

**CITY OF PLYMOUTH**  
**AGENDA**  
**Housing and Redevelopment Authority - Special Meeting**  
**June 4, 2020, 6:00 PM**  
**City Hall**

1. **CALL TO ORDER**
2. **APPROVE AGENDA**
3. **PUBLIC HEARING**
  - 3A Amend 2019 Community Development Block Grant (CDBG) Annual Action Plan
4. **ADJOURNMENT**

**Instructions to participate in virtual HRA Meeting**

HRA meetings will be conducted virtually (via Zoom webinar/conference call) due to the state of local emergency for the COVID 19 pandemic. The chair, commissioners, and staff will participate in this meeting via telephone/video conference.

Written comments may be submitted for inclusion in the HRA packet by emailing Community Development Coordinator Matt Lupini at [mlupini@plymouthmn.gov](mailto:mlupini@plymouthmn.gov). You may also request that comments of up to one page be read into the record by the Community Development Coordinator.

You may speak during the meeting via telephone or via Zoom Conferencing Service at no cost. Please notify the Community Development Coordinator at [mlupini@plymouthmn.gov](mailto:mlupini@plymouthmn.gov) if you wish to speak to an item at the meeting or if you have questions about connecting to speak during the meeting. We ask that you notify him **at least one hour prior to the meeting** time to ensure he receives your message. He will provide the password to the meeting to you at that time.

Please click the link below to join the webinar:

<https://us02web.zoom.us/j/86218934502?pwd=clhycWRPTHJUyZRNXlvTm84eitqZz09>

Password will be needed – obtain from Community Development Coordinator at least one hour prior to meeting - [mlupini@plymouthmn.gov](mailto:mlupini@plymouthmn.gov)

For audio only: Call 312-626-6799

Webinar ID: 862 1893 4502

Password will be needed – obtain from Community Development Coordinator at least one hour prior to meeting - [mlupini@plymouthmn.gov](mailto:mlupini@plymouthmn.gov)

**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:** June 4, 2020

**SUBJECT:** **Community Development Block Grant (CDBG) – Hold public hearing amending 2019 CDBG Action Plan to recommend allocation of COVID-19 emergency funds to the City Council**

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**BACKGROUND:**

The Plymouth Housing and Redevelopment Authority (HRA) recommended amendment of the 2020 Annual Action Plan on May 7, 2020 via Resolution 2020-03, and the City Council approved the amendment on May 12, 2020 via Resolution 2020-131. Since that time, staff was made aware that consortium members must all follow the same amendment process, including the program year of the Annual Action Plan they chose to amend. Plymouth is part of the Hennepin County Consortium, and the lead entity - Hennepin County - chose to amend its 2019 Annual Action Plan. Thus, Plymouth must do the same. The proposed amendment to the 2019 Annual Action Plan is the same as the amendment to the 2020 Annual Action Plan recommended for approval at the May 7<sup>th</sup> meeting.

The Plymouth Housing and Redevelopment Authority (HRA) recommended the Plymouth City Council approve the 2019 Annual Action Plan on February 28, 2019 via Resolution 2019-01. The City Council approved the 2019 Annual Action Plan on March 12, 2019 via Resolution 2019-053. The Annual Action Plan is prepared to meet the statutory planning and application requirements for the receipt and use of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) made available \$5 billion in CDBG-CV funds. HUD has allocated \$173,665 to the City of Plymouth.

The allocation of CDBG-CV funds represents a change that, by definition, constitutes a substantial amendment due to its increasing the amount awarded to activities by a minimum of \$100,000 and creates new activities. As a result, it must be approved by both the Plymouth HRA

and City Council. The City published notice in the Plymouth Sun Sailor on April 30, 2020 for a 5-day public comment period. The City received a waiver from HUD to shorten the required 30 day comment period to 5 days as part of the CARES Act.

**FUNDING RECOMMENDATIONS FOR HRA ADMINISTERED PROGRAMS:**

Staff is recommending \$15,000 of CDBG-CV funds be allocated to the Rehab program, which will provide an additional 2 emergency repair grants for COVID-19 impacted households. Along with the supplemental allocation, staff recommends the HRA waive the requirement that Emergency Repair Grant recipients be 55 or older.

Staff is further recommending that CDBG-CV funding of \$25,000 be allocated to Hammer Residences, Inc. for the purchase of personal protective equipment (PPE) for staff, the purchase of technology equipment such as laptops, desktop computers, and tablets to allow for remote work, and the replacement of kitchen countertops at 2 Plymouth homes with antimicrobial countertops.

Finally, staff is requesting \$5,000 be allocated to Program Administration in order to cover additional time spent on administering the CDBG-CV grants.

The following table summarizes the proposed CDBG-CV funding for internally administered programs:

<i>Housing Program</i>	<i>Approved 2019 Allocation</i>	<i>CDBG-CV Allocation</i>	<i>Total CDBG Allocation</i>	<i>Proposed Activity</i>
Affordable Housing (Hammer Residences)	\$40,000	\$25,000	\$65,000	Purchase PPE, purchase technological equipment for staff (desktop computers, laptops, iPads), replace 2 kitchen countertops at Plymouth homes
Housing Rehabilitation Program	\$100,529	\$15,000	\$115,529	Provide 2 emergency repair grants.
Administration	\$21,000	\$5,000	\$26,000	Administration of CDBG-CV Grants
<b>Total:</b>	<b>\$161,529</b>	<b>\$45,000</b>	<b>\$206,529</b>	-

**FUNDING RECOMMENDATIONS FOR PUBLIC SERVICES:**

The CDBG regulation stipulating public service funding may not exceed 15% of the total allocation has been waived for this specific grant. Grants from CDBG-CV funds will not affect any existing 2019 program year grants. Staff is thus recommending an allocation of \$128,665 to public services who submitted an application for funding. The “Summary of CDBG-CV Funding Applications” attachment provides more specific information on each submission.

