

**CITY OF PLYMOUTH  
AGENDA  
Housing and Redevelopment Authority  
March 26, 2020, 7:00 PM  
Council Chambers**

1. **CALL TO ORDER**
2. **PUBLIC FORUM**
3. **APPROVE AGENDA**
4. **CONSENT AGENDA**—*These items are considered to be routine and will be enacted by one motion. There will be no separate discussion of these items unless a Commissioner or citizen so requests, in which event the item will be removed from the Consent Agenda and placed elsewhere on the agenda.*
  - 4A Approve proposed February 27, 2020 minutes
  - 4B Plymouth Town Square. Accept monthly housing reports
  - 4C Vicksburg Crossing. Accept monthly housing reports
5. **PUBLIC HEARINGS**
  - 5A Community Development Block Grant – 2020 Annual Action - *Comments for the public hearing may be emailed to HRA Manager Jim Barnes at [jbarnes@plymouthmn.gov](mailto:jbarnes@plymouthmn.gov).*
6. **NEW BUSINESS**
  - 6A Community Development Block Grant – Approve the 2020-2024 Five-Year Comprehensive Plan and Analysis of Impediments
7. **UPDATES**
8. **ADJOURNMENT**

**DRAFT MINUTES**  
**PLYMOUTH HOUSING AND REDEVELOPMENT AUTHORITY**  
**February 27, 2020**

4A

**MEMBERS PRESENT:** Chair Michelle Hayden, Commissioners Robert Huddleston, Jeff Kulaszewicz, and Aqueelah Whitfield

**ABSENT:** Commissioner Matthew Plec

**STAFF PRESENT:** HRA Manager Jim Barnes, Community Development Coordinator Matt Lupini, and Permit Technician Tina Beckfeld

**1. CALL TO ORDER**

Chair Hayden called the Plymouth Housing and Redevelopment Authority meeting to order at 7:03 p.m.

**2. PUBLIC FORUM**

Chair Hayden opened the Public Forum.

Clinton Asche, City of Plymouth resident and representative of Many Hands, a volunteer group that works with Interfaith Outreach and Community Partners for affordable housing, is a proponent of affordable housing and would like to see more done in the City of Plymouth. Mr. Asche gave the example of Richfield improving homes and reaping the benefit of the neighboring properties following suit. The overall result was improvement to a pocket of the community. Richfield has done some tear-downs and rebuilds conforming to the surrounding properties but also improving the dwelling by 20% additional square feet and 20% additional height. He stated Plymouth could not do tear-downs because the property values are too high. He proposes the City of Plymouth approve more lot splits allowing 75% land use, 20% additional square feet, and 20% additional height without needing a variance. He is asking the HRA to help get this done.

HRA Manager Barnes stated the HRA has no authority in approving or implementing parameters for lot splits; the approval process goes through the Planning department and the City Council.

Mr. Asche recommends working with the West Suburban Land Trust as an option. The land would remain the property of the city, and the dwelling could be rented or owned.

HRA Manager Barnes stated the HRA is considering Federal Funding allocations for the next budget to collaborate with the land trust.

Chair Hayden thanked Mr. Asche for his interest in affordable housing and bringing his suggestions to the HRA. She asked Mr. Asche what he was looking for from the HRA.

Mr Asche replied that he would like the HRA to help facilitate additional lot splits.

Chair Hayden reiterated the HRA has no control in this process.

Chair Hayden closed the public forum.

**3. APPROVE AGENDA**

**MOTION** by Commissioner Huddleston, seconded by Commissioner Whitfield, to approve the Agenda. **Vote.** 4 Ayes. **MOTION** passed unanimously.

**4. CONSENT AGENDA**

**4A.** Approve proposed January 23, 2020 minutes.

**4B.** Plymouth Towne Square. Accept monthly housing reports.

**4C.** Vicksburg Crossing. Accept monthly housing Reports.

**MOTION** by Commissioner Kulaszewicz, seconded by Commissioner Huddleston, to approve the Consent Agenda. **Vote.** 4 Ayes. **MOTION** passed unanimously.

**5. NEW BUSINESS**

**5A.** HRA New Development Opportunity

Community Development Coordinator Lupini gave an overview of the staff report.

Chair Hayden is strongly in favor of the new development opportunity.

Commissioner Kulaszewicz asked why adding additional lot width would be considered.

HRA Manager Barnes stated additional lot width would make the driveway width requirements off the cul-de-sac and setback requirements for the odd shaped lot feasible.

Commissioner Huddleston added that the driveway must be accessed off of the cul-de-sac.

Commissioner Kulaszewicz inquired if Century Link has been contacted to inquire if they are interested in selling a portion of their parcel.

HRA Manager Barnes answered no.

Commissioner Kulaszewicz stated he is also in favor of this opportunity.

**MOTION** by Commissioner Plec, seconded by Commissioner Huddleston, to provide staff with the authority to engage with an appraiser and the current property owner. **Vote.** 4 Ayes. **MOTION** passed unanimously.

**5B.** Election of Officers. Chari, Vice-chair, Secretary.

**MOTION** by Commissioner Kulaszewicz, seconded by Commissioner Huddleston, nominating Chair Hayden as HRA Chair. **Vote.** 4 Ayes. **MOTION** approved unanimously.

**MOTION** by Commissioner Kulaszewicz, seconded by Commissioner Huddleston, nominating Commissioner Plec as HRA Vice-chair. **Vote.** 4 Ayes. **MOTION** approved unanimously.

**MOTION** by Commissioner Kulaszewicz, seconded by Chair Hayden, nominating Commissioner Huddleston as HRA Secretary. **Vote.** 4 Ayes. **MOTION** approved unanimously.

## **6. UPDATES**

HRA Manager Barnes provided an update to the Board on the following items.

- Vicksburg Crossing windows
- Beacon
- Four Seasons Mall
- Element

## **7. ADJOURNMENT**

**MOTION** by Chair Hayden, with no objection, to adjourn the meeting at 7:37 p.m.

P  
**PLYMOUTH**  
**TOWNE SQUARE**

AB

## MEMORANDUM

To: Jim Barnes

From: Phil Marston

Date: March 17, 2020

RE: Plymouth Towne Square Monthly Report for February 2020.  
The March 2020 Newsletter and Calendar are attached.

### Rentals:

As of February 1<sup>st</sup> we had 99 occupied apartments.

Apartment Type	Occupied	Vacant	Deposits	Estimated Move in
1 Bedroom	60	0	0	
2 Bedroom 1-Bath	20	0	0	
2 Bedroom 2-Bath	19	0	0	
<b>Totals</b>	<b>99</b>	<b>0</b>	<b>0</b>	

### Move-Ins/Move-Outs:

We had one move in and zero move out during February. As of February 29<sup>th</sup> we had 99 occupied apartments.

### Marketing

The wait lists remain open with 94 names on the 1-bedroom list and 22 names on the 2-bedroom list. We receive inquiry calls daily and send applications out when requested.

## **Resident Services**

Our monthly resident meeting and birthday party celebration was held on Thursday February 20<sup>th</sup> with 20 residents in attendance. On Friday February 14<sup>th</sup> we had a Valentine's pizza party with 45 PTS residents in attendance.

## **Building Issues**

We are experiencing a water leak above the window header in apartment 330. Rain was leaking in last summer at this spot and we had it fixed. Now with ice and snow and intermittent thawing we are seeing leaking again. A roof repair crew will be here to make repairs when it is safe to get up on the roof.

# Balance Sheet

## PLYMOUTH TOWNE SQUARE

As Of February 29, 2020

	Ending Balance	Total
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
PETTY CASH-US BANK	500	
US BANK OPER ACCT	234,038	
US BANK SEC DEP ACCT	67,309	
INVESTMENTS - WORKING CAPITAL FUND	730,827	
INVESTMENTS - NEW DEBT SERVICE	11,684	
ACCOUNTS REC-TENANTS	(444)	
DUE FROM CITY OF PLYMOUTH	93,333	
INTEREST RECEIVABLE	2,334	
PREPAID PROPERTY INSURANCE	7,494	
PREPAID WORKERS COMP INSUR	447	
PREPAID OTHER	3,831	
<b>TOTAL CURRENT ASSETS</b>		<b>1,151,354</b>
<b>FIXED ASSETS</b>		
LAND	459,247	
SITE IMPROVEMENTS	182,420	
BUILDING	5,767,819	
BUILDING IMPROVEMENTS	1,077,233	
FURN, FIXT & EQUIP-GENERAL	438,088	
FURNITURE & FIXTURES - HOUSEKEEPING	8,696	
COMPUTERS/OFFICE EQUIPMENT	13,060	
ACCUMULATED DEPRECIATION	(4,509,513)	
<b>TOTAL FIXED ASSETS</b>		<b>3,436,849</b>
<b>NON-CURRENT ASSETS</b>		
<b>TOTAL ASSETS</b>		<b>4,588,203</b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
ACCOUNTS PAYABLE-TRADE	53,063	
ACCRUED PAYROLL	4,464	
ACCRUED COMPENSATED BALANCES	496	
ACCRUED INTEREST	18,626	
ACCRUED REAL ESTATE TAXES	4,162	
BONDS PAYABLE-SERIES 2011A ST	306,000	
<b>TOTAL CURRENT LIABILITIES</b>		<b>385,810</b>
<b>LONG-TERM LIABILITIES</b>		
SECURITY DEPOSITS	67,308	
BONDS PAYABLE - SERIES 2011A LT	980,000	
BOND PREMIUM	22,635	
<b>TOTAL LIABILITIES</b>		<b>1,455,754</b>
<b>EQUITY</b>		
RETAINED EARNINGS RSRVD FOR DS	136,846	
RETAINED EARNINGS	924,988	
NET INVESTMENT IN CAPITAL ASSETS	2,048,702	
<b>TOTAL EQUITY</b>		<b>3,110,536</b>
<b>CURRENT YEAR INCOME/(LOSS)</b>		<b>21,913</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>		<b>4,588,203</b>

# Profit and Loss Variance

## PLYMOUTH TOWNE SQUARE

Through February 29, 2020

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
<b>INCOME</b>							
APARTMENT RENTAL REVENUE	60,386	57,888	2,498	119,373	115,776	3,597	694,656
HRA INDIVIDUAL	14,583	14,583	0	29,166	29,166	0	175,000
GARAGE RENT	3,300	3,250	50	6,500	6,500	0	39,000
GUEST ROOM REVENUE	195	130	65	325	260	65	1,560
LAUNDRY REVENUE	890	950	(60)	1,911	1,900	11	11,400
APPLICATION FEE REVENUE	0	35	(35)	70	105	(35)	630
TRANSFER FEE REVENUE	0	0	0	0	500	(500)	500
INVESTMENT INCOME	558	417	141	1,124	834	290	5,000
CONTRIBUTED CAPITAL REVENUE	0	7,104	(7,104)	0	14,208	(14,208)	85,250
MISCELLANEOUS REVENUE	3	100	(97)	424	200	224	1,200
<b>TOTAL INCOME</b>	<b>79,916</b>	<b>84,457</b>	<b>(4,541)</b>	<b>158,892</b>	<b>169,449</b>	<b>(10,557)</b>	<b>1,014,196</b>
<b>EXPENSES</b>							
<b>ADMINISTRATION</b>							
MANAGER SALARIES/WAGES	4,701	4,917	216	9,609	9,834	225	59,000
PAYROLL TAXES	722	928	206	1,158	1,856	698	11,142
HEALTH INSURANCE	1,441	1,187	(254)	3,208	2,374	(834)	14,243
WORKERS COMP INSURANCE	119	180	61	238	360	122	2,160
MAINTENANCE SALARIES/WAGES	4,544	4,857	313	9,271	9,714	443	58,281
EMPLOYEE COSTS	80	110	30	160	220	60	1,400
SEMINAR/TRAINING	0	0	0	0	0	0	255
BANK FEES	98	100	2	187	200	13	1,200
DUES, SUBS & MEMBERSHIPS	0	0	0	60	60	0	60
LICENSE & PERMITS	0	165	165	0	165	165	1,119
MILEAGE REIMBURSEMENT	17	53	36	98	105	7	630
POSTAGE/OVERNIGHT EXPRESS	55	0	(55)	55	45	(10)	135
PRINTING	826	20	(806)	826	40	(786)	240
MANAGEMENT FEES	4,840	4,840	0	9,680	9,680	0	58,080
PROFESSIONAL FEES	75	160	85	75	320	245	1,920
TELEPHONE EXPENSE	372	400	28	745	800	55	4,800
EQUIPMENT LEASE/REPAIR	152	265	113	500	530	30	3,180
OFFICE SUPPLIES	0	93	93	258	186	(72)	1,116
<b>TOTAL ADMIN EXPENSES</b>	<b>18,042</b>	<b>18,275</b>	<b>233</b>	<b>36,129</b>	<b>36,489</b>	<b>360</b>	<b>218,961</b>
<b>LIFE ENRICHMENT</b>							
RESIDENT PROGRAM/ACTIVITIES	792	255	(537)	921	510	(411)	6,480
<b>TOTAL LIFE ENRICHMENT EXPENSES</b>	<b>792</b>	<b>255</b>	<b>(537)</b>	<b>921</b>	<b>510</b>	<b>(411)</b>	<b>6,480</b>

# Profit and Loss Variance

## PLYMOUTH TOWNE SQUARE

Through February 29, 2020

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
<b>MARKETING</b>							
ADVERTISING	0	10	10	0	20	20	120
<b>TOTAL MARKETING EXPENSES</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>20</b>	<b>20</b>	<b>120</b>
<b>HOUSEKEEPING</b>							
CONTRACT LABOR	1,372	1,509	137	2,824	3,018	194	18,108
CLEANING SUPPLIES	90	175	85	139	350	211	2,100
<b>TOTAL HOUSEKEEPING EXPENSES</b>	<b>1,462</b>	<b>1,684</b>	<b>222</b>	<b>2,963</b>	<b>3,368</b>	<b>405</b>	<b>20,208</b>
<b>BUILDING &amp; GROUNDS</b>							
CABLE TV EXPENSE	84	84	0	168	168	0	1,128
UTILITIES - ELECTRICITY	1,522	1,900	378	3,141	3,800	659	24,500
UTILITIES - GAS	2,826	3,800	974	5,887	7,600	1,713	22,800
UTILITIES - WATER/SEWER	1,581	1,700	119	3,229	3,400	171	22,000
WATER SOFTENING SERVICE	495	525	30	1,003	1,050	47	6,300
DOORS, KEYS & WINDOWS	0	300	300	410	600	190	3,600
FIRE SYSTEM SERVICE	210	600	390	419	1,200	781	7,200
LAWN SERVICE/LANDSCAP/SNOW RMVL	2,055	2,600	545	5,495	5,200	(295)	28,200
PEST CONTROL	0	0	0	145	0	(145)	730
TRASH REMOVAL	1,376	992	(384)	2,482	1,984	(498)	11,904
UNIT TURNOVER REPAIRS	0	3,439	3,439	3,237	6,878	3,641	41,264
ELEVATOR-REPAIRS & MAINTENANCE	634	790	156	1,267	1,580	313	9,480
REPAIRS & MAINTENANCE	0	2,733	2,733	0	5,466	5,466	32,800
BUILDING & GROUNDS SUPPLIES	3,534	1,667	(1,867)	6,277	3,334	(2,943)	20,000
HVAC - REPAIRS & MAINTENANCE	2,674	2,000	(674)	2,939	4,000	1,061	24,000
MISCELLANEOUS B & G EXPENSES	0	833	833	0	1,666	1,666	10,000
<b>TOTAL BUILDING &amp; GROUNDS</b>	<b>16,990</b>	<b>23,963</b>	<b>6,973</b>	<b>36,100</b>	<b>47,926</b>	<b>11,826</b>	<b>265,906</b>
<b>OTHER OPERATING EXPENSES</b>							
PROPERTY & LIABILITY INSURANCE	2,464	2,524	60	4,928	5,048	120	30,606
PAYMENT IN LIEU OF PROPERTY TAX	2,935	2,935	0	5,870	5,870	0	35,225
<b>TOTAL OTHER OPERATING EXPENSES</b>	<b>5,399</b>	<b>5,459</b>	<b>60</b>	<b>10,798</b>	<b>10,918</b>	<b>120</b>	<b>65,831</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>42,685</b>	<b>49,646</b>	<b>6,961</b>	<b>86,911</b>	<b>99,231</b>	<b>12,320</b>	<b>577,506</b>
<b>NET OPERATING INCOME / (LOSS)</b>	<b>37,230</b>	<b>34,811</b>	<b>2,419</b>	<b>71,981</b>	<b>70,218</b>	<b>1,763</b>	<b>436,690</b>
<b>DEPREC, INTEREST &amp; OTHER</b>							
DEPRECIATION EXPENSE	16,433	16,433	0	32,866	32,866	0	197,197
AMORTIZATION EXPENSE	(527)	(527)	0	(1,054)	(1,054)	0	(6,320)
RESERVE/REPLACE CAPITAL EXPENSE	9,158	21,250	12,092	25,025	41,750	16,725	169,250
INTEREST EXPENSE	3,282	3,282	0	6,564	6,564	0	39,388
HRA SUBSIDY-TIF	(6,667)	(6,667)	()	(13,333)	(13,334)	(1)	(80,000)
<b>TOTAL DEPREC, INTEREST &amp; OTHER</b>	<b>21,679</b>	<b>33,771</b>	<b>12,092</b>	<b>50,068</b>	<b>66,792</b>	<b>16,724</b>	<b>319,515</b>
<b>NET INCOME / (LOSS)</b>	<b>15,551</b>	<b>1,040</b>	<b>14,511</b>	<b>21,913</b>	<b>3,426</b>	<b>18,487</b>	<b>117,175</b>

# Twelve Month Profit and Loss

## PLYMOUTH TOWNE SQUARE

For Year 2020

	Mar 31, 2019	Apr 30, 2019	May 31, 2019	Jun 30, 2019	Jul 31, 2019	Aug 31, 2019	Sep 30, 2019	Oct 31, 2019	Nov 30, 2019	Dec 31, 2019	Jan 31, 2020	Feb 29, 2020	Period End Total
<b>INCOME</b>													
APARTMENT RENTAL REVENUE	58,672	58,672	58,783	58,212	58,046	58,953	58,076	59,885	59,630	58,712	58,987	60,386	709,214
HRA INDIVIDUAL	15,417	15,417	15,417	15,417	15,417	15,417	15,417	15,417	15,417	15,417	14,983	14,983	183,333
GARAGE RENT	3,400	3,375	3,350	3,350	3,325	3,300	3,200	3,200	3,200	3,210	3,350	3,300	39,610
GUEST ROOM REVENUE	195	130	130	325	130	0	0	0	780	65	130	195	2,340
LAUNDRY REVENUE	822	938	850	836	858	925	519	881	815	805	1,020	880	10,289
APPLICATION FEE REVENUE	0	0	70	0	140	0	35	70	70	35	70	70	490
INVESTMENT INCOME	624	625	7,777	628	11,799	609	617	4,758	566	662	566	559	29,849
MISCELLANEOUS REVENUE	0	823	0	0	0	166	27	0	0	0	421	3	1,440
<b>TOTAL INCOME</b>	<b>79,129</b>	<b>79,879</b>	<b>86,386</b>	<b>78,768</b>	<b>90,715</b>	<b>79,370</b>	<b>78,891</b>	<b>84,620</b>	<b>80,788</b>	<b>79,005</b>	<b>78,977</b>	<b>79,916</b>	<b>976,543</b>
<b>EXPENSES</b>													
<b>ADMINISTRATION</b>													
MANAGER SALARIES/WAGES	4,825	4,669	4,825	4,669	4,825	4,825	4,669	4,825	4,669	4,619	4,909	4,701	57,027
PAYROLL TAXES	616	592	843	605	603	595	548	562	840	801	436	722	7,764
HEALTH INSURANCE	1,353	1,353	957	1,393	1,394	1,394	1,394	1,394	957	1,050	1,768	1,441	15,846
WORKERS COMP INSURANCE	120	120	180	120	120	120	120	69	173	115	119	119	1,497
MAINTENANCE SALARIES/WAGES	4,430	3,931	4,064	4,393	4,414	4,546	3,919	4,281	4,008	4,552	4,728	4,544	51,809
EMPLOYEE COSTS	80	80	120	80	80	80	80	80	120	80	80	80	1,040
BANK FEES	92	94	136	104	132	104	97	119	71	87	99	99	1,223
DUES, SUBS & MEMBERSHIPS	0	0	0	0	0	0	0	0	0	0	0	0	60
LICENSE & PERMITS	0	0	0	0	0	0	0	694	60	0	0	0	954
MILEAGE REIMBURSEMENT	109	65	52	63	71	41	55	46	26	96	81	17	722
POSTAGE/OVERNIGHT EXPRESS	0	55	0	0	0	0	55	0	0	0	0	0	165
PRINTING	0	0	0	0	0	0	0	0	0	0	0	0	826
MANAGEMENT FEES	4,840	4,840	4,940	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	58,090
PROFESSIONAL FEES	0	0	71	6,752	0	1,224	73	0	252	0	0	75	8,447
TELEPHONE EXPENSE	368	360	356	356	358	364	367	364	373	373	373	372	4,376
EQUIPMENT LEASE/REPAIR	120	104	324	64	64	784	206	343	386	1,088	347	152	3,994
OFFICE SUPPLIES	184	86	29	0	49	86	190	0	53	0	258	0	635
<b>TOTAL ADMIN EXPENSES</b>	<b>17,128</b>	<b>16,351</b>	<b>16,788</b>	<b>23,440</b>	<b>16,951</b>	<b>19,202</b>	<b>16,612</b>	<b>17,616</b>	<b>16,639</b>	<b>17,702</b>	<b>18,086</b>	<b>18,042</b>	<b>214,767</b>
<b>LIFE ENRICHMENT</b>													
RESIDENT PROGRAM/ACTIVITIES	165	675	243	252	119	864	84	1,752	361	1,587	129	792	7,023
<b>TOTAL LIFE ENRICHMENT EXPENSES</b>	<b>165</b>	<b>675</b>	<b>243</b>	<b>252</b>	<b>119</b>	<b>864</b>	<b>84</b>	<b>1,752</b>	<b>361</b>	<b>1,587</b>	<b>129</b>	<b>792</b>	<b>7,023</b>

