

**CITY OF PLYMOUTH
AGENDA
Housing and Redevelopment Authority - Special Meeting
May 7, 2020, 6:00 PM
City Hall**

1. PUBLIC HEARING

- 1A Amend 2020-2024 Community Development Block Grant (CDBG)
Consolidated Plan and 2020 CDBG Action Plan

2. 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. 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 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/86514590790?pwd=WlIrZW96aHlGRkFVRTNCMHF6VTVuUT09>

Password will be needed – obtain from Community Development Coordinator at least one hour prior to meeting - mlupini@plymouthmn.gov

For audio only: Call 312-626-6799

Webinar ID: 865 1459 0790

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PLYMOUTH HOUSING AND REDEVELOPMENT AUTHORITY STAFF REPORT

TO: Plymouth Housing and Redevelopment Authority

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

MEETING DATE: May 7, 2020

SUBJECT: **Community Development Block Grant (CDBG) – Hold public hearing amending 2020 CDBG Action Plan to recommend allocation of COVID-19 emergency funds to the City Council**

BACKGROUND:

The Plymouth Housing and Redevelopment Authority (HRA) recommended the Plymouth City Council approve the 2020 Annual Action Plan on March 26, 2020 via Resolution 2020-01. The City Council approved the 2020 Annual Action Plan on April 14, 2020 via Resolution 2020-131. 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.

Each year the City is required to submit an Annual Action Plan, which constitutes its formal application to HUD for a CDBG allocation and indicates how the City plans to use the funds it will receive to address priority needs identified in the Five-Year Consolidated Plan. The Citizen Participation Plan defines a substantial amendment to a previously approved Annual Action Plan as any action that: 1) Increases or decreases the amount awarded to an activity by a minimum of \$100,000 and is 50 percent or more of the original budget; 2) Changes the purpose, scope, or intended beneficiaries of an activity; or 3) Creates a new activity.

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 2020 Allocation</i>	<i>CDBG-CV Allocation</i>	<i>Total CDBG Allocation</i>	<i>Proposed Activity</i>
Affordable Housing (Hammer Residences)	\$25,000	\$25,000	\$50,000	Purchase PPE, purchase technological equipment for staff (desktop computers, laptops, iPads), replace 2 kitchen countertops at Plymouth homes
Housing Rehabilitation Program	\$187,400	\$15,000	\$202,400	Provide 2 emergency repair grants.
Administration	\$29,619	\$5,000	\$34,619	Administration of CDBG-CV Grants
Total:	\$242,019	\$45,000	\$287,019	-

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 2020 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 2020 program year and supplemental CDBG-CV funds:

<i>Organization</i>	<i>Approved 2020 CDBG Allocation</i>	<i>Recommended CDBG-CV Allocation</i>	<i>Total CDBG Allocation</i>	<i>Proposed Activity</i>
Lutheran Social Service of Minnesota	\$6,000	\$1,800	\$7,800	Technology costs associated with increased staff time for virtual financial counseling.
PRISM	\$16,000	\$45,000	\$61,000	Personnel expenses for temporarily bringing part-time employees on as full-time employees.
HOME Line	\$12,166	\$5,000	\$17,166	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	\$10,000	\$45,000	\$55,000	Emergency housing and utility assistance for 25 Plymouth households.
Senior Community Services	\$13,000	\$20,039	\$33,039	Staff time to pilot technology service for Plymouth seniors; purchase of PPE for staff.
Total:	\$67,166	\$128,665	\$195,831	

While HUD’s allocation of CDBG-CV funds does necessitate a substantial amendment to the 2020 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 providing a recommendation to the City Council for amendment of its 2020 CDBG Annual Action Plan.

