

Executive Summary

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

1. Introduction

With its 2017-2018 Annual Action Plan, the City of Monroe hopes to begin a new direction for its Community Development Block Grant. While the city still plans to address the needs identified in its Five Year Consolidated Plan, there is a desire to use the city's CDBG funds for large projects the community will be able to point to as major accomplishments. It is the city's hope these large gestures will instill pride in the community and give residents the confidence to invest money, time and effort back into the city.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

As can be found elsewhere in this plan, the activities planned for this program year will meet a number of goals set forth in its Consolidated Plan. These activities are in response to data in the Consolidated Plan pertaining to housing needs, needs of the homeless, and needs of the community according to residents and city agencies.

The city will meet its goal of **improving public facilities** through planned investment in the Arthur Lesow Community Center (ALCC), Labor Park and Dorsch Memorial Library. Improvements to Dorsch will also meet the stated goal of **supporting historic preservation**. Activities at ALCC and Labor Park will also meet the goal of **increasing recreation opportunities**, as will the creation the addition of a reading and learning pavilion at the Greenwood Townhomes public housing development.

The city will also meet a number of its housing goals through its activities planned for 2017-18. These include housing rehabilitation through its FIX Program for income eligible owner occupied homes and its LBP Remediation Program. Further housing goals met include offering **downpayment assistance** through two concurrent programs for income eligible potential homebuyers, **demolition of abandoned and blighted structures**, the continuation of the city's **blight removal and code enforcement** program and finally, **working to achieve fair housing** through cooperation with the Fair Housing Center of Southeastern Michigan.

The city will meet its goal of **assisting with education and job training** by making the front entrance to the Comprehensive Services for the Developmentally Disabled job training facility ADA compliant.

The remaining activities planned for the 2017-2018 program year are public service activities that meet a range of goals set forth in the city's Consolidated Plan. First is \$10,000 for staffing at the Oaks of Righteousness warming shelter. This helps this facility with staffing costs as it offers shelter from the weather, meals and social service access to the city's homeless. The city will also **offer assistance to the homeless and those at risk of homelessness** by setting aside \$7,500 for legal services for the prevention of foreclosures and evictions for LMI residents. This activity works to prevent families from becoming homeless, but also counsels them on finding assistance to find a new, affordable home if a foreclosure or eviction was unavoidable.

3. Evaluation of past performance

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

City stakeholders remain supportive of past uses of CDBG funds. These uses have focused mainly on public infrastructure (ADA accessibility improvements, street resurfacing, sewer replacements, etc.), public facilities (Arthur Lesow Community Center, Navarre and Dorsch Libraries) and home rehabilitation.

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

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

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

4. Summary of Citizen Participation Process and consultation process

For the 2017-2018 program year, despite a late announcement of the city's grant award, the city was still able to complete a fairly thorough consultation and citizen participation process. Letters were sent out to stakeholders in CDBG outcomes soliciting both suggestions for ways to spend CDBG funds and direct requests for CDBG funding. These letters are in addition to regular communications the city keeps with various stakeholders through regular city business.

To gain public input and to keep the public informed about plans for CDBG funds, the city had a number of public meetings. In April, at a City Council work session, staff gave City Council an overview of the CDBG program, letting them know the types of activities it can fund and how it had been spent in the past. This was followed up by a second work session presentation to Council letting them know the expected amount of funds available and possible ways of budgeting the funds. City Council work sessions are televised.

In June, staff held a public meeting apart from City Council intended to solicit requests and suggestions from the public. Staff also made a third presentation to Council in June informing them of an initial proposal for a CDBG budget. The final public participation in the CDBG process were public hearings at the beginning and end of the public comment period. On July 17th, a public hearing was held at the City Council meeting offering a proposed budget. A final public hearing will be offered at the August 7th meeting, where the budget - amended as necessary - will then be approved.

5. Summary of public comments

Public comments will be added as received.

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

No such comments are expected, but will be added as necessary.

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

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

Describe the agency/entity 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

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Monroe always reaches out to its local agencies for suggestions on how to optimize its CDBG funds. Every year, feedback from these agencies is appreciated and taken into consideration as the city tries to determine the best way to create its annual budget.

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

The City of Monroe maintains efforts to remain in contact with service providers of all kinds in the City of Monroe. This is done on a year-to-year basis when the City of Monroe reaches out to providers to request input on areas that might need funding to bridge gaps in service. For the Annual Action Plan, the city invited stakeholders to offer suggestions or request funding through a letter that included an application for CDBG funds.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Monroe is in regular contact with the chairperson of the Monroe County Continuum of Care, Stephanie Kasprzak, who is also the Director of the Monroe County Opportunity Program. Ms. Kasprzak offered guidance and insight on the needs of the homeless and that guidance has been key in establishing the city's goals and objectives. Most encouraging was Ms. Kasprzak's enthusiastic support for the Oaks of Righteousness warming shelter the city has been supporting for years.