# Twelve Month Profit and Loss

## PLYMOUTH TOWNE SQUARE

For Year 2020

	Period End Mar 31, 2019	Period End Apr 30, 2019	Period End May 31, 2019	Period End Jun 30, 2019	Period End Jul 31, 2019	Period End Aug 31, 2019	Period End Sep 30, 2019	Period End Oct 31, 2019	Period End Nov 30, 2019	Period End Dec 31, 2019	Period End Jan 31, 2020	Period End Feb 29, 2020	Period End Total
<b>HOUSEKEEPING</b>													
CONTRACT LABOR	1,472	1,372	1,372	1,332	1,332	1,332	1,412	1,332	1,372	1,372	1,452	1,372	16,564
CLEANING SUPPLIES	63	272	55	0	46	473	473	232	232	100	49	90	1,643
<b>TOTAL HOUSEKEEPING EXPENSES</b>	<b>1,565</b>	<b>1,644</b>	<b>1,427</b>	<b>1,332</b>	<b>1,380</b>	<b>1,805</b>	<b>1,885</b>	<b>1,604</b>	<b>1,604</b>	<b>1,472</b>	<b>1,501</b>	<b>1,462</b>	<b>18,207</b>
<b>BUILDING &amp; GROUNDS</b>													
CABLE TV EXPENSE	64	64	64	64	84	84	84	84	84	84	84	84	927
UTILITIES - ELECTRICITY	1,634	1,527	576	1,941	2,134	2,303	1,865	1,680	1,088	1,611	1,619	1,522	19,524
UTILITIES - GAS	2,687	1,626	1,118	665	531	463	466	979	2,034	2,669	3,051	2,826	19,117
UTILITIES - WATERSSEWER	1,729	1,687	1,793	1,392	1,793	1,701	1,838	1,934	1,756	1,540	1,648	1,581	20,744
WATER SOFTENING SERVICE	519	479	380	537	276	500	246	726	226	456	507	486	5,349
DOORS, KEYS & WINDOWS	23	150	5	0	225	0	585	405	0	11	410	0	1,614
FIRE SYSTEM SERVICE	210	210	1,110	210	668	290	2,584	753	210	392	210	210	7,063
LAWN SERVICE/LANDSCAPING/SNOW RMVL	3,680	1,265	1,340	1,005	955	7,505	955	1,530	2,705	4,904	3,440	2,055	31,039
PEST CONTROL	145	0	0	145	63	64	145	0	0	0	145	0	687
TRASH REMOVAL	1,088	1,084	1,072	1,184	856	1,181	1,079	953	1,224	1,122	1,106	1,376	13,324
UNIT TURNOVER REPAIRS	0	0	0	4,752	0	249	649	0	1,692	2,440	3,237	0	13,019
ELEVATOR-REPAIRS & MAINTENANCE	613	613	613	613	613	613	613	634	634	764	634	634	7,582
REPAIRS & MAINTENANCE	409	2,846	9,307	4,550	4,610	1,742	2,849	672	1,169	11,831	0	0	39,974
BUILDING & GROUNDS SUPPLIES	1,469	4,665	4,145	2,546	1,257	1,449	1,493	1,467	1,116	1,238	2,744	3,534	27,140
HVAC - REPAIRS & MAINTENANCE	979	8,284	893	409	679	1,417	1,319	771	704	923	265	2,674	19,318
<b>TOTAL BUILDING &amp; GROUNDS</b>	<b>15,280</b>	<b>24,660</b>	<b>22,418</b>	<b>20,013</b>	<b>14,927</b>	<b>19,550</b>	<b>16,770</b>	<b>12,598</b>	<b>14,641</b>	<b>29,683</b>	<b>19,110</b>	<b>16,990</b>	<b>226,640</b>
<b>OTHER OPERATING EXPENSES</b>													
PROPERTY & LIABILITY INSURANCE	2,266	2,268	2,266	2,579	2,372	2,464	2,464	2,464	2,464	2,464	2,464	2,464	29,004
PAYMENT IN LIEU OF PROPERTY TAX	2,801	2,801	2,801	2,801	2,801	2,801	2,801	2,801	2,801	2,801	2,835	2,835	33,680
<b>TOTAL OTHER OPERATING EXPENSES</b>	<b>5,069</b>	<b>5,069</b>	<b>5,069</b>	<b>5,380</b>	<b>5,173</b>	<b>5,265</b>	<b>5,265</b>	<b>5,265</b>	<b>5,265</b>	<b>5,265</b>	<b>5,399</b>	<b>5,399</b>	<b>62,884</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>39,207</b>	<b>48,399</b>	<b>45,955</b>	<b>50,417</b>	<b>38,550</b>	<b>46,766</b>	<b>40,116</b>	<b>38,935</b>	<b>38,656</b>	<b>55,710</b>	<b>44,226</b>	<b>42,685</b>	<b>529,522</b>
<b>NET OPERATING INCOME / (LOSS)</b>	<b>39,923</b>	<b>31,580</b>	<b>40,431</b>	<b>28,351</b>	<b>52,166</b>	<b>32,604</b>	<b>38,774</b>	<b>45,785</b>	<b>42,132</b>	<b>23,295</b>	<b>34,751</b>	<b>37,230</b>	<b>447,022</b>
<b>DEPREC, INTEREST &amp; OTHER</b>													
DEPRECIATION EXPENSE	15,750	15,750	15,750	15,750	15,750	15,750	15,750	15,750	15,750	15,750	16,433	16,433	190,365
AMORTIZATION EXPENSE	(527)	(527)	(527)	(527)	(527)	(527)	(527)	(527)	(527)	(527)	(527)	(527)	(6,324)
RESERVE/REPLACE CAPITAL EXPENSE	10,357	5,484	3,648	6,470	25,856	967	11,262	967	6,103	15,650	15,857	9,158	111,884
INTEREST EXPENSE	4,175	4,020	4,020	4,174	4,020	4,020	4,172	4,020	4,020	4,172	3,282	3,282	47,377
HRA SUBSIDY-TIF	(6,667)	(6,667)	(6,667)	(6,667)	(6,667)	(6,667)	(6,667)	(6,667)	(6,667)	(6,667)	(6,667)	(6,667)	(80,000)
<b>TOTAL DEPREC, INTEREST &amp; OTHER</b>	<b>23,088</b>	<b>18,060</b>	<b>16,220</b>	<b>19,201</b>	<b>38,532</b>	<b>13,543</b>	<b>23,990</b>	<b>13,543</b>	<b>18,680</b>	<b>28,378</b>	<b>28,388</b>	<b>21,679</b>	<b>263,303</b>
<b>NET INCOME / (LOSS)</b>	<b>16,834</b>	<b>13,520</b>	<b>24,211</b>	<b>9,151</b>	<b>13,634</b>	<b>19,060</b>	<b>14,784</b>	<b>32,242</b>	<b>23,453</b>	<b>(5,084)</b>	<b>6,363</b>	<b>15,551</b>	<b>183,718</b>



Vicksburg Crossing



**MEMORANDUM**

**To: Jim Barnes**

**From: Sara Paquette**

**Date: March 12, 2020**

**RE: Vicksburg Crossing Monthly Report for February 2020**

**Rentals:**

As of February 29th, we have 95 occupied apartments with 0 vacant apartments, and we have 0 deposits at this time. We have a total of 0 apartments available to rent. The affordable apartment waiting list now has 79 names and we have been adding interested people to the list. We have 40 people on our moderately priced one-bedroom wait list and 34 people on our moderately priced 1+ and two-bedroom wait list.

Style (Total #)	Square Feet	Bedrooms	Occupied	Vacant	Deposits	Est'd Move in
Style A (23)	850 Sq Ft	1 Bedroom	23	0	0	
Style C (8)	884 Sq Ft	1 + Den	8	0	0	
Style C2 (8)	950 Sq Ft	1 + Den	8	0	0	
Style D (8)	1187 Sq Ft	2 Bedroom	8	0	0	
Style D2 (4)	1281 Sq Ft	2 Bedroom	4	0	0	
Style E (8)	1055 Sq Ft	2 Bedroom	8	0	0	
Style E2 (3)	1055 Sq Ft	2 Bedroom	3	0	0	
Affordable (33)	725 Sq Ft	1 Bedroom	33	0	0	
<b>TOTALS</b>			<b>95</b>	<b>0</b>	<b>0</b>	



## **Move-Ins/Move-Outs:**

We had one resident move out and one resident move in during the month of February.

## **Marketing**

Our waiting lists continue to be strong. We had eight people schedule tours in February, which is more than we usually have during the winter months.

## **Resident Services**

On Wednesday, February 5<sup>th</sup> Brookdale Home Health sponsored a Health Talk. The topic this month was Love Your Heart. They discussed what heart disease is and lowering your risk, tips for a heart-healthy life, reducing stress, and visiting your doctor for a wellness exam. The Health Talk was followed by a blood pressure clinic.

On Friday, February 14<sup>th</sup> we had a Valentine's Day party. We had a musical guest perform while the residents enjoyed cake and coffee.

Our monthly birthday party was on Thursday, February 20<sup>th</sup>. We decorate the room with birthday party decorations, festive napkins and plates. We list the birthday people on a poster and we sing Happy Birthday. We also give each resident a card on their birthday.

## **Building Issues**

We had no building issues this month.

# Balance Sheet

## VICKSBURG CROSSING

As Of February 29, 2020

ASSETS	Ending Balance	Total
<b>CURRENT ASSETS</b>		
US BANK PETTY CASH	500	
US BANK OPER ACCT	1,506,073	
US BANK SEC DEP ACCT	72,298	
INVESTMENTS - WORKING CAPITAL FUND	787,881	
INVESTMENTS - DEBT SERVICE	(731,265)	
ACCOUNTS REC-TENANTS	378	
INTEREST RECEIVABLE	3,250	
PREPAID PROPERTY INSURANCE	7,785	
PREPAID WORKERS COMP INSUR	447	
PREPAID OTHER	4,728	
<b>TOTAL CURRENT ASSETS</b>		<b>1,652,075</b>
<b>FIXED ASSETS</b>		
LAND	874,593	
SITE IMPROVEMENTS	238,793	
BUILDING	9,025,427	
FURNITURE, FIXTURES & EQUIP-GENERAL	374,165	
COMPUTERS/OFFICE EQUIPMENT	8,680	
ACCUMULATED DEPRECIATION	(4,613,831)	
<b>TOTAL FIXED ASSETS</b>		<b>5,907,827</b>
<b>NON-CURRENT ASSETS</b>		
<b>TOTAL ASSETS</b>		<b>7,559,902</b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
ACCOUNTS PAYABLE-TRADE	72,710	
ACCRUED PAYROLL	4,732	
ACCRUED COMPENSATED BALANCES	3,632	
ACCRUED INTEREST	21,525	
ACCRUED REAL ESTATE TAXES	9,011	
<b>TOTAL CURRENT LIABILITIES</b>		<b>111,510</b>
<b>LONG-TERM LIABILITIES</b>		
SECURITY DEPOSITS	71,609	
BOND PAYABLE-2012A	8,020,000	
BOND DISCOUNT-2012A	(18,494)	
		<b>8,073,015</b>
<b>TOTAL LIABILITIES</b>		<b>8,184,525</b>
<b>EQUITY</b>		
NET INVESTMENTS IN CAPITAL ASSETS	(2,610,917)	
RESTRICTED FOR DEBT SERVICE	426,863	
UNRESTRICTED	1,510,874	
<b>TOTAL EQUITY</b>		<b>(673,179)</b>
<b>CURRENT YEAR INCOME/(LOSS)</b>		<b>48,556</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>		<b>7,559,902</b>

# Profit and Loss Variance

## VICKSBURG CROSSING

Through February 29, 2020

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
<b>INCOME</b>							
APARTMENT RENTAL REVENUE	102,006	100,164	1,842	204,380	199,198	5,182	1,203,298
APARTMENT RENTAL REVENUE - COUNTY	2,194	1,736	458	4,388	3,472	916	20,832
HRA SUBSIDY - TAX LEVY	3,333	3,333	0	6,666	6,666	0	40,000
GARAGE RENT	3,740	3,795	(55)	7,480	7,590	(110)	45,540
GUEST ROOM REVENUE	120	140	(20)	120	280	(160)	2,100
APPLICATION FEE REVENUE	0	35	(35)	70	70	0	420
TRANSFER FEE REVENUE	0	0	0	500	0	500	500
INVESTMENT INCOME	2,100	1,250	850	4,281	2,500	1,781	15,000
CONTRIBUTED CAPITAL REVENUE	0	4,458	(4,458)	0	9,666	(9,666)	54,250
MISCELLANEOUS REVENUE	622	285	337	1,417	570	847	3,420
<b>TOTAL INCOME</b>	<b>114,115</b>	<b>115,196</b>	<b>(1,081)</b>	<b>229,302</b>	<b>230,012</b>	<b>(710)</b>	<b>1,385,360</b>
<b>EXPENSES</b>							
<b>ADMINISTRATION</b>							
MANAGER SALARIES	5,179	5,417	238	10,615	10,834	219	65,000
PAYROLL TAXES	724	989	265	1,192	1,978	786	11,870
HEALTH INSURANCE	1,479	1,508	29	3,431	3,016	(415)	18,099
WORKERS COMP INSURANCE	120	140	20	239	280	41	1,680
MAINTENANCE SALARIES/WAGES	4,524	4,995	471	9,471	9,990	519	59,943
EMPLOYEE COSTS	80	85	5	160	170	10	1,125
SEMINAR/TRAINING	0	0	0	0	0	0	200
BANK FEES	82	100	18	172	200	28	1,200
DUES, SUBS & MEMBERSHIPS	120	0	(120)	120	0	(120)	65
LICENSE & PERMITS	0	0	0	0	676	676	906
MILEAGE REIMBURSEMENT	17	60	43	60	120	60	720
POSTAGE/OVERNIGHT EXPRESS	8	16	9	20	32	12	192
PRINTING	0	10	10	0	20	20	120
MANAGEMENT FEES	4,614	4,614	0	9,228	9,228	0	55,373
PROFESSIONAL FEES	50	223	173	50	446	396	2,676
TELEPHONE EXPENSE	450	445	(5)	896	890	(6)	5,340
EQUIPMENT LEASE/REPAIR	79	185	106	319	370	51	2,220
OFFICE SUPPLIES	143	110	(33)	235	220	(15)	1,320
<b>TOTAL ADMIN EXPENSES</b>	<b>17,668</b>	<b>18,897</b>	<b>1,229</b>	<b>36,210</b>	<b>38,470</b>	<b>2,260</b>	<b>228,049</b>
<b>LIFE ENRICHMENT</b>							
RESIDENT PROGRAM/ACTIVITIES	455	350	(105)	619	650	31	6,300
<b>TOTAL LIFE ENRICHMENT EXPENSES</b>	<b>455</b>	<b>350</b>	<b>(105)</b>	<b>619</b>	<b>650</b>	<b>31</b>	<b>6,300</b>

# Profit and Loss Variance

## VICKSBURG CROSSING

Through February 29, 2020

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
<b>MARKETING</b>							
ADVERTISING	18	0	(18)	18	400	382	800
<b>TOTAL MARKETING EXPENSES</b>	<b>18</b>	<b>0</b>	<b>(18)</b>	<b>18</b>	<b>400</b>	<b>382</b>	<b>800</b>
<b>HOUSEKEEPING</b>							
CONTRACT LABOR	1,068	1,140	72	2,418	2,280	(138)	13,680
CLEANING SUPPLIES	94	195	101	94	390	296	2,340
<b>TOTAL HOUSEKEEPING EXPENSES</b>	<b>1,162</b>	<b>1,335</b>	<b>173</b>	<b>2,513</b>	<b>2,670</b>	<b>157</b>	<b>16,020</b>
<b>BUILDING &amp; GROUNDS</b>							
CABLE TV EXPENSE	202	203	1	395	406	11	2,436
UTILITIES - ELECTRICITY	1,927	1,650	(277)	3,903	3,300	(603)	23,870
UTILITIES - GAS	3,513	3,500	(13)	6,901	7,000	99	24,500
UTILITIES - WATER/SEWER	1,252	1,300	48	2,403	2,550	147	16,750
WATER SOFTENING SERVICE	441	143	(298)	661	286	(375)	1,716
DOORS, KEYS & WINDOWS	144	162	18	170	324	154	1,944
FIRE SYSTEM SERVICE	55	180	125	110	1,530	1,420	6,570
LAWN SERVICE/LANDSCAP/SNOW RMVL	1,500	2,735	1,235	4,040	5,470	1,430	23,120
PEST CONTROL	0	0	0	153	0	(153)	3,595
TRASH REMOVAL	1,153	1,038	(115)	2,480	2,076	(404)	12,456
UNIT TURNOVER REPAIRS	3,194	4,355	1,161	10,038	8,710	(1,328)	52,260
ELEVATOR-REPAIRS & MAINTENANCE	518	651	133	1,020	1,302	282	7,812
REPAIRS & MAINTENANCE	1,047	1,300	253	2,932	2,600	(332)	23,400
BUILDING & GROUNDS SUPPLIES	1,041	1,500	459	1,843	3,000	1,157	18,000
HVAC - REPAIRS & MAINTENANCE	248	500	253	677	1,000	323	13,500
MISCELLANEOUS B & G EXPENSES	0	833	833	0	1,666	1,666	10,000
<b>TOTAL BUILDING &amp; GROUNDS</b>	<b>16,235</b>	<b>20,050</b>	<b>3,815</b>	<b>37,727</b>	<b>41,220</b>	<b>3,493</b>	<b>241,929</b>
<b>OTHER OPERATING EXPENSES</b>							
PROPERTY & LIABILITY INSURANCE	2,565	2,628	63	5,129	5,256	127	31,857
PAYMENT IN LIEU OF PROPERTY TAX	5,050	5,050	0	10,100	10,100	0	60,598
<b>TOTAL OTHER OPERATING EXPENSES</b>	<b>7,615</b>	<b>7,678</b>	<b>63</b>	<b>15,229</b>	<b>15,356</b>	<b>127</b>	<b>92,455</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>43,153</b>	<b>48,310</b>	<b>5,157</b>	<b>92,316</b>	<b>98,766</b>	<b>6,450</b>	<b>585,553</b>
<b>NET OPERATING INCOME / (LOSS)</b>	<b>70,962</b>	<b>66,886</b>	<b>4,076</b>	<b>136,986</b>	<b>131,246</b>	<b>5,740</b>	<b>799,807</b>
<b>DEPREC, INTEREST &amp; OTHER</b>							
DEPRECIATION EXPENSE	25,658	25,658	0	51,316	51,316	0	307,891
AMORTIZATION EXPENSE	103	103	0	206	206	0	1,240
RESERVE/REPLACE CAPITAL EXPENSE	375	17,000	16,625	375	23,000	22,625	133,500
INTEREST EXPENSE	18,267	18,267	0	36,533	36,534	1	219,200
<b>TOTAL DEPREC, INTEREST &amp; OTHER</b>	<b>44,403</b>	<b>61,028</b>	<b>16,625</b>	<b>88,430</b>	<b>111,056</b>	<b>22,626</b>	<b>661,831</b>
<b>NET INCOME / (LOSS)</b>	<b>26,560</b>	<b>5,858</b>	<b>20,702</b>	<b>48,556</b>	<b>20,190</b>	<b>28,366</b>	<b>137,976</b>



# Twelve Month Profit and Loss

## VICKSBURG CROSSING

For Year 2020

	Period End Mar 31, 2019	Period End Apr 30, 2019	Period End May 31, 2019	Period End Jun 30, 2019	Period End Jul 31, 2019	Period End Aug 31, 2019	Period End Sep 30, 2019	Period End Oct 31, 2019	Period End Nov 30, 2019	Period End Dec 31, 2019	Period End Jan 31, 2020	Period End Feb 29, 2020	Period End Total
<b>MARKETING</b>													
ADVERTISING	0	0	0	0	0	698	0	0	0	0	0	0	716
TOTAL MARKETING EXPENSES	0	0	0	0	0	698	0	0	0	0	0	0	716
<b>HOUSEKEEPING</b>													
CONTRACT LABOR	1,397	1,019	1,001	1,001	1,001	1,001	1,001	1,193	1,243	1,001	1,351	1,068	13,273
CLEANING SUPPLIES	19	52	228	0	258	42	106	37	127	244	0	94	1,206
TOTAL HOUSEKEEPING EXPENSES	1,416	1,070	1,229	1,001	1,259	1,042	1,107	1,229	1,370	1,244	1,351	1,162	14,480
<b>BUILDING &amp; GROUNDS</b>													
CABLE TV EXPENSE	172	172	175	187	193	193	193	193	183	183	193	202	2,256
UTILITIES - ELECTRICITY	1,764	1,513	646	1,677	1,969	2,149	1,734	1,550	1,377	1,369	1,876	1,927	19,681
UTILITIES - GAS	3,222	1,132	712	475	397	376	350	585	1,887	3,134	3,399	3,513	19,169
UTILITIES - WATER/SEWER	1,151	1,258	1,204	1,206	1,518	1,320	1,419	1,192	1,291	1,135	1,151	1,252	15,096
WATER SOFTENING SERVICE	161	0	0	121	0	114	87	112	0	107	220	441	1,364
DOORS, KEYS & WINDOWS	117	0	26	0	209	218	90	163	84	0	26	144	1,086
FIRE SYSTEM SERVICE	1,123	953	586	53	53	282	282	53	55	55	55	55	3,373
LAWN SERVICE/LANDSCAP/SNOW RMVL	1,140	1,080	1,134	4,715	1,532	1,215	1,204	1,376	2,075	3,928	2,540	1,500	23,440
PEST CONTROL	158	0	0	0	153	0	153	0	0	0	153	0	617
TRASH REMOVAL	883	1,262	924	955	864	1,038	1,736	1,038	1,038	1,041	1,327	1,153	13,260
UNIT TURNOVER REPAIRS	8,931	3,137	4,719	75	10,061	5,837	4,158	10,628	4,239	2,170	6,844	3,194	64,193
ELEVATOR-REPAIRS & MAINTENANCE	502	502	502	502	502	502	502	502	502	502	502	502	6,037
REPAIRS & MAINTENANCE	0	5,936	2,618	700	3,427	296	8,950	2,518	516	881	1,885	1,047	28,771
BUILDING & GROUNDS SUPPLIES	2,136	1,034	1,113	2,379	998	510	542	1,638	1,638	1,988	802	1,041	15,341
HVAC - REPAIRS & MAINTENANCE	533	225	225	225	225	2,201	225	1,612	248	248	430	248	5,643
TOTAL BUILDING & GROUNDS	22,022	18,203	14,584	13,269	22,100	16,022	21,625	22,705	15,151	16,922	21,492	16,235	220,329
<b>OTHER OPERATING EXPENSES</b>													
PROPERTY & LIABILITY INSURANCE	2,360	2,360	2,360	2,685	2,468	2,565	2,565	2,565	2,565	2,565	2,565	2,565	30,186
PAYMENT IN LIEU OF PROPERTY TAX	4,999	4,999	4,999	4,999	4,999	4,999	4,999	4,999	4,999	4,999	5,050	5,050	60,089
TOTAL OTHER OPERATING EXPENSES	7,359	7,359	7,359	7,683	7,467	7,564	7,564	7,564	7,564	7,564	7,615	7,615	90,276
TOTAL OPERATING EXPENSES	49,854	45,360	41,702	40,127	48,225	43,321	50,668	51,446	40,598	42,022	49,163	43,153	545,838
NET OPERATING INCOME / (LOSS)	58,766	65,754	76,280	71,816	71,941	68,441	62,181	63,917	73,345	73,267	66,024	70,962	822,693
<b>DEPREC, INTEREST &amp; OTHER</b>													
DEPRECIATION EXPENSE	25,417	25,417	25,417	25,417	25,417	25,417	25,417	25,417	25,417	25,417	25,568	25,658	305,482
AMORTIZATION EXPENSE	103	103	103	103	103	103	103	103	103	107	103	103	1,240
RESERVE/REPLACE CAPITAL EXPENSE	319	646	1,022	14,257	466	23,214	20,697	0	0	0	0	375	60,986
INTEREST EXPENSE	19,155	18,996	18,996	19,156	18,996	18,996	19,156	18,986	18,986	19,160	18,267	18,267	227,137
TOTAL DEPREC, INTEREST & OTHER	44,994	45,162	45,538	58,933	44,982	67,730	65,373	44,516	44,516	44,680	44,028	44,403	594,864
NET INCOME / (LOSS)	13,772	20,591	30,741	12,883	26,959	711	(3,192)	19,401	28,829	28,587	21,996	26,560	227,839

**PLYMOUTH HOUSING AND  
REDEVELOPMENT AUTHORITY  
STAFF REPORT**

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**TO:** Plymouth Housing and Redevelopment Authority

**FROM:** Matt Lupini, Community Development Coordinator through Jim Barnes,  
HRA Manager & Steve Juetten, Executive Director

**MEETING DATE:** March 26, 2020

**SUBJECT:** **Community Development Block Grant (CDBG) – Public hearing on  
2020 CDBG program year with recommendation to the City Council**

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**BACKGROUND:**

The Community Development Block Grant (CDBG) is a federal program which allocates annual grants to communities to provide programs related to affordable housing and social services, principally for low- and moderate-income persons. It is administered by the U.S. Department of Housing & Urban Development (HUD). Plymouth has received an annual Community Development Block Grant allocation since 1994. It is anticipated that HUD will allocate approximately \$295,215 in CDBG funds to the City of Plymouth for the 2020 program year, which runs from July 1, 2020 to June 30, 2021.

CDBG funds have historically been used to fund the HRA's First Time Homebuyer and Housing Rehabilitation Loan programs; a portion of CDBG funds have also been allocated to social services, affordable rental housing rehabilitation, and fair housing programs. Included in this packet is a historic review that summarizes CDBG activity over the past ten years. It shows the activity in the HRA housing loan programs and the number and type of categories served by the social services funding.

In order to determine the funding needs for the 2020 CDBG program year, staff evaluated the mid-year progress of the 2019 CDBG funded activities. The following chart shows the 2019 program year goals, as submitted to HUD, along with our present progress.

**2019 CDBG ACTION PLAN PROGRESS (as of 3/13/20)**

<i>Goals</i>	<i>Progress</i>	<i>Prior-year Carryover</i>	<i>2019 Allocation</i>	<i>Program Income</i>	<i>Expended</i>	<i>Balance</i>
Rehabilitate 6 homes through deferred loans of up to \$40,000; and Assist 3 households with emergency repairs through grants up to \$7,500	3 rehab loans completed, 8 rehab loans in progress, 2 emergency repair grants completed	\$251,441.78	\$100,529	\$50,509.35	\$142,810.24	\$255,017.66*
Provide 3 first time homebuyer deferred loans up to \$35,000	2 first time homebuyer deferred loan issued 0 approved loan borrowers	\$73,075.82	\$35,000	\$21,500	\$62,198.72	\$67,377.10
Assist with the rehab of 3 affordable rental units operated by HAMMER	3 units completed	-	\$40,000	-	\$40,000	-
Provide 50 households homeownership and foreclosure education counseling through CAP-HC	2 households served	\$3,529.45	-	-	\$129	\$3,400.45
Provide services to 193 renter households through HOME Line	97 households served	\$1,443.90	\$8,230	-	\$4,907.23	\$4,766.67
Provide services to 65 at-risk youth through Tree House	71 youth served	-	\$10,000	-	\$10,000	-
Provide services to 60 seniors with the H.O.M.E (Household and Outside Maintenance for Elderly) program through S.C.S.	76 individuals served	-	\$10,000	-	\$5,000	\$5,000
Provide homelessness prevention assistance to 19 households through PRISM and Interfaith Outreach.	9 households served	-	\$23,900	-	\$14,726.19	\$9,173.81
Fair Housing Activities	Outreach, education and enforcement activities in the Consortium	-	\$5,000	-	-	\$5,000
Administration of CDBG	Administration activities	\$6,133.96	\$21,000	-	\$11,812.96	\$15,321
<b>TOTALS:</b>		<b>\$335,624.91</b>	<b>\$253,659</b>	<b>\$72,009.35</b>	<b>\$291,584.34</b>	<b>\$365,056.69</b>

\*Of the remaining \$255,017.66 balance for Housing Rehabilitation, \$226,007.39 has been committed to approved loans, with an uncommitted program balance of \$33,662.50.

