2021	2026	Affordable Housing	City Wide	Improve Housing		

						Conditions Housing Affordability Services for Homeless & At-Risk of Homelessness		
9	Down Payment Assistance	2021	2026	Affordable Housing	Orchard East City Wide Neighborhood Enterprise Zone	Housing Affordability		Direct Financial Assistance to Homebuyers: 10 Households Assisted
10	Further Fair Housing	2021	2026	Affordable Housing Homeless Non-Homeless Special Needs	Orchard East City Wide Neighborhood Enterprise Zone	Housing Affordability		Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
11	Education and Job Training	2021	2026	Non-Housing Community Development	City Wide	Economic Development Non-Housing Community Needs		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
12	Housing Cost Assistance for Homeless & At-Risk	2021	2026	Homeless	City Wide	Housing Affordability Services for Homeless & At-Risk of Homelessness		Homelessness Prevention: 20 Persons Assisted
13	Homeless Shelter Assistance	2021	2026	Homeless	City Wide	Services for Homeless & At-Risk of Homelessness		Homeless Person Overnight Shelter: 100 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds Housing for Homeless added: 15 Household Housing Unit
14	Housing Cost & Accessibility for Seniors	2021	2026	Non-Homeless Special Needs		Housing Affordability		Homeowner Housing Rehabilitated: 5 Household Housing Unit
15	Senior Services	2021	2026	Non-Homeless Special Needs	City Wide	Non-Housing Community Needs		Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
16	Assistance for Mentally Ill Persons	2021	2026	Non-Homeless Special Needs	City Wide	Services for Homeless & At-Risk of Homelessness		Public service activities other than Low/Moderate Income

								Housing Benefit: 50 Persons Assisted
17	Support Substance Abuse Services	2021	2026	Non-Homeless Special Needs	City Wide	Non-Housing Community Needs		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
18	Support for Domestic Violence Victims	2021	2026	Non-Homeless Special Needs	City Wide	Services for Homeless & At-Risk of Homelessness		Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
19	Assistance for LMI residents with HIV/AIDS	2021	2026	Non-Homeless Special Needs	City Wide	Non-Housing Community Needs		Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted
21	Planning / Market Studies	2021	2026	Non-Housing Community Development	City Wide	Non-Housing Community Needs		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Businesses assisted: 10 Businesses Assisted Other: 1 Other
22	Establish Microenterprise Fund	2021	2026	Non-Housing Community Development	City Wide	Economic Development		Jobs created/retained: 25 Jobs
23	Public Infrastructure for Economic Development	2021	2026	Non-Housing Community Development	City Wide	Economic Development Provide Quality Public Facilities & Infrastructure		Jobs created/retained: 50 Jobs
24	Brownfield Redevelopment Plans	2021	2026	Non-Housing Community Development	City Wide	Economic Development		Brownfield acres remediated: 100 Acres

Goals Summary Information

1	Goal Name	Home Rehabilitation
	Goal Description	The City of Monroe will continue the owner-occupied housing rehabilitation program which is available to low- and moderate income residents. While assistance is available to anyone qualified within the city limits, it is the City's hope the program will be used in the Orchard East target area and within the Neighborhood Enterprise Zone to further encourage private investment.
2	Goal Name	Blight Removal and Code Enforcement
	Goal Description	CDBG funds will be used to fund staff to enforce the City's code, administer violations, and remove blight within low- and moderate income areas.
3	Goal Name	Demolition of Vacant & Abandoned Structures
	Goal Description	Fund removal of vacant and abandoned structures in targeted areas. These structures are beyond repair, create a public nuisance, or a health and safety hazard for local residents.
4	Goal Name	Recreational Opportunities
	Goal Description	The City of Monroe remains committed to investing in public parks, recreational spaces, and programs that benefit LMI individuals, especially children in LMI households.
5	Goal Name	Public Facility Improvements
	Goal Description	The City of Monroe will continue to fund improvements to public facilities which offer activities and services to LMI residents.
6	Goal Name	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.
7	Goal Name	Assistance for Homeless & At-Risk
	Goal Description	Funding for programs that will benefit those who are homeless or at risk of homelessness. Activities may include assisting shelters, legal services and food pantries.
8	Goal Name	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.
9	Goal Name	Down Payment Assistance
	Goal Description	The City of Monroe will fund a down payment assistance program that will provide qualified individuals money to use toward a down payment on a home within target areas.