The following table is a summary of the public service funding requests and the amount of funding recommended by staff, as well as the total CDBG allocation made to each organization between 2019 program year and supplemental CDBG-CV funds:

<i>Organization</i>	<i>Approved 2019 CDBG Allocation</i>	<i>Recommended CDBG-CV Allocation</i>	<i>Total CDBG Allocation</i>	<i>Proposed Activity</i>
Lutheran Social Service of Minnesota	\$0	\$1,800	\$1,800	Technology costs associated with increased staff time for virtual financial counseling.
PRISM	\$14,400	\$45,000	\$59,400	Personnel expenses for temporarily bringing part-time employees on as full-time employees.
HOME Line	\$8,230	\$5,000	\$13,230	Staffing costs to bring part-time staff on full-time; increased call volume/average call time.
TreeHouse	\$10,000	\$11,826	\$21,826	Offer 1:1 virtual mentoring sessions for 22 Plymouth teens; purchase 3 laptops and docking stations; pay for cell phone coverage for staff; purchase Salesforce license; purchase Zoom enterprise subscription.
Interfaith Outreach	\$9,500	\$45,000	\$54,500	Emergency housing and utility assistance for 25 Plymouth households.
Senior Community Services	\$10,000	\$20,039	\$30,039	Staff time to pilot technology service for Plymouth seniors; purchase of PPE for staff.
<b>Total:</b>	<b>\$52,130</b>	<b>\$128,665</b>	<b>\$180,849</b>	

While HUD’s allocation of CDBG-CV funds does necessitate a substantial amendment to the 2019 Annual Action Plan, staff has not recommended any actual changes to the originally proposed funding. CDBG-CV funds will be used to supplement existing programs with new needs. All changes to the Action Plan have been highlighted in Attachment 2.

**Staff recommends that after holding a public hearing and considering any public comments, that the Plymouth Housing and Redevelopment Authority Board adopt the attached resolution recommending the City Council amend the 2019 CDBG Annual Action Plan.**

**Attachments:**

1. 2019 CDBG Annual Action Plan Staff Report to Plymouth HRA (February 28, 2019) Without Attachments
2. Amended 2019 CDBG Annual Action Plan
3. List of Applicants Solicited for CDBG-CV Applications
4. Summary of CDBG-CV Funding Applications
5. Resolution 2020-07 Approve CDBG-CV Funding Allocations
6. Public Comments Received

**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:** February 28, 2019

**SUBJECT:** **Community Development Block Grant (CDBG) - Public hearing  
on 2019 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. At the time this staff report was written, the official funding amounts for the 2019 CDBG program year have not been released by HUD. However, it is anticipated that HUD will allocate approximately \$264,529 in CDBG funds to the City of Plymouth for the 2019 program year, which runs from July 1, 2019 to June 30, 2020.

CDBG funds have 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 2019 CDBG program year, staff evaluated the mid-year progress of the 2018 CDBG funded activities. The following chart shows the 2018 program year goals, as submitted to HUD, along with our present progress.

**2018 CDBG ACTION PLAN PROGRESS (as of 2/1/19)**

<i>Goals</i>	<i>Progress</i>	<i>Prior-year Carryover</i>	<i>2018 Allocation</i>	<i>Program Income</i>	<i>Expended</i>	<i>Balance</i>
Rehabilitate 6 homes through deferred loans of up to \$30,000; and Assist 3 households with emergency repairs through grants up to \$5,000	5 rehab loans completed, 5 rehab loans in progress, 0 emergency repair grants completed	\$114,071	\$160,015	\$95,395	\$79,448	\$290,033*
Provide 4 first time homebuyer deferred loans up to \$25,000	1 first time homebuyer deferred loan issued 0 approved loan borrowers	\$90,721	\$0	\$60,450	\$28,353	\$122,818
Assist with the rehab of 3 affordable rental units operated by HAMMER	1 units completed	-	\$25,000	-	\$11,720	\$13,280
Provide 53 households homeownership and foreclosure education counseling through CAP-HC	5 households served	\$3,130	\$2,250	-	\$791	\$4,589
Provide services to 238 renter households through HOME Line	86 households served	\$9,392	\$6,000	-	\$8,231	\$7,161
Provide services to 150 at-risk youth through Tree House	119 youth served	-	\$10,000	-	\$5,000	\$5,000
Provide services to 65 seniors with the H.O.M.E (Household and Outside Maintenance for Elderly) program through S.C.S.	55 individuals served	-	\$10,000	-	\$5,000	\$5,000
Provide homelessness prevention assistance to 13 households through PRISM and Interfaith Outreach.	9 households served	\$0	\$17,500	-	\$2,355	\$15,145
Fair Housing Activities	Outreach, education and enforcement activities in the Consortium	-	\$3,500	-	\$0	\$3,500
Administration of CDBG	Administration activities	\$2,840	\$21,000	-	\$4,294	\$19,546
<b>TOTALS:</b>		<b>\$220,154</b>	<b>\$255,265</b>	<b>\$155,845</b>	<b>\$145,192</b>	<b>\$486,072</b>

\*Of the remaining \$290,033 balance for Housing Rehabilitation, \$111,100 has been committed to approved loans

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

The HRA administers three programs internally with CDBG funds: the First Time Homebuyer Program, Housing Rehabilitation Program, and the Affordable Housing Development account. 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 \$71,900 for a family of four. Staff is recommending allocating \$35,000 in funding to the FTHB program for the 2019 program year due to expected program income and carryover funds that will be sufficient to provide approximately four FTHB loans. In addition, staff will be recommending an increase to the loan amount from \$25,000 to \$35,000 later this year.

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 \$100,529 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 first time homebuyer program, staff will be recommending an increase to the loan amount from \$30,000 to \$40,000 later this year to address increases in construction costs and our aging housing stock.

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 \$50,000 in the 2019 program year.

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 \$40,000 be allocated to Hammer Residences for renovations and accessibility improvements to three homes. Work includes safety and security updates along with flooring replacement, driveway improvements, and ramp repair.

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 \$84,000. Staff is requesting

that \$21,000 be allocated for administration, which along with carryover funds from 2018 should be sufficient to cover anticipated costs.

<i>Housing Program</i>	<i>Proposed Activity</i>	<i>Estimated 2018 Funds Carried Over to 2019</i>	<i>2019 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.	\$100,000	\$100,529	\$40,000	\$240,529
First Time Homebuyer Program	Provide 4 loans to assist with down payment and closing costs.	\$90,000	\$35,000	\$10,000	\$135,000
Affordable Housing Development	Assist with renovation of 3 affordable rental units	-	\$40,000	-	\$40,000
Fair Housing Activities	Outreach, education and enforcement activities in the Consortium	-	\$5,000	-	\$5,000
CDBG Administration	Administration	\$3,000	\$21,000	-	\$24,000
<b>Total:</b>		<b>\$193,000</b>	<b>\$201,529</b>	<b>\$50,000</b>	<b>\$444,529</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 seven social service agencies; seven applications were returned. All seven of the organizations that applied are current CDBG sub-recipients. 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 2019 social service funding commitments to identify if there are any overlapping programs being funded. The City’s 2019 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 HOME 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 (\$264,529) plus 15% of the previous year’s program income (\$155,845). For the 2019 program year the estimated maximum allowed allocation to public services is \$63,000. Staff recommends allocating \$56,130 of the 2019 CDBG funds to public services who submitted an application for funding. Staff is also recommending that the Board allocate an additional \$6,870 to provide supplementary funding to social service agencies if they exceed their goals and staff determines there is an additional need for their services in the community in the 2019 program year. Staff funding recommendations are to fund all of the social service agencies at their requested amounts.