## **FUNDING RECOMMENDATIONS FOR HRA ADMINISTERED PROGRAMS:**

The HRA has in years past administered three programs internally with CDBG funds: the First Time Homebuyer Program, Housing Rehabilitation Program, and the Affordable Housing Development account. New this year, HRA staff is recommending a grant to Homes Within Reach, which will go towards acquisition of a Plymouth home as part of the West Hennepin Affordable Housing Land Trust. Additionally, the HRA traditionally allocates a portion of CDBG funds towards administration costs of the Plymouth CDBG program.

The First Time Homebuyer (FTHB) program has assisted an average of two households per year over the past five years. Lending standards and home prices remain a significant challenge for first time homebuyers, particularly for buyers within the HUD income limits for the program, which currently are \$75,500 for a family of four. An increase in the maximum loan amount to \$35,000 in 2019 seems to have helped in part, as three families have received a FTHB loan in the 2019 program year thus far. However, staff is not recommending an allocation in funding to the FTHB program for the 2020 program year due to expected program income and carryover funds that will be sufficient to provide approximately three FTHB loans in 2020.

There are two types of Housing Rehabilitation (Rehab) assistance programs available to eligible homeowners, deferred loans and emergency repair grants. The Deferred Loan program is available to low- and moderate-income households to maintain, repair, and improve their homes. The Emergency Repair Grant program is used for small emergency repairs for qualifying seniors age 55 or older. The Housing Rehabilitation program assisted an average of seven households per year over the past five years. Staff recommends allocating \$132,400 to the Rehab program, which along with expected program income and carryover funds would be sufficient to provide at least six rehab loans and three small repair grants. The Rehab program is recommended for a larger share of funding because it has more of a direct benefit to the Plymouth housing stock and it has generated more activity over the past few years. Similar to the FTHB program, the Rehab program's maximum loan was increased to \$40,000 in 2019, which helped spur more interest in the program.

Both the First Time Homebuyer and Housing Rehabilitation programs generate income from the repayment of deferred loans. We have experienced a steady amount of repayments over the past couple of years. Repayments occur most frequently as a result of homeowners moving to a new home or refinancing their first mortgage. Staff is conservatively budgeting for \$40,000 total of program income in the 2020 program year - \$20,000 from loan repayments associated with each program.

The third program that the HRA administers is the Affordable Housing Development account which assists with the rehabilitation of affordable rental units. In previous years, these funds have assisted rental projects such as the ones currently proposed by Hammer Residences. Hammer has a long history of working with the City and the HRA to provide affordable housing for adults with development disabilities. Staff is recommending that funding of \$25,000 be allocated to Hammer Residences for renovations and accessibility improvements to two homes. Work includes safety and security updates along with bathroom remodeling for accessibility purposes and deck repair.

The West Hennepin Affordable Housing Land Trust (WHAHLT) doing business as Homes Within Reach, helps low- and moderate-income first time homebuyers purchase through a land trust model. This model allows families to purchase homes at a lower price, as the land is leased and the purchase price of the home reflects only the value of the physical structure. Staff recommends allocating \$60,000 to WHAHL as a grant, which will be used to help one low- or moderate-income purchase their first home in the City of Plymouth. WHAHLT also receives funding from a variety of sources, including Hennepin County, the Minnesota Housing Finance Agency, as well as other organizations and individuals that will help with this home purchase.

CDBG regulations limit the amount of funds that can be spent on administration to no more than 20 percent of the total allocation plus current year program income. For the 2019 program year, the maximum allowed allocation for administration is approximately \$72,514. Staff is requesting that \$21,919 be allocated for administration, which along with carryover funds from 2019 should be sufficient to cover anticipated costs.

<i>Housing Program</i>	<i>Proposed Activity</i>	<i>Estimated 2019 Funds Carried Over to 2020</i>	<i>2020 Funding Recommendation</i>	<i>Estimated Program Income</i>	<i>Total Amount Available</i>
Housing Rehabilitation Program	Provide 6 housing rehabilitation loans to income-eligible households. Provide 3 emergency repair grants.	\$35,000	\$132,400	\$20,000	\$187,400
First Time Homebuyer Program	Provide 2 loans to assist with down payment and closing costs.	\$64,637	-	\$20,000	\$64,637
Homes Within Reach	Provide grant to acquire 1 home as part of West Hennepin Affordable Housing Land Trust	-	\$60,000	-	\$60,000
Affordable Housing Development	Assist with renovation of 2 affordable rental units	-	\$25,000	-	\$25,000
Fair Housing Activities	Outreach, education and enforcement activities in the Consortium	-	\$3,000	-	\$3,000
CDBG Administration	Administration	\$7,700	\$21,919	-	\$29,619
<b>Total:</b>		<b>\$107,337</b>	<b>\$242,319</b>	<b>\$40,000</b>	<b>\$369,656</b>

## **FUNDING RECOMMENDATIONS FOR PUBLIC SERVICES:**

In addition to the programs which the HRA administers internally with CDBG funds, the HRA also provides grants to community organizations to undertake public service: activities which serve the City of Plymouth and its residents. Public service activities are those activities “which are directed toward improving the community's public services and facilities” to serve low- and moderate-income clientele.

Staff sent CDBG applications to eight social service agencies; seven applications were returned. Of the organizations that applied, six are current grant recipients and one, if approved for funding, would be a first-time Plymouth CDBG recipient. A summary of each application is attached. Staff evaluated and ranked the individual proposals based on the following criteria:

- Feasibility: the likelihood that the proposed project may be completed within the timeline proposed and within reasonable parameters of risk.
- Organizational Capacity: the likelihood of the organization being able to complete the proposed project.
- Leverage of Other Funds: the extent to which the proposal demonstrates the involvement of local partnerships and the extent to which other funds are leveraged (including contributions from philanthropic, public, and private organizations and/or local employers, as well as in-kind contributions).

Staff reviewed the City's 2020 social service funding commitments to identify if there are any overlapping programs being funded. The City's 2020 Budget includes funding for ten social service agencies of which three are duplicate agencies with the CDBG program including Interfaith Outreach, PRISM, and Senior Community Services. One agency, Senior Community Services, has an overlap in program funding to increase the capacity of the H.O.M.E. program that is in high demand due to aging in place.

CDBG regulations stipulate that public service funding may not exceed 15% of the City's total allocation (\$295,215) plus 15% of the previous year's program income (\$67,357). For the 2020 program year the estimated maximum allowed allocation to public services is \$54,385. Staff recommends allocating \$52,895.55 of 2020 CDBG funds to public services who submitted an application for funding. Additionally, staff recommends the Board allocate carryover public service funding totaling \$10,870 to the 2020 public services. Finally, due to cancelled grants from 2017 and 2018 due to unexpended funds, there is an additional \$3,400.45 available for public service funding. Staff is similarly recommending this amount be allocated to public service funding in 2020, which brings the total available public service funding for 2020 to \$67,166.

All public service applicants are requesting funding to continue programs currently supported by the Plymouth CDBG program. One applicant – CAP-HC – is not being recommended for funding in 2020. CAP-HC has been a previous recipient of CDBG funds for their Full-Cycle Homeownership services and FAIM program. However, the organization did not meet established program goals in previous years, and the HRA recently cancelled their 2017 and

2018 grants. Please see the “Summary of 2020 CDBG Public Service Funding Applications” attachment for more information.

The following table is a summary of the public service funding requests and the amount of funding recommended by staff:

<i>Public Service Requests</i>	<i>Proposed Activity</i>	<i>Amount Requested</i>	<i>Recommended Funding</i>
Lutheran Social Service of Minnesota	Provide foreclosure prevention, rehab, pre-purchase, and reverse mortgage counseling to 64 households.	\$10,000	\$6,000
PRISM	Provide homelessness prevention assistance to 14 households.	\$16,000	\$16,000
HOME Line	Provide tenant hotline, tenant representation in negotiations to preserve affordable housing to 215 households.	\$12,166	\$12,166
TreeHouse	Provide weekly support group services and one-to-one mentoring with 65 at-risk youth.	\$10,000	\$10,000
Interfaith Outreach	Provide housing assistance and homelessness prevention to 7 Plymouth families	\$10,000	\$10,000
Senior Community Services (SCS)	Provide minor home maintenance services for 65 Plymouth residents.	\$13,000	\$13,000
CAP-HC	Provide homeownership training to 20 Plymouth households and emergency water utility assistance to 16 Plymouth households.	\$12,500	\$0
	<b>Total:</b>	<b>\$83,166</b>	<b>\$67,166</b>

**Staff recommends that after holding a public hearing and considering any public comments, that the Plymouth Housing and Redevelopment Authority Board adopt the attached resolutions providing a recommendation to the City Council for adoption of its 2020 CDBG program funding.**

**Attachments:**

1. Ten-Year CDBG Activity
2. 2020 CDBG Action Plan
3. List of Applicants Solicited for 2020 CDBG Public Service Applications
4. Summary of 2020 CDBG Public Service Funding Applications
5. Resolution 2020-01 Approve and Allocate 2020 CDBG Funds
6. Public Comments Received

# Ten Year CDBG Activity 2010-Present

PROGRAM YEAR	Total CDBG Allocation / * P.I.	First Time Homebuyer Allocation/Expenditures # of Loans	Rehabilitation Allocation/ Expenditures # of Loans	Rental Housing Assistance Allocation	Social Services- Allocation	Social Services Categories - # Served
2010	\$284,254 P.I. \$11,249	\$85,527 / \$91,477 / 5	\$85,527 / \$89,435 / 6	\$ 30,000	\$ 53,965	**Housing- 284 Senior- 23 Youth- 427 Transportation- 565
2011	\$238,411 P.I. \$32,183	\$70,000 / \$103,826 / 5	\$60,000 / \$164,948 / 7	\$ 40,000	\$ 35,815	**Housing- 285 Senior- 39 Youth- 338 Transportation- 479
2012	\$230,998 P.I. \$47,712	\$0 / \$13,194 / 0	\$150,498 / \$137,784 / 5	\$ 15,000	\$ 35,000	**Housing- 284 Senior- 40 Youth- 273 Transportation- 195
2013	\$237,844 P.I. \$85,605	\$56,000 / \$40,913 / 2	\$100,000 / \$137,121 / 6	\$ 15,000	\$ 38,000	**Housing- 306 Senior- 98 Youth- 199 Transportation- 55
2014	\$236,820 P.I. \$48,530	\$13,976 / \$32,211 / 1	\$148,000 / \$149,818 / 6	\$ 15,000	\$ 39,481	**Housing- 301 Senior- 45 Youth- 72 Transportation - N/A
2015	\$233,760 P.I. \$82,703	\$30,000/\$77,956/ 4	\$106,760/ \$286,362 / 11	\$ 20,000	\$ 42,000	**Housing- 263 Senior- 45 Youth- 66 Transportation - N/A
2016	\$232,890 P.I. \$107,523	\$30,000/ \$38,618/ 2	\$120,000/\$125,454/ 10	\$ 20,000	\$ 39,000	**Housing- 242 Senior- 67 Youth- 66 Transportation - N/A
2017	\$247,828 P.I. \$22,933	\$57,914/ \$2,411/ 1	\$95,914/ \$24,710/6	\$ 20,000	\$ 43,252	**Housing- 171 Senior- 65 Youth- 56 Transportation - N/A
2018	\$264,529 P.I. \$155,845	\$0/\$41,704/2	\$169,279/\$112,107/4	\$ 25,000	\$ 45,750	**Housing- 228 Senior- 62 Youth- 89 Transportation - N/A
2019	\$270,798 P.I. \$160,014	\$35,000/\$67,377/2	\$100,529/\$142,810/8	\$ 40,000	\$ 63,000	**Housing- 105 Senior- 76 Youth- 71 Transportation - N/A
<b>TOTAL</b>	<b>\$2,470,533</b> <b>P.I. \$729,283</b>	<b>\$378,417 / \$509,687 / 24</b>	<b>\$1,136,507 / \$1,370,549 / 69</b>	<b>\$ 240,000</b>	<b>\$ 435,263</b>	<b>**Housing- 2,497 Senior- 560</b> <b>Youth- 1,657 Transportation - 1,294</b>

\*P.I. = Program Income/Repayments

\*\*Housing Services includes: Homeownership Training, Mortgage Foreclosure Prevention, Homelessness Prevention, and Tenant Advocacy  
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## **AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)**

### **Introduction**

The Plymouth HRA intends to pursue all possible resources to address its planned 2020 program year activities. The following list provides

information on other sources of funds that are used for community development and housing programs within the City of Plymouth.

**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	295,215	40,000	139,049	506,273	1,400,000	For the 2020 CDBG program year, Plymouth anticipates a CDBG allocation of \$295,215. Additionally, \$67,357 of program income and \$135,870 of carryover from prior-year CDBG activities is anticipated. If the allocation amount is higher or lower than the anticipated figure, Plymouth will proportionally increase or decrease either First Time Homebuyer, Affordable Housing Development, or Housing Rehabilitation Loan programs accordingly to match actual allocation amounts. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of \$290,000, based on funding trends. Program income of \$40,000 is projected.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
LIHTC	public - federal	Housing	0	0	0	0	The HRA has been working with several private developers to utilize this resource to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.
Section 8	public - federal	Admin and Planning Housing	0	0	0	0	Currently the Plymouth HRA has funding for 230 vouchers (including 30 vouchers for non-elderly disabled and 5 VASH vouchers). There are another 111 voucher holders residing in Plymouth who ported in from other jurisdictions.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Tax Exempt Bond Proceeds	public - local	Housing	0	0	0	0	Since 1995, the City has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 893 rental apartments. The City required that the owners make a certain percentage of their units affordable to and occupied by low-income households or make an annual payment for the life of the bonds to the HRA's Affordable Housing Account. As a result, 220 of these units are affordable to low-income renters.
						Expected Amount Available Remainder of ConPlan \$	0

Tax Increment Financing	public - local	Housing						
			0	0	0	0	0	<p>The City's Tax Increment Housing Assistance Program (TIHAP) makes excess Tax Increments from existing and future Tax Increment Districts in the City available for eligible affordable housing developments. Of the funds received to date, the City has allocated \$236,000.00 to the Stone Creek Village apartment complex. In 2006 the City created a TIF Housing District to assist Common Bond communities with their development of Vicksburg Commons. In 2010, the City approved a loan of \$600,000.00 to the Westview Estates project. This project provides 67 workforce housing units assisting households at or below 60% of the area median income. In 2011, the City created a TIF District to support a 157-unit mixed income apartment development. The Axis opened in 2016 and includes 16 workforce housing units for up to 60% AMI. In early 2020, the City will consider the creation of a TIF Housing District to assist Sand Companies with their development of the Element. This project will provide 61 workforce housing units assisting households at or below 60% AMI, with 4 units set aside for households at or below 30% AMI. The City will consider</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Other	private	Housing Public Services	0	0	0	0	the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding.  Interfaith Outreach & Community Partners (IOCP): This non-profit organization has been very supportive of all efforts in Plymouth of furthering affordable housing initiatives. Interfaith Outreach also has a significant housing fund to assist in funding affordable housing efforts.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Other	public - state	Housing	0	0	0	0	Minnesota Housing Finance Agency (MHFA): This agency provides first time homebuyer programs, housing rehabilitation programs, and development and redevelopment financing through their Consolidated RFP process. The HRA also developed a partnership in 2003 with the Center for Energy and Environment (CEE) pertaining to the MHFA Fix-Up Fund and MHFA Deferred Loan Program. While CEE remains the approved lender for the Fix-Up Fund, the HRA works in collaboration with them in marketing the program.

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: \$		
Other	public - local	Economic Development	0	0	0	0	0	Plymouth Economic Development Fund (PEDF): The Fund was capitalized from the first \$100,000 in principal plus interest to be paid by Value Rx in repayment of a loan from the Minnesota Department of Trade and Economic Development's (DTED) Economic Recovery Program (ERP). The PEDF allows the HRA to provide loans at favorable terms for business activities in the City that could create new jobs, increase the tax base, or leverage other needed economic development funds. The City has issued one loan for \$180,000 to a company that relocated its headquarters to Plymouth.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Other	public - local	Housing	0	0	0	0	Plymouth HRA Tax Levy: The HRA has used this levy for several years to provide subsidized rental housing for 195 senior citizen households utilizing approximately \$250,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional \$352,000.00 is utilized for the funding, administration and supervision of the HRA and City affordable housing programs. Additionally, in January 2016, the HRA approved a supplemental allocation of \$150,000 for the Housing Rehabilitation Loan Program to allow continued operation of the program to when CDBG funds are not available.

Table 18 - 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**

The HRA intends to pursue all possible resources to address its Consolidated Plan & Action Plan goals. There are no specific matching requirements associated with Plymouth's CDBG program, although any opportunities to provide/obtain matching funding will be pursued. For example, clients of the Housing Rehabilitation Loan program are occasionally able to match their Plymouth CDBG loan with grants or loans from other programs, such as for lead abatement.

In addition, Interfaith Outreach & Community Partners (IOCP) has been a very supportive partner of Plymouth's efforts to further affordable housing goals. To this end, IOCP has a significant housing fund to assist in funding affordable housing efforts both in Plymouth and the region.

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

The City of Plymouth owns two senior rental housing developments. Plymouth Town Square, developed in 1994, has provided 99 affordable housing units / subsidized senior housing units through an annual amount of Plymouth HRA tax levy ranging from \$215,000.00 to \$320,000.00. By providing a deep subsidy, the HRA is working to help the residents at PTS obtain decent, affordable housing and to avoid homelessness. The 2019 occupancy averaged 99%. Vicksburg Crossing, built in 2006 with 96 units, offers affordable rents to low and moderate income residents. The HRA Board sets rents on an annual basis. A subsidy of \$18,000-\$60,000 from the HRA tax levy helps keep rent levels affordable. The occupancy for 2019 averaged 99%.

**Discussion**

The City of Plymouth utilizes a variety of federal, state, and local funding sources to meet the goals identified in this plan. This includes sources used on a recurring annual basis such as CDBG, Section 8, state housing agency programs, and the local HRA tax levy. Additional sources such as LIHTC, TIF, and housing revenue bonds have been used on a case by case basis in the past and will continue to be pursued when and where appropriate.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner rehabilitation assistance	2020	2024	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$132,400	Homeowner Housing Rehabilitated: 9 Household Housing Unit
2	Direct homebuyer assistance	2020	2024	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$60,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Rental housing rehabilitation	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Plymouth	Preserve/Create Multifamily Rental Opportunities	CDBG: \$25,000	Rental units rehabilitated: 2 Household Housing Unit
4	Homeowner education	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$6,000	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
5	Senior services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$13,000	Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted
6	Youth services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Homelessness prevention	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$26,000	Public service activities other than Low/Moderate Income Housing Benefit: 21 Persons Assisted
8	Tenant counseling	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$12,166	Public service activities other than Low/Moderate Income Housing Benefit: 537 Persons Assisted
9	Emergency Services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
10	Fair Housing	2020	2024	Fair Housing		Education, outreach and services.	CDBG: \$3,000	Other: 0 Other
11	Administration	2020	2024	Program Administration		Education, outreach and services.	CDBG: \$21,919	Other: 0 Other

Table 19 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Homeowner rehabilitation assistance
	<b>Goal Description</b>	Provide zero interest loans and grants to assist low/moderate income households to make needed home repairs and address lead based paint issues as needed.
2	<b>Goal Name</b>	Direct homebuyer assistance
	<b>Goal Description</b>	Provide zero interest deferred loans to low/moderate income first time homebuyer households to help make the purchase of a home more affordable. Also, provide grants to community land trusts/non-profit agencies to help lessen the cost burden on low/moderate income homebuyers.
3	<b>Goal Name</b>	Rental housing rehabilitation
	<b>Goal Description</b>	Rehabilitate rental housing units and group homes operated by non-profit agencies for low/moderate income adults with developmental disabilities.
4	<b>Goal Name</b>	Homeowner education
	<b>Goal Description</b>	Provide homeownership, foreclosure prevention, and reverse mortgage counseling services for low/moderate income households.
5	<b>Goal Name</b>	Senior services
	<b>Goal Description</b>	Provide household maintenance assistance to low/moderate income senior households.
6	<b>Goal Name</b>	Youth services
	<b>Goal Description</b>	Provide assistance for youth counseling and group sessions for low/moderate income at-risk youth.
7	<b>Goal Name</b>	Homelessness prevention
	<b>Goal Description</b>	Provide emergency, short-term housing assistance to low/moderate income households experiencing temporary financial crises.

<b>8</b>	<b>Goal Name</b>	Tenant counseling
	<b>Goal Description</b>	Provide counseling and legal advocacy to low/moderate income renter households.
<b>9</b>	<b>Goal Name</b>	Emergency Services
	<b>Goal Description</b>	Provide assistance to households that need emergency assistance for housing costs (rent/mortgage/utilities).
<b>10</b>	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Assist in regional efforts to further fair housing, including evaluation and implementation activities.
<b>11</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Provides for 1) Oversight, management, monitoring and coordination of the CDBG Program. 2) Public information on CDBG Program activities available to all residents.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The Plymouth HRA will implement the following activities during the program year in order to address the strategies and priorities of the 2020-2024 Consolidated Plan.

#	Project Name
1	Housing Rehabilitation
2	First Time Homebuyer Assistance
3	Affordable Housing Land Trust
4	Affordable Rental Housing Rehabilitation
5	Homeownership Counseling
6	Tenant Counseling
7	Youth Services
8	Senior Services
9	Homelessness Prevention
10	Homelessness Prevention
11	Fair Housing
12	Program Administration

Table 20 – Project Information

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

The allocation priorities above were established based on the priorities and needs identified in the 2020-2024 Consolidated Plan. An effort was made to address a broad range of needs that have been identified in the City while accounting for the reality of limited funding. Obstacles to addressing underserved needs include an overall limited availability in funding as well as regulatory limitations regarding how funds can be used. For example, regulations limit the amount of CDBG funds which may be used for public services to no more than 15% of the grant amount plus program income. Recommendations for funding are based on previous years expenditures and addressing the priorities and needs of the citizens for the City of Plymouth.

# AP-38 Project Summary

## Project Summary Information

1	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Homeowner rehabilitation assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	CDBG: \$187,400
	<b>Description</b>	The Plymouth HRA offers two programs to assist low/moderate-income homeowners rehabilitating their homes. The Housing Rehabilitation Loan Program offers deferred zero-interest loans up to \$40,000 to homeowners for needed home repairs. The Emergency Repair Program provides grants up to \$7,500 for emergency/urgent home repairs for senior citizens.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	During the 2020 program year, the City of Plymouth expects to assist 9 households with housing rehabilitation. Six will receive housing rehabilitation loans and three will receive emergency repair grants.
	<b>Location Description</b>	The program is available to residents city-wide that are of low/moderate-income households.