10	Goal Name	Further Fair Housing
	Goal Description	The City of Monroe plans to work with local fair housing agencies to ensure residents are able to gain access to available housing without discrimination.
11	Goal Name	Education and Job Training
	Goal Description	The City of Monroe plans to work with local agencies and organizations to promote education, specialized job training and job skills enhancement.
12	Goal Name	Housing Cost Assistance for Homeless & At-Risk
	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.
13	Goal Name	Homeless Shelter Assistance
	Goal Description	The City of Monroe will seek to assist in improvements to or creation of facilities intended to assist the homeless including but not limited to operational needs, expansion, maintenance, and supportive services. This may include not only facilities offering shelter to the homeless but also facilities offering services to the homeless.
14	Goal Name	Housing Cost & Accessibility for Seniors
	Goal Description	The City of Monroe will pursue the means of assisting seniors to remain in their homes rather than moving because of issues with affordability or accessibility. The primary way of completing this goal will be rehabilitating homes for seniors through the housing rehabilitation program.
15	Goal Name	Senior Services
	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.
16	Goal Name	Assistance for Mentally Ill Persons
	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 the support needed to provide the mentally ill with adequate services.
17	Goal Name	Support Substance Abuse Services
	Goal Description	The City of Monroe will make efforts to work with local agencies to create and support substance abuse programs, including housing and counseling.
18	Goal Name	Support for Domestic Violence Victims
	Goal Description	The City of Monroe will work with local agencies to ensure it is offering all possible support to services and agencies providing assistance to spouses and children who have suffered from domestic violence, abuse or neglect.
19	Goal Name	Assistance for LMI residents with HIV/AIDS
	Goal Description	The City of Monroe will work with the Health Department and local advocacy groups to address the needs of LMI individuals infected with HIV/AIDS.
20	Goal Name	Support Historic Preservation
	Goal Description	The City of Monroe will continue its commitment to historic preservation, especially in downtown Monroe and historic districts.

21	Goal Name	Planning / Market Studies
	Goal Description	The City of Monroe plans to conduct market studies, economic development strategies, corridor studies, housing studies, and other similar planning activities in an attempt to gain an understanding of how it can most effectively maximize CDBG funds for LMI individuals in the City of Monroe.
22	Goal Name	Establish Microenterprise Fund
	Goal Description	The City of Monroe plans to work with local agencies to create a microenterprise program to assist in the creation of jobs and the promotion of small businesses.
23	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.
24	Goal Name	Brownfield Redevelopment Plans
	Goal Description	The City of Monroe will continue its efforts to redevelop obsolete or contaminated sites through brownfield redevelopment. These plans may include reuse of the sites for job-creating industrial or commercial uses, development of recreational areas, or housing development.

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)

For this program period, the City plans to assist 20 low- and moderate-income households through the rehabilitation, 10 through down payment assistance, and 1000 houses in code enforcement and 10 in demolition, reducing blight and maintaining affordability.

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

Goals Summary Information

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

The Monroe Housing Commission has a current list with 61 families waiting on housing. This would indicate a need for more public housing units. The City will continue to work with the Monroe Housing Commission and look for ways to assist the Commission whenever possible.

Activities to Increase Resident Involvements

The City of Monroe encourages public housing resident involvement. Potential projects and ideas for use of funds are solicited from the Monroe Housing Commission each year. Additionally copies of the Annual Action Plan are given to the Commission to be placed at each office for resident review and comment during the public comment period.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

In the 2015 Assessment of Fair Housing, the City of Monroe's zoning and public policy were found to be fair and inclusive. Recently, the City adopted a new zoning ordinance aimed to expand inclusiveness for various housing types and developments. The City plans to complete a new Assessment of Fair Housing and other market studies to ensure it is doing everything possible to encourage affordable and accessible housing.

The City of Monroe is a "built out" community with little land left available for development. This makes developing new affordable housing units difficult. In order to provide more housing, the City must work with landlords in effort to offer low rent to qualified residents in addition to the Neighborhood Enterprise Zones.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In recent years the City of Monroe designated Neighborhood Enterprise Zones. These areas were created with the intention to combat blight and deterioration in low- and moderate income neighborhoods and reverse deterioration before it becomes detrimental. Incentives such as reduced property taxes are available to increase investment in the area.

