



Community Development Block Grant
Annual Action Plan
July 2025 - June 2026

Executive Summary

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

1. Introduction

The Annual Action Plan (AAP) is a yearly planning document required for all Community Development Block Grant (CDBG) grantees. The APP serves as a guide for the grantee to plan and carry activities that align with goals of CDBG program. These activities can include assisting persons at-risk of homelessness, improving public facilities, improving housing conditions and public services to low- and moderate-income persons in accordance with the 5-Year Consolidated Plan.

Upon completion, the Annual Action Plan is reviewed and approved by the United States Department of Housing and Urban Development (HUD) before activities can take place.

2. Summarize the objectives and outcomes identified in the Plan

The 2024-2025 Annual Action Plan will continue the work of previous Plans and will focus on the following:

Services for Homeless and At-Risk of Homelessness – The City of Monroe will continue to provide support to local agencies and community partners addressing needs of the unhoused in the community. Programs supported in legal assistance for those facing foreclosure or eviction and emergency rental and mortgage assistance.

Improve Housing Conditions – The City of Monroe will continue the FIX Program which provides housing rehabilitation for qualified residents. In efforts to make safer and hazard-free housing conditions, the City will also continue demolition and code enforcement in low-income areas.

Access to Affordable Housing – The City of Monroe recently completed the Orchard East Subarea Plan which focus on development of one of the City’s lowest income census tracts. The City is also creating a City-wide residential housing strategy. These plans help to identify needs of the community and will serve as a guide meeting those needs.

Public Facilities and Infrastructure Improvement - The City of Monroe will continue to provide quality facilities for residents.

3. Evaluation of past performance

In previous years the City of Monroe has focused funding to improve the quality of life for its residents. The City has made improvements to public facilities and parks, preformed housing rehabilitation projects, assisted with emergency rental assistance and foreclosure and eviction counseling, and provided educational opportunities for youth. The City is continuing to focus on these areas but also

understands the ever-changing need of the community and is always looking for new ways to meet those needs.

4. Summary of Citizen Participation Process and consultation process

When applications became available, the City published a notice in the paper announcing applications and soliciting input from the community.

The City of Monroe held two (2) public hearings during City Council meetings. The first was held prior to the 30-day comment period and the second at the conclusion of the comment period prior to Council final approval. No comments were received during the comment period or the public hearings.

5. Summary of public comments

No comments were received during the comment period or the public hearings.

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

No comments were received during the comment period or the public hearings.

7. Summary

The City makes every attempt to seek and include community input when selecting projects and activities for the CDBG program and to ensure the needs of the community are met.

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The Economic & Community Development Department is responsible for the daily administration of the CDBG program; however various City departments are consulted during the plan development.

Consolidated Plan Public Contact Information

The Economic & Community Development Department can be contacted in person or by phone at:
Monroe City Hall
120 East First Street
Monroe, MI 48161
734-384-9184

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

Introduction

The success of the CDBG program requires involvement from not the City of Monroe, but the community, local agencies and organizations, and residents. Seeking input from community members assists with plan development and allows the City to focus on the needs of the community.

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

During the development of the Annual Action Plan, local agencies are invited to apply and/or offer ideas on programming and services. The City of Monroe uses the information received to design a plan to meet the needs identified. The City is constantly looking for new ways to engage the community.

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 works closely with Stephanie Kasprazk, the chairperson of the Monroe County Continuum of Care and the Director of the Monroe County Opportunity Program. Representatives from the City also attend meetings of the Monroe County Network on Homelessness.

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

The City of Monroe does not receive ESG funds.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s 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?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
Catholic Charities of Southeast Michigan	Services-Children	Non-Homeless Special Needs	Catholic Charities of Southeast Michigan was invited to apply for funds and/or submit comments during the plan development. No comments or application were received.
Family Counseling Shelter Services of Monroe County	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless	Housing Need Assessment Non-Homeless Special Needs	Family Counseling & Shelter Services of Monroe County was invited to apply for funds and/or submit comments during the plan development. No comments or application were received.
God Works	Services-Children Services-Elderly Persons Services-homeless	Non-Homeless Special Needs	God Works was invited to apply for funds and/or submit comments during the plan development. No comments or application were received.
Legal Services of South-Central Michigan	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans	Legal Services of South-Central Michigan is one of the agencies funded by the City of Monroe. The City of Monroe annually requests their input into how the Community Development Block Grant might better assist those in need.
Monroe Commission on Aging	Services-Elderly Persons	Non-Homeless Special Needs	Monroe Commission on Aging was invited to apply for funds and/or submit comments during the plan development. No comments or application were received.
Monroe Community Mental Health Authority	Services-Health	Non-Homeless Special Needs	Monroe Community Mental Health Authority was invited to apply for funds and/or submit comments during the plan development. No comments or application were received.

