

**CITY OF NORTON SHORES
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
2025 ACTION PLAN**



**NORTON
SHORES**

IT'S IN OUR NATURE.

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EXECUTIVE SUMMARY

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

1. Introduction

Norton Shores is a vibrant community of approximately 25,000 residents, featuring a mix of residential neighborhoods and commercial/industrial areas. The city offers a wide range of recreational activities for both residents and visitors. With the highest taxable value in Muskegon County, exceeding \$1.2 billion, Norton Shores boasts several successful commercial districts that include retail, small businesses, restaurants, and banking institutions.

The initial focus of this Action Plan is on three census tracts where many of the city's low- and moderate-income residents reside. The Plan outlines how the City will allocate its 2025 CDBG funds. The City Council, Citizen Advisory Committee, and City staff collaborate to ensure these funds are used effectively to serve our community. It has been decided that the program will be open to households earning less than 80% of the Area Median Income (AMI). This approach aims to maximize the benefit of CDBG funding for residents who meet this income requirement, while also fulfilling the national objectives set by the U.S. Department of Housing & Urban Development (HUD).

In the past, staff chose to exclude residents of the seven mobile home communities due to the inability to place liens on the property of these communities. This exclusion meant that a segment of the population that likely needed assistance the most was left out. Recently, the City proposed a plan to allow households in mobile home communities to qualify for home repair funding, but with a lower project cap compared to those in traditional homes. The City believes it is both fair and necessary to extend support to all Norton Shores residents, regardless of their residence location within the City.

2. Summarize the objectives and outcomes as identified in the Plan

As part of the 2025 Action Plan, City staff will continue working with households that require home repairs, as well as supporting our local service agencies. Funding will be directed to organizations who provide services to seniors (transportation to non-emergency medical appointments, meal delivery, etc.), and to CALL 211. CALL 211 assists those who need help with food, education, employment and financial support, and mental health, among other services.

The primary focus of Norton Shores' CDBG program is the Home Repair Program. As the cost of essential home repairs continues to rise, the City has observed a growing demand for assistance among residents. We expect to serve a comparable number of households as in previous years. Additionally, City staff are taking a more proactive approach in identifying residents who may qualify for the program, often through interactions during the code enforcement process.

One of the key objectives of our CDBG initiatives is to enhance the health, safety, and overall environment of the community by providing services that promote accessibility and long-term sustainability. Achieving this goal helps residents remain in their homes and improves the overall quality of housing. Partnerships with supporting agencies that assist the City in reaching financially vulnerable households are both essential and appreciated. Programs such as “Senior Transportation” and “Senior Wellness” (offered through AgeWell Services), along with CALL 211, play a vital role in delivering information, transportation, and food services—positively impacting residents and encouraging greater program participation.

Below are the program activities selected for the 2025 Action Plan allocation of \$111,638

General Administration	\$15,318
Senior Transportation	\$6,000
CALL 211 resources	\$6,000
Home Repairs	\$80,000
Fair Housing Initiatives	\$4,320

3. Evaluation of past performance

We have effectively promoted the available programs and we have discovered that some residents in need of assistance are unaware of the Home Repair Program. However, during the past calendar year, staff has noticed an increase in visibility, leading to more applications being submitted for the Home Repair Program. City staff continually reviews and updates the program’s policies and procedures, along with evaluating grants awarded to external service agencies such as CALL 211 and AgeWell Services. We remain committed to supporting these organizations in accordance with HUD guidelines, public service matrix codes, and the national objectives of the CDBG program, while staying within the funding limits established by HUD.

In the 2024 fiscal year (FY-24), 18 residents received grant benefits for home repairs. We have observed, both anecdotally and through increased application submissions, a rising interest in the program. This surge in applications is viewed positively, as it indicates greater awareness and visibility of the Home Repair Program.

4. Summary of citizen participation process and consultation process

City staff has attended local events involving other service agencies that specialize in low-income households. The City made public notices for both the Citizen Advisory Committee meeting and the annual Action Plan. No comments were received by the public during the public comment period. The public comment period was held from July 4 through August 4, 2025.