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

In reaching out to representatives of the Monroe County Continuum of Care, the City of Monroe showed the assistance it has been offering with Community Development Block Grant funds. The feedback the city has received has been that it was agreed the avenues of funding were addressing key needs in the community. Areas the city might be able to address with future funds are reflected in the goals of the Five Year Plan.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Oaks of Righteousness
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a regular subrecipient of the city's CDBG funds, the City of Monroe is in regular communication with the Oaks of Righteousness. This is in addition to the letter the city sends out to them to request suggestions for CDBG funding and the submittal of applications for any funding requests. Oaks of Righteousness offers valuable input on the needs of the homeless as well as the neighborhood surrounding the shelter.
2	Agency/Group/Organization	MONROE COUNTY OPPORTUNITY PROGRAM
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MCOP is a valuable resource for determining needs for CDBG funding. In addition to sending MCOP a letter requesting suggestions for CDBG funding and soliciting applications for possible CDBG funding, staff is in regular contact as opportunities for coordination arise. For example, MCOP recently reached out to the city for any assistance or advice it could offer in submitting a LIHTC application for a development just outside the city limits.
3	Agency/Group/Organization	Monroe Housing Commission
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city reached out to the Monroe Housing Commission with a letter requesting suggestions for the use of CDBG funds and soliciting any requests the commission might have for CDBG funding. The MHC submitted a request for funding that was approved by the city.
4	Agency/Group/Organization	Legal Services of South Central Michigan
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	LSSCM was consulted through a letter requesting suggestions for possible uses of CDBG funds, including any requests for CDBG funding. They submitted a request for funding that was accepted by the city.
5	Agency/Group/Organization	Monroe County Business Development Corporation
	Agency/Group/Organization Type	Regional organization

	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city interacts with this agency regularly as new employers come to the city. During these interactions throughout the year, the agency is regularly asked how the city might help with its goals, including CDBG funding. The agency offers its insights. This year, it did not point out or request any specific uses of CDBG funds.
6	Agency/Group/Organization	Family Counseling Shelter Services of Monroe County
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Monroe sent a letter to this agency requesting suggestions for the use of CDBG funds or direct requests for funding. No response was received.
7	Agency/Group/Organization	Habitat for Humanity of Monroe County
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Monroe sent a letter to this agency requesting suggestions for the use of CDBG funds or direct requests for funding. No response was received.
8	Agency/Group/Organization	Salvation Army of Monroe County
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Monroe sent a letter to this agency requesting suggestions for the use of CDBG funds or direct requests for funding. No response was received.
9	Agency/Group/Organization	Monroe County Community Mental Health Authority
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Monroe sent a letter to this agency requesting suggestions for the use of CDBG funds or direct requests for funding. No response was received.
10	Agency/Group/Organization	United Way
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Monroe sent a letter to this agency requesting suggestions for the use of CDBG funds or direct requests for funding. No response was received.
11	Agency/Group/Organization	Philadelphia House
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Monroe sent a letter to this agency requesting suggestions for the use of CDBG funds or direct requests for funding. No response was received.
12	Agency/Group/Organization	Fair Housing Center of South East Michigan
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Monroe pro-actively consulted this agency for suggestions on how to further fair housing in the city.

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

The City of Monroe also sent letters requesting suggestions for the use of CDBG funds (including requests for these agencies themselves) to the Monroe Commission on Aging, Salvation Harbor Light, Catholic Social Services and Comprehensive Services for the Developmentally Disabled. No responses were received.

Paula's House, a transitional shelter for women at risk of homelessness and chemically dependent, was not consulted this year because their executive director was elected to Monroe City Council.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Monroe County Opportunity Program	

Table 3 – Other local / regional / federal planning efforts

Expected Resources

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

Introduction

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

However, the City of Monroe remains committed to trying to utilize all available funding sources to reach its overall goals and its goals for the CDBG program. This means diligently pursuing all forms of funding from local, state and federal sources.

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	397,610	0	265,390	663,000	1,200,000	The City of Monroe has received approximately \$400,000 for a number of years and expects that level of funding to continue.

Table 4 - 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

In the coming year, the City of Monroe has a number of ways it hopes to use its CDBG funds to leverage additional funding from outside resources. One of these is to pursue grants while using CDBG funds as part of the local match. The State of Michigan requested applications for a blight elimination grant in June of 2017. The City of Monroe submitted an application that requested funds for the demolition of seven (7) homes and one commercial building in its poorest neighborhood. This application requested \$160,000 from the State with the city committing \$50,000 from its general fund, \$10,000 of CDBG funds designated for Blight Removal and an additional \$10,000 of funds from a brownfield consortium the city participates in.