Monroe County Opportunity Program	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy	Monroe County Opportunity Program is one of the agencies funded by the City of Monroe. The City of Monroe annually requests their input into how the Community Development Block Grant might better assist those in need.
Monroe Family YMCA	Services-Children Services-Health	Non-Homeless Special Needs	Monroe Family YMCA was invited to apply for funds and/or submit comments during the plan development. No comments or application were received.
Monroe Housing Commission	PHA	Public Housing Needs	Monroe Housing Commission is one of the agencies funded by the City of Monroe. The City of Monroe annually requests their input into how the Community Development Block Grant might better assist those in need.
Philadelphia House	Housing Services-homeless	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy	Philadelphia House was invited to apply for funds and/or submit comments during the plan development. No comments or application were received.
Comcast Corporation	Services - Broadband Internet Service Providers	Non-Homeless Special Needs	Comcast was invited to submit comments during the plan development. No comments were received.
Charter Communications	Services - Broadband Internet Service Providers	Non-Homeless Special Needs	Charter/Spectrum was invited to submit comments during the plan development. No comments were received.

Table 2 – Agencies, groups, organizations who participated

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

The City makes every attempted to consult with key agencies. Any agencies who were not consulted was not done so intentionally.

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.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

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

When applications became available, the City published a notice in the paper announcing applications and soliciting input from the community.

The City of Monroe held two (2) public hearings during City Council meetings. The first was held prior to the 30-day comment period and the second at the conclusion of the comment period prior to Council final approval. No comments were received during the comment period or the public hearings.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Published Notice of application	Non-targeted/broad community	No comments were submitted	No comments were submitted	No comments were submitted	
2	Public Hearing	Non-targeted/broad community	No comments were submitted	No comments were submitted	No comments were submitted	
3	Public Hearing	Non-targeted/broad community	No comments were submitted	No comments were submitted	No comments were submitted	
4	30-Comment Period	Non-targeted/broad community	No comments were submitted	No comments were submitted	No comments were submitted	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Monroe does not regularly receive federal funds that can be used for 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.

Anticipated Resources

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	Unknown	0			\$450,000	Programed funds will be carryover into allocated activity. \$55,000 in funding will be reallocated.

Table 5 - Expected Resources – Priority Table

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

As in previous years, the City of Monroe hopes to use CDBG funds to leverage additional funding from outside sources. When deciding what projects to fund, additional resources is always taken into consideration and deciding the best use and source for available funds is always a priority. These ensures the City is able to appropriately assist residents while making the greatest impact.

If appropriate, describe publicly 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 facilities, community centers and parks. The City has and will continue to make improvements to these facilities to provide residents improved amenities and services.

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Rehabilitation	2021	2026	Affordable Housing Non-Homeless Special Needs	City Wide	Improve Housing Conditions Housing Affordability	\$160,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
2	Blight Removal and Code Enforcement	2021	2026	Non-Housing Community Development	Orchard East Neighborhood Enterprise Zone	Improve Housing Conditions Non-Housing Community Needs		Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit
3	Demolition of Vacant & Abandoned Structures	2021	2026	Neighborhood Improvement	City Wide	Improve Housing Conditions		Buildings Demolished: 2 Buildings
4	Public Facility 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
5	Assistance for Homeless & At-Risk	2021	2026	Homeless	City Wide	Services for Homeless & At-Risk of Homelessness		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Education and Job Training	2021	2026	Non-Housing Community Development	City Wide	Non-Housing Community Needs		Public service activities other than Low/Moderate Income Housing Benefit: 22 Persons Assisted
7	Planning / Market Studies	2021	2026	Non-Housing Community Development	City Wide	Non-Housing Community Needs		Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Home Rehabilitation	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.
Blight Removal and Code Enforcement	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.
Demolition of Vacant & Abandoned Structures	The City will 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.
Public Facility Improvements	The City will mainly focus on improving public facilities in low- and moderate-income areas. These projects may include repaving of roads and alleyways and improvements to neighborhood parks.
Assistance for Homeless & At-Risk	Funding for programs that will benefit those who are homeless or at risk of homelessness. Activities may include assisting shelters, legal services, emergency rental assistance, and food distribution.
Planning / Market Studies	Administration and planning of the CDBG program.

Projects

AP-35 Projects – 91.220(d)

Introduction

In accordance with its Consolidated Plan, the City of Monroe has drafted its Fourth Year Annual Action Plan (AAP). The AAP is an extension of the Consolidated Plan and develops comprehensive strategies covering both housing and non-housing community needs. 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.