Attachments:

1. 2020 CDBG Annual Action Plan Staff Report to Plymouth HRA (March 26, 2020)
2. Amended 2020 CDBG Annual Action Plan
3. List of Applicants Solicited for CDBG-CV Applications
4. Summary of CDBG-CV Funding Applications
5. Resolution 2020-03 Approve CDBG-CV Funding Allocations
6. Public Comments Received

**PLYMOUTH HOUSING AND
REDEVELOPMENT AUTHORITY
STAFF REPORT**

TO: Plymouth Housing and Redevelopment Authority

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

MEETING DATE: March 26, 2020

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

BACKGROUND:

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

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

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

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

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

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

FUNDING RECOMMENDATIONS FOR HRA ADMINISTERED PROGRAMS:

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

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

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

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

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

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

CDBG regulations limit the amount of funds that can be spent on administration to no more than 20 percent of the total allocation plus current year program income. For the 2020 program year, the maximum allowed allocation for administration is approximately \$72,514. Staff is requesting that \$21,919 be allocated for administration, which along with carryover funds from 2019 should be sufficient to cover anticipated costs.

<i>Housing Program</i>	<i>Proposed Activity</i>	<i>Estimated 2019 Funds Carried Over to 2020</i>	<i>2020 Funding Recommendation</i>	<i>Estimated Program Income</i>	<i>Total Amount Available</i>
Housing Rehabilitation Program	Provide 6 housing rehabilitation loans to income-eligible households. Provide 3 emergency repair grants.	\$35,000	\$132,400	\$20,000	\$187,400
First Time Homebuyer Program	Provide 2 loans to assist with down payment and closing costs.	\$64,637	-	\$20,000	\$84,637
Homes Within Reach	Provide grant to acquire 1 home as part of West Hennepin Affordable Housing Land Trust	-	\$60,000	-	\$60,000
Affordable Housing Development	Assist with renovation of 2 affordable rental units	-	\$25,000	-	\$25,000
Fair Housing Activities	Outreach, education and enforcement activities in the Consortium	-	\$3,000	-	\$3,000
CDBG Administration	Administration	\$7,700	\$21,919	-	\$29,619
Total:		\$107,337	\$242,319	\$40,000	\$369,656

FUNDING RECOMMENDATIONS FOR PUBLIC SERVICES:

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

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

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

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

CDBG regulations stipulate that public service funding may not exceed 15% of the City's total allocation (\$295,215) plus 15% of the previous year's program income (\$67,357). For the 2020 program year the estimated maximum allowed allocation to public services is \$54,385. Staff recommends allocating \$52,896 of 2020 CDBG funds to public services who submitted an application for funding. Additionally, staff recommends the Board allocate carryover public service funding totaling \$10,870 to the 2020 public services. Finally, due to cancelled grants from 2017 and 2018 due to unexpended funds, there is an additional \$3,400 available for public service funding. Staff is similarly recommending this amount be allocated to public service funding in 2020, which brings the total available public service funding for 2020 to \$67,166.

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

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

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

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

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

The City of Plymouth

HENNEPIN COUNTY CONSORTIUM

ANNUAL ACTION PLAN FY 2020

Updated April 2020



DRAFT



Consortium Members:
Urban Hennepin County
Bloomington · Eden Prairie
Minnetonka · Plymouth