Another program that will allow the city to leverage its CDBG funds is the Neighborhood Enterprise Zone. The city will be setting up a downpayment assistance program so that income qualified potential home buyers interested in purchasing homes in the city's designated Neighborhood Enterprise Zone can received up to \$5,000 in downpayment assistance. These families will then receive tax savings for purchasing homes in this zone from both the state and local taxing jurisdictions. These savings will allow participating families to make repairs to the homes and also allow them to live more affordably.

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

In the past, the City of Monroe has used its CDBG funds on various types of publicly owned properties such as libraries, community centers and parks in low- and moderat-income neighborhoods. This will continue in the coming program year. The city is setting aside \$60,000 for repairs to the historic Dorsch Memorial Library, which is an important resource for the city's low- and moderate-income residents. It provides internet access as well as a place for educational programs and after school activities.

The City of Monroe will also use its CDBG funds to begin the renovation of a park in its poorest neighborhood, Labor Park. Currently, Labor Park is merely a small plot of land with a number of picnic tables. The city completed a park master plan, however, that proposes increasing the utility of the park by increasing its size and adding amenities such as playground structures and a pavilion. The plan is to use CDBG funds to help carry out this vision.

Finally, the City of Monroe plans to assist the Monroe Housing Commission in creating a reading pavilion for children at its Greenwood Townhouses public housing development. City CDBG funds will be used to convert what is currently just a pavilion into a reading room for the children living in this public housing development. This is a project that has enjoyed success at similar public housing units across the country.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2016	2020	Affordable Housing Non-Homeless Special Needs	City-wide	Improve Housing Conditions	CDBG: \$92,500	Homeowner Housing Rehabilitated: 11 Household Housing Unit Other: 5 Other
2	Vacant and abandoned housing demolition	2016	2020		Orchard East	Improve Housing Conditions	CDBG: \$10,000	Buildings Demolished: 8 Buildings
4	Cooperate with Fair Housing Agencies	2016	2020		City-wide	Improve Housing Conditions	CDBG: \$11,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
5	Downpayment assistance	2016	2020	Affordable Housing	Neighborhood Enterprise Zone	Housing Affordability	CDBG: \$40,000	Direct Financial Assistance to Homebuyers: 8 Households Assisted
6	Assist homeless and those at-risk of homelessness	2016	2020	Homeless	City-wide	Services for homeless/at-risk of homelessness	CDBG: \$17,500	Homeless Person Overnight Shelter: 300 Persons Assisted Homelessness Prevention: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Support Historic Preservation	2016	2020	Non-Housing Community Development	Orchard East Neighborhood Enterprise Zone	Provide quality public facilities/infrastructure	CDBG: \$60,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1400 Persons Assisted
8	Provide assistance for education/job training	2017	2020	Non-Housing Community Development	City-wide	Economic Development Provide quality public facilities/infrastructure	CDBG: \$12,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
9	Public facility improvements	2016	2020	Non-Housing Community Development	Orchard East	Provide quality public facilities/infrastructure	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted
10	Increase recreation opportunities	2016	2020	Non-Housing Community Development	Orchard East City-wide	Provide quality public facilities/infrastructure	CDBG: \$170,000	Public service activities other than Low/Moderate Income Housing Benefit: 1400 Persons Assisted
11	Blight Removal and Code Enforcement	2016	2020	Non-Housing Community Development	Orchard East Neighborhood Enterprise Zone	Improve Housing Conditions	CDBG: \$40,000	Housing Code Enforcement/Foreclosed Property Care: 800 Household Housing Unit

Table 5 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	<p>The City will be setting aside \$90,000 to continue its housing rehabilitation program, called the FIX Program. This will be the second year in which the program will operate on a first come, first serve basis. This allows the city to help more households since some applicants only need minor repairs that don't require the full \$25,000 available through the program. The city also hopes to generate program income by collecting loan payments from moderate income residents (between 60-80% of AMI) who participate.</p> <p>The city will also set aside \$2,500 for a lead-based paint remediation program. This program involves cooperation with the Monroe County Health Department and involves the county notifying the city when an income eligible household in the city is found to have a child under six with elevated levels of lead in their blood.</p>
2	Goal Name	Vacant and abandoned housing demolition
	Goal Description	The City of Monroe applied for a state blight elimination grant. This application was to demolish seven (7) abandoned, blighted homes and one highly visible commercial structure in the city's lowest income census tract. \$10,000 in CDBG funds set aside for blight elimination were included in this application.
4	Goal Name	Cooperate with Fair Housing Agencies
	Goal Description	The City of Monroe is budgeting \$11,000 for Fair Housing activities to be provided by the Fair Housing Center of Southeastern Michigan. With these funds, it is expected the FHCSEM will provide their existing services plus additional testing as well as assistance to the city in carrying out recommendations from the recently completed Assessment of Fair Housing.
5	Goal Name	Downpayment assistance
	Goal Description	The city is establishing two downpayment assistance programs for income eligible home buyers interested in purchasing homes in the city's new Neighborhood Enterprise Zone. One program will offer up to \$5,000 in downpayment assistance for renters currently living in the city of Monroe who want to make the move to homeownership. The other will offer up to \$5,000 in downpayment assistance for potential homebuyers who either have a degree or a career in service (such as teaching, nursing or police or fire).