All public service applicants are requesting funding to continue programs currently supported by the Plymouth CDBG program. The following table is a summary of the public service funding requests and the amount of funding recommended by staff.

<i><b>Public Service Requests</b></i>	<i><b>Proposed Activity</b></i>	<i><b>Amount Requested</b></i>	<i><b>Recommended Funding</b></i>
CAP-HC	Provide foreclosure prevention, rehab, pre-purchase, and reverse mortgage counseling to 59 households.	\$4,000	\$4,000
PRISM	Provide homelessness prevention assistance to 12 households.	\$14,400	\$14,400
HOME Line	Provide tenant hotline, tenant representation in negotiations to preserve affordable housing to 200 households.	\$8,230	\$8,230
Tree House	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 3 Plymouth families	\$9,500	\$9,500
Senior Community Services (SCS)	Provide minor home maintenance services for 60 Plymouth residents.	\$10,000	\$10,000
TBD			\$6,870
	<b>Total:</b>	<b>\$56,130</b>	<b>\$63,000</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 2019 CDBG program funding.**

**Attachments:**

1. Ten-Year CDBG Activity
2. 2019 CDBG Action Plan
3. List of Applicants Solicited for 2019 CDBG Public Service Applications
4. Summary of 2019 CDBG Public Service Funding Applications
5. Resolution 2019-01 Approve and Allocate 2019 CDBG Funds



**The City of Plymouth**  
**ANNUAL ACTION PLAN**  
**SUBSTANTIAL AMENDMENT**  
**FY 2019**



## Executive Summary

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

#### 1. Introduction

Plymouth is a Community Development Block Grant (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 Consortium Action Plan with information specific to the City of Plymouth and its CDBG programs. The City of Plymouth will utilize CDBG funds to achieve the goals that best serve the housing and community development needs of the City and the Hennepin County Consortium.

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

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

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. Lastly, the City will provide CDBG funds to support social services and fair housing implementation.

#### 3. Evaluation of past performance

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

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 needed social services. The CDBG-funded single-family rehabilitation loan program (including lead-based paint abatement) and first time homebuyer loan program have been a very successful and important part of these efforts. Each year the City evaluates its performance relative to its Consolidated Plan goals through the Consolidated Annual Performance Evaluation Report (CAPER). For the past several years, the City has been on track to meet all of its Consolidated Plan goals.

Fair Housing continues to be a focus of the City of Plymouth. Past funding has provided for testing and other activities that are coordinated by the lead agency of the consortium, Hennepin County. The City, as part of the consortium, focuses this activity based upon the results of the Analysis of Impediments that is completed by the metro-wide efforts of the Fair Housing Implementation Council (FHIC) and has assisted in implementing the recommendations made in the approved Addendum to the Analysis of Impediments. The FHIC recently received RFP submissions from community agencies to assist in gathering information as to the needs of the community in relation to recommendations that were seen as important by community leaders. The addendum will continue to be a part of the work done by the City to ensure Fair Housing requirements are met throughout the year.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

As a part of the Hennepin County Consortium Action 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 Plymouth Action Plan and to receive public comments. The Consortium Action Plan provides the complete Citizen Participation Plan for all grantees to follow, including Plymouth.

The City of Plymouth Public Hearing was held on February 28, 2019. At the Public Hearing, no public comments were received. Five of the seven social service providers were present to provide support for the services that are being funded.

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No public comments were received. The Notice of Public Hearing was submitted to the local newspaper as well as featured on the City of Plymouth website.

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

No comments were not accepted.

#### **7. Summary**

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

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

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

Agency Role	Name	Department/Agency
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 Consortium Consolidated Plan and Annual Action Plans for participating jurisdictions, including CDBG grantees.

**Consolidated Plan Public Contact Information**

James Barnes, HRA Manager

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763-509-5412

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

### **1. Introduction**

The development of the Hennepin County Consortium Consolidated Plan is 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 with 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 include 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 services 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 HOMELine and HousingLink to help assist with finding housing that can accommodate the residents needs.

#### **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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOME Line
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Home Line was consulted through Hennepin County 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	Agency/Group/Organization	Community Action Partnership of Hennepin County
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CAP-HC was consulted through 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.
3	Agency/Group/Organization	People Responding in Social Ministry
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>PRISM was consulted through Hennepin County 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.</p>
4	<p><b>Agency/Group/Organization</b></p>	<p>Hammer Residences</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing Services-Persons with Disabilities</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Non-Homeless Special Needs</p>
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>HAMMER Residences was consulted through 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.</p>
5	<p><b>Agency/Group/Organization</b></p>	<p>Senior Community Services (SCS)</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services-Elderly Persons Non-Homeless Special Needs</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>SCS was consulted through 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.</p>

6	<b>Agency/Group/Organization</b>  <b>Agency/Group/Organization Type</b>	City of Plymouth  Housing PHA Grantee Department
	<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 Homelessness Strategy Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. 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.
7	<b>Agency/Group/Organization</b>  <b>Agency/Group/Organization Type</b>	Metropolitan Council - Metro HRA  Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>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 generally overlap with Metropolitan Council affordable housing goals for cities.</p>
8	<p><b>Agency/Group/Organization</b></p>	<p>Office to End Homelessness</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  PHA  Services - Housing  Services-homeless  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  Planning organization  Business Leaders  Civic Leaders  Business and Civic Leaders  Foundation  Neighborhood Organization</p>

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis</p>
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Office to End Homelessness played a key role in the development of all housing and homeless-related sections of the Hennepin County Consortium Consolidated Plan. Coordination will continue throughout the plan. It is anticipated that this coordination will result in lower levels of homelessness and increased access to services throughout the metro area to assist residents experiencing homelessness or other housing related issues. The City of Plymouth works with the Office to End Homelessness by referring any residents that may be experiencing homelessness or issues related to homelessness to social service providers and Hennepin County for support.</p>
<p>9</p>	<p>INTERFAITH OUTREACH COMMUNITY PARTNERS</p>
<p><b>Agency/Group/Organization Type</b></p>	<p>Services-homeless Services-Education</p>
<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Homeless Needs - Families with children Homelessness Strategy</p>
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Interfaith Outreach was consulted through 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.</p>

**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 for the 2015-2019 Consolidated Plan. All agency types were consulted through the Consortium's Consolidated Plan development and goal-setting process. For this Action Plan, which is the fifth annual Action Plan in the 2015-2019 Consolidated Plan cycle, some agency types were consulted again in order to assess whether substantial trends or changes had occurred since the Consolidated Planning process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hennepin County	The Plymouth CDBG Action 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.
Comprehensive Plan	City of Plymouth	The Plymouth CDBG Action Plan has 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 has 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**

**Narrative**

The Plymouth CDBG program attempts to address the widest range of needs possible despite limited resources. 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 2015-2019 Consolidated Plan process and throughout the annual Action Plan processes.

## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

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

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's and other Consortium members Citizen Participation Plans, which calls for the Hennepin County Consortium Action Plan to be available for public comment 30 days prior 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 February 28, 2019 and asked the public to comment on the proposed activities. Notice of the public hearing was published in the official City newspaper as well as on the City website. The City of Plymouth holds the public hearing at times and locations convenient to potential and actual beneficiaries. For future action plans, the City of Plymouth may utilize social media to provide information about public hearings and the Action Plan process.

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 Action 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.

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 City's Citizen Participation Plan.

Upon notification from HUD that Plymouth would receive a special allocation of CDBG-CV funds through the CARES Act, the City of Plymouth held another public hearing on June 4, 2020 at a special meeting of the Plymouth Housing and Redevelopment Authority. Notice of the public hearing was published in the official City newspaper on May 28, 2020 of this public hearing as Plymouth received a waiver for the notice period. The Plan was also published on the City website.

**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 Meeting	Non-targeted/broad community	Five of the seven social service agencies were present at the HRA Board meeting. They all spoke in favor of the Action Plan.	All comments were from the sub-grantees and were in favor of 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.	

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)
4	Public Meeting	Non-targeted/broad community	The public meeting was held virtually due to the COVID-19 pandemic. _____ written comments were received prior to the meeting.	All written comments received were in favor of the Action Plan.	No comments were not accepted.	
5	Newspaper Ad	Non-targeted/broad community	The City published a notice in its official City paper regarding the amendment of the 2019 AAP and the public meeting to be held. No comments were received in response to this notice.	No comments were received in response to the published legal notice	No comments were not accepted	
6	Internet Outreach	Non-targeted/broad community	The City published the draft amendment to the 2019 AAP on its website to notify members of the public of the public meeting to be held. No comments were received in response to this notice.	No comments were received in response to postings to the City of Plymouth website.	No comments were not accepted.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

#### 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	270,798	50,000	0	320,798	For the 2019 CDBG program year, Plymouth anticipates a CDBG allocation of \$270,798. Additionally, \$50,000 of program income 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.

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 \$		
LIHTC	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	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 225 vouchers (including 30 vouchers for non-elderly disabled). 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	<p>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.</p>
						Expected Amount Available Remainder of ConPlan \$	0

Tax Increment Financing	public - local	Housing								<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. The City will consider the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding.</p>
Other	private	Housing Public Services	0	0	0	0	0	0	0	<p>Interfaith Outreach and Community Partners: This non-profit organization has been very supportive of all efforts in</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: \$		
							Plymouth of furthering affordable housing initiatives. Interfaith Outreach also has a significant housing fund to assist in funding affordable housing efforts.	
Other	public - federal	Admin and Planning Housing Public Services	173,665	0	0	173,665	Plymouth expects an allocation of \$173,665 in CDBG-CV funds to prevent, prepare for, and respond to the coronavirus (COVID-19).	
Other	public - state	Housing					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	<p>Plymouth Economic Development Fund: The Fund was capitalized from the first \$100,000.00 in principal plus interest to be paid by Value Rx in repayment of a loan from the Minnesota Department of Employment and Economic Development (DEED) Economic Recovery Program (ERP). The Plymouth Economic Development Fund (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 \$180,000.00 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 of \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Housing	0	0	0	0	HRA Tax Levy: The HRA has used this levy for several years to provide subsidized rental housing for 195 senior citizen households utilizing approximately \$278,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional \$303,000.00 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 5 - Expected Resources -- Priority Table

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

The HRA intends to pursue all possible resources to address its 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.

**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 2017 occupancy averaged 97%. 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 2017 averaged 98.5%.

**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	2015	2019	Affordable Housing		Preserve/Create Single Family Homeownership	CDBG: \$142,892 CDBG-CV CARES Act: \$15,000	Homeowner Housing Rehabilitated: 11 Household Housing Unit
2	Direct homebuyer assistance	2015	2019	Affordable Housing		Preserve/Create Single Family Homeownership	CDBG: \$47,363	Direct Financial Assistance to Homebuyers: 4 Households Assisted
3	Rental housing rehabilitation	2015	2019	Affordable Housing Non-Homeless Special Needs		Preserve/Create Multifamily Rental Opportunities	CDBG: \$40,000 CDBG-CV CARES Act: \$25,000	Rental units rehabilitated: 3 Household Housing Unit
4	Homeowner education	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$4,000 CDBG-CV CARES Act: \$1,800	Public service activities other than Low/Moderate Income Housing Benefit: 59 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Senior services	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$10,000 CDBG-CV CARES Act: \$20,039	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
6	Youth services	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$10,000 CDBG-CV CARES Act: \$11,826	Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted
7	Homelessness prevention	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$23,900 CDBG-CV CARES Act: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 12 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 3 Households Assisted
8	Tenant counseling	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$8,230 CDBG-CV CARES Act: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
9	Fair Housing	2015	2019	Fair Housing		Education, outreach, and services	CDBG: \$5,000	Other: 0 Other

Table 6 – 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.
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.
8	<b>Goal Name</b>	Tenant counseling
	<b>Goal Description</b>	Provide counseling and legal advocacy to low/moderate income renter households.
9	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Assist in regional efforts to further fair housing, including evaluation and implementation activities.

## 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 2015-2019 Consolidated Plan.

#	Project Name
1	Housing Rehabilitation
2	First Time Homebuyer Assistance
3	Affordable Rental Housing Rehabilitation
4	Homeownership Counseling
5	Tenant Counseling
6	Youth Services
7	Senior Services
8	Homelessness Prevention
9	Homelessness Prevention
10	Fair Housing
11	Program Administration
12	COVID-19 Housing Rehabilitation
13	COVID-19 Affordable Rental Housing Development
14	COVID-19 Homeownership Counseling
15	COVID-19 Tenant Counseling
16	COVID-19 Homelessness Prevention
17	COVID-19 Youth Services
18	COVID-19 Senior Services
19	COVID-19 Homelessness Prevention
20	COVID-19 Program Administration

Table 7 – 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 2015-2019 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

of the City of Plymouth.