Expected Resources

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

Introduction

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

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

Anticipated Resources

Annual Action Plan
2020

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
			\$	\$	\$	\$		

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	468,880	40,000	139,049	647,929	1,400,000	<p>For the 2020 CDBG program year, Plymouth anticipates a CDBG allocation of \$295,215. Additionally, \$67,357 of program income and \$135,870 of carryover from prior-year CDBG activities is anticipated. Finally, Plymouth expects an allocation of \$173,665 in CDBG-CV funds to prevent, prepare for, and respond to the coronavirus (COVID-19). If the allocation amount of 2020 CDBG funds 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. If the allocation amount of 2020 CDBG-CV funds is higher or lower than the anticipated figure, Plymouth will proportionally increase or decrease Housing Rehabilitation, Affordable Housing Development, or public service activities accordingly to match actual allocation amounts. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of \$290,000, based on funding</p>
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description		
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$			
							Expected Amount Available Remainder of ConPlan \$		
LIHTC	public - federal	Housing	0	0	0	0	0	trends. Program income of \$40,000 is projected. 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	Currently the Plymouth HRA has funding for 230 vouchers (including 30 vouchers for non-elderly disabled and 5 VASH vouchers). There are another 111 voucher holders residing in Plymouth who ported in from other jurisdictions.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Tax Exempt Bond Proceeds	public - local	Housing	0	0	0	0	<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	0	0	0	0	0	0	0	<p>The City's Tax Increment Housing Assistance Program (TIHAP) makes excess Tax Increments from existing and future Tax Increment Districts in the City available for eligible affordable housing developments. Of the funds received to date, the City has allocated \$236,000.00 to the Stone Creek Village apartment complex. In 2006 the City created a TIF Housing District to assist Common Bond communities with their development of Vicksburg Commons. In 2010, the City approved a loan of \$600,000.00 to the Westview Estates project. This project provides 67 workforce housing units assisting households at or below 60% of the area median income. In 2011, the City created a TIF District to support a 157-unit mixed income apartment development. The Axis opened in 2016 and includes 16 workforce housing units for up to 60% AMI. In early 2020, the City will consider the creation of a TIF Housing District to assist Sand Companies with their development of the Element. This project will provide 61 workforce housing units assisting households at or below 60% AMI, with 4 units set aside for households at or</p>
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Other	private	Housing Public Services	0	0	0	0	below 30% AMI. The City will consider the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding. Interfaith Outreach & Community Partners (IOCP): This non-profit organization has been very supportive of all efforts in Plymouth of furthering affordable housing initiatives. Interfaith Outreach also has a significant housing fund to assist in funding affordable housing efforts.

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

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

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

Table 1 - Expected Resources – Priority Table

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

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

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

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

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

Discussion

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

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner rehabilitation assistance	2020	2024	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$147,400	Homeowner Housing Rehabilitated: 11 Household Housing Unit
2	Direct homebuyer assistance	2020	2024	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$60,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Rental housing rehabilitation	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Plymouth	Preserve/Create Multifamily Rental Opportunities	CDBG: \$50,000	Rental units rehabilitated: 2 Household Housing Unit
4	Homeowner education	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$7,800	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
5	Senior services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$33,039	Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted
6	Youth services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$21,826	Public service activities other than Low/Moderate Income Housing Benefit: 87 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Homelessness prevention	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$71,000	Public service activities other than Low/Moderate Income Housing Benefit: 21 Persons Assisted
8	Tenant counseling	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$17,166	Public service activities other than Low/Moderate Income Housing Benefit: 537 Persons Assisted
9	Emergency Services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
10	Fair Housing	2020	2024	Fair Housing		Education, outreach and services.	CDBG: \$3,000	Other: 0 Other
11	Administration	2020	2024	Program Administration		Education, outreach and services.	CDBG: \$26,919	Other: 0 Other

Table 2 – Goals Summary

Goal Descriptions

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

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

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

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

Table 3 – Project Information

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

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

and needs of the citizens for the City of Plymouth.