6	Goal Name	Assist homeless and those at-risk of homelessness
	Goal Description	<p>The City of Monroe is again budgeting \$10,000 to help fund staffing at the Oaks of Righteousness warming shelter. This shelter offers a place to sleep and free meals for the homeless and those living in substandard housing (insufficient heating).</p> <p>The city will also continue to fund Legal Services of South Central Michigan in their provision of legal aid to income eligible families living in the city and facing eviction or foreclosure.</p>
7	Goal Name	Support Historic Preservation
	Goal Description	The City of Monroe is budgeting \$60,000 for the restoration of the vestibule at the entrance of the Dorsch Memorial Library. This library is found on the National Register of Historic Places and is also located within a nationally designated historic district. It provides valuable resources to low- and moderate-income families in the city including internet access, after school programs and educational programs for both adults and children.
8	Goal Name	Provide assistance for education/job training
	Goal Description	The City of Monroe is budgeting \$12,000 for improvements to a facility used for job and life skills training for the developmentally disabled. These funds will be used to make the building's front entrance ADA compliant.
9	Goal Name	Public facility improvements
	Goal Description	The City of Monroe is budgeting \$150,000 for improvements to the Arthur Lesow Community Center. This facility will receive an upgrade to its kitchen, which will allow it to cooperate with the local community college to let students in that school's culinary program receive training in event preparation. This funding will also be used to refurbish the terrace outside the building's entrance.

10	Goal Name	Increase recreation opportunities
	Goal Description	<p>The City of Monroe is budgeting two activities that meet this goal. First, the city will set aside \$150,000 toward the expansion and improvement of Labor Park. This is a neighborhood park adjacent to the Arthur Lesow Community Center serving the city's lowest income and most struggling neighborhood. This funding will allow a professional service contract to draft plans for improvements to the park as well as demolition of the existing parking lot next to the park. Demolition of this parking lot will allow for the expansion of the park and the addition of amenities like a play structure and a pavilion for picnics and similar events.</p> <p>The other activity that will allow for increased recreational opportunities is \$20,000 for the creation of a reading pavilion in the Greenwood Townhouses public housing development. These funds will be used to convert what is currently a pavilion into a reading room where kids can go to read or participate in educational programs.</p>
11	Goal Name	Blight Removal and Code Enforcement
	Goal Description	The city will again budget \$40,000 for its code enforcement and blight removal program. This is a program where city staff charge time spent on code enforcement and blight removal in the city's struggling, lowest income neighborhoods.

Projects

AP-35 Projects – 91.220(d)

Introduction

In conjunction with completing its Consolidated Plan in accordance with Title I of the National Affordable Housing Act as a prerequisite for application for direct assistance under the Community Development Block Grant Entitlement Program of the U.S. Department of Housing and Urban Development (HUD), the City of Monroe has drafted its Second 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 allocation of Community Development Block Grant (CDBG) Funds. The purpose of these activities is to provide funding and assistance to address a variety of needs the Community Development Block Grant program is intended to address, including housing, community development, poverty and homelessness issues.

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

The City of Monroe considers these past projects a success and has decided to continue to focus most of its attention to large projects that will be visible and show the city is investing in its community. Therefore, the City of Monroe will continue to complete projects that work toward prior goals such as the expansion of Labor Park. As mentioned, however, the city is also open to improving programs when they realize a need to do so. As evidence of this, the city overhauled its FIX Program. Traditionally, the program offered \$25,000 to low- and moderate-income homeowners needing repairs in their home on a need-based application process. Now, the city offers a "first come, first serve" program. The intent of doing so is to allow for more small scale projects and for the program to reach more households. Additionally, eligible homeowners making between 60-80% of AMI will be asked to repay their loans to generate more revenue for future projects.

The City of Monroe has also made an effort to try to aggressively use its CDBG funds within the program year for which they were granted. This goal allows the city to meet federal guidelines regarding timely spending of grant funds, facilitates budgeting and record-keeping and is a major source of funds that can be used to both stimulate the local economy and help arrest decline where it may be taking place.