The CDBG-CV allocation made by the CARES Act waived the 15% cap on public service agencies, and all COVID-19 projects will be funded from this CDBG-CV allocation.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeowner rehabilitation assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	:
	<b>Description</b>	The Plymouth HRA offers two programs to assist low/moderate-income homeowners rehabilitating their homes. The Housing Rehab Loan Program offers deferred zero interest loans to homeowners for needed home repairs up to \$40,000. The Emergency Repair Grant Program provides grants of up to \$5,000 for emergency/urgent home repairs for seniors.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	During the 2019 program year, the City of Plymouth expects to assist 9 households with housing rehabilitation. Six will receive housing rehabilitation loans and three households will receive emergency repair grants.
	<b>Location Description</b>	The program is available to residents city-wide that are of low/moderate-income households.
<b>Planned Activities</b>	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 for disabled residents and/or lead paint hazard reduction. Applications 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 efficiency 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.	
2	<b>Project Name</b>	First Time Homebuyer Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Direct homebuyer assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership

	<b>Funding</b>	:
	<b>Description</b>	This program provides direct homeownership assistance to low and moderate-income first time homebuyers who wish to buy a single-family home, condo, cluster home, or townhouse in the City of Plymouth. The programs 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 principal reduction.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The HRA expects to assist four households with direct homeownership during the program year.
	<b>Location Description</b>	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.
	<b>Planned Activities</b>	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 2019 program year, as well as a small amount of funding from the 2019 allocation.
3	<b>Project Name</b>	Affordable Rental Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rental housing rehabilitation
	<b>Needs Addressed</b>	Preserve/Create Multifamily Rental Opportunities
	<b>Funding</b>	:

	<b>Description</b>	Assist with the rehabilitation of three affordable rental homes operated by Hammer Residences. Hammer Residences 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>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Four low/moderate-income individuals currently reside in the home that will be rehabilitated and modified for aging in place during the program year.
	<b>Location Description</b>	Three Hammer residences within the City of Plymouth will be rehabilitated. Those homes are: "14th Ave.", "McGlinch", and "Tyler".
	<b>Planned Activities</b>	Assist with the rehabilitation and accessibility modifications of three rental homes operated by Hammer Residences. Hammer Residences provides housing and support to individuals who have developmental disabilities. The HRA will provide funds to install rubber treads on stairs and security updates. A bathroom in one of the homes will be expanded to provide greater accessibility, and other modifications will be made to all of the homes as needed including new flooring and concrete ramp repairs for greater walker/wheelchair accessibility, driveway replacement to support the wear and tear from an accessible lift van, and necessary updates to plumbing.
4	<b>Project Name</b>	Homeownership Counseling
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeowner education
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	:
	<b>Description</b>	Community Action Partnership of Hennepin County (CAP-HC) will provide homebuyer education, foreclosure prevention, reverse mortgage, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CAP-HC expects to assist 59 Plymouth households with housing counseling services during the program year.

	<b>Location Description</b>	CAP-HC housing counseling services are available to Plymouth residents city-wide.
	<b>Planned Activities</b>	CAP-HC will provide homebuyer education, foreclosure prevention, reverse mortgage, and other homeowner counseling services to 59 households in Plymouth. Services are available year round. Clients are issued a worksheet/budget form that demonstrates their assets and liabilities. Proof of income letters, pay stubs, W-2s, and account statements are all used to gather relevant client information.
5	<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>	:
	<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>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 Plymouth renter households will be assisted through the tenant hotline.
	<b>Location Description</b>	
	<b>Planned Activities</b>	The program is available city-wide to renter households in Plymouth.
6	<b>Project Name</b>	Youth Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Youth services
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	:
	<b>Description</b>	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 create a welcome to TreeHouse form that contains information on gender, age, race & ethnicity, address and financial information.

	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TreeHouse expects to serve 65 youth from the City of Plymouth with CDBG funding during the 2019 program year.
	<b>Location Description</b>	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.
	<b>Planned Activities</b>	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 & ethnicity, address, and financial information.
7	<b>Project Name</b>	Senior Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Senior services
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	:
	<b>Description</b>	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 & 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.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 low income seniors will benefit from this funding.
	<b>Location Description</b>	All seniors who are residents of the City of Plymouth are able to access funding.

	<b>Planned Activities</b>	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 & 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 & 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.
8	<b>Project Name</b>	Homelessness Prevention
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness prevention
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	:
	<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>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	PRISM expects to help 12 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 payment 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.	

9	<b>Project Name</b>	Homelessness Prevention
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness prevention
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	:
	<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>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Interfaith Outreach expects to help three 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 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.
10	<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>	:
	<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>	6/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A - Supports Fair Housing activities covering Hennepin County and the Twin Cities metro area, including within 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 activities. The project includes evaluation and monitoring of implemented activities.
<b>11</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<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>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A - Funding provides for the overall program administration for CDBG activities.
	<b>Location Description</b>	N/A - Funding provides for the overall program administration for CDBG activities.
	<b>Planned Activities</b>	Program management, monitoring, and evaluation of overall CDBG program, including the costs of staff engaged in program management.
<b>12</b>	<b>Project Name</b>	COVID-19 Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeowner rehabilitation assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	CDBG-CV CARES Act: \$15,000

	<b>Description</b>	The Plymouth HRA offers an Emergency Repair Program, through which grants of up to \$7,500 may be used for emergency/urgent home repairs for Plymouth homeowners. CDBG-CV funds will supplement the normal allocation to the Emergency Repair Program, and specifically will assist families in Plymouth that have been impacted by COVID-19.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	\$15,000 in CDBG-CV funds will be used to provide 2 Emergency Repair grants to Plymouth homeowners for emergency/urgent home repairs.
	<b>Location Description</b>	This program is available to low- and moderate-income households city-wide.
	<b>Planned Activities</b>	The HRA will continue to operate the Emergency Repair Grant Program, and will use CDBG-CV funds to offer grants to 2 Plymouth households experiencing a changing financial situation due to the COVID-19 pandemic.
13	<b>Project Name</b>	COVID-19 Affordable Rental Housing Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rental housing rehabilitation
	<b>Needs Addressed</b>	Preserve/Create Multifamily Rental Opportunities
	<b>Funding</b>	CDBG-CV CARES Act: \$25,000
	<b>Description</b>	Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. CDBG-CV funds will assist with repairs in homes in Plymouth or go towards the purchase of equipment for use by Hammer Residences' staff.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Four low/moderate-income individuals reside in both homes slated to be rehabilitated for response to COVID-19.
	<b>Location Description</b>	All funds will go towards rehabilitation of homes in Plymouth, or towards the purchase of equipment for use by staff who work at the Plymouth homes.