	<p>The HRA will continue to operate two housing rehabilitation programs; the Housing Rehab Loan Program and the Emergency Repair Grant Program. The Housing Rehab Loan Program offers 0% interest deferred loans of up to \$40,000 for low and moderate-income homeowners to rehabilitate their owner-occupied homes. An additional \$10,000 (max \$50,000) is available for households in need of accessibility improvements and/or lead paint hazard reduction. Applications are accepted year-round on a first-come first-serve basis. The loans must be repaid only if the property is sold or transferred within 20 years. Loan funds may be used for qualifying safety and energy efficient upgrades, which may include repairing or replacing roofing, siding, windows, electrical, plumbing, heating, and insulation. Other repairs may also be eligible as determined by an inspection of the home.</p>	
2	First Time Homebuyer Assistance	
	Direct homebuyer assistance	
	Preserve/Create Single Family Homeownership	
	CDBG: \$21,500	
	This program provides direct homeownership assistance to low and moderate-income first time homebuyers who wish to purchase a single-family home, condo, cluster home, or townhouse in the City of Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required downpayment, and a reduction of a portion of the mortgage principal.	
	6/30/2021	
	The HRA expects to assist two households with direct homeownership during the program year.	<p>Estimate the number and type of families that will benefit from the proposed activities</p>

	<p>The program is available city-wide to low/moderate-income households purchasing their first home. The home being purchased may be located anywhere within the City of Plymouth. The households purchasing the home is not required to have resided in the City of Plymouth prior to purchasing the home.</p>	<p><b>Location Description</b></p>
	<p>The program provides assistance to low and moderate income first time homebuyers who wish to buy a single-family home, condo, cluster home, or townhouse in Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000.00 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principle reduction. Applications are accepted throughout the year on a first-come, first-serve basis. Loans must be repaid if the property is sold, transferred, non-homesteaded, or 30 years from the initial purchase date, when the mortgage becomes due and payable. Due to a tight housing market within the City of Plymouth, there is expected carryover that will be used to help fund the program through the 2020 program year, as well as a small amount of program income.</p>	<p><b>Planned Activities</b></p>
3	<p>Affordable Housing Land Trust</p>	<p><b>Project Name</b></p>
	<p>City of Plymouth</p>	<p><b>Target Area</b></p>
	<p>Direct homebuyer assistance</p>	<p><b>Goals Supported</b></p>
	<p>Preserve/Create Single Family Homeownership</p>	<p><b>Needs Addressed</b></p>
	<p>CDBG: \$60,000</p>	<p><b>Funding</b></p>
	<p>The Plymouth HRA will provide a grant of \$60,000 to Homes Within Reach to assist with the acquisition of one home in the City of Plymouth. This home will be part of Homes Within Reach's Affordable Housing Land Trust, and will be made available for purchase to a low/moderate-income family.</p>	<p><b>Description</b></p>
	<p>6/30/2021</p>	<p><b>Target Date</b></p>
	<p>The HRA expects to assist with the purchase of 1 home that will be made available for purchase by a low/moderate income family as part of the West Hennepin Affordable Housing Land Trust.</p>	<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>

	<b>Location Description</b>	The home purchased will be located within the City of Plymouth. It is not a requirement that the family that purchases the home resides in Plymouth prior to the purchase.
	<b>Planned Activities</b>	
4	<b>Project Name</b>	Affordable Rental Housing Rehabilitation
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Rental housing rehabilitation
	<b>Needs Addressed</b>	Preserve/Create Multifamily Rental Opportunities
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Assist with the rehabilitation of two affordable rental homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Four low/moderate-income individuals currently reside in both homes slated to be rehabilitated/modified for aging in place during the program year.
	<b>Location Description</b>	Two Hammer residence homes located within the City of Plymouth will be rehabilitated. Those homes are: "Black Oaks" and "Tyler".
	<b>Planned Activities</b>	Assist with the rehabilitation and accessibility modifications of two rental homes operated by Hammer Residences. Hammer Residences provides housing and support to individuals who have developmental disabilities. The HRA will provide funds to make the main bathroom in one of the homes accessible and modernized. In the other home, the deck will be rehabilitated to allow for greater accessibility for the home residents.
5	<b>Project Name</b>	Homeownership Counseling
	<b>Target Area</b>	City of Plymouth

	<b>Goals Supported</b>	Homeowner education
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$6,000
	<b>Description</b>	Lutheran Social Services will provide homeowner education, foreclosure prevention, reverse mortgage, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Lutheran Social Services (LSS) will provide homeowner education, reverse mortgage, debt counseling, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth.
	<b>Location Description</b>	
	<b>Planned Activities</b>	LSS expects to assist 64 Plymouth households with housing counseling services during the program year.
<b>6</b>	<b>Project Name</b>	Tenant Counseling
	<b>Target Area</b>	
	<b>Goals Supported</b>	Tenant counseling
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$12,166
	<b>Description</b>	HOMEline offers a tenant advocacy hotline, tenant organizing for preservation of affordable housing, and tenant education services available to all Plymouth residents.
	<b>Target Date</b>	6/30/2021

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>HOME Line anticipates serving 215 Plymouth renter households (approximately 537 individuals) through their tenant hotline.</p>
<p><b>Location Description</b></p>	<p>The program is available city-wide to renter households in Plymouth.</p>
<p><b>Planned Activities</b></p>	
<p><b>Project Name</b></p>	<p>Youth Services</p>
<p><b>Target Area</b></p>	<p>City of Plymouth</p>
<p><b>Goals Supported</b></p>	<p>Youth services</p>
<p><b>Needs Addressed</b></p>	<p>Education, outreach and services.</p>
<p><b>Funding</b></p>	<p>CDBG: \$10,000</p>
<p><b>Description</b></p>	<p>Family Hope Services TreeHouse Program helps at-risk teenagers by providing year-round counseling, support and other programs for youth at no charge to the participants. 65 low to moderate-income Plymouth youth will be served. Clients are required to complete a TreeHouse form that contains information on gender, age, race &amp; ethnicity, address and financial information.</p>
<p><b>Target Date</b></p>	<p>6/30/2021</p>
<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>TreeHouse expects to serve 65 youth from the City of Plymouth with CDBG funding during the 2020 program year.</p>
<p><b>Location Description</b></p>	<p>The TreeHouse program is available to Plymouth youth city-wide. Free transportation to and from the Plymouth TreeHouse location is provided to participants that need it.</p>
<p><b>Planned Activities</b></p>	<p>TreeHouse helps at-risk teenagers by providing year-round counseling, support, and other programs for youth at no charge to the participants. Clients are required to complete a "Welcome to TreeHouse" form that contains information on gender, age, race &amp; ethnicity, address, and financial information.</p>

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8	<p><b>Project Name</b></p> <p>Senior Services</p>	<p><b>Project Name</b></p> <p>Homelessness Prevention</p>
	<p><b>Target Area</b></p> <p>City of Plymouth</p>	
	<p><b>Goals Supported</b></p> <p>Senior services</p>	
	<p><b>Needs Addressed</b></p> <p>Education, outreach and services.</p>	
	<p><b>Funding</b></p> <p>CDBG: \$13,000</p>	
	<p><b>Description</b></p> <p>Senior Community Services will provide low to moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars &amp; other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income.</p>	
	<p><b>Target Date</b></p> <p>6/30/2021</p>	
	<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p> <p>65 low/moderate-income seniors will benefit from this funding.</p>	
	<p><b>Location Description</b></p> <p>All senior citizens (age 55+) who are residents of the City of Plymouth are able to access the H.O.M.E. program.</p>	
	<p><b>Planned Activities</b></p> <p>Senior Community Services will provide low/moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars &amp; other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income. Clients are required to complete a H.O.M.E Service Request form that contains gender, race &amp; ethnicity, address and monthly income information. Proof of income letters, pay stubs, W-2s and social security and account statements are all used to gather relevant client information.</p>	

<b>9</b>	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Homelessness prevention
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$16,000
	<b>Description</b>	People Responding in Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low/moderate-income persons living in the City of Plymouth in order to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	PRISM expects to help 14 Plymouth households with homelessness prevention during the program year.
	<b>Location Description</b>	The program is available to low/moderate-income residents city-wide.
	<b>Planned Activities</b>	People Responding In Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low/moderate income persons living in the City of Plymouth in order to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure. Clients are required to provide proof of income through paystubs, bank statements, tax returns or other forms. The program will be available to low/moderate income residents city-wide.
	<b>10</b>	<b>Project Name</b>
<b>Target Area</b>		City of Plymouth
<b>Goals Supported</b>		Homelessness prevention
<b>Needs Addressed</b>		Education, outreach and services.
<b>Funding</b>		CDBG: \$10,000

<b>Description</b>	Interfaith Outreach and Community Partners will provide direct assistance to clients within their Project Success program. The participants are expected to be working towards an educational degree or other goal within two years while paying 30% of their rent.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Interfaith Outreach expects to help 7 families within their Project Success program.
<b>Location Description</b>	The program is available to city-wide low/moderate-income households.
<b>Planned Activities</b>	Interfaith Outreach & Community Partners will provide direct assistance to clients within their Project Success program. The participants are expected to be working towards an educational degree or other established goal within two years while paying 30% of their rent.
<b>Project Name</b>	Fair Housing
<b>Target Area</b>	
<b>Goals Supported</b>	Fair Housing
<b>Needs Addressed</b>	Education, outreach and services.
<b>Funding</b>	CDBG: \$3,000
<b>Description</b>	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education and enforcement activities. The project includes evaluation and monitoring of implemented activities.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A

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	<b>Location Description</b>	N/A - supports Fair Housing activities covering Hennepin County and the Twin Cities metropolitan area, including the City of Plymouth.
	<b>Planned Activities</b>	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement. The project includes evaluation and monitoring of implemented activities.
12	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$21,919
	<b>Description</b>	Provides for: 1) Oversight, management, monitoring and coordination of the CDBG program. 2) Public information on CDBG Program activities available to all City residents.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A - funding provides for overall program administration of CDBG activities.
	<b>Location Description</b>	N/A - funding provides for overall program administration of CDBG activities.
	<b>Planned Activities</b>	Program management, monitoring, and evaluation of overall CDBG program including costs of staff engaged in program management.

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

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

The HRA CDBG programs will be available to low/moderate income households city-wide and will not be geographically targeted.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Plymouth	100

**Table 21 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Investments are not targeted geographically but are instead available to low/moderate income households city-wide. Investments are not targeted geographically because the City of Plymouth has no areas of concentrations of low/income or minority households nor any areas of concentrations of housing problems. This policy allows the City to serve as many low/moderate income households as possible throughout all areas.

### **Discussion**

All qualifying low/moderate income residents residing within the City of Plymouth are able to receive assistance through the Plymouth CDBG programs.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

Despite limited funding, the Plymouth CDBG program is designed to meet a wide range of needs, including assisting social services, affordable housing, and reducing lead-based paint hazards. The City works with a variety of public, non-profit, and private industry partners to accomplish its community development goals, both through the CDBG program and through other resources. Through a constant continuation of contact with our subgrantees, we were able to identify that there is still a need for tenant services and tenant advocacy, a rising need for funding to senior aging in place services due to rising demand and client volume, a steady continuum of youth services was identified through TreeHouse services, and PRISM has a continued need for rapid rehousing services as well as community services such as the food shelf. The City of Plymouth will be working with Interfaith Outreach to assist with a program related to education and employment through housing assistance, and will assist Lutheran Social Services with additional existing programs to supplement assisting homeowners and potential homebuyers with counseling and outreach.

### **Actions planned to address obstacles to meeting underserved needs**

The City will continue to identify obstacles, such as lack of affordable housing, to unmet and underserved community needs and support the goals established in the 2020-2024 Consolidated Plan. The City's approach to meeting these affordable housing needs is to assist renters in purchasing homes by providing down payment and closing cost assistance combined with counseling and education to low to moderate income families. In order to preserve the affordable housing stock "Restrictive Covenants" have been placed on a number of new units built. These Restrictive Covenants run with the land for a period of 20 years and contain restrictions on the transfer of the property only to someone who is a low to moderate income resident. To preserve and expand the supply of decent, safe, and affordable housing, the City will provide financial assistance for rehabilitation and repair of owner-occupied units to low to moderate income families.

### **Actions planned to foster and maintain affordable housing**

The portion of 2020 CDBG funds allocated to the Housing Rehabilitation Program allows low-income homeowners to stay in current housing while allowing the City to maintain a stable affordable housing base. The City and HRA make every effort to create affordable rental and owner-occupied housing opportunities as well as provide provisions that new developments remain affordable for years to come.

Although not funded with CDBG, the City has required an annual inspection of residential rental properties since 1994 to determine Code compliance and health or safety violations that need correction. This program ensures that rental properties are well maintained and that no substandard rental units are licensed in the City. The City Building Inspection Department currently inspects multi-

family rental properties annually and single-family rental properties every three years.

### **Actions planned to reduce lead-based paint hazards**

The portion of 2019 CDBG funds allocated to the Housing Rehabilitation Program allows low-income homeowners to stay in current housing while allowing the City to maintain a stable affordable housing base. The City and HRA make every effort to create affordable rental and owner-occupied housing opportunities as well as provide provisions that new developments remain affordable for years to come.

Although not funded with CDBG, the City has required an annual inspection of residential rental properties since 1994 to determine Code compliance and health or safety violations that need correction. This program ensures that rental properties are well maintained and that no substandard rental units are licensed in the City. The City Building Inspection Department currently inspects multi-family rental properties annually and single-family rental properties every three years.

Finally, depending on fund availability, assistance recipients may be referred to Hennepin County's Healthy Homes program, which offers up to \$10,000 in funding for lead paint detection and removal.

### **Actions planned to reduce the number of poverty-level families**

Through its various programs, the City of Plymouth will identify and assist people and families that are below the poverty level when possible. We will utilize our network of social service agencies and where applicable assist them through CDBG resources and programs as well as local programs offered through the City of Plymouth, the Plymouth HRA and local non-profits. Programs that the City of Plymouth works with include tenant advocacy through HOMELine, a Rapid Rehousing Program through PRISM that helps assist with making mortgage or rent payments for a short period of time, a housing and educational program through Interfaith Outreach that helps with paying rent while a resident goes through a schooling or workforce development program to become more self-sufficient and earn higher wages, and housing and financial counseling through Lutheran Social Services that assists with helping families make good financial decisions that will reduce poverty. Senior Community Services helps lower income seniors with needed home maintenance through their HOME program by assisting with small handyman projects as well as yard maintenance to assist with aging in place especially for homeowners that own their home. TreeHouse gives resident youth a safe place and assists with programs to further education and assist homeless youth.

PRISM and Interfaith Outreach can also assist with basic needs through their food shelf and clothing programs that provide items to families that may be experiencing poverty and need these items for basic living.

### **Actions planned to develop institutional structure**

The City of Plymouth has and will continue to coordinate with other institutions in the delivery of

housing and community development programs. When possible, the City seeks to leverage its CDBG funds by coordinating with other state and local programs. For example, Plymouth has coordinated with Hennepin County to obtain Healthy Homes grant funding for lead-based paint hazard reduction for clients using our CDBG Housing Rehabilitation Loan Program. This allows households to remove lead-based paint hazards from the home while utilizing the CDBG funding to make other needed repairs, resulting in a greater impact to the living environment for the household.

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

The City of Plymouth has developed and continues to maintain strong collaborative relationships with other housing providers and social service agencies. The City has worked over the years to develop handicap accessible housing units with People Responding In Social Ministry (PRISM), Metropolitan Interfaith Council on Affordable Housing (MICAH), Interfaith Outreach, and Habitat for Humanity.

The HRA requires recipients of their First Time Homebuyer Programs to attend homebuyer workshops presented by an accredited Home Stretch workshops. At the end of the training period, the family is able to purchase the home.

### **Discussion**

The City of Plymouth uses all available resources through the City, County, and state to assist homeowners and renters within the City. Any time that the City of Plymouth is alerted to a resident with housing needs, the response is to coordinate with other departments and agencies to assist that resident.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

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

#### 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%

## Discussion

Program Income (PI) is occasionally received through the repayment of deferred zero interest loans made in previous years through the First Time Homebuyer and Housing Rehabilitation programs. When PI is received it is typically immediately reprogrammed to support current First Time Homebuyer and Housing Rehabilitation loan activities (depending on where the need/activity is greatest at the time the PI is received). The receipt of PI is somewhat unpredictable as it is generally triggered when previous loan recipients sell or refinance their homes. All PI received to date has been reprogrammed to support First Time Homebuyer and Housing Rehabilitation activities during the 2019 program year. The HRA anticipates receiving approximately \$40,000 in PI during the 2020 program year that will be reprogrammed to support projects during the program year. This estimate is based on loan repayment trends over the past five years.

The HRA does not have any funds or proceeds from section 108 loan guarantees, surplus funds, grant funds returned, or float-funded activities. The HRA also does not have any CDBG-assisted activities which qualify under the "urgent need" National Objective.

The HRA estimates that 100% of its CDBG funds will be used for activities that benefit persons of low and moderate income. This includes all of the HRA CDBG-assisted activities other than Program Administration (planning, management, monitoring, and evaluation of the overall CDBG program).

**List of Agencies Solicited 2020 Public Service Applications**  
(Community Development Housing Division)

Agency:

Community Action Partnership of Hennepin County (CAP-HC)

Tree House

HOME Line

Interfaith Outreach and Community Partners (IOCP)

Mt. Olivet Lutheran Church of Plymouth

People Responding In Social Ministry (PRISM)

Lutheran Social Service of Minnesota (LSS)

Senior Community Services

## Summary of 2020 CDBG Public Service Funding Applications

- TreeHouse

- Amount recommended: \$10,000

TreeHouse proposes to continue its weekly preventative programs structured to mentor, befriend and positively guide at-risk youth ages 11 to 18. There are two support groups that meet on a weekly basis and are held year-round. Tuesdays the general support group meets and on Thursdays the Going Deeper Program meets. Staff provide follow-up with the youth through one-to-one mentoring contact during the week. Tree House also coordinates trips and activities and provides transportation services so that youth without their own means of transportation may participate in the organization's programs. The Plymouth Tree House program anticipates the service levels of operation in 2020 for youth to stay the same or increase.

- Senior Community Services (SCS)

- Amount recommended: \$13,000

SCS's application is to provide outside maintenance for the elderly through their Household and Maintenance for Elderly (H.O.M.E.) program. H.O.M.E. services include: lawn mowing, snow removal, exterior interior painting, seasonal outdoor work (raking, pruning, weeding, mulching), minor repairs (leaky faucets, door handles, replace light bulbs), disability related projects (installing grab bars) and homemaking (dishwashing, laundry, grocery shopping, meals and cleaning). SCS presented a strong application and showed that there is a direct need for this program in the City. The goals set for the 2020 program year are at the same level as last year's goals. The application showed SCS has worked to leverage many other resources to support their program as well but continues to receive less funding from other donors.

- People Responding in Social Ministry (PRISM)

- Amount recommended: \$16,000

PRISM proposes to use CDBG funds to support its Homelessness Prevention programs for Plymouth individuals and families. The Homelessness Prevention program provides 0% interest loans and grants to families experiencing financial crises so that they can stay current on their rent or mortgage obligations and maintain stable housing while resolving the crisis. PRISM additionally provides one-on-one casework and financial literacy counseling to Plymouth residents. PRISM's application shows a strong organizational capacity with qualified staff. The application also indicates that they will leverage funding from several others sources for these programs, and that the total number of families served will increase from 2019.

- Interfaith Outreach
  - Amount recommended: \$10,000

Interfaith Outreach's application is to continue funding a program called Project Success. This program helps homeless or imminently homeless families achieve housing stability in two years with rent support, case management, employment and emergency services. CDBG funding will be used for Project Success direct assistance for participants. These renters are paying an unsustainably high portion of their income toward housing alone. There are currently five Plymouth families enrolled in Project Success, Two new Plymouth families are projected to enroll in the Project Success program during the 2020 Program Year, and two families are expected to complete the program.

- HOME Line
  - Amount recommended: \$12,166

HOME Line's application is to operate a tenant hotline staffed by five full-time attorneys, two half-time attorneys, three multilingual tenant advocates, and volunteer law students. The hotline received 15,218 calls last year; 228 of those calls were from households in Plymouth. For over 20 years they have provided legal representation to renter families faced with eviction as part of their Homeless Prevention Program. In addition, the staff attorneys make presentations on the realities of becoming a renter to area high school students. The need and financial feasibility of the program was very defined and showed that the program would have an impact in the City. The application also showed they have leveraged many other resources to support their program. The goals for the 2020 program year are similar to last year, with a slight uptick.

- Lutheran Social Services of Minnesota (LSS)
  - Amount recommended: \$6,000

LSS' application is to provide financial coaching and counseling to residents of Plymouth. Their services help families and individuals move toward improved financial health and building/maintaining wealth. The focus of the counseling is for aspiring homeowners, current homeowners that express concerns about their mortgage or property taxes, and current homeowners interested in reverse mortgages. The goals set for the 2020 program year are to reach approximately 64 households with these services. The application shows a well-established program that, with CDBG funding, can reach even more households in Plymouth.

- Community Action Partnership of Hennepin County (CAP-HC)
  - Amount recommended: \$0

CAP-HC's application is to continue its Full-Cycle Homeownership Services to residents of Plymouth as well as the FAIM program. Their services include foreclosure prevention, home rehab advice, pre-purchase education and homebuyer counseling, and reverse mortgage counseling services. CAP-HC's Foreclosure Prevention program seeks to assist homeowners to maintain their homes – if possible- or to obtain appropriate housing if the home cannot be saved. In addition, CAP-HC proposed to use funding for their water bill emergency assistance program. CAP-HC certainly provides services that contribute to the economic health of our community and are needed in the City of Plymouth. However, the organization has not met established program goals in previous years, and the HRA recently cancelled their grants from the 2017 and 2018 program years for that reason. Staff is thus recommending not funding CAP-HC in the 2020 program year.

**CITY OF PLYMOUTH**

**HRA RESOLUTION 2020-01**

**A RESOLUTION TO APPROVE THE APPLICATION AND ALLOCATION OF FISCAL YEAR 2020  
COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS**

WHEREAS, the City of Plymouth anticipates receiving a Community Development Block Grant (CDBG) funding allocation of \$295,215 for CDBG fiscal year 2020; and

WHEREAS, on March 26, 2020, the Plymouth Housing and Redevelopment Authority held a duly constituted public hearing to allow interested parties to express their opinion; and

WHEREAS, the Housing and Redevelopment Authority in and for the City of Plymouth, MN has determined the following to be an appropriate use of Community Development Block Grant funds in accordance with federal guidelines and the City's HUD approved Consolidated Plan;

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF PLYMOUTH, MINNESOTA, that it hereby recommends that the City Council authorize the City Manager to apply for 2020 Community Development Block Grant funds totaling \$295,215.00 from the U.S. Department of Housing and Urban Development with the following allocations:

1.	Housing Rehabilitation Grant/Loans	132,400.00
2.	West Hennepin Affordable Housing Land Trust (WHAHLT)	60,000.00
3.	TreeHouse	1,730.00
4.	HOME Line	12,166.00
5.	Interfaith Outreach Community Partnership (IOCP)	10,000.00
6.	People Responding in Social Ministry (PRISM)	16,000.00
7.	Senior Community Services	13,000.00
8.	Program Administration	21,919.00
9.	Affordable Housing Development	25,000.00
10.	Fair Housing Activities	3,000.00
	Total	\$295,215.00

BE IT FURTHER RESOLVED, that any increase in the anticipated funding amount for the 2020 CDBG fiscal year will be split between the 2020 Housing Rehabilitation, First Time Homebuyer and Social Service Programs (within the 15% maximum allowance). Any decrease will be split between the 2020 Housing Rehabilitation, First Time Homebuyer, and Social Service Programs (within the 15% maximum allowance).

BE IT FURTHER RESOLVED, that it is hereby recommended to the City Council that all CDBG program income may be used to cover expenses generated in any existing CDBG program or activity and not just expenses related to the activity generating the income, unless otherwise reallocated by the City Council.

BE IT FURTHER RESOLVED, that it is hereby recommended that carryover funds totaling \$1,150.45 from the 2017 CDBG fiscal years be allocated to the 2020 Lutheran Social Service of Minnesota Program.

BE IT FURTHER RESOLVED, that it is hereby recommended that carryover funds totaling \$2,250 from the 2018 CDBG fiscal year be allocated to the 2020 Lutheran Social Service of Minnesota program.

BE IT FURTHER RESOLVED, that it is hereby recommended that carryover funds totaling \$10,870 from the 2019 CDBG fiscal year be allocated as follows:

1.	TreeHouse	8,270.45
2.	Lutheran Social Service of Minnesota	2,599.55
	Total	\$10,870.00

BE IT FURTHER RESOLVED, that it is hereby recommended that all other unexpended 2019 CDBG funds be allocated to the same program activity in 2020, unless otherwise reallocated by the City Council.

Approved this 26<sup>th</sup> day of March, 2020 by the Plymouth Housing and Redevelopment Authority.



# Memo

**To:** Matt Lupini  
**From:** Janet Lindbo  
**Date:** March 17, 2020  
**Re:** CDBG Public Hearing

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West Hennepin Affordable Housing Land Trust doing business as Homes Within Reach (HWR) a nonprofit organization is seeking financial support from the City of Plymouth to accompany other matching funding sources to implement to the Community Land Trust practice in Plymouth, a tool to assist work-force families in becoming homeowners. For further detail regarding the program's description it is summarized in the CDBG application.

The Community's need for the program is that in today's market, many suburban communities are confronted with the fact that entry-level properties are overpriced for the majority of work-force households who work or live in the suburban communities of Hennepin County and provide essential community services. Increased home values have taken place because of a reduction in supply and increase in demand, while wages have not increased accordingly and cannot keep pace with increases in housing costs.

Homes Within Reach supports work-force families providing essential services to the community and surrounding suburbs who typically cannot afford to purchase an entry-level home in Plymouth; such as custodians, teachers, municipal workers, retail staff, office personnel, food prep staff, customer service representatives and many more.

Housing is a multiplier, a basic need that impacts every part of life: education, health, economic success. HWR is motivated to create affordable homeownership for work-force households, which in turn we know stabilizes the family unit, adds value to the suburban community and protects the investment of the subsidy made possible by multiple funders.

As of December 31, 2019, HWR has assisted 183 households become homeowners in 12 Hennepin County suburban communities, who would not have been able to purchase a home without HWR assistance over the past 17 years.

Homes Within Reach benefits to suburban communities where the program is implemented are as follows.

1. **Expands Homeownership Opportunities:**

HWR's CLT program expands homeownership opportunities and the three principals of the program continues to appeal and offer options to the targeted market, which include the cost of homes, the quality of home and their location. Homeownership for HWR buyers stabilizes lives, enables greater community and economic participation, and builds assets to pass on to the next generation.

2. **Retains Community Wealth:**

The HWR program makes maximum use of existing buildings and community's infrastructure. Plymouth's infrastructure would be a major selling point to the buyer, and in return, the new family provides value and benefits with respect to the community's growth, delivery of services, increasing the labor pool available to local businesses and adding younger households to the community and providing the mechanism to invest in long-term affordable housing.

3. **Enhances Residential Stability:**

HWR like other CLT organizations support homeowners before and after the purchase of the home. Homeowners are required to attend a homebuyer education class before purchasing their home. Furthermore, HWR support homeowners after they move into their home, especially during times of crisis and change in their lives.

Providing a long-term practice for families to become homeowners, stabilizes families and in turn, adds value to the community, where they work and or live.