The City also created a down payment assistance program which offers low- and moderate income residents funds to pay towards a down payment on a home in Neighborhood Enterprise Zones. This could reduce the principal amount on their mortgage and give needed funds upfront making homeownership attainable.

The FIX Program is a home rehabilitation program for low- and moderate income residents which provides opportunities for residents who may not otherwise have the funds to make needed repairs. The FIX Program also makes repairs to homes that address accessibility needs so those who are elderly or disabled can stay in their home.

SP-60 Homelessness Strategy - 91.215(d)

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

Homelessness is an ongoing concern in the City of Monroe. As such, the City is a member of the Monroe County Network on Homelessness. The Network meets monthly and consists of representatives from various shelters and programs in the area. At the meetings updates are provided on beds that are available, programs and services being offered, and a forum for problem solving and supportive services.

Addressing the emergency and transitional housing needs of homeless persons

The Monroe County Network on Homelessness is once again one of the most effective ways to learn about homeless resident's needs. In addition to the network, the City solicits requests for funds, comments and input from shelters within the area during the drafting of the Annual Action Plan each year. The City also strives to stay in contact with local agencies and provide support wherever needed.

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

The down payment assistance program assists residents in with upfront housing costs. Additionally, Monroe County Opportunity Program (MCOP) receives funding that allows them to help families at risk of homelessness with the upfront costs of finding housing. The City is currently exploring ways to support these activities.

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

The foreclosure and eviction program allows residents facing eviction or foreclosure to receive legal assistance and in cases where foreclosure or eviction is not preventable, assistance finding affordable housing. Many of the shelters in the area also provide wrap around services to assist in finding permanent or transitional housing for residents. Monroe County Opportunity Program also assists in getting these individuals into either transitional or permanent housing.

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

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

The housing rehabilitation program (FIX Program) completes a lead-based paint risk assessment prior to beginning each project. The assessment is used when developing bid specifications and where lead hazards are remediated as part of the project. The City also works with the Monroe County Health Department to assist with lead-based risk assessment costs when needed.

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

The City of Monroe is an older community with an older housing stock. The likelihood of lead-based paint being present in older housing is higher, which is why offers remediation assistance through the FIX Program.

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

While applicants of the FIX Program are able to receive up to \$24,999.99, many projects are smaller and do not require as much funding. This allows more applicants to receive assistance and lead-based paint assessments. The completion of a lead-based paint assessment before any FIX Program project ensures resident's homes are safe from this hazard.

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 approaches for reducing poverty level are through education, job creation, and economic development. While CDBG funds are not used, incentives such as Obsolete Property Rehabilitation and Industrial Facilities Tax Exemptions offer reduced taxes for a specified period of years to property owners who rehabilitate and invest in their businesses. In previous years, the City of Monroe has used Brownfield incentives to attract investment such as the River Raisin Nation Battlefield Park (RRNBP). Brownfield incentives were used to in remediating abandoned paper production plants into the area that is now the RRNBP.

The RRNBP is now a major part of the City's plans to reduce the number of poverty level families. The National Park Service commissioned a development plan that calls for a \$90M investment for the expansion and development of the park. This investment will include the recreation of "ribbon farms" used by the Monroe area's early French settlers, as well as restaurants, gift shops, a visitor center, and waterfront attractions. All of these developments and activities will 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 program evaluates City policies and practices to ensure it is attractive to potential investors, businesses and developers.

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

Investment and economic development within the community will directly affect affordable housing. The creation of jobs will provide residents an opportunity for employment and potentially increase in household income. This, paired with the incentives of the Neighborhood Enterprise Zones and down payment assistance, can make home ownership attainable and sustainable.

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 City of Monroe uses CDBG policies and procedures as well as the Code of Federal Regulations to monitor activities and ensure program compliance. As the City drafts the Annual Action Plan, it ensures selected activities align with the goals of the Consolidated Plan and local and federal policies. As part of the planning process, the City will continue to reach out to local agencies for funding opportunities and input.

The City of Monroe receives quarterly reports from subrecipients carrying out public services and fair housing. These include reports activities carried out, how many residents were assisted, and the outcome of cases. Housing rehabilitation projects are monitored during the project to ensure

The Consolidated Annual Performance and Evaluation Report will also serve as a means to check progress toward goals and any shortfalls identified as will be the means of addressing such shortfalls.