5. Summary of public comments

Public comments for the 2025 Action Plan were requested from the public and no comments were received.

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

All comments are accepted for review. However, if the comments are demeaning, vulgar, or are not applicable to the CDBG program they will not be included in submissions to HUD. Some comments were made during the CDBG CAC meeting that were off-topic or beyond the scope of the CDBG program.

7. Summary

Norton Shores continues to reach out to its citizenry to support them through AgeWell, CALL 211, and the Home Repair Program. Our municipal code enforcement and other City staff strive to keep our community blight-free.

Staff from Finance Dept., Administrative Services Dept., and the Building Division have worked together to provide the necessary support to the citizens of the community. This team effort is how Norton Shores achieves its success. City staff has seen increased engagement and success with the Home Repair Program now that we have brought the CDBG program back under our purview. The number of applications and the number of homes served have both increased in the past few years, and we anticipate that trend to continue.

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

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

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

Agency Role	Name	Department/Agency
Municipality	Anthony Chandler	City of Norton Shores
Municipality	Sharonda Carson	City of Muskegon
Municipality	Carolyn Cook	City of Muskegon Heights

Table 1 – Responsible Agencies

The City has a partnership with the City of Muskegon and the City of Muskegon Heights for the Consolidated Plan.

Narrative

As of 2024, Norton Shores is no longer under a contractual agreement with the City of Muskegon to administer the CDBG program. City staff has taken over the day-to-day administration of the CDBG program. Specifically, the Finance Director, Building Inspector, and Zoning Administrator have split the necessary tasks to ensure the program is effective.

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

1. Introduction

The City of Muskegon and the City of Muskegon Heights continue to be partners with CDBG programming. Our staff and the other points of contact are affiliated through the United Way of the Lakeshore Continuum of Care, along with Muskegon County. In both cases, we have a combined focus to address the needs of the Muskegon County area and specifically, the residents of Norton Shores. When looking at our demographics and city landscape, we evaluate where our assistance is needed. We will continue with the activities and projects that appear to work for our citizens, and with the consideration of amount of funds we are allotted, the services provided can be advertised to address the program's awareness and in turn, assist more Norton Shores households.

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

By supporting AgeWell Services and CALL 211, the City helps strengthen coordination among agencies serving lower-income residents—individuals who are at greater risk of being underhoused or living in unsafe conditions. These risks often extend beyond housing and may include challenges related to medical care, transportation, and food access. Through targeted financial support, these agencies are empowered to provide essential services to both our residents and the broader 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's involvement with the United Way of the Lakeshore Continuum of Care is currently limited, as we do not yet have a staff representative serving on the board. However, we are actively exploring the opportunity to appoint a member to participate in the Continuum. This engagement would enhance our access to resources and information, allowing us to better support Norton Shores households in need of assistance.

Describe consultation with the Continuum(s) of Care that serve 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's involvement with the United Way of the Lakeshore Continuum of Care is currently limited, as we do not yet have a staff representative serving on the board. However, we are actively exploring the opportunity to appoint a member to participate in the Continuum. This engagement would enhance our access to resources and

information, allowing us to better support Norton Shores households in need of assistance.

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

The City of Norton Shores consults with the Citizen Advisory Committee, the public, and receives updated reports throughout the year from the service agencies we support. In subsequent Action Plans, the City will meet with members of the local service agencies to better understand their operations and the residents they help serve. City staff is represented on local boards and is knowledgeable with current issues related to housing, senior care, and other related matters.

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

The local Public Housing Agencies (PHA’s) were not consulted for this Action Plan. Those agencies are not in Norton Shores city limits, but we will utilize them as any activity through the CDBG program necessitates it.

Other local/regional/state/federal 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	United Way of the Lakeshore	The strategy is to identify activities that combat the needs of the homeless in the City of the Norton Shores.