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

Annual Action Plan
2020

1	Project Name	Housing Rehabilitation
	Target Area	City of Plymouth
	Goals Supported	Homeowner rehabilitation assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$132,400
	Description	The Plymouth HRA offers two programs to assist low/moderate-income homeowners rehabilitating their homes. The Housing Rehabilitation Loan Program offers deferred zero-interest loans up to \$40,000 to homeowners for needed home repairs. The Emergency Repair Program provides grants up to \$7,500 for emergency/urgent home repairs for senior citizens.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	During the 2020 program year, the City of Plymouth expects to assist 9 households with housing rehabilitation. Six will receive housing rehabilitation loans and three will receive emergency repair grants.
	Location Description	The program is available to residents city-wide that are of low/moderate-income households.
	Planned Activities	The HRA will continue to operate two housing rehabilitation programs; the Housing Rehab Loan Program and the Emergency Repair Grant Program. The Housing Rehab Loan Program offers 0% interest deferred loans of up to \$40,000 for low and moderate-income homeowners to rehabilitate their owner-occupied homes. An additional \$10,000 (max \$50,000) is available for households in need of accessibility improvements and/or lead paint hazard reduction. Applications are accepted year-round on a first-come first-serve basis. The loans must be repaid only if the property is sold or transferred within 20 years. Loan funds may be used for qualifying safety and energy efficient upgrades, which may include repairing or replacing roofing, siding, windows, electrical, plumbing, heating, and insulation. Other repairs may also be eligible as determined by an inspection of the home.
2	Project Name	First Time Homebuyer Assistance
	Target Area	
	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership

	Funding	CDBG: \$21,500
	Description	This program provides direct homeownership assistance to low and moderate-income first time homebuyers who wish to purchase a single-family home, condo, cluster home, or townhouse in the City of Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required downpayment, and a reduction of a portion of the mortgage principal.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The HRA expects to assist two households with direct homeownership during the program year.
	Location Description	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.
	Planned Activities	The program provides assistance to low and moderate income first time homebuyers who wish to buy a single-family home, condo, cluster home, or townhouse in Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000.00 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principle reduction. Applications are accepted throughout the year on a first-come, first-serve basis. Loans must be repaid if the property is sold, transferred, non-homesteaded, or 30 years from the initial purchase date, when the mortgage becomes due and payable. Due to a tight housing market within the City of Plymouth, there is expected carryover that will be used to help fund the program through the 2020 program year, as well as a small amount of program income.
3	Project Name	Affordable Housing Land Trust
	Target Area	City of Plymouth
	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$60,000

	Description	The Plymouth HRA will provide a grant of \$60,000 to Homes Within Reach to assist with the acquisition of one home in the City of Plymouth. This home will be part of Homes Within Reach's Affordable Housing Land Trust, and will be made available for purchase to a low/moderate-income family.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The HRA expects to assist with the purchase of 1 home that will be made available for purchase by a low/moderate income family as part of the West Hennepin Affordable Housing Land Trust.
	Location Description	The home purchased will be located within the City of Plymouth. It is not a requirement that the family that purchases the home resides in Plymouth prior to the purchase.
	Planned Activities	
4	Project Name	Affordable Rental Housing Rehabilitation
	Target Area	City of Plymouth
	Goals Supported	Rental housing rehabilitation
	Needs Addressed	Preserve/Create Multifamily Rental Opportunities
	Funding	CDBG: \$50,000
	Description	Assist with the rehabilitation of two affordable rental homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Four low/moderate-income individuals currently reside in both homes slated to be rehabilitated/modified for aging in place during the program year.
	Location Description	Two Hammer residence homes located within the City of Plymouth will be rehabilitated. Those homes are: "Black Oaks" and "Tyler".

	Planned Activities	Assist with the rehabilitation and accessibility modifications of two rental homes operated by Hammer Residences. Hammer Residences provides housing and support to individuals who have developmental disabilities. The HRA will provide funds to make the main bathroom in one of the homes accessible and modernized. In the other home, the deck will be rehabilitated to allow for greater accessibility for the home residents.
5	Project Name	Homeownership Counseling
	Target Area	City of Plymouth
	Goals Supported	Homeowner education
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$6,000
	Description	Lutheran Social Services will provide homebuyer education, foreclosure prevention, reverse mortgage, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	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.
	Location Description	
Planned Activities	LSS expects to assist 64 Plymouth households with housing counseling services during the program year.	
6	Project Name	Tenant Counseling
	Target Area	
	Goals Supported	Tenant counseling
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$12,166
	Description	HOMELine offers a tenant advocacy hotline, tenant organizing for preservation of affordable housing, and tenant education services available to all Plymouth residents.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	HOME Line anticipates serving 215 Plymouth renter households (approximately 537 individuals) through their tenant hotline.
	Location Description	The program is available city-wide to renter households in Plymouth.
	Planned Activities	
7	Project Name	Youth Services
	Target Area	City of Plymouth
	Goals Supported	Youth services
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$10,000
	Description	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.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	TreeHouse expects to serve 65 youth from the City of Plymouth with CDBG funding during the 2020 program year.
	Location Description	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.
	Planned Activities	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.
8	Project Name	Senior Services
	Target Area	City of Plymouth
	Goals Supported	Senior services