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

Introduction

The City of Monroe does not regularly receive federal funds that can be used for the goals set forth in this Annual Action Plan other than those received through its Community Development Block Grant allocation. As opportunities arise, the City does pursue grants or partnerships to supplement CDBG funding, however since these additional funds are not guaranteed the funds discussed in this section will focus primarily on the City's CDBG allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	461,536	0	149,655	611,191	1,846,144	The City of Monroe will carryover funds and allocate funding to needed services.

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

As in previous years, the City of Monroe hopes to use CDBG funds to leverage additional funding from outside sources. One such opportunity, is an acquisition grant the City received from the State of Michigan. This grant is intended for the purchase of properties in order to expand the Heritage Corridor related to the River Raisin National Battlefield Park. If a home purchased through this grant is blighted, in an LMI area, and needs to be razed to carry out the development plan for the heritage corridor, the City will use CDBG funds to either carry out or assist with demolitions.

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, 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.

Discussion

It is the intention of the City to used CDBG funds to improve the lives of low- and moderate income residents and provide much need programs and services to those in need.

AP-20 Annual Goals and Objectives

Goals Summary Information

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outreach Indicator
1	Home Rehabilitation	2021	2022	Affordable Housing Non-Homeless Special Needs	City Wide	Improve Housing Conditions Housing Affordability		Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Blight Removal and Code Enforcement	2021	2022	Non-Housing Community Development	Orchard East Neighborhood Enterprise Zone	Improve Housing Conditions		Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit Buildings Demolished: 2 Buildings
3	Public Facility Improvements	2021	2022	Non-Housing Community Development	City Wide	Provide Quality Public Facilities & Infrastructure Non-Housing Community Needs		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	Assistance for Homeless & At-Risk	2021	2026	Homeless	City Wide	Services for Homeless & At-Risk of Homelessness Non-Housing Community Needs		Homelessness Prevention: 100 Persons Assisted
5	Down Payment Assistance	2021	2022	Affordable Housing	Orchard East City Wide Neighborhood Enterprise Zone	Housing Affordability		Direct Financial Assistance to Homebuyers: 2 Households Assisted
6	Fair Housing Study	2021	2022	Affordable Housing	Orchard East City Wide Neighborhood Enterprise Zone	Improve Housing Conditions	\$125,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
7	Planning / Market Studies	2021	2026	Non-Housing Community Development	City Wide	Non-Housing Community Needs		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:

								100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Businesses assisted: 10 Businesses Assisted Other: 1 Other
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Goals Descriptions

1	Goal Name	Home Rehabilitation
	Goal Description	The City of Monroe will continue the owner-occupied housing rehabilitation program which is available to low- and moderate-income residents. While assistance is available to anyone qualified within City limits, it is the City's intent for the program to be used in the Orchard East target area and within the Neighborhood Enterprise Zone to encourage private investment.
2	Goal Name	Blight Removal and Code Enforcement
	Goal Description	CDBG funds will be used to fund City staff to enforce the City's code, administer violations, and remove blight within low- and moderate-income areas. The City will also fund removal of vacant and abandoned structures in targets areas. These structures may be beyond repair or create a health and safety hazard for local residents.
3	Goal Name	Public Facility Improvements
	Goal Description	The City of Monroe will continue to fund improvements to public facilities which offer activities and services to LMI residents.
4	Goal Name	Assistance for Homeless & At-Risk
	Goal Description	Funding for programs that will benefit those who are homeless or at risk of homelessness. Activities may including assisting shelters, legal services, and food pantries.
5	Goal Name	Recreational Opportunities
	Goal Description	The City of Monroe remains committed to investing in public parks, recreational spaces, and programs that benefit LMI individuals, especially children of LMI households.
6	Goal Name	Down Payment Assistance
	Goal Description	The City of Monroe will fund a down payment assistance program that will provide qualified individuals money to apply toward a down payment on a home within target areas.
7	Goal Name	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.