Projects

#	Project Name
1	Downpayment Assistance for Degreed Families
2	Downpayment Assistance for Renters
3	Planning and Administration
4	Code Enforcement
5	Oaks of Righteousness Warming Shelter
6	Foreclosure and Eviction Prevention Counseling
7	FIX Program
8	Dorsch Memorial Library
9	ADA Improvements for CSDD
10	Fair Housing Testing
11	Blight Elimination
12	Arthur Lesow Community Center
13	Labor Park
14	Greenwood Reading Pavilion
15	LBP Remediation

Table 6 - Project Information

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

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

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

Another obstacle to addressing underserved needs - both in terms of housing and services - is the lack of available space for development. The city is largely "built out". With undeveloped green space at a

premium, that land is typically viewed as a place to put market rate housing or low impact industrial uses that will boost the tax base. Therefore, when proposals come up to address the types of needs called out in the city's Action Plan or Consolidated Plan, they typically run into significant public opposition. As a compromise between these interests, the city may try to assist possible developments in these areas with CDBG funds in order to assure some portion of development goes to affordable housing or creates LMI jobs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Downpayment Assistance for Degreed Families
	Target Area	Neighborhood Enterprise Zone
	Goals Supported	Downpayment assistance
	Needs Addressed	Housing Affordability
	Funding	CDBG: \$20,000
	Description	Establish a downpayment assistance program modeled after HUD's Good Neighbors program, encouraging homeownership in Monroe for police, fire, nurses and families with post-secondary degrees who are CDBG eligible.
	Target Date	6/29/2018
	Estimate the number and type of families that will benefit from the proposed activities	Funding is available for assisting four (4) families with this activity. They will be required to be low- to moderate-income.
	Location Description	In the city's NEZ.
	Planned Activities	Offer downpayment assistance
2	Project Name	Downpayment Assistance for Renters
	Target Area	Neighborhood Enterprise Zone
	Goals Supported	Downpayment assistance
	Needs Addressed	Housing Affordability
	Funding	CDBG: \$20,000
	Description	Establish a downpayment assistance program for renters looking to move to homeownership in the City of Monroe.
	Target Date	6/29/2018
	Estimate the number and type of families that will benefit from the proposed activities	There is funding to help four (4) families with this activity, and the program will require them to be low- to moderate-income.
	Location Description	The city's NEZ.
	Planned Activities	Offer downpayment assistance to low- and moderate-income renters living in Monroe who would like to become homeowners.
3	Project Name	Planning and Administration
	Target Area	City-wide

	Goals Supported	Housing Rehabilitation Vacant and abandoned housing demolition Cooperate with Fair Housing Agencies Downpayment assistance Assist homeless and those at-risk of homelessness Provide assistance for education/job training Support Historic Preservation Public facility improvements Increase recreation opportunities Blight Removal and Code Enforcement
	Needs Addressed	Improve Housing Conditions Housing Affordability Services for homeless/at-risk of homelessness Economic Development Provide quality public facilities/infrastructure
	Funding	CDBG: \$60,000
	Description	Administer the CDBG Program and all its activities
	Target Date	6/29/2018
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administer the city's CDBG program.
4	Project Name	Code Enforcement
	Target Area	Orchard East Neighborhood Enterprise Zone
	Goals Supported	Blight Removal and Code Enforcement
	Needs Addressed	Improve Housing Conditions
	Funding	CDBG: \$40,000
	Description	Fund staff time spent on code enforcement and blight removal in low- and moderate-income neighborhoods within the city targeted for efforts at improvement.
	Target Date	6/29/2018

	Estimate the number and type of families that will benefit from the proposed activities	In a typical year, the Building Department completes approximately 800 cases within the designated target area.
	Location Description	Low- and moderate-income neighborhoods south of the River Raisin.
	Planned Activities	Code enforcement and blight reduction.
5	Project Name	Oaks of Righteousness Warming Shelter
	Target Area	Orchard East
	Goals Supported	Assist homeless and those at-risk of homelessness
	Needs Addressed	Services for homeless/at-risk of homelessness
	Funding	CDBG: \$10,000
	Description	Fund staffing at this warming shelter providing beds and meals to homeless citizens seeking shelter from the elements.
	Target Date	6/29/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 300 homeless individuals will benefit from the proposed activities, based on the program's history.
	Location Description	1018 E Second St.
	Planned Activities	This shelter provides a place to sleep for those who either face homelessness or housing that doesn't provide sufficient heating. In addition to a safe place to eat, the shelter provides breakfast the following morning. The shelter also serves as a clearing house of sorts for individuals needing a place to receive needed health and social services.
6	Project Name	Foreclosure and Eviction Prevention Counseling
	Target Area	City-wide
	Goals Supported	Assist homeless and those at-risk of homelessness
	Needs Addressed	Services for homeless/at-risk of homelessness
	Funding	CDBG: \$7,500
	Description	Fund legal aid to income eligible families in the city facing eviction or foreclosure.
	Target Date	6/29/2018