Table 2 – Other local/regional/state/federal planning efforts

Organization	Name	Contact Email
Senior Resources	Pam Curtis	pam@seniorresourceswmi.org
Every Woman’s Place	Jillian Pastoor	jillianp@everywomansplace.org
Muskegon Rescue Mission	Kevin Newton	knewton@muskegonmission.org
Continuum of Care	Madison Butler	madison@unitedwaylakeshore.org
CALL 211	Stacey Gomez	stacey@call-211.org
Veterans Center	Michael Baauw	baauw@yahoo.com
Servicios de Esperanza	Angelita Valdez	angelita@servicesofhopecounseling.com

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation/efforts made to broaden citizen participation

Public comments for the 2025 Action Plan were requested from the public. The public comment period was held from July 4 through August 4, 2025 and no public comments were received.

Citizen participation outreach – to be filled out with summary of comments when received.

Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments are Not Accepted & Reasons	URL (if applicable)
Public Comment Period	Non-targeted/broad community; residents	None received	None received	N/A	N/A
Newspaper Ad	Non-targeted/broad community; residents	None received	None received	N/A	N/A
Citizen Advisory Committee	Non-targeted/broad community; residents	All members met together for two hours and others individually for longer.	Comments about public improvements, funding allocation, Home Repair Program.	Some comments offered were off-topic, including the status projects, touring the target census tracts.	N/A

Table 3 – Citizen Participation Outreach

Expected Resources

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

Introduction

We continue to acknowledge the programs that render the greatest success. In our community, the House Repair Program is in place to assist our citizens who need help with housing needs. This program continues to be of high-demand, and it is important to keep the housing stock in our city up to code and viable for families to reside and thrive. In addition to this role, Norton Shores is committed to supporting agencies that serve our citizens who have limited resources. CALL 211 is a sub-recipient that helps with community resources that include health, food, utilities, rent assistance, and housing resources. The Senior Transportation program is necessary for seniors in need of transportation to their non-emergency medical appointments.

Norton Shores is diligent and satisfied with the sub-recipient agencies that tend to the needs of our citizens who we call on a regular basis and are confident our citizens are getting their needs met through this grant. Annually, we review with our citizens the result of the year's programming. This year's allocation is down approximately \$15,000 from the past year, and the City is utilizing prior year allocations to cover the Fair Housing Initiative for this current budget cycle.

Program	Source of Funds	Uses of Funds	Expected Amount (July 1 – June 30)				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Public – federal	Acquisition, Administrative, Economic Development, Housing, Public Improvements, Public Services	\$111,638	\$0	\$0	\$111,638	\$0	The activities identified in the table represent the current year allocation to provide housing rehab, administrative services, and public services
General Fund	Public – federal	Other	\$0	\$0	\$0	\$0	\$0	City staff will track their time for projects and assistance in grant administration

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

Outside of CDBG, the City is not prepared to supplement any additional funding and no funding match is required.

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

In years past, no public land or property were utilized within the jurisdiction to address the needs of the citizens. Public parks and other public places where CDBG funds can be used is on our radar for 2025. Staff, along with the Citizen Advisory Committee, has identified a neighborhood park in one of the three census tracts, as identified by HUD as a good candidate for CDBG funds. Ideas include dumpster and yard waste days (where the City sponsors junk/debris and yard waste removal in a low-income area) and improvement to the park's amenities (i.e. re-pave the basketball court, upgrade lighting, new playground equipment). The intention is to make the park a safer and cleaner gathering area for the neighborhood to enjoy.

Discussion

Our singular funding source is our CDBG annual allotment, with no local match. The Fair Housing of West Michigan will continue to share pertinent information with the City about housing discrimination. The City also receives activity numbers from our partnered service agencies to ensure CDBG funds are being fully utilized. The 2025 Action Plan has funds budgeted for the Impediments to Housing Study that is required every five years, with the next housing study being slated for 2028. Future Action plans will outline past year's fund balances and HUD-eligible activities.