	<b>Planned Activities</b>	Hammer Residences will purchase personal protective equipment (PPE) and technology equipment including laptops, tablets, and desktop computers so that Hammer staff may continue to offer personal care to residents while on- or off-site. Two kitchen countertops will also be replaced with anti-microbial countertops.
14	<b>Project Name</b>	COVID-19 Homeownership Counseling
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeowner education
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG-CV CARES Act: \$1,800
	<b>Description</b>	Lutheran Social Services of Minnesota will provide virtual homebuyer education, foreclosure prevention, reverse mortgage, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth who have been impacted by COVID-19.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Lutheran Social Services (LSS) will provide homebuyer education, reverse mortgage, debt counseling, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth. The CDBG-CV allocation will allow them to expand their offerings to virtual settings, as well as account for increased staff time spent on debt counseling issues that have arisen as a direct result of the COVID-19 pandemic.
	<b>Location Description</b>	All households served will be residents of the City of Plymouth.
	<b>Planned Activities</b>	CDBG-CV funding will allow LSS to assist 64 Plymouth households with housing counseling services. The funding will help LSS bring many of their existing program offerings online.
15	<b>Project Name</b>	COVID-19 Tenant Counseling
	<b>Target Area</b>	
	<b>Goals Supported</b>	Tenant counseling
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG-CV CARES Act: \$5,000
	<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>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HOME Line anticipates serving 215 Plymouth renter households (approximately 537 individuals) through their tenant hotline.
	<b>Location Description</b>	The program is available city-wide to renter households in Plymouth.
	<b>Planned Activities</b>	CDBG-CV funding will help HOME Line bring on their part-time staff as full-time employees, and account for an increase in call volume and average call time due to COVID-19.
16	<b>Project Name</b>	COVID-19 Homelessness Prevention
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness prevention
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG-CV CARES Act: \$45,000
	<b>Description</b>	Interfaith Outreach and Community Partners provides emergency rental assistance and utility assistance to families at risk of experiencing homelessness as a result of COVID-19.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Interfaith Outreach estimates that this CDBG-CV allocation will be used for homelessness prevention assistance for up to 25 Plymouth households.
	<b>Location Description</b>	All households served will be residents of the City of Plymouth.
	<b>Planned Activities</b>	Interfaith Outreach will offer homelessness prevention assistance for up to 25 Plymouth households who have been impacted by COVID-19. Specifically, they will offer rental assistance and emergency utility assistance to these households.
17	<b>Project Name</b>	COVID-19 Youth Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Youth services
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG-CV CARES Act: \$11,826

	<b>Description</b>	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. As a result of COVID-19, TreeHouse will be offering their mentorship programming online.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TreeHouse expects to offer 1:1 mentoring services to 22 youth from the City of Plymouth with CDBG-CV funding.
	<b>Location Description</b>	All youth served will be residents of the City of Plymouth.
	<b>Planned Activities</b>	TreeHouse will provide 1:1 mentoring sessions for 22 Plymouth teenagers. TreeHouse will also purchase technology equipment necessary to offer their normal mentorship programs virtually, including laptops, IT support, staff cell phone costs, and Salesforce/Zoom licenses for staff.
18	<b>Project Name</b>	COVID-19 Senior Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Senior services
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG-CV CARES Act: \$20,039
	<b>Description</b>	Senior Community Services will provide a virtual program to low and moderate income seniors in the City of Plymouth. The program will help seniors bridge the digital divide and minimize feelings of social isolation by ensuring technology options are available and accessible. CDBG-CV funds will also pay for staff time to conduct wellness visits for these Plymouth seniors.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	65 low- and moderate-income seniors will benefit from this CDBG-CV funding.
	<b>Location Description</b>	All seniors served will be residents of the City of Plymouth.

	<b>Planned Activities</b>	Plymouth typically allocates CDBG funds to SCS's Household and Maintenance for Elderly (H.O.M.E.) program, which offers services including: lawn mowing, snow removal, exterior & interior painting, seasonal outdoor work, minor repairs, etc. SCS's application is to provide outside maintenance for the elderly through their Household and Maintenance for Elderly (H.O.M.E.) program. Due to the COVID-19 pandemic, SCS has reevaluated its H.O.M.E. program and will be piloting a technology service for seniors. The recommended CDBG-CV allocation will help pay for staff time associated with helping Plymouth seniors bridge the digital divide and minimize feelings of social isolation by ensuring technology options are available and accessible. SCS staff will also conduct wellness calls to Plymouth seniors. A portion of the funds will also go towards purchasing PPE for SCS staff.
19	<b>Project Name</b>	COVID-19 Homelessness Prevention
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness prevention
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG-CV CARES Act: \$45,000
	<b>Description</b>	People Responding in Social Ministry (PRISM) provides a food shelf, and demand for that food shelf has increased due to more families and individuals being impacted by COVID-19. CDBG-CV funds will help enable PRISM to hire their part-time staff on as full-time employees in order to better temporarily serve increase demand for their services.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	PRISM expects to assist 400 Plymouth families through their food shelf.
	<b>Location Description</b>	PRISM's programs are available to low- and moderate-income residents city-wide.
<b>Planned Activities</b>	PRISM has seen a significant increase in requests for food supplies from the households they serve. In response, the organization has brought on their part-time staff as full-time employees in order to keep up with the increased demand at their food shelf and additional calls requesting other assistance. CDBG-CV funds will go towards increased staffing costs at PRISM.	
	<b>Project Name</b>	COVID-19 Program Administration

20	<b>Target Area</b>	
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG-CV CARES Act: \$5,000
	<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>	9/30/2022
	<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>	All programs administered occur within the City of Plymouth.
	<b>Planned Activities</b>	Program management, monitoring, and evaluation of overall CDBG program. Specifically, this will offset additional time spent by staff monitoring CDBG-CV grants.

## **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>

**Table 8 - 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-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

The City of Plymouth works whenever possible to assist with making housing affordable through programs offered by the City including the Rehabilitation and Emergency Programs for repairs, the First Time Homebuyer Program for new homeowners as well as through social service funding to assist with housing costs and maintenance.

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

The City is addressing affordable housing barriers in a variety of ways including the support of new affordable housing developments, entry cost assistance to first time homebuyers, tenant and homeowner education and support services, and rehabilitation assistance. The City is closely involved with researching and addressing impediments to fair housing. The City uses some of its CDBG funding to support HOME Line, a tenant advocacy and hotline organization. Finally, the City works with and supports developers to include affordable housing in their developments.

### **Discussion**

The City will continue to support currently operating programs as well as participating in regional opportunities to address affordable housing issues. The City will continue to assist with making housing affordable citywide.

## **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 CAP-HC 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 2015-2019 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 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.

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

As part of the City's Rental Housing Licensing Program, all rental properties in the City are inspected at least every three years. The inspector has satisfied HUD's Risk Assessment Course and is a Certified Risk Assessor. All participants in the Housing Rehabilitation, First Time Homebuyer and Section 8 Programs, who reside or purchase housing that was built before 1978, receive copies of the EPA brochure "Protect Your Family From Lead In Your Home".