	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$13,000
	Description	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.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	65 low/moderate-income seniors will benefit from this funding.
	Location Description	All senior citizens (age 55+) who are residents of the City of Plymouth are able to access the H.O.M.E. program.
	Planned Activities	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.
9	Project Name	Homelessness Prevention
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$16,000

	Description	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.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	PRISM expects to help 14 Plymouth households with homelessness prevention during the program year.
	Location Description	The program is available to low/moderate-income residents city-wide.
	Planned Activities	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 sto 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.
10	Project Name	Homelessness Prevention
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$10,000
	Description	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.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Interfaith Outreach expects to help 7 families within their Project Success program.

	Location Description	The program is available to city-wide low/moderate-income households.
	Planned Activities	Interfaith Outreach & Community Partners will provide direct assistance to clients within their Project Success program. The participants are expected to be working towards an educational degree or other established goal within two years while paying 30% of their rent.
11	Project Name	Fair Housing
	Target Area	
	Goals Supported	Fair Housing
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$3,000
	Description	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.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A - supports Fair Housing activities covering Hennepin County and the Twin Cities metropolitan area, including the City of Plymouth.
	Planned Activities	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement. The project includes evaluation and monitoring of implemented activities.
12	Project Name	Program Administration
	Target Area	
	Goals Supported	Administration
	Needs Addressed	
	Funding	CDBG: \$21,919

	Description	Provides for: 1) Oversight, management, monitoring and coordination of the CDBG program. 2) Public information on CDBG Program activities available to all City residents.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A - funding provides for overall program administration of CDBG activities.
	Location Description	N/A - funding provides for overall program administration of CDBG activities.
	Planned Activities	Program management, monitoring, and evaluation of overall CDBG program including costs of staff engaged in program management.
13	Project Name	COVID-19 Housing Rehabilitation
	Target Area	City of Plymouth
	Goals Supported	Homeowner rehabilitation assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$15,000
	Description	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.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	\$15,000 in CDBG-CV funds will be used to provide 2 Emergency Repair grants to Plymouth homeowners for emergency/urgent home repairs.
	Location Description	This program is available to low- and moderate-income households city-wide.
	Planned Activities	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.

14	Project Name	COVID-19 Affordable Rental Housing Development
	Target Area	City of Plymouth
	Goals Supported	Rental housing rehabilitation Emergency Services
	Needs Addressed	Preserve/Create Multifamily Rental Opportunities Education, outreach and services.
	Funding	CDBG: \$25,000
	Description	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 towards the purchase of equipment for use by Hammer Residences' staff.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Four low/moderate-income individuals reside in both homes slated to be rehabilitated for response to COVID-19.
	Location Description	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.
Planned Activities	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.	
15	Project Name	COVID-19 Homeownership Counseling
	Target Area	City of Plymouth
	Goals Supported	Homeowner education
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$1,800
	Description	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.