	Estimate the number and type of families that will benefit from the proposed activities	The portion of this program funded by CDBG will assist 75 families (\$100/case), but LSSCM typically helps many more families than this in a year. Based on past year's performance, it is anticipated 100 families (or approximately 230 individuals) ranging from extremely low to low income will be assisted by this activity.
	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.
7	Project Name	FIX Program
	Target Area	City-wide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Improve Housing Conditions
	Funding	CDBG: \$90,000
	Description	Housing rehabilitation program for income eligible, owner occupied households.
	Target Date	6/29/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated 8 to 12 households will be assisted with this year's allocation. Based on the program's history, this would typically mean 6 or 7 households owned by seniors, 6 to 8 female headed households and 2 or 3 homes owned by black families. It is expected 6 to 9 of the households will be very low income or lower and the remaining recipients will be low or moderate income.
	Location Description	City-wide.
	Planned Activities	Housing rehabilitation.
8	Project Name	Dorsch Memorial Library
	Target Area	Orchard East Neighborhood Enterprise Zone
	Goals Supported	Support Historic Preservation Public facility improvements
	Needs Addressed	Provide quality public facilities/infrastructure
	Funding	CDBG: \$60,000

	Description	Rebuild the vestibule at the main entrance of this historic library serving mostly a low- and moderate-income population.
	Target Date	11/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Based on the library's identified service area, approximately 2100 families will benefit from the proposed improvements to this facility.
	Location Description	18 E First Street
	Planned Activities	Make historically sensitive improvements to this historic library.
9	Project Name	ADA Improvements for CSDD
	Target Area	City-wide
	Goals Supported	Provide assistance for education/job training
	Needs Addressed	Economic Development
	Funding	CDBG: \$12,000
	Description	Make ADA improvements to the entrance of a facility offering job training for the developmentally disabled.
	Target Date	6/29/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is expected approximately 20 individuals with developmental disabilities will be assisted by this activity.
	Location Description	230 W Front St
	Planned Activities	Make the main entrance to this facility providing job and life training to the developmentally disabled ADA compliant.
10	Project Name	Fair Housing Testing
	Target Area	City-wide
	Goals Supported	Cooperate with Fair Housing Agencies
	Needs Addressed	Improve Housing Conditions
	Funding	CDBG: \$11,000
	Description	Provide fair housing testing both proactively and in response to complaints and assist the city in making efforts to achieve goals set forth in its Assessment of Fair Housing.
	Target Date	6/29/2018

	Estimate the number and type of families that will benefit from the proposed activities	It is expected 15 families facing potential housing discrimination will be assisted by this activity.
	Location Description	
	Planned Activities	Fair housing testing, response to complaints of discrimination and further activities to improve housing equity in the city.
11	Project Name	Blight Elimination
	Target Area	Orchard East
	Goals Supported	Vacant and abandoned housing demolition
	Needs Addressed	Improve Housing Conditions
	Funding	CDBG: \$10,000
	Description	Demolish abandoned, blighted housing.
	Target Date	6/29/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 households in the vicinity of these abandoned and blighted structures will benefit from this activity. Based on demographics, the vast majority will be LMI and approximately 20-25 of the households benefiting will be minority households.
	Location Description	Orchard East neighborhood.
	Planned Activities	Housing demolition and site preparation.
12	Project Name	Arthur Lesow Community Center
	Target Area	Orchard East
	Goals Supported	Provide assistance for education/job training Public facility improvements Increase recreation opportunities
	Needs Addressed	Provide quality public facilities/infrastructure
	Funding	CDBG: \$150,000
	Description	Final phase of improvements to this community center serving the city's lowest income and highest concentration of minority households census tracts.
	Target Date	6/29/2018

	Estimate the number and type of families that will benefit from the proposed activities	Based on this facility's service area, approximately 500 families will benefit from this activity. The area's demographics suggest approximately 45% of these are minority families and over 80% of the families assisted will be LMI.
	Location Description	120 Eastchester
	Planned Activities	Kitchen upgrades and refurbishing the terrace outside the main entrance.
13	Project Name	Labor Park
	Target Area	Orchard East
	Goals Supported	Public facility improvements Increase recreation opportunities
	Needs Addressed	Provide quality public facilities/infrastructure
	Funding	CDBG: \$150,000
	Description	Improve and expand this neighborhood park serving the city's lowest income neighborhood with the highest concentration of minority households.
	Target Date	6/29/2018
	Estimate the number and type of families that will benefit from the proposed activities	This expanded park will have a service area of approximately 500 families. Demographics suggest 40-45% of these families will be minority households and more than 80% of them will be LMI.
	Location Description	E Second St and Winchester, adjacent to the Arthur Lesow Community Center.
Planned Activities	Complete professional services planning this park and commence expansion activities such as demolishing the adjacent parking lot.	
14	Project Name	Greenwood Reading Pavilion
	Target Area	City-wide
	Goals Supported	Public facility improvements Increase recreation opportunities
	Needs Addressed	Provide quality public facilities/infrastructure
	Funding	CDBG: \$20,000
	Description	Create a place for reading for children living in the Greenwood Townhouses public housing development.
	Target Date	6/29/2018