The Plymouth HRA has incorporated procedures in the guidelines for all federally funded programs to meet the requirements of the federal lead-based paint regulations. Discussion of the Lead-Based Paint (LBP) requirements take place at the initial meeting with HRA staff and the Certification of Receipt of LBP information is signed by the applicant and kept in the applicant's file. If deteriorated paint is found in a home built before 1978 and lead hazard reduction work may be needed because painted surfaces will be disturbed during rehabilitation, the appropriate level of lead testing and other actions are initiated. The HRA contracts with a certified Risk Assessor to perform the necessary tests to determine if and where there is a lead hazard risk. The Assessment report identifies the presence and location of LBP and the areas that need to be addressed. If LBP is found, the homeowner is notified. As a condition of receiving funding, LBP hazards must be addressed and lead safe work practices are required for all rehabilitation work that disturbs painted surfaces. Appropriate lead hazard reduction measures are also incorporated into the Scope of Improvements. Clearance of the unit is required and a copy of the clearance report is given to the homeowner and kept in the homeowner's file.

The above lead-based paint control actions enable the City of Plymouth to abate lead issues and be in full compliance with the Federal Lead-Based Paint rules.

### **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 CAP-HC that assists with helping families make good financial decisions that will reduce poverty. CAP-HC also participates in a savings program that rewards clients that save with a \$3-\$1 match to help boost savings for things like a home downpayment or schooling expenses. 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 CAP-HC or other accredited Home Stretch workshops. CAP-HC seeks to assist lower-income households by providing them with comprehensive homeownership training and financial counseling. 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 2018 program year. The HRA anticipates receiving approximately \$50,000 in PI during the 2019 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: CDBG-CV Applications**  
(Community Development Housing Division)

Agency:

HOME Line

Hammer Residences, Inc.

Interfaith Outreach

Lutheran Social Service of Minnesota (LSS)

People Responding in Social Ministry (PRISM)

Senior Community Services (SCS)

Tree House

## Summary of CDBG-CV Funding Applications

- Hammer Residences, Inc.
  - Amount recommended: \$25,000

Hammer's operates a number of rental homes in Plymouth and other communities for developmentally disabled individuals. The recommended allocation of \$25,000 will assist with the purchase of PPE for their staff who work in the homes, the purchase of necessary technology equipment such as laptops, desktop computers, and tablets, and the replacement of kitchen countertops at 2 Plymouth homes with new anti-microbial countertops.

- HOME Line
  - Amount recommended: \$5,000

HOME Line's application is to continue to operate their 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. In order to meet increased demand for the hotline wherein there are more total calls and calls are greater in time, HOME Line is bringing their part-time staff on as full-time employees. The \$5,000 allocation through CDBG-CV funds will help them offset increased staffing costs, and continue serving renters in Plymouth.

- Interfaith Outreach
  - Amount recommended: \$45,000

Interfaith Outreach utilizes CDBG funds to fund their Project Success program. This program helps homeless or imminently homeless families achieve housing stability in two years with rent support, case management, employment and emergency services. The CDBG-CV allocation will be used for homelessness prevention assistance for 25 Plymouth households. \$40,000 of the allocation will go towards rental assistance, and \$5,000 will go towards emergency utility assistance for these households.

- Lutheran Social Services of Minnesota (LSS)
  - Amount recommended: \$1,800

LSS' application is to provide financial coaching and counseling to residents of Plymouth. As a result of the COVID-19 pandemic, LSS has seen an unprecedented effect on the financial wellness of families across Minnesota. This CDBG-CV allocation will allow LSS to offer their financial, debt, and homeownership services virtually. 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.

- People Responding in Social Ministry (PRISM)

- Amount recommended: \$45,000

PRISM has seen a significant increase in requests for emergency rental assistance and food supplies for the families they serve. The organization has also brought on their part-time staff as full-time employees in order to keep up with the increased demand at their food shelf and additional calls requesting other assistance. Staff is recommending \$45,000 of CDBG-CV funds be allocated to PRISM to assist with increased staffing costs.

- Senior Community Services (SCS)

- Amount recommended: \$20,039

Plymouth typically allocates CDBG funds to SCS's Household and Maintenance for Elderly (H.O.M.E.) program, which offers services including: lawn mowing, snow removal, exterior & interior painting, seasonal outdoor work, minor repairs, etc. SCS's application is to provide outside maintenance for the elderly through their Household and Maintenance for Elderly (H.O.M.E.) program. Due to the COVID-19 pandemic, SCS has reevaluated its H.O.M.E. program and will be piloting a technology service for seniors. The recommended CDBG-CV allocation will help pay for staff time associated with helping Plymouth seniors bridge the digital divide and minimize feelings of social isolation by ensuring technology options are available and accessible. SCS staff will also conduct wellness calls to Plymouth seniors. A portion of the funds will also go towards purchasing PPE for SCS staff.

- TreeHouse

- Amount recommended: \$11,826

As schools have closed and now offer distance learning, TreeHouse has modified their weekly preventive programs structured to mentor, befriend and positively guide at-risk youth ages 11 to 18. Their request will in part cover specific 1:1 mentoring sessions for Plymouth teenagers. The other part of TreeHouse's request will cover necessary technology expenses as the organization makes their programs available virtually. A portion will cover laptops and compatible docking stations, as well as IT support for the new equipment. Another portion will cover increased cell phone costs for staff, and the final portion will pay for Salesforce and Zoom licenses.

**CITY OF PLYMOUTH**

**HRA RESOLUTION 2020-07**

**REPEALING HRA RESOLUTION 2020-03 AND AMENDING THE 2019 COMMUNITY DEVELOPMENT  
BLOCK GRANT ANNUAL ACTION PLAN**

WHEREAS, the City's 2019 Annual Action Plan was recommended for approval by the Plymouth Housing and Redevelopment Authority on February 28, 2019 and approved by the Plymouth City Council on March 12, 2020; and

WHEREAS, the City of Plymouth anticipates receiving a supplemental Community Development Block Grant funding allocation of \$173,665 for activities related to prevent, prepare for, and respond to the coronavirus (COVID-19) as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act); and

WHEREAS, the allocation of additional Community Development Block Grant funds by HUD constitutes a substantial amendment to the 2019 Annual Action Plan, which requires additional approval by both the Plymouth HRA and the City Council; and

WHEREAS, on June 4, 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; and

WHEREAS, adoption of this resolution will repeal HRA Resolution 2020-03, that erroneously amended the City's 2020 Community Development Block Grant Annual Action 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 Community Development Block Grant funds totaling \$173,665.00 from the U.S. Department of Housing and Urban Development with the following allocations to programs that prevent, prepare for, and respond to COVID-19:

1.	Housing Rehabilitation	15,000.00
2.	Lutheran Social Service of Minnesota	1,800.00
3.	TreeHouse	11,826.00
4.	HOME Line	5,000.00
5.	Interfaith Outreach	45,000.00
6.	People Responding in Social Ministry (PRISM)	45,000.00
7.	Senior Community Services	20,039.00
8.	Program Administration	5,000.00
9.	Affordable Housing Development	25,000.00
	Total	\$173,665.00

BE IT FURTHER RESOLVED, that any increase in the anticipated funding amount for the CDBG-CV allocation will be split between the Housing Rehabilitation, Affordable Housing Development, and Social Service Programs. Any decrease will be split between the Housing Rehabilitation, Affordable Housing Development, and Social Service Programs.