Projects

#	Project Name
1	Fix Program
2	Legal Services
3	Code Enforcement & Blight Removal
4	Demolition of Vacant & Abandoned Structures
5	Public Facility Improvements
6	Emergency Rental & Mortgage Assistance
7	Planning & Administration

Table 7 - Project Information

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

The City of Monroe prioritizes its allocation on community needs and agency capabilities. In order to have a successful program, the City must account for needs and partner with agencies that are able to assist in meeting those needs in an effective and efficient way.

AP-38 Project Summary
Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate the number and type of families that will benefit from the proposed activities	Location Description	Planned Activities
Fix Program	City Wide	Home Rehabilitation	Improve Housing Conditions	CDBG:	Housing rehabilitation program for LMI, owner occupied households.	6/30/2025	It is anticipated three (3) households will receive assistance with rehabilitation	City Wide	Planned activities include the FIX Program, which is an owner-occupied home rehabilitation program for qualified residents.
Legal Services	City Wide	Assistance for Homeless & At-Risk	Housing Affordability Services for Homeless & At-Risk of Homelessness	CDBG:	Legal Services to residents facing foreclosure or eviction. Loss of income cases are also assisted.	6/30/2025	It is anticipated 100 households will utilize this service.	City Wide	Legal Services to residents facing foreclosure or eviction. Loss of income cases are also assisted.
Code Enforcement & Blight Removal	City Wide	Blight Removal and Code Enforcement	Improve Housing Conditions	CDBG:	Fund staff time spent on code enforcement, blight removal and legal fees if needed.	6/30/2025	In a typical year, the Building Department completes approximately 100 cases within the designated target areas.	City Wide but time will only be tracked in low-moderate census areas.	Blight reduction, legal counsel and code enforcement officer's time in low- and moderate-income neighborhoods.

Demolition of Vacant & Abandoned Structures	City Wide	Demolition of Vacant & Abandoned Structures	Improve Housing Conditions Non-Housing Community Needs	CDBG:	Demolition of vacant structures in low- and moderate-income neighborhoods.	6/30/2025	It is estimated that three (3) properties will be demolished during the 2023-2024 program year.	City Wide	Blight reduction and demolition of vacant structures in low- and moderate-income neighborhoods.
Public Facility Improvements	City Wide	Public Facility Improvements	Provide Quality Public Facilities & Infrastructure	CDBG:	Funding to improve public facilities, such as streets, alleyways and parks, which benefit low- and moderate-income persons.	6/30/2025	It is estimated 300 low and moderate households will benefit.	City Wide	Activities may include improvements to neighborhood parks, streets and alleyways, and facilities designed to assist low- and moderate-income residents.
Emergency Rental and Mortgage Assistance	City Wide	Assistance for Homeless & At-Risk	Housing Affordability Services for Homeless & At-Risk of Homelessness	CDBG:	Emergency Rental and Mortgage Assistance for low- and moderate-income persons.	6/30/2025	It is estimated 20 low and moderate households will benefit.	City Wide	Activities will include emergency rental or mortgage assistance to households facing foreclosure or eviction.
Planning & Administration	City Wide	Planning / Market Studies	Non-Housing Community Needs	CDBG:	Administration and planning of the CDBG program.	6/30/2025		City Wide	Administration and planning of the CDBG program.

AP-50 Geographic Distribution – 91.220(f)

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

The City of Monroe has three (3) target areas when distributing funds. The first 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.

A secondary area of funding is the City's 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.

The third is City Wide. Projects and activities that take place City Wide will be qualified based on census tract or clientele.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	100%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For the 2024-2025, the City of Monroe is concentrating funds to programs that will assist residents city wide. In previous years the majority of funds was invested within the Orchard East Neighborhood, however with the effects of COVID-19, there has become a greater need throughout the community. By allocating funds city wide, qualified census tracts and individuals can be assisted, blighted conditions can be remediated and more residents can have access to updated infrastructure.

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City is continuously looking for activities to assist residents with affordable housing. The FIX Program is a home rehabilitation program for low- and moderate-income persons. The program allows homeowners to make needed repairs to their home without the burden of a loans or a sizeable upfront amount. Many of the rehabilitations result in better energy efficiencies that can cause lower utilities and help maintain affordability.

Legal Services of South-Central Michigan (LSSCM) provides assistance to qualified residents who are at-risk of homeless due to foreclosure or eviction. LSSCM’s goal is to keep the resident in their home, however if this isn’t realistic, they will assist in finding more affordable housing.

Emergency rental and mortgage assistance will assist income qualified households who are falling behind on their rent or mortgage. The goal of the program is to allow residents the opportunity to “catch up” and stay in their homes.