4. **Preserves Housing Affordability:**

Community Land Trust homes remain affordable between consecutive generations of homeowners. This recycling of funds from owner to owner ensures the home remains affordable for low-to-moderate income families over a long period.

Good evening,

My name is Jon Burkhow and I am the HOME Program Director. Thank you for having me here tonight!

In 2019, we helped 66 Plymouth residents with 872 hours of service. This is an increase over 2018 when we worked with 55 Plymouth residents, totaling about 550 hours.

As a reminder of what we do, we help older adults age in place by helping with the upkeep of their homes. This includes minor repairs, cleaning, snow removal, lawn mowing, painting and various yard projects. We also offer free safety checks to keep people safe in their homes and help prevent falls.

I want to report the results of our 2019 annual survey. Our overall participant satisfaction rate came in at 96%. Participants responded to the question, did HOME services help you to remain in your home? 97% reported that it did. 98% of HOME participants would recommend the HOME Program to other seniors. Participant referrals remain a top way that new clients hear about the HOME Program.

I wanted to share one story of a Plymouth senior that we assisted. She reported on her registration form that she learned of our services through the city. She had a volunteer raking group in June and asked them if in addition to raking they could help her repair her deck. They agreed to try but after finishing the raking and removing a few deck boards they realized that it was beyond their skillset. Fortunately, we have a volunteer handyperson who lives in Plymouth and is actually a senior himself. We let him know about the deck situation and he was able to complete the repairs to make her deck safe again. Since then she has logged almost 30 hours of repair work so she had found plenty of things that she needs help with. This is just one example of how through partnership with the city, our volunteers and paid field staff we are able to help Plymouth seniors remain in their homes, stay connected to their community and be safe.

Thank you again for your partnership with us and the ways that you assist us in creating community connections.

**From:** [Christa Troup](#)  
**To:** [Matt Lupini](#)  
**Subject:** Re: Plymouth CDBG Public Hearing Update  
**Date:** Tuesday, March 17, 2020 11:50:26 AM

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Hi Matt,

Thank you for this opportunity as TreeHouse has gone virtual to help stop the spreading of Covid-19 at such a high rate. I'll be sad to not see you all of you this year, but hope we can see each other in the future! Please share the following with the HRA Board.

Thank you for the continued support from the CDBG funds supporting social services, TreeHouse is truly grateful! With PLYmouth CDBG funds we have been able to pursue our mission of ending hopelessness among teens. With the Plymouth CDBG fund we are able to assist low socio-economic residents of Plymouth to attend Plymouth TreeHouse at no cost and barrier free! Last year, TreeHouse served 89 Plymouth residents, and 85% of those teens served last year came from low-income backgrounds. TreeHouse provides benefits to low-to-moderate income youth by teaching them the skills and capabilities they need to overcome the challenges they face due to poverty. TreeHouse also provides essential emotional support as TreeHouse teens gain maturity and work toward long-term goals that will help them eliminate the cycle of poverty they grew up within.

Even at a time where teens may feel hopeless without being in school or physically present at TreeHouse, we are working hard to connect via virtual connection i.e. social media platforms, google hangouts for support group, and more 1:1 check ins throughout these days. We are working hard to be active on these platforms so that teens know that they are not alone and feel lovable, capable, & worthwhile. I'd be happy to answer any questions at the time of the meeting. You can call my cell phone at 763.607.1809, or at a later time if necessary.

Thank you again for your support to help the teens in your community!

Christa

On Mon, Mar 16, 2020 at 12:59 PM Matt Lupini <[mlupini@plymouthmn.gov](mailto:mlupini@plymouthmn.gov)> wrote:

Good afternoon,

As you are no doubt aware, the spread of COVID-19 is impacting everyone in our community, and the City of Plymouth is undertaking a review of many of its public-facing functions to ensure the proper precautions are in place. As of right now, the plan is still to hold the CDBG Annual Action Plan public hearing next Thursday, March 26th at 7:00pm, at which time the HRA Board will accept public comments in regards to the funding plan.

I know in years past city staff has requested agencies send a staff member to the public hearing in order to speak on behalf of their organization, specifically around how the CDBG funds would be used. However, I'd like to recommend that you consider submitting written comments in lieu of attending the hearing. Those comments will be accepted and considered

at the public hearing, and will still absolutely remain part of the public record.

If you'd like to submit written comments, I'll just need those by next Wednesday, March 25th at 4:30pm. Feel free to send them directly to me.

Finally, just a quick timeframe update. The draft Action Plan is currently undergoing review at the staff level, and I expect that to be completed by mid-week. At that point, it will be posted on the City website for review. The draft plan will include funding recommendations, which the HRA Board is currently slated to consider and recommend approval for next Thursday.

Please let me know if you have any questions. I will be sending updates as they are available.

-Matt

Matt Lupini, AICP Candidate | Community Development Coordinator  
City of Plymouth

Phone: 763.509.5413

[www.plymouthmn.gov](http://www.plymouthmn.gov)<<http://www.plymouthmn.gov/>>

Plymouth, Minnesota | Adding Quality to Life

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CHRISTA TROUP

Grants Manager

C: 763.607.1809 | O: 952.238.1010

TreeHouseHope.org | @TreeHouseHope



**PLYMOUTH HOUSING AND  
REDEVELOPMENT AUTHORITY  
STAFF REPORT**

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**TO:** Plymouth Housing and Redevelopment Authority

**FROM:** Matt Lupini, Community Development Coordinator through Jim Barnes,  
HRA Manager & Steve Juetten, Executive Director

**MEETING DATE:** March 26, 2020

**SUBJECT:** **Community Development Block Grant (CDBG)** – Approve submission of 2020-2024 CDBG Consolidated Plan and Analysis of Impediments for inclusion in Hennepin County Consortium Consolidated Plan

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**BACKGROUND:**

The Community Development Block Grant (CDBG) is a federal program which allocates annual grants to communities to provide programs related to affordable housing and social services, principally for low- and moderate-income persons. It is administered by the U.S. Department of Housing & Urban Development (HUD). Plymouth has received an annual Community Development Block Grant allocation since 1994. Every five years, recipients of CDBG funds are required to submit a Consolidated Plan, which outlines the goals to be accomplished that serve housing and community development needs of their jurisdiction. The Consolidated Plan is also designed to help recipients of CDBG funding assess their needs and market conditions, and make data-drive, place-based investment decisions.

Plymouth is a CDBG Entitlement Grantee and a member of the Hennepin County Consortium, which includes suburban Hennepin County as well as the cities of Bloomington, Eden Prairie, and Plymouth. In the period covered by this Consolidated Plan (2020-2024), Plymouth will carry out activities that will provide for the preservation of the City's housing stock, improve housing affordability, provide essential social services, and support fair housing activities. The City will continue to provide 0% interest deferred loans for housing rehabilitation and first-time homebuyers city-wide. The City will also provide capital funding to assist with the rehabilitation of special needs rental housing and the acquisition of property under a land trust model. Lastly. The City will provide CDBG funds to support social services and fair housing implementation.

A further requirement associated with the submission of a Consolidated Plan is the attachment of a Regional Analysis of Impediments to Fair Housing Choice (AI). The AI must address fair

housing barriers and solutions as defined by HUD requirements in the seven-county Twin Cities metropolitan area.

The AI must identify the causes for housing disparities, factors that reduce fair housing choice, the distribution of affordable housing, displacement that disproportionately affects protected classes, the effects of gentrification on protected classes, integration and segregation, and disparities in access to opportunity as defined by HUD.

A public hearing is not required for these items at the HRA level. Instead, there will be a single public hearing held by the Hennepin County Board of Commissioners to consider submission of the Consortium Consolidated Plan, and a series of public meetings held throughout the metropolitan area to allow for more concentrated engagement on the AI.

As a result, the HRA Board does not need to take any specific action on these items. However, due to their inherent connection to the 2020 CDBG Action Plan, staff is requesting approval to submit these documents to their respective groups – the Hennepin County Consortium for the Consolidated Plan, and the Fair Housing Implementation Council (FHIC) for the AI.

**Staff recommends that the Plymouth Housing and Redevelopment Authority Board of Commissioners adopt the attached resolution providing a recommendation to the City Council for submission of the 2020-2024 CDBG Consolidated Plan and AI to the Hennepin County Consortium and FHIC, respectively.**

**Attachments:**

1. 2020-2024 Plymouth CDBG Consolidated Plan
2. Analysis of Impediments
3. Resolution 2020-02 Submit Consolidated Plan & Analysis of Impediments

# Executive Summary

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

### 1. Introduction

Plymouth is a CDBG Entitlement Grantee and a member of the Hennepin County Consortium, which includes suburban Hennepin County as well as the cities of Bloomington, Eden Prairie and Plymouth. This document contains those sections of the Consolidated Plan with information specific to the City of Plymouth and its CDBG programs. The City of Plymouth will utilize CDBG funds to achieve a number of goals that best serve the housing and community development of the City.

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

Plymouth will carry out activities that will provide for the preservation of the City's housing stock, improve housing affordability, provide essential social services, and support fair housing activities. The City will continue to provide 0% interest deferred loans for housing rehabilitation and first time homebuyers city-wide. The City will also provide capital funding to assist with the rehabilitation of special needs rental housing and the acquisition of property under a land trust model. Lastly, the City will provide CDBG funds to support social services and fair housing implementation.

### 3. Evaluation of past performance

The City of Plymouth has a long history of actively working to preserve and upgrade the condition of its housing, maintain housing affordability, and provide necessary social services. The CDBG-funded single-family rehabilitation loan program (including lead-based paint abatement) has been a successful and important part of these efforts. Each year the City evaluates its performance relative to its Consolidated Plan goals through Consolidated Annual Performance Evaluation Reports (CAPER). For the past several years, the City has been on to meet all of its Consolidated Plan goals. The only exception is the goal for first time homebuyer assistance, which experienced limited activity due to a slowdown in the local housing market, changing lending criteria among first mortgage lender and high housing costs.

Fair Housing continues to be a focus of the City of Plymouth. Past funding has provided for paired testing and other activities coordinated by Hennepin County – the lead agency of the consortium. The City of Plymouth, as part of the consortium, focused this activity based upon the results of the Analysis of Impediments completed through a metro-wide Fair Housing Implementation Council (FHIC) effort.

**4. Summary of citizen participation process and consultation process**

As part of the Hennepin County Consortium Consolidated Plan, this Plan will be made available for public comment 30 days prior to going before the Hennepin County Board for a public hearing. In addition, prior to the County’s hearing, the Plymouth Housing & Redevelopment Authority held a public hearing for approval of the 2020 Action Plan and to receive public comments. The Consortium Action Plan provides the complete Citizen Participation Plan for all members to follow, including Plymouth.

**5. Summary of public comments**

The City of Plymouth held a public hearing at the March 26, 2020 Housing & Redevelopment Authority meeting. Written comments were also accepted for 30 days prior to the meeting. During the meeting, \_\_\_\_\_ comments were received in support of the provision of social services in the City through CDBG funds. Prior to the meeting, \_\_\_\_\_ written comments were received. No other public comments were received on the Plymouth portion of the plan.

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

No comments or views were not accepted regarding the Plymouth portion of the Consolidated Plan.

**7. Summary**

## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	PLYMOUTH	Housing & Redevelopment Authority

Table 1– Responsible Agencies

### Narrative

The City of Plymouth is a CDBG entitlement community. Plymouth is also a member of the HOME consortium of suburban Hennepin County. Therefore, the County serves as the lead agency in the overall development and submittal of the Consolidated Plan for participating jurisdictions, including CDBG grantees.

### Consolidated Plan Public Contact Information

City of Plymouth Housing & Redevelopment Authority

Attn: HRA Manager

3400 Plymouth Boulevard

Plymouth, MN 55447

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

### **1. Introduction**

The development of the Hennepin County Consortium Consolidated Plan was led by Hennepin County. Because many of the agencies that work within the city also work county-wide, it was determined that only one contact needed to be made to these organizations. The responses in this section reflect the work completed by Hennepin County and outlined in the overall Consortium Consolidated Plan as well as work completed by the City of Plymouth.

#### **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)).**

These activities are coordinated by Hennepin County at the local level. One of Hennepin County's services to enhance coordination includes development of a unit to focus specifically on housing stability for all county clients. Their work is to develop strategies to enhance prevention, support, and development of housing to meet the needs of residents within the county. Additionally, the county works with the City of Plymouth to provide assistance through the Continuum of Care department which works with HOME funds and the Office to End Homelessness.

Where appropriate, staff refers organizations and service agencies to each other to coordinate efforts. The City of Plymouth coordinates with programs such as PRISM's Rapid Rehousing which helps to make emergency payments to keep residents in their homes for a short period of time as well as working with TreeHouse to address youth in unstable living situations. The City has a close relationship with Hennepin County and refers any resident that may have additional home or mental health needs to a network of people within the County that are equipped to address issues that may arise for the City of Plymouth. The City of Plymouth also works with residents through the public safety department and the code enforcement department to assist in getting residents the help they may need. The City also works with Interfaith Outreach to refer residents to their Neighborhood Program which helps to build healthy and connected neighborhoods that can assist one another.

The City of Plymouth HRA works to connect residents that may have housing issues with tenant advocacy groups such as HOME Line and HousingLink to help assist with finding housing that can accommodate the needs of residents.

#### **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**

This coordination is completed by the Minneapolis/Hennepin County Continuum of Care and the Office to End Homelessness. If a resident of Plymouth is facing issues of homelessness, the City would first refer to the Coordinated Entry Program through Hennepin County to help assist with the resident's issues. Additionally, the City would contact our partnering agencies such as Interfaith Outreach's Neighborhood Program, PRISM's Rapid Rehousing Program, or possibly CAP-HC (formerly CAPSH) to assist with potential foreclosure counseling depending on the needs of the resident. Hennepin County Coordinated Entry works with agencies in the Northwest Metro such as CEAP, PRISM, and the YMCA depending on age of the resident as well as location that could also be used as a referral source. The City of Plymouth will work to contact the Continuum of Care staff at Hennepin County to assist with residents of Plymouth that are at risk of homelessness or have experienced homelessness.

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

N/A - Plymouth is not a recipient of ESG funds.

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

Table 2– Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	HOME Line
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HOME Line was consulted through the Hennepin County Consortium Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for legal advocacy services for low/moderate income tenant households in Plymouth and suburban Hennepin County. See narrative in AP-85.
2	<b>Agency/Group/Organization</b>	People Responding in Social Ministry
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	PRISM was consulted through the Hennepin County Consortium Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for emergency housing assistance and homelessness prevention services for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
3	<b>Agency/Group/Organization</b>	Community Action Partnership of Hennepin County
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CAP-HC was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for housing counseling for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
4	<b>Agency/Group/Organization</b>	TreeHouse
	<b>Agency/Group/Organization Type</b>	Services-Children

	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	TreeHouse was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for youth services for low/moderate income households with development disabilities in Plymouth and suburban Hennepin County. See narrative in AP-85.
5	<b>Agency/Group/Organization</b>	Hammer Residences
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Hammer Residences was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for rehabilitated rental housing for low/moderate income households with development disabilities in Plymouth and suburban Hennepin County. See narrative in AP-85.
6	<b>Agency/Group/Organization</b>	Senior Community Services (SCS)
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	SCS was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for household maintenance assistance for low/moderate income senior households in Plymouth and suburban Hennepin County. See narrative in AP-85.
7	<b>Agency/Group/Organization</b>	Lutheran Social Service
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lutheran Social Services was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for housing counseling for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
8	<b>Agency/Group/Organization</b>	City of Plymouth
	<b>Agency/Group/Organization Type</b>	PHA Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Choice Voucher (HCV) Department(which acts as the PHA for the City of Plymouth) was consulted throughout the needs assessment and goal setting process for the Consolidated Plan. Additionally, HCV staff are consulted periodically to identify local housing needs. Staff will refer residents to HousingLink to assist with finding housing and anticipate higher outcomes of finding housing that fits their needs.
9	<b>Agency/Group/Organization</b>	NEW HOPE
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In addition to participating in the Consortium survey, the City of New Hope and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.

10	<b>Agency/Group/Organization</b>	City of Maple Grove
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In addition to participating in the Consortium survey, the City of Maple Grove and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
11	<b>Agency/Group/Organization</b>	MINNETONKA
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In addition to participating in the Consortium survey, the City of Minnetonka and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
12	<b>Agency/Group/Organization</b>	Metropolitan Council - Metro HRA
	<b>Agency/Group/Organization Type</b>	Housing PHA Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Plymouth and the Metropolitan Council regularly coordinate and communicate regarding economic/community development and affordable housing issues including coordination between the Housing Policy Plan and the Consolidated Plan. Goals in the Consolidated Plan may overlap with Metropolitan Council affordable housing goals for cities.

13	<b>Agency/Group/Organization</b>	Office to End Homelessness
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - County Other government - Local Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders Foundation Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Office to End Homelessness has played a key role in the development of all housing and homeless-related sections of the plan. Coordination will continue throughout the plan.

14	<b>Agency/Group/Organization</b>	Hennepin County Human Services and Public Health Department
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - State Other government - County Other government - Local Regional organization Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consortium staff meets with staff from Hennepin County Human Services and Public Health Department (HSPHD) regarding market conditions, housing needs, gaps in service, and recommendations for priorities. Additionally, HSPHD staff participates in HOME application reviews.
15	<b>Agency/Group/Organization</b>	Minnesota Department of Health
	<b>Agency/Group/Organization Type</b>	Health Agency Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MDH was consulted regarding data on child lead poisoning. Consultation was used to develop the Lead-based paint strategy of this Plan.
16	<b>Agency/Group/Organization</b>	INTERFAITH OUTREACH COMMUNITY PARTNERS
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Interfaith Outreach was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for homelessness assistance for low/moderate income households in Plymouth and suburban Hennepin County. See AP-85 narrative.

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

Plymouth was actively involved in the Consortium consultation, development, and citizen participation process led by Hennepin County. All agency types were consulted through the Consortium's Consolidated Plan development and goal-setting process.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Hennepin County	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan identified homelessness prevention activities as important goals. This includes direct homelessness prevention housing assistance as well as foreclosure prevention counseling and tenant advocacy to prevent eviction.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Plan	City of Plymouth	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have significant overlap with the Plymouth Comprehensive Plan. In particular, both the CDBG Action Plan and the Housing section of the Comprehensive Plan identify several goals related to providing affordable and well-maintained housing that is accessible for all income levels, household types, and life cycle stages.
Metropolitan Council	Metropolitan Council	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have overlap with the Housing Policy Plan. Both plans identify priorities related to maintaining existing affordable housing stock and providing a mix of affordable housing options for households of all life stages and economic means.

**Table 3– Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City of Plymouth works closely with the Hennepin County Consortium in the implementation of the Consolidated Plan. The Consortium includes Hennepin County and several units of local government, including Minnetonka and Eden Prairie. Staff representing each member of the Consortium meet regularly to coordinate the creation and implementation of the Consolidated Plan, and to share outcomes from each of the cities' housing and economic development programs. The City of Plymouth also works with a variety of State Agencies on different aspects of the plan, such as the Minnesota Housing Finance Agency, the Department of Employment and Economic Development, and the Minnesota Department of Health. Coordination with the State includes utilizing state funding programs for economic development, consulting with state agencies on data and regulations for lead-based paint, and environmental review.

Plymouth also works with the Metropolitan Council to coordinate regional economic/community development goals, as well as affordable housing issues including coordination between the Housing Policy Plan and the Consolidated Plan. Goals in the Consolidated Plan often overlap with Metropolitan Council affordable housing goals for cities.

**Narrative**

The Plymouth CDBG program attempts to address the widest range of needs possible despite limited resources. Both the Consolidated Plan and the Action Plan identifies a variety of goals to promote

housing affordability, provide suitable and well-maintained housing, and accessibility to needed social services. These goals were developed in consultation with numerous public, non-profit, and private sector partners and agencies during the 2020-2024 Consolidated Plan process and throughout the annual Action Plan processes.

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

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

The City of Plymouth is part of the Hennepin County Consortium, and therefore the City's Action Plan is part of the Hennepin County Consortium Action Plan. The City has a Citizen Participation Plan that mirrors Hennepin County and other Consortium members' Citizen Participation Plans, which calls for the Hennepin County Consortium Action Plan to be made available for public comment 30 days prior to its submission to HUD.

In addition to public hearings conducted by the County Board, the City of Plymouth held a public hearing to receive comments regarding the annual projects and activities to be funded. The Plymouth Housing and Redevelopment Authority held a public hearing on March 26, 2020 and asked the public to comment on the proposed activities. Notice of the public hearing was published in the official local newspaper as well as on the City website. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries. Representatives of \_\_\_ social service agencies attended and provided comments in support of the public service goals of the Action Plan. Written comments were accepted in the 30 days leading up to the public hearing as well. \_\_\_ written comments were received. No other comments were received.

Technical assistance is provided to any group representing very low and low-income persons that want to develop funding proposals for any of the programs covered by the Consolidated Plan. The City of Plymouth meets regularly with concerned agencies and groups to review and discuss affordable housing efforts and to identify ways in which the City of Plymouth can better serve the entire community with our resources including CDBG funding.

The citizen participation process resulted in \_\_\_ comments in support of the goals outlined in the Action Plan. Because all comments received through the citizen participation process were in support of the Plan, no changes to goal-setting were made as a result. Plymouth will consider any future comments received from the public during the 5-Year Consolidated Plan period, either informally or through the formal citizen participation process associated with each Annual Action Plan. All comments received will be evaluated by staff, and amendments to the goals of the Plan will be considered if warranted. Any resulting changes to Plan goals would be made in accordance with the procedures outlined in the Consortium's Citizen Participation Plan.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	Representatives from ___ social service agencies attended the public hearing and provided comments. ___ members of the public attended but did not provide comment. ___ written comments were received prior to the meeting.	All comments received were in support of the goals outlined in the Action Plan.	No comments were not accepted.	
2	Newspaper Ad	Non-targeted/broad community	No comments were received in response to the published legal notice.	No comments were received in response to the published legal notice.	No comments were not accepted.	
3	Internet Outreach	Non-targeted/broad community	No comments were received in response to postings to the City of Plymouth website.	No comments were received in response to postings to the City of Plymouth website.	No comments were not accepted.	

**Table 4– Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

The City of Plymouth, through its Comprehensive Plan, Housing Goals/Housing Action Plan with the Metropolitan Council, and annual CDBG Action Plan, regularly reviews the City's housing and community development needs.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Due to a growing population and continued new residential development, the City is in need of new public facilities, schools, and park space. However, these Public Facility needs will be met through local funding sources. Plymouth has a park dedication fee associated with new developments so that additional park space may be created in conjunction with the addition of new households to the City. Other public facility needs are met through local funding sources such as property taxes.

### **How were these needs determined?**

The needs were determined through a capital improvement plan, which is based upon city staff technical expertise, input from elected officials, and resident input.

### **Describe the jurisdiction's need for Public Improvements:**

The city maintains a comprehensive capital improvement plan where public improvements such as roadways, trails, and sewers are identified for maintenance and repair or for expansion. This 5-year plan outlines when those improvements will take place, as well as the source of their funding. These needs are currently met by local funding sources including user fees and property taxes.

### **How were these needs determined?**

The needs were determined through a capital improvement plan, which is based upon city staff technical expertise, input from elected officials, and resident input.

### **Describe the jurisdiction's need for Public Services:**

Public services for low-income households are needed to address a wide variety of high priority needs such as fair housing, homeownership programs, emergency assistance, homelessness prevention, senior services, counseling for at-risk youth, and other support services.

### **How were these needs determined?**

Social service organizations and agencies serving residents in the City of Plymouth were consulted regarding the current and future needs for Public Services. Because these organizations interact with persons and households in need of public services on a daily basis, they have first-hand knowledge of the need present in the community as well as insight on trends in how needs in the community are changing. Additionally, the Hennepin County Consortium conducted a survey with public service agencies and established need based upon a number of criteria more specifically described in the Hennepin County section of this plan.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The City of Plymouth, through its Comprehensive Plan and Housing Goals/Housing Action Plan with the Metropolitan Council, regularly reviews the market. The review helps the city to determine what areas it needs to focus on in order to make housing and other services available to all residents of the community.