8	Goal Name	Education and Job Training
	Goal Description	The City of Monroe plans to work with local agencies and organizations to promote education, specialized job training and job skills enhancement.
9	Goal Name	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.
10	Goal Name	Further Fair Housing
	Goal Description	The City of Monroe plans to contract with local fair housing agencies to ensure residents are able to gain access to available housing and are not discriminated against.
11	Goal Name	Homeless Shelter Assistance
	Goal Description	The City of Monroe will seek to assist in improvements to or creation of facilities intended to assist the homeless including but not limited to operational needs, expansion, maintenance, and supportive services. This may include not only facilities offering shelter to the homeless but also facilities offering services to the homeless.
12	Goal Name	Housing Cost Assistance for Homeless & At-Risk
	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.
13	Goal Name	Housing Cost & Accessibility for Seniors
	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 primary way of completing this goal will be rehabilitating homes for seniors through its housing rehabilitation program.
14	Goal Name	Senior Services
	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.
15	Goal Name	Planning / Market Studies
	Goal Description	The City of Monroe plans to conduct market studies, economic development strategies, corridor studies, housing studies, or other similar planning activities in an attempt to gain an understanding of how to maximize CDBG funds for LMI individuals in the City of Monroe. Fund Assessment of Fair Housing study.

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. This action plan is an extension of the Consolidated Plan and 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 Community Development Block Grant (CDBG) allocation. The purpose of these activities is to provide funding and assistance to address a variety of needs within the community, including housing, recreation, community development, poverty and homelessness.

The objectives detailed in this plan are the result of planning, committee meetings, assessment of past performance, and public input. The City is focusing on improving public facilities, providing affordable housing, providing services for homeless and those at-risk of homelessness, and improving neighborhoods.

Projects

	Project Name
1	Housing Rehabilitation
2	Foreclosure & Eviction Prevention
3	Mobile Food Distribution
4	Improvements to Public Facilities
5	Elm House
6	Code Enforcement & Blight Removal
7	Down Payment Assistance
8	Fair Housing Study
9	Planning & Administration

Table 15 - 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. Most funding has been directed to the neighborhood 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.

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 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.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	City Wide
	Goals Supported	Home Rehabilitation Affordable Housing
	Needs Addressed	Improve Housing Conditions
	Funding	\$167,655
	Description	Housing rehabilitation programs for LMI households.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated four (4) households will receive assistance with rehabilitation.
	Location Description	City Wide
	Planned Activities	Planned activities include the FIX Program, which is an owner occupied home rehabilitation program, and lead based paint remediation.

2	Project Name	Foreclosure & Eviction Prevention
	Target Area	City Wide
	Goals Supported	Assistance for Homeless & At-Risk
	Needs Addressed	Services for Homeless & At-Risk of Homelessness
	Funding	\$7,500
	Description	Legal aid for income-eligible families in the City facing eviction or foreclosure.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The portion of this program funded by CDBG will assist 100 families, but LSSCM typically helps many more families than this during the program year. Based on previous years' performances, it is anticipated 100 families (or approximately 230 individuals) ranging from extremely low to low income will utilize this service.
	Location Description	City Wide
	Planned Activities	Legal Services of South Central Michigan provides legal aid to families facing eviction or foreclosure. These services can range from combating illegal

	eviction or foreclosure to locating sources of assistance that prevent foreclosure/eviction to locating new affordable housing after a family has undergone foreclosure/eviction.
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3	Project Name	Mobile Food Distribution
	Target Area	City Wide
	Goals Supported	Assistance for Homeless & At-Risk
	Needs Addressed	Non-Housing Community Needs Services for Homeless & At-Risk of Homelessness
	Funding	\$7,500
	Description	Distribute boxes of food to families in need in the City's lowest income neighborhood.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated 1,000 families will receive food assistance under this program and the neighborhood where food will be distributed is approximately 80% LMI and 40% minorities. It is anticipated most families receiving assistance will be extremely low income.
	Location Description	City Wide
	Planned Activities	Distribute boxes of food to families facing hunger and in need.