ANNUAL GOALS & OBJECTIVES

AP-20 Annual Goals & Objectives – 91.220(c)(3) & (e)

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Home Repairs	2025	2026	Home Repairs	Norton Shores	Housing, Neighborhood Enhancement	\$80,000	Homeowner housing rehabilitated: 8 homes
Senior Assistance	2025	2026	Non-Homeless Special Needs	Norton Shores	Senior Transportation & Wellness	\$6,000	Public service activities for Low/Moderate Income Housing Benefit: 300 persons assisted
Public Service Opportunities	2025	2026	Non-Housing Community Development	Norton Shores	CALL 211 social services	\$6,000	Public service activities for Low/Moderate Income Housing Benefit: 1,000 persons assisted
Fair Housing	2024	2028	Non-Housing Community Development, Fair Housing Activities	Norton Shores	Fair Housing Initiatives, Legal Services	\$4,320	Fair Housing Initiatives: 50 persons assisted

Table 5 – Annual Goals & Objectives

1	Goal Name	Home Repairs
	Goal Description	Helping low-to-moderate income households will strengthen neighborhoods and help them remain in their homes through the assistance of this grant. Roofs, furnaces, electric, foundation, siding, etc. are examples of the needs of our citizens
2	Goal Name	Senior Assistance
	Goal Description	Senior travel to non-emergency medical appointments
3	Goal Name	Public Service Opportunities
	Goal Description	CALL 211 will provide information to citizens who have housing and other household needs
4	Goal Name	Fair Housing
	Goal Description	Carry out survey and research of housing practices that will result in education resources, change for future services and information

Table 6 – Goal Descriptions

AP-35 Projects – 91.220(d)

Introduction

The programs are selected and implemented based on need and available funding. City staff met with our Citizen Advisory Committee to discuss and report past accomplishments with the current activities in place.

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

Allocations to these programs are considered priorities to strong neighborhoods. Addressing the needs of the underserved is crucial to the City of Norton Shores and the families being assisted. Assisting households is our priority which provides support to our neighborhoods, especially within the three identified census tracts.

The Citizen Advisory Committee will assist City staff in developing goals and projects that meet HUD's national objectives and requirements.

AP-38 Project Summary

Project Summary Information

1	Project Name	Senior Services
	Target Area	City-wide
	Goals Supported	Senior Assistance – transportation to non-emergency medical appointments and Wellness Activities
	Needs Addressed	Senior Services
	Funding	\$6,000
	Description	Seniors are able to access transportation from their home to non-emergency medical appointments
	Target Date	Through 6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	300 persons assisted
	Location Description	City-wide
Planned Activities	Activities to transport seniors to non-emergency medical appointments and other related programming	
2	Project Name	CALL 211
	Target Area	City-wide
	Goals Supported	Public Service Opportunities
	Needs Addressed	Housing, Neighborhood Enhancement, Legal Services, Youth Opportunities
	Funding	\$6,000
	Description	Information for housing, food, home repairs, and healthcare are provided to citizens
	Target Date	Through 6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approx. 1,000 persons assisted
	Location Description	City-wide
Planned Activities	Provide funding to CALL 211 for providing individuals in need with information of services and resources that are key to development, housing, food, jobs, and transportation.	

3	Project Name	Home Repair Program
	Target Area	City-wide
	Goals Supported	Home Repairs
	Needs Addressed	Housing, Neighborhood Enhancement
	Funding	\$80,000
	Description	Housing repairs for families that meet an income level of 80%
	Target Date	Through 6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 households that meet an income level of 80%.
	Location Description	City-wide
	Planned Activities	Roofing, foundations, plumbing, mechanical, and electrical items, and housing issues affecting the health and safety of the occupants
4	Project Name	Fair Housing
	Target Area	City-wide
	Goals Supported	Fair Housing Initiatives
	Needs Addressed	Neighborhood Enhancement
	Funding	\$4,320
	Description	Enlist the help of the Fair Housing Center of West Michigan to provide research for a study detailing the lending practices in Norton Shores
	Target Date	Through 6/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	50 households who complain of unlawful housing discrimination and conduct fair housing testing in the areas of sales, rentals, advertising, insurance appraisal and financing of housing.
	Location Description	Norton Shores lending institutions and citizens will be surveyed.
	Planned Activities	Fair Housing

5	Project Name	General Administration
	Target Area	City-wide
	Goals Supported	General Administration
	Needs Addressed	Housing, Code Enforcement, Fair Housing Initiatives, Neighborhood Enhancement
	Funding	\$15,318
	Description	Administration of the grant
	Target Date	Through 6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City-wide
	Planned Activities	Create reports, public notices, CAPER, and other necessary paperwork as required by HUD

Table 7 – Project Summary

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

We have low-income concentration in census tracts 23, 24, and 26.01. The programs are designed for any income qualifying households within the city limits, with an emphasis in the three designated census tracts.