	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	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.
	Location Description	All households served will be residents of the City of Plymouth.
	Planned Activities	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.
16	Project Name	COVID-19 Tenant Counseling
	Target Area	City of Plymouth
	Goals Supported	Tenant counseling
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$5,000
	Description	HOME Line offers a tenant advocacy hotline that is available to all Plymouth residents. COVID-19 has increased the demand for this hotline – both in call volume and time spent on each call.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	HOME Line anticipates serving 215 Plymouth renter households (approximately 537 individuals) through their tenant hotline.
	Location Description	The program is available city-wide to renter households in Plymouth.
	Planned Activities	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.
17	Project Name	COVID-19 Homelessness Prevention
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention Emergency Services

	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$45,000
	Description	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.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Interfaith Outreach estimates that this CDBG-CV allocation will be used for homelessness prevention assistance for up to 25 Plymouth households.
	Location Description	All households served will be residents of the City of Plymouth.
	Planned Activities	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.
18	Project Name	COVID-19 Youth Services
	Target Area	City of Plymouth
	Goals Supported	Youth services
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$11,826
	Description	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.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	TreeHouse expects to offer 1:1 mentoring services to 22 youth from the City of Plymouth with CDBG-CV funding.
	Location Description	All youth served will be residents of the City of Plymouth.

	Planned Activities	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.
19	Project Name	COVID-19 Senior Services
	Target Area	City of Plymouth
	Goals Supported	Senior Services
	Needs Addressed	Education, outreach and services
	Funding	CDBG: \$20,039
	Description	Senior Community Services will provide a virtual program to low to 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.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	65 low- and moderate-income seniors will benefit from this CDBG-CV funding.
	Location Description	All seniors served will be residents of the City of Plymouth.
	Planned Activities	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.

20	Project Name	COVID-19 Homelessness Prevention
	Target Area	City of Plymouth
	Goals Supported	Emergency Services
	Needs Addressed	Education, outreach and services.
	Funding	:CDBG: \$45,000
	Description	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 as full-time employees in order to better serve increased demand for their services.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	PRISM expects to assist 400 Plymouth families through their food shelf.
	Location Description	PRISM's programs are available to low- and moderate-income residents city-wide.
Planned Activities	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.	
21	Project Name	COVID-19 Program Administration
	Target Area	City of Plymouth
	Goals Supported	Administration
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$5,000
	Description	Provides for: 1) Oversight, management, monitoring and coordination of the CDBG program. 2) Public information on CDBG Program activities available to all City residents.
	Target Date	6/30/2022

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>N/A - funding provides for overall program administration of CDBG activities.</p>
<p>Location Description</p>	<p>All programs administered occur within the City of Plymouth</p>
<p>Planned Activities</p>	<p>Program management, monitoring, and evaluation of overall CDBG program. Specifically, this will offset additional time spent by staff administering CDBG-CV grants.</p>

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

Target Area	Percentage of Funds
City of Plymouth	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

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

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

Actions planned to reduce lead-based paint hazards

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

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

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

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

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

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

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

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

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

Discussion

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

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

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

Discussion

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

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

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

List of Agencies Solicited: 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 2020-03

A RESOLUTION TO AMEND THE 2020 CDBG ANNUAL ACTION PLAN

WHEREAS, the City’s 2020 Annual Action Plan was recommended for approval by the Plymouth HRA on March 26, 2020 and approved by the Plymouth City Council on April 14, 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 2020 Annual Action Plan, which requires additional approval by both the Plymouth HRA and the City Council; and

WHEREAS, on May 7, 2020, the Plymouth Housing and Redevelopment Authority held a duly constituted public hearing to allow interested parties to express their opinion; and

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

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF PLYMOUTH, MINNESOTA, that it hereby recommends that the City Council authorize the City Manager to apply for 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.

Approved this 7th day of May, 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 Batalden, 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.¹ According to the National Multifamily Housing Council, nearly one-third of renters were unable to pay their rent in April.² 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.³

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.

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

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

³<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.⁴
- For additional information, please contact Annika (Brink) Brindel at abrindel@nhtinc.org

Signed,

Ben Passer
Director, Energy Access and Equity
Fresh Energy
passer@fresh-energy.org

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 (MICAHA)
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

⁴ See also: https://nlihc.org/sites/default/files/Housing-Instability-and-Homelessness_Cares-Act.pdf