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

This section relates to non-housing community development assets. Cities seeking assistance under the CDBG program are required to provide a concise summary of the priority non-housing community development needs eligible for assistance under CDBG eligibility categories, in accordance with a table prescribed by HUD.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	81	172	0	0	0
Arts, Entertainment, Accommodations	2,857	2,383	9	6	-3
Construction	1,088	2,202	3	5	2
Education and Health Care Services	5,939	3,737	18	9	-9
Finance, Insurance, and Real Estate	4,504	3,917	14	9	-5
Information	1,003	697	3	2	-1
Manufacturing	3,685	10,368	11	24	13
Other Services	1,189	1,267	4	3	-1
Professional, Scientific, Management Services	6,104	6,794	19	16	-3
Public Administration	0	0	0	0	0
Retail Trade	3,232	3,979	10	9	-1
Transportation and Warehousing	652	662	2	2	0
Wholesale Trade	2,424	7,052	7	16	9
Total	32,758	43,230	--	--	--

**Table 5 - Business Activity**

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

## Labor Force

Total Population in the Civilian Labor Force	42,055
Civilian Employed Population 16 years and over	40,295
Unemployment Rate	4.21
Unemployment Rate for Ages 16-24	10.82
Unemployment Rate for Ages 25-65	3.20

Table 6 - Labor Force

Data Source: 2011-2015 ACS

## Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	16,245
Farming, fisheries and forestry occupations	1,130
Service	2,460
Sales and office	9,560
Construction, extraction, maintenance and repair	1,330
Production, transportation and material moving	1,385

Table 7 - Occupations by Sector

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	25,085	67%
30-59 Minutes	11,095	30%
60 or More Minutes	1,185	3%
<b>Total</b>	<b>37,365</b>	<b>100%</b>

Data Source: 2011-2015 ACS

Table 8 - Travel Time

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force			Not in Labor Force
	Civilian Employed	Unemployed		
Less than high school graduate	435	15		400
High school graduate (includes equivalency)	3,445	195		790
Some college or Associate's degree	8,845	385		1,885
Bachelor's degree or higher	21,755	740		3,125

Table 9 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

**Educational Attainment by Age**

Educational Attainment	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	0	30	35	110	125
9th to 12th grade, no diploma	585	230	125	325	435
High school graduate, GED, or alternative	1,305	1,000	980	2,455	2,595
Some college, no degree	1,350	1,865	1,180	4,250	2,350
Associate's degree	175	950	895	1,980	520
Bachelor's degree	1,050	5,045	3,590	7,760	2,910
Graduate or professional degree	25	1,860	2,840	4,545	1,850

Table 10 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	34,132
High school graduate (includes equivalency)	27,746
Some college or Associate's degree	39,704
Bachelor's degree	62,866
Graduate or professional degree	84,837

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The largest employment sectors for jobs located within the City of Plymouth are Manufacturing (24% of jobs), Professional/Scientific/Management Services (16% of jobs) and Wholesale Trade (16% of jobs). The major employment sectors for employed residents living within the City of Plymouth are Professional/Scientific/Management Services (19%), Education and Healthcare Services (18%), and Finance, Insurance & Real Estate (14%).

**Describe the workforce and infrastructure needs of the business community:**

The business community in Plymouth requires a diverse workforce due to the broad array of industry types located in Plymouth, ranging from Manufacturing and Wholesale Trade to Professional, Scientific and Management Services. The business community thus requires a workforce with a mix of skills, training and education. The data above indicates Plymouth has a larger share of jobs in Manufacturing and Wholesale Trade than employed residents who work in those industries. In other words, employees at Manufacturing and Wholesale Trade jobs located in Plymouth are generally commuting in from other communities. This may indicate a need for additional workforce housing options in Plymouth.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.**  
**Describe any needs for workforce development, business support or infrastructure these changes may create.**

Several of Plymouth's small and mid-size manufacturing companies are planning expansions in the near future, as evidenced by planning and building permit applications received within the last 12 months. These employment expansions will result in the addition of new jobs in the City of Plymouth. Major and minor employment expansions may create additional need for transportation infrastructure, workforce development, and workforce housing.

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

The skills and education of the current workforce generally correspond well to the employment opportunities within the City and in nearby communities. Overall unemployment within the City of Plymouth is 4.21%. Among those in the labor force aged 25 to 65, the unemployment rate is just 3.2%. The highest unemployment rate is currently those in the labor force between the ages of 16 and 24, nearly 11% of whom are unemployed as of the latest available data. While this represents a decrease since the previous Consolidated Plan period, there is still a need for a.) educational and workforce development opportunities for high-school and college-age workers, and b.) more entry-level employment opportunities.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Workforce training initiatives in Plymouth are generally provided by County and State agencies.

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

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

N/A

**Discussion**

Consolidated Plan

PLYMOUTH

The City of Plymouth is generally characterized by low unemployment rates and stable, diverse, and growing business/employment across a variety of industry types. Due to a limited annual CDBG allocation and the extensive regulatory requirements associated with federally-assisted economic development activities, the City of Plymouth has prioritized utilizing its CDBG resources for activities which improve housing and provide public services for LMI households, rather than for economic development activities. However, the City of Plymouth does pursue other resources to achieve its economic development goals when appropriate, such as tax increment financing (TIF) for workforce housing and State grants to support employment expansion.

## **MA-50 Needs and Market Analysis Discussion**

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

For the purposes of this section, "concentration" is defined as census tracts where more than 5% of low- and moderate-income (LMI) households experience multiple housing problems. The most common housing problem among LMI households in Plymouth is cost burden, which is common to LMI households across the City. Problems of overcrowding and substandard housing are not common in Plymouth. There are no census tracts in Plymouth where more than 5% of LMI households experience overcrowding or substandard housing. Thus, there are no areas in Plymouth that meet the above definition of concentrated multiple housing problems. Rather, it is accurate to say the problem of cost-burden is prevalent among LMI households in all areas of the City and is not specific to any particular geographic area.

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

The Consolidated Plan regulations require that grantees define the term "area of minority concentration" and then identify and describe those areas in the jurisdiction that meet the definition. For the purposes of this section, "area of minority concentration" is defined as a census tract containing more than 40% of households which are of racial or ethnic minorities. As displayed in the maps below based on American Community Survey data provided by HUD, no census tracts in Plymouth have areas of minority concentration.

The Consolidated Plan regulations also require that grantees define the term "area of low-income concentration" and then identify and describe those areas in the jurisdiction that meet the definition. For the purposes of this section "area of low-income concentration" is defined as a census tract containing more than 40% of households which are low-income. As displayed in the below maps based on American Community Survey data provided by HUD, Plymouth does not have any areas where low-income families are concentrated.

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

N/A - there are no areas in Plymouth where households with multiple housing problems are concentrated, nor any areas where racial/ethnic minorities or low-income families are concentrated.

### **Are there any community assets in these areas/neighborhoods?**

N/A - there are no areas in Plymouth where households with multiple housing problems are concentrated, nor any areas where racial/ethnic minorities or low-income families are concentrated.

**Are there other strategic opportunities in any of these areas?**

N/A - there are no areas in Plymouth where households with multiple housing problems are concentrated, nor any areas where racial/ethnic minorities or low-income families are concentrated.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 12 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	City of Plymouth
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The Plymouth CDBG programs will be available to low/moderate income households city-wide and will not be geographically targeted. Plymouth's CDBG programs are provided on a limited clientele basis (available to all qualifying households in the City) rather than an area-benefit basis (principally benefitting or available only to households within a specific area). Because the housing problems such as cost-burden are experienced by LMI households across the City and are not concentrated to any particular areas, Plymouth makes its CDBG programs available to LMI households city-wide.

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 13 – Priority Needs Summary

1	<b>Priority Need Name</b>	Preserve/Create Multifamily Rental Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	City of Plymouth
	<b>Associated Goals</b>	Rental housing rehabilitation
	<b>Description</b>	The high proportion of extremely low and low-income renter households with housing problems that are severely cost burdened indicates a significant need for new affordable rental units, as well as a need to preserve existing publicly subsidized units that are in jeopardy of losing assistance.  The goals reflect the economic realities of the financial structures of rental housing development. While serving very low-income households is the highest priority, it is difficult to exclusively serve this target population, therefore serving low-income renters is also a high priority.
	<b>Basis for Relative Priority</b>	Due to extremely low vacancy rates, and high levels of cost burdened households (as identified in the Needs Analysis section of this plan), the development of multifamily housing is a high priority. Community partners and consulted agencies universally rated affordable rental housing as a high priority need in the survey and meetings.
2	<b>Priority Need Name</b>	Preserve/Create Single Family Homeownership
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	City of Plymouth
	<b>Associated Goals</b>	Homeowner rehabilitation assistance Direct homebuyer assistance
	<b>Description</b>	This need includes the following: <ul style="list-style-type: none"> <li>• Rehabilitation assistance for homeowners which provides low interest loans for the rehabilitation of owner-occupied housing.</li> <li>• Property acquisition/rehabilitation/construction of single family housing to be occupied by homeowners.</li> <li>• Direct homebuyer assistance to bridge the gap between a mortgage a household can afford and the cost of the home.</li> </ul>
	<b>Basis for Relative Priority</b>	The Consortium cities rated preserving existing ownership housing as a high priority need in the survey and in meetings. Affordable homeownership housing is also rated as a high priority need by the cities. Low-income households are the priority population.  Homeowner rehab is a priority to those at extremely low, very low and low incomes who may not otherwise be able to make health and safety renovations to their homes. The high proportion of Consortium low-income owner households that have needed housing repairs and improvements are severely cost burdened. A significant need for affordable assistance to owners to remain in their homes and maintain the housing stock was recognized by the Consortium as a Priority Need. This need was also echoed through citizen participation and consultation.
<b>3</b>	<b>Priority Need Name</b>	Education, outreach and services.
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
<b>Geographic Areas Affected</b>	City of Plymouth
<b>Associated Goals</b>	Homeowner education Senior services Youth services Homelessness prevention Tenant counseling Fair Housing Emergency Services

	<p><b>Description</b></p> <p>Education, outreach, and social services, include supportive service needs of persons who are not homeless. There is a continued need to support a variety of education, outreach and services activities (public services), including:</p> <ul style="list-style-type: none"> <li>• Fair housing activities</li> <li>• Financial literacy</li> <li>• Tenant advocacy</li> <li>• Homelessness prevention and support services</li> <li>• Emergency assistance</li> <li>• Senior center programming</li> <li>• Senior services</li> <li>• Youth programming</li> <li>• Youth counseling</li> <li>• Domestic abuse counseling</li> <li>• Job training</li> </ul>
	<p><b>Basis for Relative Priority</b></p> <p>The Consortium reviewed the city and community partner education, outreach and services survey results and its experience with implementation of the prior Five Year Consolidated Plan. Goals were established based upon a number of criteria, including:</p> <ul style="list-style-type: none"> <li>• Impact on a large number of low-income households</li> <li>• Unique needs of particular geographic areas and/or populations</li> <li>• Ability of CDBG funds to leverage other public and private funding sources</li> <li>• The absence (or loss) of other funding sources</li> <li>• The past success of projects and activities in meeting the needs of their clients</li> <li>• The support of the community for these projects and activities</li> </ul> <p>These types of services were deemed to be a high priority by our partners and help support the needs of income-eligible residents throughout the City.</p>
4	<p><b>Priority Need Name</b></p> <p>Neighborhood Revitalization</p> <hr/> <p><b>Priority Level</b></p> <p>Low</p> <hr/> <p><b>Population</b></p> <p>Extremely Low Low Moderate</p>

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	<p>This need includes the following:</p> <ul style="list-style-type: none"> <li>• Acquisition or demolition of blighted properties</li> <li>• Code enforcement</li> <li>• Build or improve public facilities/infrastructure</li> </ul>
	<b>Basis for Relative Priority</b>	<p>The Consortium reviewed city and community partner survey neighborhood revitalization results and its experience with implementation of the prior Five Year Consolidated Plan. Goals were established based upon a number of criteria, including:</p> <ul style="list-style-type: none"> <li>• Impact on a large number of low-income households</li> <li>• Unique needs of particular geographic areas and/or populations</li> <li>• Ability of CDBG funds to leverage other public and private funding sources</li> <li>• The absence (or loss) of other funding sources</li> <li>• The past success of projects and activities in meeting the needs of their clients</li> <li>• The support of the community for these projects and activities</li> </ul> <p>Neighborhood revitalization activities were deemed to be a high priority by the Consortium as a whole. However, the City of Plymouth has a lesser need for these activities based upon the above criteria, so this need is given a lower priority in the portion of the Plan specific to Plymouth.</p>
5	<b>Priority Need Name</b>	Housing Opportunities for Homeless Populations
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Chronic Homelessness
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	

	<b>Description</b>	Support funding permanent housing units for the homeless population through capital funding of new construction or rehabilitation of current units, rapid rehousing efforts, and rental assistance.
	<b>Basis for Relative Priority</b>	Hennepin County has made great progress on its ten year plan to end homelessness. However, the development of affordable housing units is still lacking. Housing for homeless families is our highest priority, followed by housing for homeless youth and households below 30% AMI. Homelessness policy and priorities for the Consortium will continue to be set by the Executive Committee for the Heading Home Hennepin plan. For purposes of the plan, the Continuum of Care is assuming level federal and local funding levels for the years governed by the plan.
6	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Economic development strategies, including business assistance, improve the local economy and expand economic opportunities.

<b>Basis for Relative Priority</b>	<p>The Consortium reviewed data and city/community partner economic development survey results. Economic development priorities established by HUD were also considered. Goals were established based upon a number of criteria, including:</p> <ul style="list-style-type: none"> <li>• Impact on a large number of low-income households</li> <li>• Unique needs of particular geographic areas and/or populations</li> <li>• Ability of CDBG funds to leverage other public and private funding</li> <li>• The absence (or loss) of other funding sources</li> <li>• The past success of projects and activities in meeting the needs of their clients</li> <li>• The support of the community for these projects and activities</li> </ul> <p>Economic development activities were deemed to be a high priority by our partners and help expand economic opportunities.</p>
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**Narrative (Optional)**

The Consortium set five-year Priority Needs based on:

- Data described throughout the plan
- Regional Analysis of Impediments
- Resources available to meet the priorities
- Input from the Citizen Participation/consultation process
- Consideration of the high priorities already established by HUD and Consortium members in various plans, such as the Continuum of Care and Heading Home Hennepin.

The Plan uses the CDBG definitions as described below:

- Extremely low-income: Households earning up to and including 30% of area median income.
- Low-income: Households earning between 31% up to and including 50% of area median income.
- Moderate-income: Households earning between 51% up to and including 80% of area median income.

The Consortium has established goals based on current funding resource allocations remaining constant over the 5-year period.

The Priority Levels for the Needs listed above were established based on the community consultation, needs assessment, and market analysis processes described within this plan. Additionally, the historical outcomes of the City's CDBG and other housing and economic development programs.

## **SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

The Plymouth HRA intends to pursue all possible resources to address its planned 2020 program year activities. The following list provides information on other sources of funds that are used for community development and housing programs within the City of Plymouth.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	295,215	40,000	139,049	506,273	For the 2020 CDBG program year, Plymouth anticipates a CDBG allocation of \$295,215. Additionally, \$67,357 of program income and \$135,870 of carryover from prior-year CDBG activities is anticipated. If the allocation amount is higher or lower than the anticipated figure, Plymouth will proportionally increase or decrease either First Time Homebuyer, Affordable Housing Development, or Housing Rehabilitation Loan programs accordingly to match actual allocation amounts. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of \$290,000, based on funding trends. Program income of \$40,000 is projected.
						1,400,000	Expected Amount Available Remainder of ConPlan \$

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
LIHTC	public - federal						The HRA has been working with several private developers to utilize this resource to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.
Section 8	public - federal	Housing	0	0	0	0	Currently the Plymouth HRA has funding for 230 vouchers (including 30 vouchers for non-elderly disabled and 5 VASH vouchers). There are another 111 voucher holders residing in Plymouth who ported in from other jurisdictions.
		Admin and Planning Housing	0	0	0	0	

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: \$		
Tax Exempt Bond Proceeds	public - local	Housing	0	0	0	0	0	Since 1995, the City has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 893 rental apartments. The City required that the owners make a certain percentage of their units affordable to and occupied by low-income households or make an annual payment for the life of the bonds to the HRA's Affordable Housing Account. As a result, 220 of these units are affordable to low-income renters.

Tax Increment Financing	public - local								The City's Tax Increment Housing Assistance Program (TIHAP) makes excess Tax Increments from existing and future Tax Increment Districts in the City available for eligible affordable housing developments. Of the funds received to date, the City has allocated \$236,000.00 to the Stone Creek Village apartment complex. In 2006 the City created a TIF Housing District to assist Common Bond communities with their development of Vicksburg Commons. In 2010, the City approved a loan of \$600,000.00 to the Westview Estates project. This project provides 67 workforce housing units assisting households at or below 60% of the area median income. In 2011, the City created a TIF District to support a 157-unit mixed income apartment development. The Axis opened in 2016 and includes 16 workforce housing units for up to 60% AMI. In early 2020, the City will consider the creation of a TIF Housing District to assist Sand Companies with their development of the Element. This project will provide 61 workforce housing units assisting households at or below 60% AMI, with 4 units set aside for households at or below 30% AMI. The City will consider

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Other	private	Housing Public Services	0	0	0	0	<p>the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding.</p> <p>Interfaith Outreach &amp; Community Partners (IOCP): This non-profit organization has been very supportive of all efforts in Plymouth of furthering affordable housing initiatives. Interfaith Outreach also has a significant housing fund to assist in funding affordable housing efforts.</p>

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: \$		
Other	public - state	Housing	0	0	0	0	0	Minnesota Housing Finance Agency (MHFA): This agency provides first time homebuyer programs, housing rehabilitation programs, and development and redevelopment financing through their Consolidated RFP process. The HRA also developed a partnership in 2003 with the Center for Energy and Environment (CEE) pertaining to the MHFA Fix-Up Fund and MHFA Deferred Loan Program. While CEE remains the approved lender for the Fix-Up Fund, the HRA works in collaboration with them in marketing the program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Other	public - local	Economic Development	0	0	0	0	<p>Plymouth Economic Development Fund (PEDF): The Fund was capitalized from the first \$100,000 in principal plus interest to be paid by Value Rx in repayment of a loan from the Minnesota Department of Trade and Economic Development's (DTED) Economic Recovery Program (ERP). The PEDF allows the HRA to provide loans at favorable terms for business activities in the City that could create new jobs, increase the tax base, or leverage other needed economic development funds. The City has issued one loan for \$180,000 to a company that relocated its headquarters to Plymouth.</p>

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: \$		
Other	public - local	Housing	0	0	0	0	Plymouth HRA Tax Levy: The HRA has used this levy for several years to provide subsidized rental housing for 195 senior citizen households utilizing approximately \$250,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional \$352,000.00 is utilized for the funding, administration and supervision of the HRA and City affordable housing programs. Additionally, in January 2016, the HRA approved a supplemental allocation of \$150,000 for the Housing Rehabilitation Loan Program to allow continued operation of the program to when CDBG funds are not available.

Table 14 - Anticipated Resources

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

The HRA intends to pursue all possible resources to address its Consolidated Plan & Action Plan goals. There are no specific matching requirements associated with Plymouth's CDBG program, although any opportunities to provide/obtain matching funding will be pursued. For

example, clients of the Housing Rehabilitation Loan program are occasionally able to match their Plymouth CDBG loan with grants or loans from other programs, such as for lead abatement.

In addition, Interfaith Outreach & Community Partners (IOCP) has been a very supportive partner of Plymouth's efforts to further affordable housing goals. To this end, IOCP has a significant housing fund to assist in funding affordable housing efforts both in Plymouth and the region.

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

The City of Plymouth owns two senior rental housing developments. Plymouth Town Square, developed in 1994, has provided 99 affordable housing units / subsidized senior housing units through an annual amount of Plymouth HRA tax levy ranging from \$215,000.00 to \$320,000.00. By providing a deep subsidy, the HRA is working to help the residents at PTS obtain decent, affordable housing and to avoid homelessness. The 2019 occupancy averaged 99%. Vicksburg Crossing, built in 2006 with 96 units, offers affordable rents to low and moderate income residents. The HRA Board sets rents on an annual basis. A subsidy of \$18,000-\$60,000 from the HRA tax levy helps keep rent levels affordable. The occupancy for 2019 averaged 99%.

**Discussion**

The City of Plymouth utilizes a variety of federal, state, and local funding sources to meet the goals identified in this plan. This includes sources used on a recurring annual basis such as CDBG, Section 8, state housing agency programs, and the local HRA tax levy. Additional sources such as LIHTC, TIF, and housing revenue bonds have been used on a case by case basis in the past and will continue to be pursued when and where appropriate.

**SP-40 Institutional Delivery Structure - 91.415, 91.215(k)**

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PLYMOUTH	Government	Ownership Planning Rental	Jurisdiction
HENNEPIN COUNTY	Government	Homelessness Planning Rental	Region
HOME Line	Subrecipient	public services	Jurisdiction
Senior Community Services (SCS)	Subrecipient	public services	Jurisdiction
TreeHouse	Subrecipient	public services	Jurisdiction
People Responding in Social Ministry	Subrecipient	public services	Jurisdiction
Hammer Residences	Subrecipient	public services	Jurisdiction
Lutheran Social Service	Subrecipient	public services	Jurisdiction
INTERFAITH OUTREACH COMMUNITY PARTNERS	Subrecipient	public services	Jurisdiction
Community Action Partnership of Hennepin County	Subrecipient	public services	Jurisdiction

**Table 15 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

Hennepin County is the lead agency of the Hennepin County Consortium. Hennepin County is recognized as a capable administrator in delivering a housing and community development system that aligns with federal and county priorities with the assistance of our partner agencies and municipalities. The City of Plymouth is also an experienced administrator of its CDBG programs and has existing partnerships with agencies to deliver a wide range of housing and social services in order to stretch limited funding to meet as many needs as possible.

A significant gap in the institutional delivery system is the need for additional private and/or non-profit developers of new affordable housing in Plymouth. In order to make the most impact given limited funding and the high cost of new housing construction, Plymouth has historically targeted its CDBG funding to the rehabilitation of affordable housing units (both rental and owner-occupied) so that a larger number of households may be assisted. When possible, Plymouth has partnered with private and

non-profit housing developers to provide assistance for the construction of new affordable housing through local funding sources such as Tax Increment Financing, Housing Revenue Bonds, and local tax levies. Because available funding sources are not sufficient to cover the entire costs of new construction, the City must rely on such partners in the private and non-profit sector. In order to address this gap, the City will continue to work with private and non-profit developers in order to find new opportunities to partner in the creation of new affordable housing, and will pursue all available local, state and federal funding sources to provide such assistance when possible.

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

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

**Table 16 - Homeless Prevention Services Summary**

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

Hennepin County is the principal provider of these services within the Consortium jurisdictions. The County's Family Homeless Prevention and Assistance Program (FHPAP) partners with other funding sources to coordinate service delivery and ensure families gain stable housing whether they need short term rental assistance, financial counseling, job counseling, or legal help. Prevention programs connect people with mainstream services and local nonprofit agencies that work in the area where the family Consolidated Plan PLYMOUTH 46 OMB Control No: 2506-0117 (exp. 07/31/2015) lives. In particular, suburban prevention programs funded by ESG and FHPAP work with specific cities and their food shelves to ensure that families can get support in their local communities. Hennepin County social services are dispersed to "service hubs" in the northwest, west, and south suburbs.

The Office to End Homelessness employed a full-time Adult Discharge Planning Coordinator to work directly with Hennepin County Corrections and the Hennepin County Medical Center to improve discharge strategies and outcomes. As a result, and the advent of the Affordable Care Act, Hennepin County has implemented Hennepin Health, which provides health insurance and wrap around social services, including housing, to Medicaid-eligible single adults. Hennepin County participates in hospital to home programming, so that homeless individuals being discharged from a hospital are provided with housing during their recuperation and help locating permanent housing. Heading Home Hennepin has also worked with County Corrections on a Transition from Jail to Community pilot to help people exiting our Adult Correctional Facility find appropriate and affordable housing.

Hennepin County is committed to outreach and engagement and has a robust street outreach program. Outreach is provided at locations where homeless individuals are known to congregate, including parks, overpasses, abandoned structures, and other places not meant for human habitation. Through outreach efforts, professionals are able to develop relationships with individuals, understand their service and housing preferences, create "best practices," and recommend policy changes and resource development priorities.

The bulk of outreach services to the unsheltered homeless populations are provided by: St. Stephen's Street Outreach Program, People Incorporated - Metro Homeless Outreach Program, Hennepin County - PATH/Access, Minnesota AIDS Project and the StreetWorks Collaborative for Youth. Hennepin County has provided funding for the creation of two Opportunity Centers, which serve as one-stop-shop services centers for single adults and youth. Both centers opened in 2010 and each have over twenty agencies co-located on site.

Finally, the City of Plymouth's partnership with organizations like People Responding in Social Ministry (PRISM) and Interfaith Outreach & Community Partners (IOCP) address the needs of homeless persons in Plymouth. IOCP's Project Success helps homeless and imminently homeless families achieve housing stability through rent support, emergency assistance, case management, and employment services. PRISM's Homelessness Prevention program provides assistance to families in financial crisis to help maintain stable housing. PRISM also provides wraparound services such as financial literacy education, counseling, and transportation.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Within the homeless population, special niche populations receive services that are tailored to their specific needs. Veterans are offered veteran-specific housing as well as being eligible for permanent supportive housing if they are chronically homeless.

- Our community has developed specific programming for our refugee population, which experiences unique challenges to housing, in part because of their trauma, large family size, lack of English skills, lack of recognized credentials and schooling, and barriers to integrating into American society.
- Chemically-dependent single adults have both sober housing and "wet housing" available, depending on their needs and ability to maintain sobriety. Consolidated Plan PLYMOUTH 47 OMB Control No: 2506-0117 (exp. 07/31/2015)
- While Native Americans are less than one percent of the county's population, they are seven percent of the homeless population and more than one quarter of the unsheltered population. Several Native American focused programs address these specific needs.
- Families homeless grew dramatically during the Great Recession while single adult homelessness grew much more slowly. Funding for family homelessness has responded by redirecting some funds to rapid rehousing services, focusing on repeat shelter users, and expanding capacity to meet this need.
- In Plymouth, Interfaith Outreach & Community Partners' (IOCP) Project Success helps homeless and imminently homeless families achieve housing stability. This is accomplished through rent support, emergency assistance, case management, and employment services.
- PRISM's Homelessness Prevention program provides assistance to families in financial crisis to help maintain stable housing. PRISM also provides wraparound services such as financial literacy education, counseling, and transportation.