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

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	
Rehab of Existing Units	4
Acquisition of Existing Units	
Total	

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Monroe is continually looking for opportunities to provide affordable housing and will begin implantation of a city-wide residential housing strategy in the upcoming year.

AP-60 Public Housing – 91.220(h)

Introduction

In previous years the City of Monroe has used funds to assist the Monroe Housing Commission including a summer recreation program. While the Monroe Housing Commission has not be a subrecipient in recent years, the City is exploring the installation of a generator with CV funds and the installation of a park at one of their housing complexes.

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

The City has been working for the Monroe Housing Commission to install a park at the Greenwood Townhouses complex. The park will provide onsite recreational opportunities for the families in the complex. The City is also exploring the installation of a generator onsite in their community room which will also serve as a health hub for the complex.

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

The City is exploring ways to work more closely with the Monroe Housing Commission to assist residents in becoming homeowners. The recent updates to the assessment of fair housing and the City housing strategy will become essential documents fostering residents towards homeownership.

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

The City of Monroe continues support and partner with the Monroe Housing Commission in effort to provide housing and needed services.

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

Introduction

As the City and its residents continues to deal with the effects of COVID-19 and rising prices in good and rent, the risk of homeless rises. The increased financial burden can lead to housing insecurity, especially for residents how already face a high-cost burden.

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. A representative of the City attends meetings of the Monroe County Network on Homelessness. The Monroe County Network on Homelessness consists of various local shelters and programs within Monroe County that are geared to meet the needs of homeless residents in the area. These meetings provide information such as available beds, programs, services, needs, and provides a place for problem solving and supportive services.

Addressing the emergency shelter and transitional housing needs of homeless persons

While the Monroe County Network on Homelessness is a great resource to gain current information, the City also solicits requests for funds and comments from shelters within the area during the drafting of the Annual Action Plan each year.

The City finishing work on a housing assessment and strategy. The assessment will look at the housing stock, availability, and affordability within the City. From this, a housing strategy will be developed in effort to fill those gaps of housing needs. This can help in addressing homelessness and those at risk of homelessness by ensuring affordable housing is available.

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 City has a down payment assistance program to assist qualified residents purchasing a home. Additionally, Monroe County Opportunity Program (MCOP) receives funding that allows them to help families who are 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 legal services program allows residents facing eviction or foreclosure to receive legal assistance in effort to stay in their home. Cases have included loss of income, eviction and domestic abuse. In cases where foreclosure or eviction is not preventable, assistance finding affordable housing.

In addition, many of the shelters in the area also provide wrap around services to assist in finding permanent or transitional housing for residents. The City is always exploring new ways to assist the shelters.

Discussion

It is the City's goal to not only assist those who are homeless, but to provide services to prevent homelessness and housing instability.

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

Introduction:

The City of Monroe is a historic community and fairly “built out” making development of new, affordable units more difficult.

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 recently completed the Orchard East Subarea Plan which focus on development of one of the City’s lowest income census tracts. The City is also creating a City-wide residential housing strategy. These plans help to identify needs of the community and will serve as a guide meeting those needs.

While the City of Monroe recently updated its Zoning Code, after the completion of the housing strategy and Orchard East subarea Plan, the City is going to look at ways to implement the recommendation into the code to allow for new housing types.

Discussion:

The need for affordable housing is becoming more apparent following the COVID-19 pandemic and current inflation. It is the goal of the City to use these plans to create a path for residents to affordable homeownership and affordable options.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Monroe is entering its fourth year of its Consolidated Plan and is continue to focus on the goals outlined but have also pivoted strategies to meet the needs of community residents.

Actions planned to address obstacles to meeting underserved needs

Understanding community need is vital to the CDBG program’s success. The best laid out programs can be meaningless if they aren’t needed by the community. Agency input is essential for a successful program, but the City does not always receive feedback making it difficult to truly assess needs. The City is always looking for ways to engage the community and solicit input.

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 of Monroe recently completed the Orchard East Subarea Plan which focus on development of one of the City’s lowest income census tracts. The City is also creating a City-wide residential housing strategy. These plans help to identify needs of the community and will serve as a guide meeting those needs.

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 could have lead-based paint assistance if the project qualifies 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 aware 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 and the Monroe Housing Commission. 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 has and will continue to strive to meet the need of residents, partner with community agencies and provide needed services. Activities undertaken with CDBG are designed to improve the quality of life of residents, create social and economic opportunities and provide services for times when residents need them.

Program Specific Requirements

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

Introduction:

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
 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
 3. The amount of surplus funds from urban renewal settlements
 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.
 5. The amount of income from float-funded activities
- Total Program Income

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. | 70.00% |

The City of Monroe makes every effort to ensure CDBG funds are used to benefit low-and moderate-income residents.