4	Project Name	Public Facility Improvements
	Target Area	Neighborhood Enterprise Zone Orchard East
	Goals Supported	Public Facility Improvements
	Needs Addressed	Provide Quality Public Facilities & Infrastructure
	Funding	\$203,536
	Description	Funding to improve public facilities, such are parks, community center, and libraries, which benefit low- and moderate- income persons.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 500 families will benefit.
	Location Description	Orchard East & Neighborhood Enterprise Zones.
	Planned Activities	Activities may include improvements to neighborhood parks, community centers, public libraries, and facilities

	designed to assist low- and moderate income residents.
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5	Project Name	Elm House
	Target Area	Neighborhood Enterprise Zone Orchard East
	Goals Supported	Public Facility Improvements
	Needs Addressed	Services for Homeless and At-Risk of Homelessness
	Funding	\$10,000
	Description	Elm House is a group home for developmentally disabled adults.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	There are currently 12 disabled adults living in the home.
	Location Description	Elm Avenue in Monroe, MI.
	Planned Activities	Funds will be used to replace entry doors, and bathroom remodel to make it accessible for residents.

6	Project Name	Code Enforcement & Blight Removal
	Target Area	City Wide
	Goals Supported	Blight Removal and Code Enforcement Demolition of Vacant & Abandoned Structures
	Needs Addressed	Improve Housing Conditions
	Funding	\$125,000
	Description	Fund staff time spent on code enforcement, blight removal and demolition of vacant structures in low- and moderate-income neighborhoods within targeted areas.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	In a typical year, the Building Department completes approximately 400 cases within the designated target area and it is estimated 2 buildings will be demolished each year.
	Location Description	Neighborhood Enterprise Zones & Orchard East
	Planned Activities	Code enforcement, blight reduction and demolition of vacant structures in low- and moderate-income neighborhoods.

7	Project Name	Down Payment Assistance
	Target Area	City Wide
	Goals Supported	Down Payment Assistance
	Needs Addressed	Housing Affordability
	Funding	\$10,000
	Description	Establish two down payment assistance programs. The first is 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. The second program is for renters interested in transitioning to homeownership in the City of Monroe.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated two (2) homebuyers will be assisted.
	Location Description	Neighborhood Enterprise Zones
	Planned Activities	Down payment assistance for CDBG eligible residents.

8	Project Name	Fair Housing Study
	Target Area	City Wide
	Goals Supported	Planning / Market Studies
	Needs Addressed	Improve Housing Conditions
	Funding	\$30,000
	Description	Fund Assessment of Fair Housing study.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The City overall will benefit, but mostly low- and moderate-income families will benefit in the long term.
	Location Description	City Wide
	Planned Activities	Fund Assessment of Fair Housing study.

9	Project Name	Planning & Administration
	Target Area	City Wide
	Goals Supported	Planning / Market Studies
	Needs Addressed	Planning / Market Studies
	Funding	\$50,000
	Description	Administer the CDBG Program and all its activities.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City Wide
	Planned Activities	Administer the CDBG Program and all its activities.

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

As in past years, the City of Monroe will concentrate funds in the areas with the greatest needs. Chiefly, this is the Orchard East neighborhood on the City's southeast side. This area has the lowest income in the City and the highest concentration of minority residents. According to the latest census tract, the mean income in 2018 for the City as a whole was approximately \$50,000. In the Orchard East neighborhood, 94% of residents are low- and mod-income.

A secondary area of funding is the City's newly designated Neighborhood Enterprise Zones (NEZ). The NEZs are found in low- and moderate-income sections of the City. There are two distinct zones: one east of South Monroe Street; the other west of South Monroe Street. These areas, while not as disadvantaged as the Orchard East neighborhood, do face significant blight issues and the conversion of single-family homes to rental properties. The NEZs were established to arrest the overall decline of housing conditions that accelerated after the housing crisis and to promote continued home ownership.

Geographic Distribution

Target Area	Percentage of Funds
Orchard East	31
City Wide	38
Neighborhood Enterprise Zone	31

Table 16 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG funding for the 2021-2022 program year is close to equally allocated throughout the City. The Orchard East neighborhood is a continued focus because it is the area within the City that has seen most significant disinvestment. The only commercial retail activities in the neighborhood are party and convenience stores. Likewise, there are no restaurants, diners or coffee shops that cater to local residents, provide jobs, or business opportunities. To combat this, the City is providing public investment in the hopes of spurring private investment. With the addition of a newly constructed central fire station, ALCC renovation, and substantial investment in Labor Park it is the City's hope the public will take notice and see advantaged in investing in this area.

Investing in the Orchard East neighborhood will also help the success of planned expansions to the River Raisin Heritage Corridor. This is a cultural tourism project centered on the River Raisin National Battlefield Park. If fully realized, this expansion will represent almost \$90M in local investment. It is the City's intent to bring the corridor south of the river and into the Orchard East neighborhood. This neighborhood needs investment and development to change the overall negative perceptions about the area.