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

The strengths of the delivery system include a diverse and experienced base of housing, community development, and social service providers and organizations. Coordination among the state, the county, and regional and local governments has resulted in significant planning initiatives and working policy groups, such as the Hennepin County and City of Minneapolis Commission to End Homelessness, and the City County Task Force on Lead Hazard Control. One result of this coordination has been the consolidated request for proposal (RFP) issued by public and private funders statewide, including Hennepin County. Annually, the county issues its Coordinated Request for Proposals (CRFP) that includes funding from the county's Affordable Housing Incentive Fund (AHIF), Transit Oriented Development (TOD), Supportive Housing Initiative Fund (SHIF), and Group Residential Housing (GRH), and federal

funding from the HOME program and Continuum of Care of the Homeless program. These funding opportunities are further coordinated with federal Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) programs. Another example of the effectiveness of the coordination between the Consortium partners is the success of the Consortium in meeting the majority of the Consolidated Plan 2005-2009 goals.

Hennepin County and Minneapolis' 10 year plan to end homelessness, Heading Home Hennepin, has been a collaborative effort driven in large part by the efforts of social service agencies and faith-based organizations who have taken the lead in providing services for the chronically homeless in our community. The City and Hennepin County collaborate to identify the needs and coordinate implementation of the ESG funding through the City-County Office to End Homelessness and Heading Home Hennepin. Over the next five years, Hennepin County will implement a Coordinated Assessment process, bringing together all aspects of the continuum of homeless services into a unified process. Each person seeking homeless services will be assessed within one week for their vulnerability and people will be triaged to the most appropriate level of intervention needed to end their homelessness.

The gaps that do remain in housing delivery result from the shortages of local, state and federal funding, such as rental assistance. Other gaps include remaining fragmentation of certain programs serving special needs populations. Although the consolidated RFP was noted above, a number of other funding sources continue to have separate submission requirements and deadlines. Each funding source also continues to have variations in program complexity and requirements.

**SP-45 Goals - 91.415, 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner rehabilitation assistance	2020	2024	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$650,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit
2	Direct homebuyer assistance	2020	2024	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$300,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
3	Rental housing rehabilitation	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Plymouth	Preserve/Create Multifamily Rental Opportunities	CDBG: \$130,000	Rental units rehabilitated: 8 Household Housing Unit
4	Homeowner education	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
5	Senior services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 325 Persons Assisted
6	Youth services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Homelessness prevention	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$120,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
8	Tenant counseling	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 1250 Persons Assisted
9	Emergency Services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
10	Fair Housing	2020	2024	Fair Housing	City of Plymouth	Education, outreach and services.	CDBG: \$15,000	Other: 0 Other
11	Administration	2020	2024	Program Administration	City of Plymouth		CDBG: \$125,000	Other: 0 Other

Table 17 – Goals Summary

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Homeowner rehabilitation assistance
	<b>Goal Description</b>	Loans and grants for the repair and rehabilitation of owner-occupied homes.
<b>2</b>	<b>Goal Name</b>	Direct homebuyer assistance
	<b>Goal Description</b>	Loans to assist homebuyers with closing costs, downpayments, and mortgage principal reduction.
<b>3</b>	<b>Goal Name</b>	Rental housing rehabilitation
	<b>Goal Description</b>	Capital funding for the rehabilitation of rental housing, including special needs rental housing.
<b>4</b>	<b>Goal Name</b>	Homeowner education
	<b>Goal Description</b>	Homeownership counseling such as first time homebuyer training workshops, mortgage foreclosure counseling, housing rehabilitation counseling, and reverse mortgage counseling.
<b>5</b>	<b>Goal Name</b>	Senior services
	<b>Goal Description</b>	Assistance to seniors with interior and exterior home maintenance (such as yard work, snow removal, and minor repairs) to help seniors remain in their homes with dignity and safety.
<b>6</b>	<b>Goal Name</b>	Youth services
	<b>Goal Description</b>	Counseling, mentoring, and support groups for at-risk youth.
<b>7</b>	<b>Goal Name</b>	Homelessness prevention
	<b>Goal Description</b>	Temporary housing assistance to help owners and renters remain in their homes during a short-term financial crisis.

<b>8</b>	<b>Goal Name</b>	Tenant counseling
	<b>Goal Description</b>	Tenant hotline, tenant representation in landlord/tenant negotiations, tenant organizing to preserve affordable housing and help prevent evictions.
<b>9</b>	<b>Goal Name</b>	Emergency Services
	<b>Goal Description</b>	Provide assistance to households that need emergency assistance for housing costs (rent/mortgage/utilities).
<b>10</b>	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Activities to promote fair housing choice, enforcement, testing, outreach, information and referral in Plymouth and throughout suburban Hennepin County.
<b>11</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Program administration funds will be used to implement the CDBG Program for the City of Plymouth.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use to fund construction, purchase, and or/rehabilitation of affordable housing for rent or homeownership, or provision of direct rental assistance to low-income people. Plymouth is not a HOME recipient. Rather, HOME funds are allocated to and coordinated by Hennepin County for affordable housing projects county-wide.

Plymouth's CDBG housing programs are generally oriented towards the rehabilitation and preservation of existing affordable housing units rather than to the provision of new housing. The Plymouth First Time Homebuyer Loan program does assist low- and moderate-income families in the purchase of affordable homes. In addition, Plymouth funds the West Hennepin Affordable Housing Land Trust with CDBG funds. This land trust model program helps low- and moderate-income families purchase affordable homes by allowing them to purchase a home and lease the

land. This program dramatically reduces the costs associated with home purchase. Between these two programs, Plymouth expects to assist 15 low- and moderate-income families during the 2020-2024 Consolidated Plan Cycle.

Plymouth does not operate any public housing, thus there are no goals in this plan designated as "public housing goals." However, the City of Plymouth owns two affordable senior rental housing developments - Plymouth Towne Square (99 units) and Vicksburg Crossing (97 units). By providing a deep subsidy to these buildings, the HRA is working to help the residents obtain decent, affordable housing and to avoid homelessness. Additionally, the Plymouth HRA operates the Section 8 Housing Choice Voucher program in Plymouth. Currently, the Plymouth HRA has funding for 230 vouchers (including 25 vouchers for non-elderly disabled and 5 VASH vouchers.). There are another 111 voucher holders residing in Plymouth who ported in from other jurisdictions.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

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

All participants in Plymouth's CDBG housing programs receive an EPA pamphlet entitled "How to Protect Your Family from Lead in the Home". Recipients of CDBG assistance through Plymouth's Housing Rehabilitation Loan and First Time Homebuyer programs are required to conduct a lead risk assessment if the home was built before 1978. In all cases, the home must receive lead clearance. If lead hazards are identified in a home being purchased through the First Time Homebuyer program, they must be addressed with interim controls and have clearance achieved prior to the closing of the loan. If lead hazards are identified in a Housing Rehab loan project, they must either be fully abated or reduced with interim controls and/or safe work practices, depending on the amount of funding being provided. Additionally, rehab loan clients whose homes have identified lead hazards are eligible to receive an additional \$10,000 in loan funding in order to help cover the costs of any required lead hazard reduction work.

Finally, depending on fund availability, assistance recipients may be referred to Hennepin County's Healthy Homes program, which offers up to \$10,000 in funding for lead paint detection and removal.

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

Requirements for lead hazard testing, lead hazard reduction, and clearance are fully integrated into Plymouth's CDBG housing programs. Applicants to the Housing Rehab Loan program are provided with an EPA lead pamphlet. Clients approved to participate in the First Time Homebuyer and/or Housing Rehab loan programs are informed of all relevant testing and hazard reduction requirements associated with the program they are using. The written program guidelines (which are provided to participants) specify the policies and procedures regarding testing, hazard reduction, and clearance. Lastly, HRA staff gathers documentation for all projects to ensure and record that procedural guidelines were followed.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

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

As a member of the Hennepin County Consortium, the City of Plymouth adopts the goals and policies of the Hennepin County anti-poverty strategy. As the City of Plymouth resides in Hennepin County, residents are able to receive assistance through anti-poverty programs coordinated at the County level. Hennepin County assists individuals and families access resources that help them move into self-sufficiency. Hennepin County Human Services delivers a variety of services to individuals or families that assist with basic needs or encourage client change around specific objectives. Efforts include, but are not limited to:

- social programs (safety net services such as food support, emergency shelter and cash assistance);
- help for people who are developmentally disabled;
- services for seniors;
- services for veterans;
- behavioral and chemical health services;
- protective services for children and adults;
- child support; and
- health care through Medical Assistance

Hennepin County workforce development efforts help alleviate poverty by improving family and individual economic opportunities that lead to a sustainable living wage. The county works with private and non-profit sectors to train and match employees, and partners with colleges, universities and training programs to develop a strong future workforce. Initiatives include, but are not limited to:

- Workforce Activities Alignment - Creation of workforce coordinator position
- Workforce Entry Program (WEP) - Meeting the demand for skilled trade persons while developing the county's economic resources by providing unemployed individuals the means to earn a better living
- A-Grad Initiative - Improving high school graduation rates
- Workforce Investment Network - Partnerships to create workforce opportunities for targeted communities and reduction of economic disparities
- Step-Up Program - High school internships at the county
- Employment Pays Program - Employment supports for individuals with high behavioral health needs
- NorthPoint/Urban League - Training and employment partnership

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

Affordable housing and poverty are intimately linked. Low income households are frequently unable to pay for housing, food, childcare, healthcare and education. Difficult choices must be made when limited resources cover only some of these necessities. As a result, local anti-poverty efforts are undermined to the extent that is low-income clients lack affordable housing.

The Five-Year Consolidated Plan identifies the need for affordable housing as a high community priority. Consolidated Plan strategies include affordable rental housing, tenant based rental assistance, affordable homeownership, housing rehabilitation, and services for extremely low and low income families. As a result, local anti-poverty efforts and efforts to help clients find and keep housing benefits from the creation and preservation of affordable housing opportunities made possible through the Consolidated Plan.

In particular, the City of Plymouth’s partnership with organizations like People Responding Social Ministry (PRISM) and Interfaith Outreach & Community Partners (IOCP) address these poverty reducing goals. IOCP’s Project Success helps homeless and imminently homeless families achieve housing stability through rent support, emergency assistance, case management and employment services. PRISM’s Homelessness Prevention program provides assistance to families in financial crisis to help maintain stable housing. PRISM also provides wraparound services such as financial literacy education, counseling, and transportation.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Contracts will be executed with all organizations implementing activities identified in the Consolidated Plan. The Plymouth HRA is responsible for contract administration and compliance. The Plymouth HRA has experience in monitoring federal programs through CDBG grants in previous years. Monitoring is an ongoing process, incorporating several major areas of activity:

*Funding Agreement-* Initially, for each program/project funded through consolidated plan resources, the applicant will be required to enter into a funding agreement covering at least the following items:

- Schedule for project implementation.
- Financial management of program funds and required matching funds.
- Compliance with related federal regulations.
- Appropriate long-term affordability/access requirements.
- Schedules for project compliance documentation.
- Repayment requirements for noncompliance.

The funding agreement provides the basis for tracking and assessing the development and implementation of funded activities. Provisions of the agreement will serve as a benchmark that will be reviewed for compliance. Appropriate remedial actions will be taken and evaluated in a timely manner. Compliance with the terms of the agreement will be required prior to approving any request for funding.

*On-Site Visitation-* In the middle of each program year, Plymouth HRA staff consults with representatives of each community organization receiving a CDBG funding allocation. This visit includes an in-depth review of project procedures and the related HUD and other regulations and reporting requirements. Periodically thereafter, staff will schedule on-site monitoring to review program operation and review files for compliance. The frequency and depth of these visits will depend upon the perceived risk involved with each project.

*Document Review-* The documents submitted with the reimbursement request are reviewed for completeness and correction. Where a problem is discovered, HRA staff will confer with project staff to correct the situation and assure that the problem is understood. Reimbursement will not occur until all requirements have been met. If subsequent problems are encountered, the project will be considered "high risk" and more frequent on-site monitoring will be scheduled.

*Performance Report*- The fourth element of the monitoring process involves preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), as required by HUD. The report is submitted to HUD before September 30 each year. If a significant discrepancy between goals and performance is found, additional consultation may occur. Further, progress in meeting its goals may harm the applicant's chances for future funding.

*Timeliness*- A final element to be monitored is the matter of timeliness. All applications must include a schedule for the expenditure of funds. If a project is found to be falling behind on expenditures, they are contacted regarding this problem to develop an adjusted timeline.

*Evaluation*-The monitoring procedure itself is continually being evaluated for its ability to ensure project/program compliance. The success of this procedure can be measured by the fact that no surrender of funds has occurred during the time which these programs have been operated.

## **I. Assessment of Past Goals, Actions and Strategies**

1. Indicate what fair housing goals were selected by program participant(s) in recent Analyses of Impediments, Assessments of Fair Housing, or other relevant planning documents:

a. *Discuss what progress has been made toward their achievement;*

The 2014 Regional Analysis of Impediments for the Twin Cities Region identified the following impediments to fair housing choice and provided recommended action steps to address each.

### **1. Impediment: Potential homebuyers of color are denied for home purchase loans at rates exceeding White homebuyers.**

*Recommendations:*

1.1. Development of partnerships with reputable credit counseling agencies and financial literacy trainers to reach communities of color and create pipeline of potential homebuyers who are ready and qualified to purchase a home.

Minneapolis: The city of Minneapolis continues to fund homebuyer education workshops geared towards educating specific cultural communities with lower rates of homeownership.

Scott County: The County has partnered with Comunidades Latinas Unidas en Servicio (CLUES) and the Neighborhood Development Alliance to conduct housing counseling training. They are working on a similar partnership with the African Development Center.

1.2. Support local research effort in homeownership loan denial disparity by race that accounts for creditworthiness, as limited data is currently available.

All Jurisdictions: Regional analysis has been done by Dr. Samuel Myers at the University of Minnesota.

### **2. Impediment: Higher rates of exit from homeownership among households of color.**

*Recommendations:*

2.1. Support foreclosure prevention services targeted to households of color.

2.2. Promotion of homebuyer education services to minimize subsequent delinquency.

2.3. Explore concept of post-purchase counseling to minimize delinquency.

2.4. Market and promote foreclosure prevention services to households of color.

2.5 Promote and encourage expanded opportunities for housing counseling specifically directed at protected classes.

Hennepin County: Hennepin County's Housing and Redevelopment Authority funded homeownership centers, and continues to fund foreclosure prevention programs.

Dakota, Scott, Washington Counties: All three counties fund homeownership education and foreclosure prevention programs.

### **3. Impediment: Homeownership perceived as unattainable by some households of color.**

*Recommendation:*

3.1. Pursue increased local jurisdiction partnerships with agencies dedicated to expanding homeownership equity and reducing the homeownership gap.

Anoka County: In 2018, the County acquired four single-family homes for rehabilitation and sold them to non-profits that provide low-to-moderate income housing. The County also used CDBG funds to assist 17 low- or moderate-income families rehabilitate their homes.

Dakota County: Since 2015, the County has provided down payment assistance to 173 households.

Eden Prairie: From 2015-2017, Eden Prairie provided down payment assistance to 10 households. The City also provided varied housing assistance programs to 281 low- to moderate-income households. Three homes were also purchased and re-sold using funds from the Affordable Housing Trust Fund.

Plymouth: Since 2015, Plymouth provided down payment assistance to 10 households through its first time homebuyer program.

Woodbury: The City of Woodbury still operates a first time homebuyers program, but has seen a recent uptick in “renters by choice.”

Metropolitan Council: The Met Council operates affordable homeownership workshops with several municipalities in the region.

**4. Impediment (Hennepin County, Ramsey County, City of Minneapolis, and City of St. Paul): Predatory lending practices towards immigrants, communities of color, and disabled households, in the form of contract-for-deed.**

*Recommendations:*

4.1. Development of partnerships with local lending institutions, encouraging affirmative marketing and funding for homebuyer programs that reach new Americans, communities of color and the disabled.

4.2. Partner with local programs educating contract-for-deed purchasers in new American communities, communities of color and households with disabled members about the process with a special focus on the additional protections under Minnesota Statutes §559.202 that went into effect for contracts entered into after August 2013.

**5. Impediment: Housing choices for people of color are impacted by perceptions about school performance and neighborhood safety.**

*Recommendations:*

5.1. Conduct paired testing to see if race influences neighborhood recommendations in the homebuying process.

5.2. Develop outreach and education strategies based on results of paired testing.

All Jurisdictions: The Fair Housing Implementation Council jurisdictions were counseled against paired testing due to a recent Minnesota Supreme Court decision. Hennepin County still conducts standard rental testing.

**6. Impediment: Limited number of rental units with 3+ bedrooms.**

*Recommendation:*

6.1. Support extra points in RFP processes for development proposals that include a higher proportion of units with 3+ bedrooms.

Met Council: The Met Council provides extra points for RFPs submitted for Livable Communities Grant funds.

Hennepin County: The County provides extra points in accordance with this recommendation.

Minneapolis: The City provides extra points in accordance with this recommendation for RFPs submitted for Affordable Housing Trust Fund dollars.

Eden Prairie: The City remains active in promoting larger bedroom developments.

**7. Impediment: High rental application denial rate in communities of color and those with disabilities based on rental selection criteria (criminal background, credit history, rental background).**

*Recommendations:*

7.1. Provide education for landlords on how to create policies that allow for adapting rental criteria for renters with difficult backgrounds through exceptions. Education focused on considering exceptions based on length of time since the barrier was created, nature of the offense, how to minimize risk, and working with renters that have access to supportive services. Also offer education on which type of police calls impact a landlord's rental license.

7.2. Provide education for renters, human service professionals, and community organizations on rental selection criteria and how to effectively communicate with landlords.

7.3. Encourage police departments to clearly explain the use of police call records in rental license programs, including the types of calls (domestic violence and medical emergencies) excluded from rental license regulations.

7.4. Provide fair housing education for Crime Free Multi-Housing program educators and local police departments.

Hennepin County: The County encourages landlords in the non-Minneapolis municipalities to change their screening criteria.

Minneapolis: The City recently passed ordinances that provide increased tenant protections during the screening process. Tenants cannot be denied for misdemeanor convictions older than three years, felony convictions older than seven years, and serious offenses older than ten years. The ordinance also prohibits the use of a credit score to deny applicants and places a cap on security deposits.

St. Paul: City staff has built a coalition of local partners to push for similar tenant protections.

Woodbury: The City provides fair housing training to property managers during the annual rental-licensing program.

Scott County: The Scott County CDA partnered with the University of Minnesota through a program called Resilient Communities. Students worked with County staff to develop educational programming for both residents and landlords. The CDA also hosts 2-3 landlord workshops a year. In response to concerns that landlords don't want to rent to HCV holders because they do not keep their units clean, the U of M students developed a brochure for residents on how to keep their units clean.

Carver County: The County has provided annual fair housing training for service providers for the last three years. Additionally, 2019 was the beginning of an annual fair housing training for landlords operating within the county.

**8. Impediment: Inability to place tenant based rental assistance vouchers for those with disabilities, households with children, and households of color, including but not limited to Housing Choice Vouchers.**

*Recommendations:*

8.1. Market and promote the benefits of accepting tenant based rental assistance to landlords and the unique characteristics of programs beyond Housing Choice Vouchers.

8.2. Assist voucher holders in their housing search by referring them to resources that list properties where Housing Choice Vouchers may be accepted.

8.3. Develop and share strategies and best practices about how landlords can have a successful experience renting to those with tenant-based rental assistance.

Minneapolis: The City has a pool of landlords that are known for their acceptance of vouchers. The City also passed an ordinance barring discrimination against voucher holders but enforcement is currently stayed pending a legal challenge.

Bloomington, Metropolitan Council, Hennepin County: These jurisdictions have mobility counseling to assist voucher holders in their housing searches.

8.4 Entitlement jurisdictions shall include in the contract documents of rental housing developments funded in whole or in part by public financing language prohibiting property owners from rejecting rental applications due to an applicant's receipt of public assistance.

**9. Impediment: Development processes in local government can limit construction of affordable housing and housing for people with disabilities.**

*Recommendations:*

9.1. Encourage practices that maximize local government, HRA, CDA, and/or EDA resources that enable housing development for protected classes.

9.2. Review strategies proposed in Urban Land Institute/Regional Council of Mayor's "Reinvesting in the Region: (Re)Development-Ready Guide" available at <http://minnesota.uli.org/wp-content/uploads/sites/31/2012/06/ULI-MNReDevelopment-Ready-Guide-May-2012.pdf> or in HUD's Regulatory Barriers Clearinghouse: <http://www.huduser.org/portal/rbc/home.html> with local government staff.

**10. Impediment: NIMBY-ism with regard to siting and placement of affordable housing.**

*Recommendations:*

10.1. Continue to design and manage affordable housing such that it can overcome initial community opposition.

10.2. Analyze how nationwide deconcentration strategies and best practices related to housing and transportation impact fair housing protected classes.

10.3. Review strategies proposed in Urban Land Institute/Regional Council of Mayor's Reinvesting in the Region: (Re)Development-Ready Guide available at <http://minnesota.uli.org/wp-content/uploads/sites/31/2012/06/ULI-MNReDevelopment-Ready-Guide-May-2012.pdf> or in HUD's Regulatory Barriers Clearinghouse: <http://www.huduser.org/portal/rbc/home.html>.

**Fair Housing Advisory Committee Recommendations**

Following the conclusion of the formal AI process, several community groups expressed concern that the community engagement process did not sufficiently consult communities of color and other marginalized groups. As a result, Fair Housing Advisory Committee was formed, and an Addendum to the 2014 Analysis of Impediments to Fair Housing Choice was drafted. The impediments identified and the recommendations made to address them include:

**Impediment: Access to housing is reduced for some groups.**

*Recommendations:*

- Work toward enactment of local source of income protection legislation that specifically covering voucher holders.
- Collect and present local data to elected officials illustrating the need for source of income protection; advocate for such local legislation.
- Based on results of Responsible Banking study from U of M, withhold government business from poor-performing financial institutions.
- Develop partnerships with credit counseling agencies to reach communities of color and build a pipeline of potential homebuyers.

Woodbury: The City amended its loan program guidelines across all programs to require that ll loan program borrowers obtain pre-purchase counseling.

- Ensure applications for housing program assistance are available online as well as in hard copy and that both options are advertised.

Minneapolis: The City eliminated single-family zoning.

Multiple Jurisdictions: Several communities are in the process of considering mixed land uses to allow for more housing development.

Hennepin County: The County has modified its homeowner rehabilitation loan program to be more accessible to those of the Muslim faith, moving from an interest-based program, which is banned in Islam, to a fee-based program.

Richfield: The City of Richfield is flexible when it comes to mixed-status households for homebuyer assistance programs.

Bloomington: The City of Bloomington operates a “Learning to Lead” program that is designed to help local residents, specifically diverse residents, become more civically engaged. Program applications are available in Somali and Spanish.

Plymouth: The City of Plymouth ensures applications for housing program assistance are available both online and in hard copy, and advertises for both options through a variety of mediums.

**Impediment: Fair housing enforcement and education is needed.**

*Recommendations:*

- Code enforcement personnel should be trained to maintain communication and status updates with complainants as well as property owners.
- Develop and deliver a fair housing education and training program for elected officials and municipal staff focused on geospatial concepts such as disparate impact and the impact of public infrastructure investments on fair housing choice.
- Organizations offering fair housing education should partner with existing community-based organizations to deliver information in culturally-appropriate ways to non-English speaking communities; education materials should include general information about landlord and tenant responsibilities as well. A “what to do if you’re facing eviction” insert could be helpful.

Woodbury: The City partners with the American Indian Family Center to conduct fair housing training that provides resources to the community regarding their fair housing rights.

- Review LEP plans and update as needed to better serve the needs of people of oral-based cultures.
- Designate an ombudsman to specific immigrant communities to be responsible for communication regarding available housing programs and needs.
- Explore partnerships to disseminate fair housing information and resources to undocumented residents through existing organizations.
- Conduct region-wide fair housing testing specifically in the areas of steering and discrimination on the basis of familial status.
- Commit staff resources to efforts to enhance engagement with communities of color regarding available housing programs and needs. Entitlement jurisdictions should be intentional regarding their community outreach to open and maintain lines of communication within communities of color. Consideration should be given to the

designation of a specific staff member to facilitate these intentional engagement efforts.

Woodbury: The city has redefined the position of Community Development Coordinator to include liaison responsibilities to intentionally build relationships with the local nonprofit and faith communities.

Minnetonka: Between 2015 and 2017, Minnetonka spent \$3,171 of their allocated CDBG funds on a variety of fair housing activities.

**Impediment: Multifaceted values on neighborhoods and housing.**

*Recommendations:*

- Monitor findings related to the Family Housing Fund's research on pooling vouchers for use in high-opportunity areas as well as its voucher mobility research for MPHA and study applicability for other PHAs.
- Monitor the success of Met Council's mobility program for strategies that can be adapted or duplicated elsewhere.
- Routinely review PHA subsidy standards and LIHTC QAPs to ensure accommodation of units for large, multigenerational families.