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 HRA Resolution 20-03 is hereby repealed in its entirety.

Approved this 4<sup>th</sup> day of June, 2020 by the Plymouth Housing and Redevelopment Authority.

April 16, 2020

via electronic mail

Mr. Ryan Baumtrog, Assistant Commissioner  
Minnesota Housing

Mr. Kevin McKinnon, Deputy Commissioner,  
Economic Development  
Minnesota Department of Employment and Economic  
Development

Mr. Bryan Hartman, Program Manager  
Housing and Redevelopment Authority  
City of Bloomington

Ms. Cheryl Bennett, Assistant Director  
Department of Community Development  
City of Coon Rapids

Mr. Keith Hamre, Manager  
Division of Community Development  
City of Duluth

Ms. Molly Koivumaki, Manager  
Housing and Human Services  
City of Eden Prairie

Mr. Peter O'Toole, Principal Resource Coordinator  
City of Minneapolis

Ms. Elise Durbin, Community Development  
Coordinator  
City of Minnetonka

Ms. Lisa Vatnsdal, Planner  
Department of Community Development  
City of Moorhead

Mr. Jim Barnes, Housing Manager  
Plymouth Housing and Redevelopment Authority  
City of Plymouth

Ms. Theresa Fogarty, Administrator  
CDBG Programs  
City of Rochester

Mr. Matt Glaesman, Director  
Community Development Division  
City of St. Cloud

Mr. Ron Ross, Grants Specialist  
Department of Planning and Economic Development  
City of St. Paul

Mr. Karl Bataalden, Housing and Economic  
Development Coordinator  
City of Woodbury

Ms. Karen L. Skepper, Manager  
Anoka County Community Development Unit

Ms. Lisa Alfson, Assistant Director of Community  
Revitalization  
Dakota County Community Development Agency

Mr. Kevin Dockry, Administrative Manager  
Hennepin County Housing, Community Works &  
Transit

Ms. Mary Lou Egan, Community Development  
Specialist  
Ramsey County Department of Community and  
Economic Development

Ms. Barbara Hayden, Planning Director  
St. Louis County

Washington County Community Services



## Why Community Development Block Grant (CDBG) Funds Should Support Housing Assistance Programs

On April 8th, 2020, the federal government began releasing Community Development Block Grant (CDBG) funds provided by the federal Coronavirus Aid, Relief, and Economic Security (CARES) act. CDBG funds are provided to both state governments and directly to some local governments to be used to improve housing, living environments, and economic opportunities, principally for persons with low and moderate incomes. **State and local officials should prioritize the use of CDBG funds to provide housing assistance, including assistance for rent payments, mortgage payments, and utility expenses, to ensure that impacted families can remain stably housed during and after the COVID-19 crisis.**

Renters need immediate relief for rent payments amid the COVID-19 crisis. Renters have lower incomes and savings and have greater difficulty in paying for their housing costs, making them particularly vulnerable to economic shocks.<sup>1</sup> According to the National Multifamily Housing Council, nearly one-third of renters were unable to pay their rent in April.<sup>2</sup> The National Low Income Housing Coalition estimates that the number of extremely- and very-low-income renters who pay more than 50% of their income on rent will increase by nearly 20% as a result of the COVID-19 economic crisis.<sup>3</sup>

Rental assistance programs in particular are critical to maintain stable housing for under-resourced households. Using CDBG funds to create new or supplement existing rental assistance programs will have multiple benefits:

- Rental assistance is a necessary complement to eviction moratoriums. Eviction moratoriums do not eliminate the obligation to pay rent. Unless relief is provided, renters who are impacted by the economic downturn and unable to pay back rents risk being evicted when the moratoriums expire.
- Rental assistance helps to ensure that rental housing owners can continue to operate their buildings safely. Many affordable rental units are in buildings that do not generate enough operating revenue to withstand a sudden loss of income. Deferred maintenance could put renters at risk and lead to a loss of much needed affordable housing.
- Rental assistance will benefit the local economy. Providing relief to renters will help them stretch their limited income so they can afford other essential household needs. Helping building owners to maintain their properties allows them to continue to employ their staff and purchase local goods and services.
- Rental assistance will protect renters in need who do not currently receive federal rental subsidies. Only 25% of renters who are in need of rental assistance currently receive it through federal housing programs. Tens of millions of renters living in naturally occurring affordable housing do not currently benefit from any rent subsidies.

More than 16 million Americans filed for unemployment over the past three weeks. At a time when Americans are being ordered to stay home, a person's immediate and devastating loss of income cannot be allowed to increase their risk of displacement. Rental assistance to families and individuals is needed now.

<sup>1</sup><https://www.urban.org/urban-wire/covid-19-policy-responses-must-consider-pandemics-impact-young-renters-and-renters-color>

<sup>2</sup><https://www.nmhc.org/research-insight/nmhc-rent-payment-tracker/>

<sup>3</sup><https://nlihc.org/sites/default/files/Need-for-Rental-Assistance-During-the-COVID-19-and-Economic-Crisis.pdf>

- Search [here](#) for funding allocation information provided by NLIHC.<sup>4</sup>
- For additional information, please contact Annika (Brink) Brindel at [abrindel@nhtinc.org](mailto:abrindel@nhtinc.org)

Signed,

Ben Passer  
Director, Energy Access and Equity  
Fresh Energy  
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Aeon  
Alliance Housing Inc.  
Catholic Charities of St. Paul and Minneapolis  
Community Stabilization Project  
Family Housing Fund  
Housing Justice Center  
Inquilinxs Unidxs por Justicia  
Metropolitan Interfaith Council on Affordable Housing (MICAH)  
Midwest Energy Efficiency Alliance  
Minnesota Housing Partnership  
NAACP – Saint Paul  
National Housing Trust  
Natural Resources Defense Council  
New American Development Centre  
Project for Pride in Living  
Redeemer Center for Life

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<sup>4</sup> See also: [https://nlihc.org/sites/default/files/Housing-Instability-and-Homelessness\\_Cares-Act.pdf](https://nlihc.org/sites/default/files/Housing-Instability-and-Homelessness_Cares-Act.pdf)