The Neighborhood Enterprise Zones are other neighborhoods in low- and moderate-income areas of the City that are seeing disinvestment similar to that of the Orchard East area – eventually leaving them in a similar state. In an attempt to stem this decline, the City established NEZs to

provide incentives to those willing to invest as residents. It is the City's hope that these tax breaks and the investment that brings them about will spur private investment and halt further decline within the two zones.

The remaining CDBG funds are allocated City-wide addressing issues that affect LMI residents throughout the community. Additionally, the City does not want to encourage the concentration of its LMI population to certain pockets of the City in order to receive benefits or incentives through the CDBG. The City would like provide assistance to those families in need and foster economic diversity regardless of geographic location within the City.

Discussion

The allocation of funds is designed to serve the areas most in need while reaching the greatest number of residents.

AP-55 Affordable Housing - 91.220(g)

Introduction

In efforts to maintain housing affordability, the City operates the FIX Program, which allows low- and moderate-income owner-occupied households to make needed repairs to their homes without incurring costly loan payments or second mortgages. The majority of improvements result in energy efficiencies that help in providing lower utility bills which factors into affordability.

In addition, the City's Foreclosure and Eviction Prevention Program provides assistance to help families remain in their homes or assistance in finding affordable housing after eviction.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-homeless	100
Special-needs	
Total	100

Table 17 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	5

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Monroe is continually looking for opportunities to provide affordable housing.

AP-60 Public Housing - 91.220(h)

Introduction

The City of Monroe is continuing to use CDBG funds to assist the Monroe Housing Commission provide a higher quality of life for its residents.

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

The City of Monroe is continuing work with the Monroe Housing Commission to provide a higher quality of life for its residents. In the past, funding has been provided for a summer recreation program at Greenwood Townhouses. In upcoming program years, the City will work with the Monroe Housing Commission to build a reading pavilion at the housing complex to provide residents and students a place to study.

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* to devise a plan to better meet the needs of public housing residents and others unemployed and living in the City. These efforts are likely to result in increased job training and employment for residents through CDBG's Section 3 opportunities, as well as creating a mechanism to inform residents of opportunities for assistance. The City of Monroe plans to engage these entities in an effort to explore new and innovative ways to maximize this program's effectiveness.

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.

Discussion

As the Consolidated Plan is carried out, the City of Monroe looks for ways to partner with Monroe Housing Commission to provide housing and services.

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

Introduction

Despite an improving economy over the past few years, the City of Monroe has seen an increase in demand for services needed by its homeless population. For this reason, the City is trying to ensure its allocation of CDBG funds helps address these needs.

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

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

Homelessness is an ongoing concern in the City of Monroe. In efforts to stay aware, the City is a member of the Monroe County Network on Homelessness. The Monroe County Network on Homelessness meets monthly and consists of various shelters and programs geared to meet the needs of homeless residents in the area. At these meetings updates are provided on beds that are available, programs and services, and provides a place for problem solving and supportive services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Monroe County Network on Homelessness is once again one of the best ways to learn of needs for homeless residents. In addition to the network, the City solicits requests for funds, comments and input from shelters within the area during the drafting of the Annual Action Plan each year. The City strives to stay in contact with local agencies and provide support wherever needed.

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

The down payment assistance program would assist residents in finding housing. Additionally, 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 and the City is exploring ways to support these activities.

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 foreclosure and eviction program allows residents facing eviction or foreclosure to receive

legal assistance and in cases where foreclosure or eviction is not preventable, assistance finding affordable housing. Many of the shelters in the area also provide wrap around services to assist in finding permanent or transitional housing for residents. 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.

Discussion

It is the City's goal to not only assist those who are homeless, but to stop homelessness from happening in the first place through CDBG activities.

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

Introduction

The City of Monroe is a "built out" community with little land left available for development. This makes developing new affordable housing units difficult. In order to provide more housing, the City must work with landlords in effort to offer low rent to qualified residents in addition to the NEZ zones described below.