Metropolitan Council: The Met Council HRA reviews subsidy standards each year and awards additional points for Project Based Voucher units that provide housing for large bedroom sizes - 3 or more bedrooms.

**Impediment: Regulations and policies impact housing development.**

*Recommendations:*

- Adopt zoning code amendments to either (1) have the definition of "family" more closely correlate to neutral maximum occupancy restrictions found in safety and building codes; (2) increase the number of unrelated persons who may reside together to better allow for nontraditional family types; or (3) create an administrative process that allows for a case-by-case approach to determining whether a group that does not meet the code's definition of family or housekeeping unit is nonetheless a functionally equivalent family.
- Amend zoning maps to rezone large-lot single-family zones to higher density/lower minimum lot area standards and allow for infill development or conversion of large single-family dwellings to two-family and triplex units to allow more density on the same footprint or minimum lot size; consider reducing administrative barriers to PUD and cluster development approvals which support affordable housing.
- Amend zoning codes to reflect more flexible and modern lot design standards such as increasing maximum height allowances, increasing minimum density or floor area ratios, increasing maximum floor area ratios (FAR), decreasing minimum parcel sizes, and decreasing minimum livable floor areas of individual dwelling units.
- Consider development incentives such as density bonuses and expedited permitting processes or fee waivers for voluntary inclusion of affordable units or mandatory set asides in cases where local government funding or approvals are provided,

should be adopted across all jurisdictions to encourage or require mixed-income, affordable units.

- Review and update zoning codes as necessary for consistency with the state Planning Act regarding manufactured and modular homes. Review conditional permit use criteria and inclusionary zoning provisions to ensure they support and encourage this type of alternative affordable housing.
- Consider allowing reductions in off-street parking requirements where there is a showing that shared parking, bike parking, or access to public transportation reduces the actual need or demand for off-street vehicle parking; consider adopting maximum off-street parking restrictions.
- Consider adoption of an 6 zoning ordinance requiring set-asides of affordable housing units especially for developments requiring city funding, site location assistance, or planning approvals.
- Analyze zoning codes in areas not covered by this study for fair housing issues.
- Ranked list of municipalities in QAP should be re-examined for impact on perpetuating concentrations of affordable housing; consider whether other measures of affordable housing need may be more effective.
- Update tenant screening policies related to criminal background based on revised HUD guidance issued in 2016.

**Plymouth:** Plymouth HRA staff continues to have discussions with senior leadership around the following topics:

- Considering development incentives such as density bonuses and expedited permitting processes or fee waivers for voluntary inclusion of affordable units or mandatory set asides
- Adoption of an inclusionary zoning ordinance requiring set-asides of affordable housing units, especially for developments requiring city funding, site location assistance, or planning approvals.

**Metropolitan Council:** Met Council HRA reviewed and revised selection procedures with a goal of screening families in rather than out.

- Remove or amend residency preferences to better advance regional fair housing choice.

**Impediment: Displacement causes a loss of affordable housing.**

*Recommendations:*

- Work toward and advocate local adoption of just cause eviction ordinances.
- Monitor state legislation regarding right of first refusal statutes and develop program to implement locally as appropriate.
- Continue research into gentrification and loss of affordable housing to identify areas where it may be occurring.
- Research available property tax abatement programs and market them to homeowners in areas of increasing displacement.
- Convene dialogue between code enforcement, child welfare agencies, and housing rehabilitation programs to discuss linkages that would provide assistance to tenants living in substandard conditions.

Scott County: The CDA partnered with the U of M to create a uniform inspection checklist to be provided to both landlords and tenants ahead of the County inspections.

Plymouth: Plymouth HRA staff has had discussions with senior leadership regarding a variety of topics, including just cause eviction ordinances. Staff also has convened dialogue between code enforcement, child welfare agencies, and housing rehabilitation programs to discuss potential linkages.

**Impediment: Distribution of affordable housing.**

*Recommendations:*

- Increase funding for affordable housing; work with marketing firm to develop a campaign that raises awareness among the public about housing affordability and connects the issue to education, jobs, and other infrastructure. Campaign should build political will, counter NIMBYism, and include an appeal to philanthropies for funding.
- Support NOAH Fund, publish success stories, market to susceptible property owners, increase capitalization and funding sources.
- Develop and implement an ongoing campaign to encourage more landlords to accept HCVs, especially in suburban communities.

Metropolitan Council: The Met Council hired an outreach coordinator whose primary focus is landlord engagement and recruitment, fostering landlord/tenant relationships, and assisting with housing searches. In conjunction with the MN Multi-Housing Association, the two groups have built connections with local landlords and hold regular briefings and workshops to educate landlords about the Section 8 program.

- Require comprehensive plans to describe how they plan to meet affordable housing need, not just guide the land for it.
- Maintain local LIHTC database as a tool for studying trends over time in the development of tax credit projects.
- Analyze the MN Challenge recommendations related to reducing the cost of affordable housing for feasibility at the local level; implement as appropriate.
- In areas where 4% credits have become competitive, attach additional criteria to review processes to better direct projects toward strategic ends (i.e. preservation focus or location of new units in areas of opportunity).
- Prioritize rehabilitation and preservation of existing affordable housing in areas where displacement is known to be occurring.

Woodbury: The Woodbury HRA combined two existing loan programs in to the new Neighborhood Reinvestment fund, which provides for greater access to capital for rehabilitation of owner-occupied housing stock in the community with income maximums indexed to 125% of the Woodbury median income.

Dakota County: Since 2015, Dakota County has provided home rehabilitation loans to 296 households.

Hennepin County: Since 2015, Hennepin County has provided over 90 home rehabilitation loans to low or moderate- income households.

Eden Prairie: From 2015-2017, the City provided 28 home rehabilitation loans.

Minnetonka: The City provided 47 home rehabilitation loans from 2015-2017.

Plymouth: Since 2015, Plymouth has provided 35 home rehabilitation loans, in addition to 11 emergency repair grants to low- to moderate-income households. City staff has also continued to engage in outreach with landlords to expand acceptance of HCVs, especially for those multifamily housing properties using public funds. Finally, staff monitors for compliance at least on an annual basis.

**Impediment: Segregation & disparate access to opportunity.**

*Recommendations:*

- Met Council should develop the capacity to resource local government staff for fair housing planning.
- Integrate Met Council's housing performance scores into county CDBG subrecipient funding processes; study feasibility of integrating scores into prioritization of park and library funding

**Impediment: Concentrated poverty requires place-based investment.**

*Recommendations:*

- Explore options for amplifying community voices in local planning decisions. Plan to include non-English speakers, and those of oral traditions.
- Consolidated Plans should be place-based, focusing available funding on improving opportunity in high-poverty areas.
- Review capital improvement planning models to ensure process is guided by data on concentrated poverty and areas of low opportunity.
- Maintain data on the racial and ethnic composition of local elected and appointed boards and commissions.

- b. Discuss how you have been successful in achieving past goals, and/or how you have fallen short of achieving those goals (including potentially harmful unintended consequences); and

[To be filled out by jurisdictions]

- c. Discuss any additional policies, actions, or steps that you could take to achieve past goals, or mitigate the problems you have experienced.

[To be filled out by jurisdictions]

- d. Discuss how the experience of program participant(s) with past goals has influenced the selection of current goals.

[This will be filled out once the rest of the analysis has been drafted.]

## Fair Housing Enforcement, Outreach Capacity and Resources

*List and summarize any of the following that have not been resolved:*

- **A charge or letter of finding from HUD concerning a violation of a civil rights-related law;**
- **A cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law;**
- **Any voluntary compliance agreements, conciliation agreements, or settlement agreements entered into with HUD or the Department of Justice;**
  - The Cities of Minneapolis and Saint Paul entered into voluntary compliance agreements with HUD and the Metropolitan Interfaith Council on Affordable Housing (MICAH) to settle two fair housing complaints filed by MICAH and several neighborhood/community groups in the two cities. The complaints alleged that Minneapolis and St. Paul had discriminated on the basis of race, color, and national origin in their administration of the Community Development Block Grant and HOME fund programs. The complaints also alleged that the cities were not complying with their duties to affirmatively further fair housing. As part of the compliance agreement, the Cities agreed to revise the 2014 Regional Analysis of Impediments through the use of an appointed and diverse Fair Housing Advisory Committee and an addendum that was to address the concentration of affordable housing, the effect of zoning and other housing policies reinforced segregation in the region, as well as provide funds to MICAH for fair housing work.
- **A letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law;**
  - (2015) The City of St. Anthony Village, Minnesota, located in both Hennepin and Ramsey Counties (both entitlement jurisdictions), entered into a consent decree to resolve a complaint filed by the U.S. Department of Justice under the Religious Land Use and Institutionalized Persons Act. In the original complaint, DOJ alleged that the City Council unlawfully placed a burden that they would not have otherwise applied to a secular applicant. Following approval from the city planning staff and Planning Commission, the City Council denied a conditional use permit to the Abu-Huraira Islamic Center to open a prayer space for religious assembly, despite the fact that the space was already zoned “Light Industrial” and permitted assemblies as conditional uses. The consent order directs the city to pay \$200,000 in damages to AHIC as well as ongoing reporting on additional education and training efforts.
  - (2019) The Minnesota ACLU has sued the Anoka-Hennepin School District for alleged discrimination against a transgender student. The student had been on the boys’ swim team for months and was using the locker room without issue until he was singled out and forced to use segregated facilities. The suit alleges that by

denying the student access to the locker room that corresponds with his gender identity, the school district violated the state due process and equal protection clauses, as well as the Minnesota Human Rights Act. The District filed a motion to dismiss, but it was denied and the suit will continue. The Minnesota Department of Human Rights has also joined the lawsuit.

- (2011-2015) Until last year, the Anoka-Hennepin School District was under a consent decree to resolve a complaint filed by 6 students alleging that they were being harassed at school by other students for failing to conform with gender stereotypes. The decree required the District to hire experts in to review policies and speak with students who have experienced harassment, hire a Title IX Coordinator, provide avenues for students to provide input on policies around harassment, and improve training of staff and students.
- **A claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing;**
  - Several for-profit housing developers of affordable rental housing sued the City of Minneapolis in 2015, alleging that the City was falsely reporting compliance with the Affirmatively Furthering Fair Housing rule, and using more stringent rental and licensing standards that had a disparate impact on housing availability for those with protected class status. The City filed a motion for judgement on the pleadings, which was granted in part, and denied in part given the pending decisions about the cognizability of disparate impact in Fair Housing Act claims. Ultimately, the 8<sup>th</sup> Circuit held that the plaintiffs did not satisfy their burden in pleading a prima facie case of disparate impact.
- **Pending administrative complaints or lawsuits against the locality alleging fair housing violations or discrimination.**

*Describe any state or local fair housing laws. What characteristics are protected under each law?*

### **Minnesota Human Rights Act**

The Minnesota Human Rights Act is a broad anti-discrimination law that covers everything from public services to housing and credit discrimination. Related to housing, the law prohibits refusing to rent, sell, or lease property, alter the terms or conditions of rental, sale, or leasing, or publish advertisements related to the rental, sale, or leasing of property that discriminates on the basis of “race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, sexual orientation, or familial status.”<sup>1</sup> Discrimination in the conditions of financial assistance and other services provided by financial institutions is also prohibited.<sup>2</sup> Refusing to provide reasonable accommodations to persons with disabilities in the context of real property is also prohibited.

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<sup>1</sup> MN Human Rights Act §363A.09 (1)-(3).

<sup>2</sup> MN Human Rights Act §363A.09, Subd.3.(1)-(3).

## **Minneapolis Civil Rights Ordinance**

The Minneapolis City Civil Rights Ordinance broadly prohibits discrimination based on a number of protected classes: age, ancestry, color, creed, disability, emancipated minor status, familial status, gender identity, marital status, national origin, race, religion, retaliation, sex, sexual orientation, and status with regard to public assistance. Specifically related to housing, it is prohibited to refuse to rent, sell or let, alter the terms or conditions of a rental, sale, or lease, or discriminatorily advertise due to the aforementioned protected classes. It is also prohibited to fail to provide reasonable accommodations in housing to persons with disabilities. For multifamily dwellings with more than four units are also required to ensure that all public areas, kitchens, bathrooms, entrances, and exits are accessible to those who use a wheelchair, and that bathroom walls are reinforced for potential installation of grab bars. Minneapolis' ordinance also prohibits lenders from discriminating against applicants for financial assistance, and prohibits discriminating on those who want to rent or buy property in certain areas of the city.

## **Minneapolis Tenant Screening Ordinance**

The City of Minneapolis passed a tenant screening ordinance in 2019. The ordinance prohibits landlords from denying applications based on misdemeanors older than three years, felonies older than seven years, and past evictions. There are some exceptions for those with a history of manufacturing drugs and violent convictions within the last 10 years. It is also prohibited for landlords to deny applications on the basis of insufficient credit history, and places a cap on security deposits.<sup>3</sup>

## **Minnetonka City Code**

The City of Minnetonka's City Code states that "city officers and employees will use all city powers to protect citizens from discriminatory practices in the city based on race, color, creed, religion, ancestry, national origin or gender[,]” but does not explicitly or actively prohibit discrimination.<sup>4</sup>

## **St. Paul Code of Ordinances**

The City of St. Paul's Code of Ordinances prohibits various acts of discrimination in real property transactions on the basis of race, creed, religion, color, sex, sexual or affectional orientation, national origin, ancestry, familial status, age, disability, marital status, or public assistance status. It is prohibited to refuse to rent, sell or let, alter the terms or conditions of a rental, sale, or lease, or discriminatorily advertise due to the aforementioned protected classes. It is also prohibited to fail to provide reasonable accommodations in housing to persons with disabilities. St. Paul also prohibits refusing to allow or provide reasonable accommodations and the use of service animals for persons with disabilities, as well as coercion, intimidation, or

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<sup>3</sup> <http://www.startribune.com/minneapolis-council-passes-limits-on-tenant-screening-by-landlords/560246252/>

<sup>4</sup> Minnetonka City Code, §12.10.

threatening behavior that interferes with a member of a protected class from the exercise or enjoyment of their home.<sup>5</sup>

*Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.*

### **Minnesota Attorney General's Office**

MN Attorney General Keith Ellison has been in office for less than a year. He and his staff are still ironing out their main priorities, but in meeting with Deputy Attorney General Jon Keller and staff from the Consumer Protection Unit, it is clear that housing will be one of those priorities. Particularly, they plan to focus on enforcement related to manufactured housing. To date, they have submitted some letters of support in a few cases, and have expanded their daily intake line to include housing calls. Previously, all housing related complaints were referred out, but they are now dealt with in house, from intake to demand letters and conciliation. Of the complaints received daily, 2-3% are housing related. The office also represents the Department of Human Rights on housing issues. The entire staff is comprised of 300 people. The Consumer Protection Division, which deals with housing issues, has about two dozen attorneys.

### **Minnesota Department of Human Rights**

The MN Department of Human Rights is the statewide investigative and enforcement body for civil rights complaints. From 2012-2018, the Department investigated 2700 complaints, averaging 290 days to complete an investigation.<sup>6</sup> In addition to receiving and investigating complaints, the Department also issues compliance certificate to ensure that businesses operating under state contracts comply with equal opportunity requirements. The Department engages in education and outreach efforts as well, including “Know Your Rights” events throughout the state and an annual Human Rights Symposium. Finally, the Department is a member of the Olmstead Subcabinet, established by Governor Mark Dayton in 2015 with the mission to “develop and implement a comprehensive plan supporting freedom of choice and opportunity for people with disabilities.”<sup>7</sup> The Department’s website is available in English, Spanish, Somali, and Hmong.

### **Southern Minnesota Regional Legal Services (SMRLS)**

SMRLS is the oldest legal services provider in the state, and provides low-income legal services to eligible clients across Southern Minnesota. Their service area includes all of the counties in the Region besides Hennepin County—served by Mid-Minnesota Legal Aid. The service area also extends to the Southern border of the state. In 2018, SMRLS helped 23, 902

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<sup>5</sup> St. Paul Code of Ordinances, §183.061

<sup>6</sup> [https://mn.gov/mdhr/assets/MDHR\\_2016-2017\\_BienniumReport\\_opt\\_tcm1061-328747.pdf](https://mn.gov/mdhr/assets/MDHR_2016-2017_BienniumReport_opt_tcm1061-328747.pdf)

<sup>7</sup> [https://www.dhs.state.mn.us/main/idcplg?IdcService=GET\\_DYNAMIC\\_CONVERSION&RevisionSelectionMethod=LATESTRELEASED&dDocName=opc\\_about](https://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LATESTRELEASED&dDocName=opc_about)

clients. 45% of the 9,051 cases in 2018 related to “ensuring access to safe, affordable housing.”<sup>8</sup> SMRLS has 50 staff attorneys across Southern Minnesota, though the St. Paul Office remains understaffed for the volume of complaints they receive. In addition to staff attorneys, SMRLS has a network of over 200 volunteer attorneys. These volunteers participate in the various clinics SMRLS operates including an Uncontested Divorce Clinic, Wills Clinics, Eviction Expungement Clinics, Criminal Record Expungement Clinics, Walk-In Advice Clinics, and the Ramsey County Housing Court Clinic. The vast majority of SMRLS’ resources comes from grants and contracts, followed by “other support” and in-kind contributions.

### **Mid-Minnesota Legal Aid**

Mid-Minnesota Legal Aid is the Region’s Legal Services Advisory Committee (LSAC) funded legal services provider. The organization’s service area includes 20 counties, but it is the primary legal services provider serving Anoka and Hennepin County. In addition to a Housing Unit, the office also houses a Poverty Law practice, the Minnesota Disability Law Center, and the Legal Services Advocacy Project, which focuses on legislative advocacy. In 2018, Mid-Minnesota Legal Aid closed 10,651 cases, 28.5% were classified as “preventing homelessness.” Regarding housing, the organization does a large amount of eviction and disability/reasonable accommodation work. Cases closed by the Minneapolis office comprised 40.9% of all closed cases in 2018. Staff at Mid-Minnesota is comprised of 69 attorneys that speak over 17 different languages. The majority of their funding comes from state and federal funds, followed by the Fund for Legal Aid, and LSAC.

### **Housing Justice Center**

The Housing Justice Center is an LSAC-funded legal and policy advocacy organization. The organization uses legal advocacy and impact litigation to enforce local and federal fair housing laws, ensure fair allocation of fair housing resources, and fight against NIMBY sentiment that prevents affordable housing development. Housing Justice Center also engages in policy advocacy individually and as part of regional coalition groups, and conducts research and education to broaden the housing conversation in an accessible way.

### **Metropolitan Interfaith Council on Affordable Housing (MICAH)**

MICAH is a faith based coalition organization working around homelessness and affordable housing in the region. The coalition works to empower community members, provide outreach and awareness around housing issues in the Region, and does a substantial amount of local and state legislative advocacy concerning fair housing and affordable housing. MICAH also filed a lawsuit challenging Minneapolis and St. Paul’s distribution of affordable housing, sparking an overhaul of the last AI process and the creation of the Fair Housing Advisory Committee.

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<sup>8</sup> Southern Minnesota Regional Legal Services, 2018 Annual Report, [http://www.smrls.org/files/9615/6944/5602/2018 Annual Report.pdf](http://www.smrls.org/files/9615/6944/5602/2018%20Annual%20Report.pdf)

## **Homeline MN**

Homeline MN is a statewide tenant advocacy organization whose work centers mainly on the operation of a tenant telephone and email hotline. Any renter in the state can contact the hotline for 100% free and confidential legal consultation. The hotline is language specific, offering advice in English, Spanish, Somali, and Hmong. The advisors are fair housing attorneys and tenant advocates. The hotline receives a minimum of 1000 household calls a month, and served between 14,000 and 15,000 households last year, while on track to service even more in 2019. Homeline serves the entire state, but roughly 75% of their calls come from households in the 7-county Metro Region. Homeline also conducts outreach and education for both tenants and landlords on fair housing issues, and engages in very limited legal representation. Most often they refer to Legal Aid organizations, but the organization did participate in a Minnesota Supreme Court Case having to deal with landlord retaliation. Homeline receives CDBG funds from both Hennepin and Ramsey Counties.

## **Inquilinx Unidxs (IX)**

IX is a tenant organizing organization operating mainly in Minneapolis. IX helps tenants push back against rent increases, poor maintenance, and gentrification. The organization works deeply in Latinx and undocumented Latinx communities across the city, often working to organize tenants building by building to increase power and create change. IX services include education, organizing, sending letters to landlords and assisting in housing court, and using direct action, such as protests, to hold leaders accountable. IX was a member of the Fair Housing Advisory Committee during the last AI process.

## **Additional Information**

*Provide additional relevant information, if any, about fair housing enforcement, outreach capacity, and resources in the jurisdiction and region.*

## **Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors**

*Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the lack of fair housing enforcement, outreach capacity, and resources and the severity of fair housing issues, which are Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each significant contributing factor, note which fair housing issue(s) the selected contributing factor impacts.*

***Lack of local private fair housing outreach and enforcement***

***Lack of resources for fair housing agencies and organizations***

***Lack of state or local fair housing laws***

### **III. Community Participation Process**

*1. Describe outreach activities undertaken to encourage and broaden meaningful community participation in the AFH process, including the types of outreach activities and dates of public hearings or meetings. Identify media outlets used and include a description of efforts made to reach the public, including those representing populations that are typically underrepresented in the planning process such as persons who reside in areas identified as R/ECAPs, persons who are limited English proficient (LEP), and persons with disabilities. Briefly explain how these communications were designed to reach the broadest audience possible. For PHAs, identify your meetings with the Resident Advisory Board.*

In order to ensure that the analysis contained in an AI accurately reflects conditions in a community and that the goals and strategies are targeted and feasible, the participation of a wide range of stakeholders is of critical importance. A broad array of outreach was conducted through community meetings, focus groups, and public hearings.

In preparing this AI with assistance from members of the Fair Housing and Implementation Council, the Lawyers' Committee reached out to neighborhood residents, fair housing organizations, civil rights and advocacy organizations, legal services providers, social services providers, housing developers, industry groups, tenant associations, neighborhood associations, and undocumented families to hear directly about fair housing issues affecting residents of the Twin Cities region. Additional meetings were held with public officials from the various entitlement jurisdictions and statewide agencies.

Throughout the AI process, over 100 organizations and individuals were consulted, including:

- Housing Justice Center
- Center on Urban and Regional Affairs
- MN State Council on Disability
- ARC of Minnesota
- Minnesota Disability Law Center
- Ramsey County Community and Economic Development
- Mid-Minnesota Legal Aid
- Homeline MN
- Inquilinx Unidxs
- Lawrence McDonough, Pro-Bono Director, Dorsey & Whitney LLP
- Alliance for Metropolitan Stability
- Greater MSP: Minneapolis Saint Paul Regional Economic Development Partnership
- Minnesota State Attorney General's Office
- City of St. Paul Department of Planning and Economic Development
- City of St. Paul Office of Financial Empowerment
- Metropolitan Interfaith Council on Affordable Housing
- Southern Minnesota Legal Services

- Richfield Disability Advocacy Partnership
- City of Richfield
- Street Voices
- Freedom From the Streets
- Jewish Community Action
- Neighborhood Development Alliance
- Scott and Carver County Continuum of Care Providers
- National Association for the Advancement of Colored People, Minneapolis Chapter
- Community Stabilization Project
- Frogtown Neighborhood Association
- Harrison Neighborhood Association
- Hmong American Partnership
- Alliance Housing MN
- The Mother's Tutoring Academy
- City of Minneapolis
- National Association for the Advancement of Colored People, St. Paul Chapter

During the next three months, additional stakeholder meetings and public hearings will be held throughout the Twin Cities region.

**CITY OF PLYMOUTH**

**HRA RESOLUTION 2020-02**

**A RESOLUTION TO APPROVE THE SUBMISSION OF THE 2020-2024 COMMUNITY DEVELOPMENT BLOCK GRANT CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS**

WHEREAS, the City of Plymouth received Community Development Block Grant (CDBG) funding in fiscal years 2015 through 2019; and

WHEREAS, the Consolidated Plan process is designed to help states and local jurisdictions assess their affordable housing and community development needs and market conditions, and to make data-drive, place-based investment decisions; and

WHEREAS, under 24 CFR Part 91, Subpart C, the submission of a 5-Year Consolidated Plan is a requirement for annual recipients of CDBG funding; and

WHEREAS, the Regional Analysis of Impediments to Fair Housing Choice addresses housing barriers and solutions in the seven-county Twin Cities metropolitan area; and

WHEREAS, the completion of a Consolidated Plan in and of itself requires the undertaking of fair housing planning through the completion of a Regional Analysis to Impediments to Fair Housing Choice, the identification of impediments to Fair Housing, and maintenance of Affirmatively Furthering Fair Housing records;

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF PLYMOUTH, MINNESOTA, that it hereby recommends that the City Council approve the submission of the 2020-2024 CDBG Consolidated Plan and the Regional Analysis of Impediments to Fair Housing Choice to the Hennepin County Consortium and the Fair Housing Implementation Council, respectively.

Approved this 26<sup>th</sup> day of March, 2020 by the Plymouth Housing and Redevelopment Authority.