Figure 1 – Map of the three Census tracts

Geographic Distribution

Target Area	Percentage of Funds
Norton Shores	100%

Rationale for priorities for allocating investments geographically

Geographical disbursement of funds is tactfully used. If there are code violations, the City can utilize its annual CDBG Home Repair Program funds for HUD-eligible activities to eliminate blight. The City uses the CDBG funds for eligible projects throughout the City, but we are aware of the three census tracts where we can prioritize investments in the future as the need increases.

Discussion

As stated above, the City can utilize CDBG funds for homeowners who reside anywhere in the City of Norton Shores. But, the City looks to use funding for the Home Repair Program in the three identified census tracts that house the largest concentration of 80% AMI or below residents.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing is important to our community, but our current funds are not designated to produce affordable housing units. The City’s concentration with the Home Repair Program is designed to assist current homeowners to remain in their home as long as they wish to be there. Stabilization is what we can offer to lower income families up to 80% AMI and an opportunity to repair a home that may threaten the health and safety of the occupants.

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

Table 7 – One Year Goals for Affordable Housing by Support Requirement

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

Table 8 – One Year Goals for Affordable Housing by Support Type

Discussion

The City of Norton Shores does not receive HOME funds, but we utilize our CDBG funds to rehab homes for our citizens with incomes at or below 80% AMI.

AP-60 Public Housing – 91.220(h)

Introduction

There are no Public Housing facilities in the City of Norton Shores, but there are two Housing Commissions located in Muskegon County.

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

We can assist as a partner with the City of Muskegon and City of Muskegon Heights, but no direct actions or funds are being proposed at this time.

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

We do not have a homeownership focus in our Action Plan. Homeownership has not been included in our programs and without HOME funds, we do not see this as a funding priority in our community.

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

The housing commissions are not designated as troubled.

Discussion

There may be Section 8 participants living in Norton Shores, but the City does not have a PHA located in our community.

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

Introduction

Although homelessness and other special needs activities have not historically been a focus of the City's CDBG program, we recognize their growing importance through input from the Citizen Advisory Committee. The Norton Shores Police Department (NSPD) conducts a "point-in-time" count, which provides valuable insight into the number and locations of homeless individuals and encampments within the City. NSPD has reported an increase in interactions with individuals experiencing homelessness. As noted previously, City staff will continue to collaborate with NSPD and the United Way to explore ways the City can offer support and assistance to this vulnerable population.

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

City staff will continue to work with external service agencies to address homelessness in our community. City staff will work with United Way of the Lakeshore to keep updated on any issues related to homelessness. Norton Shores Police Department (NSPD) already works within the Continuum of Care by having at least two NSPD staff members to assist those who may be experiencing homelessness.

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

Our participation with the Continuum of Care serves as our action to help reduce and end homelessness in the County.

Addressing the emergency shelter and transitional housing needs of homeless persons

We do not have an emergency shelter or transitional housing facility based in our community for homeless individuals. Senior facilities are prevalent in our city and they are funded through our sources. Organizations that have contact with homeless individuals may utilize local hotels or motels to temporarily house them.

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

We have three public school districts in Norton Shores, all of which work with other service agencies to address the homeless youth segment of our population. To date, the City has not provided any financial assistance in this area.

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

Helping our citizens with critical home repairs is a huge deterrent for families that may experience homelessness, or those who may face homelessness due to the condition of their homes. Although the City does not have any program in place that will assist with the care of those who may be nearing homelessness, we do support CALL 211. CALL 211 provides information and assistance to families who are homeless or may become homeless soon.

Discussion

Homelessness in our community is difficult to track but is made easier with the “point in time” census that NSPD does on a biannual basis. With our CDBG funding allotment, the City does not provide programs directed at homeless individuals.