	Estimate the number and type of families that will benefit from the proposed activities	There are approximately 200 children living in this housing development. All of the are part of low-income families.
	Location Description	Greenwood Townhouses.
	Planned Activities	Convert a pavilion into a reading space for children living in public housing.
15	Project Name	LBP Remediation
	Target Area	City-wide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Improve Housing Conditions
	Funding	CDBG: \$2,500
	Description	Assist the Monroe County Health Department with completing LBP risk assessments in income eligible homes where children under 6 have been shown to have elevated levels of lead in their blood.
	Target Date	6/29/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 families with children with elevated levels of lead in their blood will be assisted. They will be LMI families.
	Location Description	City-wide
	Planned Activities	LBP risk assessments.

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 has been the case in past years, the City of Monroe will concentrate its grant funds in the areas where it is needed most. 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. Where the city as a whole is nearly 90% white, the census tract where the funds are being focused and that makes up most of the service area of the funds is only 68.6% white. In terms of income, the mean income in 2015 for the city as a whole was approximately \$44,000. In the census trace where CDBG funds are being most targeted, the median income was less than \$29,000.

A secondary focus of funding is the location of the city's newly designated Neighborhood Enterprise Zone. This is found in low- and moderate-income portions of the city as well. There are two distinct portions of the NEZ. One is east of South Monroe Street and the other is west of South Monroe Street. These areas aren't struggling as badly as the Orchard East neighborhood, but the NEZ was established to arrest overall decline that became rapid after the housing crisis. It is the city's hope that the NEZ will give homeowners and property owners incentive to invest in this area. These areas have seen a decline in income and an increase in the percentage of housing units that are rental properties. They have also been damaged by the opioid crisis that has hit Monroe County as hard as any county in Michigan.

Geographic Distribution

Target Area	Percentage of Funds
Orchard East	55
City-wide	43
Neighborhood Enterprise Zone	12

Table 7 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

So much of the CDBG funding is directed toward the Orchard East neighborhood because it is a portion of the city that has seen heavy disinvestment. The only commercial activity in this neighborhood is party stores. There is almost no retail other than what is offered in those party stores and there are no more restaurants. To combat this disinvestment, the city is trying to invest in the area to spur private investment. From 2012 to 2015, the median household income in the Orchard East area increased by approximately \$6,500. Over this same span, the median home value fell by \$13,000. This is likely due to hesitation by residents to invest in their homes when there are blighted and/or abandoned homes deteriorating all throughout the neighborhood. It is the city's hope that once the city has placed its new central fire station nearby, finished improvements to ALCC and heavily invested in a park centrally

located within the neighborhood, residents will take note.

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 and it is the city's intent to bring part of the corridor south of the river into the Orchard East neighborhood. This neighborhood needs that expansion to take place and for that expansion to take place, Orchard East needs to feel like a safe place to new visitors.

Not all of the city's CDBG funds are being focused in Orchard East, however. Another portion is being focused on its new Neighborhood Enterprise Zone (NEZ). The administration had become concerned other neighborhoods in low- and moderate-income areas of the city would see disinvestment similar to the Orchard East area, eventually leaving them in a similar state. In an attempt to stop any such decline, the city established an NEZ that gives home buyers and homeowners willing to invest in their properties a tax break. It is the city's hope these tax breaks and the investment that brings them about will spur private investment and halt any decline the two distinct neighborhoods in the NEZ might be suffering from.

The rest of the CDBG funds are city-wide for a number of reasons. This is partially because there are LMI residents throughout the city, but it's also because the city doesn't want to concentrate its LMI population to certain pockets of the city. So if LMI residents have homes in areas of the city with a small number of LMI households, the city would like them to be able to keep those homes and help the city maintain or increase its economic diversity.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The city has plans to initiate two downpayment assistance programs to help low- and moderate-income homebuyers. One is going to be modeled after HUD's own Good Neighbors program, which will provide incentives for police, fire, teachers, nurses and those with post-secondary degrees to locate in the city's Neighborhood Enterprise Zone (NEZ).

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

Other efforts at maintaining affordability include the city's FIX Program, which will allow low- and moderate-income owner occupied households to make needed repairs to their homes without incurring costly loan payments. Finally, the city's Foreclosure and Eviction Prevention Program sometimes either finds assistance for families to keep their existing home affordable or finds them affordable housing after they have been evicted.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	107
Special-Needs	5
Total	112

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	108
Rehab of Existing Units	12
Acquisition of Existing Units	0
Total	120

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

Discussion

The 108 new units proposed above are related to a new development in the City of Monroe that is receiving Low Income Housing Tax Credits. That development will provide new housing for income eligible seniors. The development will also provide a limited number of market rate units, but the

number reflected above will be those for low-income senior citizens. Affordable senior housing is badly needed in the City of Monroe and the county as a whole.