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 is in the process of becoming a State of Michigan-certified *Redevelopment Ready Community*. One of the goals of obtaining this certification is to evaluate the City's zoning designations to determine if there can be flexibility for housing options. In the City of Monroe, this could increase the supply of affordable housing through the creation of additional rental units. Such considerations are especially important to a City like Monroe which is largely "built out", but faces a shortage of housing, that is affordable to lower income families, essentially the "missing middle."

The City of Monroe hopes to alleviate cost burdens associated with property taxes through implementation of the *NEZ Program*. This incentive will offer tax breaks to property owners who agree to make improvements to properties in designated areas of the City. For owner-occupied units, this will mean less money spent on housing and for landlords, it could allow them to offer lower rents to tenants. The neighborhood enterprise zones also contain some properties having previous uses had become obsolete, leaving large areas that could be redeveloped. This provides potential for residential development, wherein the City or another local non-profit could use CDBG or other grants to retain or develop affordable units.

Discussion

The City of Monroe is continually looking for opportunities to remove barriers and provide affordable housing.

AP-85 Other Actions - 91.220(k)

Introduction

As the City enters the first year of the Consolidated Plan, we continue to focus on the strategies and goals outlined in previous years and carried over to this Consolidated Plan.

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, as such, funding for the underserved within the community is not readily available. The City of Monroe is trying to address this problem in a number of ways. First, the City continues to actively seek funding from external sources in order to leverage CDBG and general fund allocations. Secondly, the City is diligent in its efforts to utilize current funds as efficiently as possible by not duplicating services provided by other local agencies and non-profit organizations. Finally, the City strives to stay in communication with these local agencies so that it can offer whatever assistance possible to facilitate their 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 home rehabilitation program allows residents to avoid taking out home improvement loans or second mortgages. Most improvements result in energy efficiencies that will help lower utility bills which factor into home affordability.

The City of Monroe also works with Legal Services of South Central Michigan on foreclosure and eviction prevention. One of the services offered 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.

The City's final measure to foster and maintain affordable housing is the Neighborhood Enterprise Zones (NEZ). This is a tax incentive program providing local property tax savings for owners who pledge to make repairs to their residences. For homeowners, this will mean lower tax bills; and for landlords the savings may lead to more affordable rents for tenants. At a minimum, the program should lead to better conditions for rental units that are defined as "affordable."

Actions planned to reduce lead-based paint hazards

The City's home rehabilitation program (FIX Program) 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 factored into the proposed work. Funding for the program will allow the City to remove lead hazards, depending upon cost and severity, in two (2) to five (5)

homes each year.

Actions planned to reduce the number of poverty-level families

The City of Monroe has taken an aggressive approach toward economic development, determining the best tool in reducing poverty is the creation of jobs. This is evidenced in Monroe by efforts to actively and creatively use a variety of resources to not only retain existing jobs but to create new opportunities for employment.

The City of Monroe also realizes home ownership as another valuable wealth-building tool. For this reason, the City has given special attention to programs that help homeowners make repairs that will maintain and even increase their homes' values and consequently the equity in their homes. These efforts along with other non-city programs that offer housing cost assistance, job training, and continued education represent what the City feels is a comprehensive strategy aimed at reducing poverty in the City of Monroe.

Actions planned to develop institutional structure

Various departments within the City of Monroe work together to complete CDBG projects. Many activities require input from the Planning, Public Service, Engineering, Water / Wastewater, Building and Parks and Recreation departments in order to be successful and beneficial.

Beyond its own internal structure, the City of Monroe has also continued to maximize the resources available to accomplish set goals. The City of Monroe is a participant in the Monroe County Network on Homelessness, which has representatives from nearly every local service agency and non-profit within the community. This involvement keeps the City abreast of issues that affect the homeless and special needs communities in the City.

While the City of Monroe constantly grapples with budget concerns, which are 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 as well as its opportunities to provide assistance.

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

The City of Monroe is developing a closer working relationship and greater cooperation with the Monroe County Opportunity Program. Social services are enhanced by activities the City supports. The foreclosure and eviction prevention program commonly solves residents' inability to pay for housing by assisting them in finding and securing aid they may not have been aware of.

Discussion

The City of Monroe strives to meet the needs of residents within the City. The various activities undertaken with CDBG funds are designed to improve the quality of life, care, opportunities available in need residents.

Program Specific Requirements

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

Introduction

The following chart identifies program income available for the upcoming program year.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0%
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%