AP-75 Action Plan Barriers to Affordable Housing – 91.220(j)

Introduction

Barriers to affordable housing are explored through our partnership with the Fair Housing Center of West Michigan. Through our cooperation, we collaborate with other municipalities to educate the public, realtors, and schools. We receive biannual reports about our community, which include the testing of local apartment complexes and surveys of managers. The results of those surveys are then used to educate and expose any barriers to housing for low-income households.

Other barriers include higher priced housing units. Our city is steadily growing, and we continue to see residential developments in the City, albeit, mostly in the form of multi-family complexes. The City believes that the metric of just housing units only tells part of the story of a larger issue. We believe that there should be a diversity of housing types available at all price points.

The lack of resources and funding for the disadvantaged families is the greatest barrier to assistance. It is our hope that the investments that were made to the Fair Housing Center of West Michigan will offer relief.

Actions 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's policies do not create a barrier to low-income households. The Planning & Zoning and Building Divisions, who assist administering the CDBG program, assist residents to increase their opportunities for future housing opportunities. The City will utilize the Continuum of Care and other service agencies that can offer residents more resources.

Discussion

The entire nation is facing a housing crisis, and Norton Shores is no different. The City has become more proactive in the past few years to help meet the housing demand. However, the City has to extend beyond using only the number of units as a metric, but also ensure there is a diversity of housing options at all price points. This issue will likely be discussed in subsequent Action Plans.

AP-85 Other Actions – 91.220(k)

Introduction

The City continuously reviews actions to ensure CDBG funds are used in ways that most effectively serve low-income populations. Each year, we assess opportunities to address immediate community needs through interim measures—such as providing dumpsters in areas affected by blight or assisting in the demolition of structures that contribute to neighborhood decline. As needs emerge, we remain open to considering additional strategies, including the potential purchase of blighted or vacant properties, to further support community revitalization efforts.

Actions planned to address obstacles to meeting underserved needs

We will explore options to meet the needs of citizens that appear to be underserved. In previous years, the City decided to authorize an option that was in existence many years ago – emergency housing repairs to mobile home communities. The City has seven mobile home communities within city limits, and we plan to continue this option for those who qualify for HUD-eligible repairs. Their needs have been identified as health and safety concerns that threaten their home and could lead to homelessness if the emergency housing repairs are not completed.

Actions planned to foster and maintain affordable housing

Rental homes are present in Norton Shores and we do have a rental certification and inspection program in place – through a contract with Muskegon Charter Township. However, the City does not have a database or list of affordable housing. Rental inspections augment the code enforcement process, which helps to foster affordable – and safe – housing for lower income residents.

Actions planned to reduce lead-based paint hazards

We have not planned any activities to reduce lead-based hazards. Should the need arise, the City will work with the County’s lead grant to reduce lead-based paint hazards for families in Norton Shores.

Actions planned to reduce the number of poverty-level families

No actions are planned to reduce the number of poverty-level families. We have programs that will assist poverty-level families up to the 80% AMI, however, our annual CDBG allotment is not substantial enough to reduce the number of low-income families. Therefore, we believe the Home Repairs Program is critical for these families.

Actions planned to develop institutional structure

Fair Housing Initiatives are financially supported in our area each year. We will continue to support those organizations (i.e. CALL 211, AgeWell Services) and the Fair Housing Initiatives.

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

The City currently utilized the Continuum of Care and will increase its participation in it. As mentioned throughout this Action Plan, the City also works with CALL 211 and AgeWell Services to provide residents even more resources and services.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.200(I)(1,2,4)

Introduction

The City of Norton Shores will carry out these activities during the 2025-2026 program year. Our programs require residents to provide the City pertinent information to determine if they are eligible for their desired project. Those requirements are demographic information of all those living in the home, income, and ensuring that property taxes and insurance are paid in full.

Community Development Block Grant (CDBG) Program

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 the projects to be carried out.

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
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
The amount of surplus funds from urban renewal settlements	\$0
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
The amount of income from float-funded activities	\$0
Total Program Income	\$0

Other CDBG Requirements

The amount of urgent needs activities	\$0
In the 2024 Action Plan, the estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income will be:	80%

Discussion

The 2025 Annual Action Plan is the fifth year associated with the Five Year Regional Consolidated Plan.