AP-60 Public Housing – 91.220(h)

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

The Monroe Housing Commission submitted a request this year for assistance in creating a reading pavilion for the children living in the Greenwood Townhomes public housing development. In response to this request, the city has budgeted \$20,000 to help convert an existing pavilion into an area where children living in public housing can go to read or engage in learning opportunities. This is a project that has been completed successfully at other public housing developments throughout the country.

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

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

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

The Monroe Housing Commission is in good standing.

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

Introduction

Despite an improving economy over the past few years, the City of Monroe has seen an increase in demand for services provided to its homeless population. For this reason, the city is trying to make sure its allocation of CDBG funds addresses 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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

Beyond services for the homeless provided by the Oaks of Righteousness and Paula's House mentioned above, the City of Monroe plans to continue a dialog with the Monroe County Opportunity Program to

try to learn how it can help in shortening the time individuals and families experience homelessness. MCOP has received a grant that allows them to help get the homeless into affordable housing by assisting them with the security deposit and first month's rent at their new apartment. They've expressed to the city that this is an area with a lot of unmet demand. The city plans to learn the regulations and requirements of such a program so it can determine whether it has the capacity and funds to supplement what already exists.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

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

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

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

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

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

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

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

The city's primary means of fostering affordable housing in the 2017-18 program year will be downpayment assistance. It is setting aside \$40,000 in two separate downpayment assistance programs in order to offer \$5,000 in assistance to eight (8) low- to moderate-income families looking to purchase a home. It is the city's hope that assistance with these upfront costs will allow families to arrange mortgage payments that do not require an excessive percentage of income for housing.

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

The City of Monroe also works with Legal Services of South Central Michigan on Foreclosure and Eviction Prevention. One of the services this activity offers is finding and securing access to benefits for low income families that either increase their income or limit the price of their housing. Consequently, they are able to stay in their home because of its new affordability. Finally, the city recently completed a target market analysis of housing demand in the city and that analysis determined there was demand for housing affordable to low- and moderate-income residents coming into the city of Monroe. The city expects to use this study to try to develop housing that is in line with current demand.

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

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

Actions planned to reduce lead-based paint hazards

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

In addition to this project, the City has a home rehabilitation program (FIX Program) that, by HUD rules, must follow lead safe work practices and remediation rules based upon the amount of funding being received. Each home receiving funds as part of this program will have a lead-based paint hazard assessment completed and remediation of these hazards will be built into the proposed work on the home, allowing the property to pass a lead clearance test once work has been completed. The funding level of the program suggests the city will be able to remove lead hazards in four (4) to eight (8) homes.

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

Actions planned to reduce the number of poverty-level families

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

Another example of steps taken to increase jobs coming to Monroe was a downtown retail market study the Downtown Development Authority had completed. This study offered guidance on the type of retail offerings the market in Monroe would sustain and it's being used to reach out to developers and potential business owners who might be interested in investing in Monroe's downtown.

In addition to these efforts, the City of Monroe also realizes home ownership is another valuable wealth-building tool. For this reason, the city has given special attention to programs that allow existing homeowners to make repairs to their homes that will maintain and even increase their homes' values and consequently their equity in those homes. Similarly, the downpayment assistance program is intended to allow families to protect themselves from poverty by investing in a home.

The City of Monroe also has a living wage it maintains for businesses receiving grants from the city. A business recently approached the city about receiving a tax abatement to expand their operations. This expansion would allow them to keep 148 jobs in Monroe and create ten (10) more new jobs. One of the conditions of the business receiving this abatement is they must pay all their workers a rate that would be above the poverty level for a family of four (4). In 2017, that rate is \$11.83 per hour.

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

Actions planned to develop institutional structure

The City of Monroe has continued its attempts to develop its institutional structure. The city's Building Department, a key department for interaction between the city and the public, has undergone an extensive review to ensure they are providing the best service to residents. After researching the current operations of the department, the consultant doing the review has worked with them to develop a "customer road map" to offer premium service to city residents.

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

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

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

The City of Monroe expects to continue to cooperate with the Monroe County Opportunity Program as that local agency runs an acquisition, development and resale program to rehab local homes and sell them to low-income home buyers. It is anticipated that the new Neighborhood Enterprise Zone will serve as a new focal point for this program as well as any new grants that may come available as local agencies and developers discover the potential of the program. The City of Monroe is also supporting an

application for a LIHTC project within the city that will provide affordable housing for low-income seniors. This project proposes 108 units, 80% of which will be required to be filled by income qualified residents. The other 20% will be affordable to low-income residents, just without the income restrictions.

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

Program Specific Requirements

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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