

Hennepin County Consortium 2023 Annual Action Plan

April 3, 2023

www.hennepin.us/housing-plans

Consortium Members:

Hennepin County
City of Bloomington
City of Eden Prairie
City of Plymouth



Website

www.hennepin.us/housing-plans



HENNEPIN COUNTY

MINNESOTA

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In compliance with the Americans with Disabilities Act (ADA), this material is also available in alternative forms. Please call 612-348-8955 (voice) or 612-596-6985 (TDD/TTY)

IMPORTANT INFORMATION

Hennepin County provides free interpreter services, upon request.

INFORMACIÓN IMPORTANTE

Hennepin County proporciona intérpretes a su pedido, gratis para Usted.

COV LUS QHIA TSEEM CEEB

Qhov chaw Hennepin County muaj neeg txhais lus dawb, yog koj xa tau kev pab.

MACLUUMAAD MUHIIM AH

Hennepin County waxa ay idiin heli kartaa tarjubaan lacag la'aan ah, haddii aad codsataan.

ВАЖНАЯ ИНФОРМАЦИЯ

По Вашей просьбе Hennepin County может бесплатно предоставить Вам услуги переводчика

THÔNG TIN QUAN TRỌNG

Hennepin County cung cấp dịch vụ thông dịch miễn phí, theo yêu cầu.

2023 housing & development plan

Help guide investment in your community

As part of a regional partnership led by Hennepin County, the draft 2023 annual action plan shows how the county and city partners plan to use \$7.5 million in funding from the U.S. Department of Housing and Urban Development over the coming year. The 2023 draft action plan is the fourth year of the five-year 2020-2024 consolidated plan.

These documents play an important role in setting housing and community development priorities throughout the county. Your feedback on the plan will help ensure these funds are used to best meet your community's needs and opportunities.

Provide feedback

Hennepin County will host a public hearing to gather comments on the draft plan.

Tuesday, April 25, 1:30 p.m.

Find the link to watch the public hearing here:

www.hennepin.us/your-government/leadership/board-videos

To give public comment during the meeting:

- call 855-946-3351, or
- attend the meeting at the Hennepin County Government Center:
Board Room (A-2400)
300 South Sixth Street
Minneapolis, MN 55487

If you need help to make it possible for you to be active in the public hearing such as sign language interpreter or assisted hearing equipment, please call 612-543-4342 at least three days prior to the hearing.

You can also submit written comments from April 3 through May 2 to Julia Welle Ayres, Housing Development and Finance Director, Hennepin County Housing and Economic Development, at Julia.WelleAyres@hennepin.us.

View draft plans and learn more at www.hennepin.us/housing-plans.

What's in the plan?

2023 funding priorities for three federal programs

The annual action plan identifies the use of funding for three federal programs managed by Hennepin County:

Contact

Julia Welle Ayres

Housing and Economic
Development

Director, Housing

Development and Finance

612-543-4342

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Website

hennepin.us/housing-plans



- **Community Development Block Grant (CDBG)** - \$2.9 million: Funds a variety of infrastructure, community development, and social service activities.
- **HOME Investment Partnership (HOME)** - \$4.4 million: Funds affordable housing development and preservation for very low- and low-income households.
- **Emergency Solutions Grant (ESG)**--\$250,000: Funds short-term tenant-based rental assistance and supports to rehouse people experiencing homelessness.

How we work together, and what we know (pp 2-20)

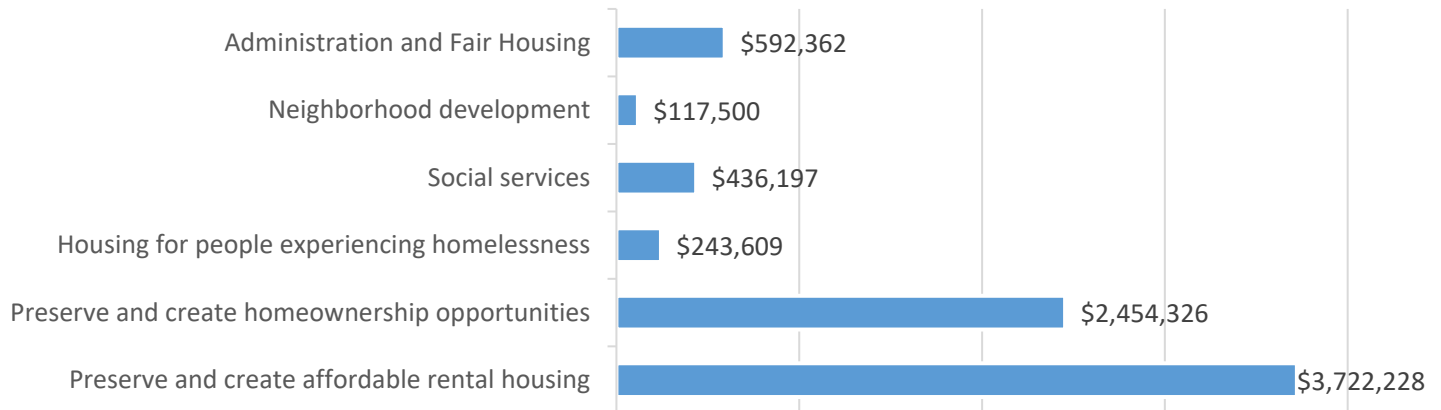
The annual action plan involves the coordination of a broad range of projects and activities across multiple cities and other government agencies. The plan describes the roles of the county and cities in collaboratively managing CDBG, HOME, and ESG funding. It also outlines how the county and cities partner with residents, housing providers, health and social services providers, developers, and others to implement community input in the goals and objectives.

Goals and priorities (pp 21-25)

The 2023 action plan outlines overarching goals and priorities for housing and community development identified by the county and cities with stakeholder input. This section of the plan describes what projects and activities will be prioritized over the next year.

In 2023, affordable housing continues to be a top priority. More than 85% of the available funding will be used in suburban Hennepin County to assist in the development of new affordable units, rehabilitating existing affordable single and multifamily housing, rental assistance, and rapid rehousing.

2023 spending by goal area



Projects, activities, and outcomes (pp 26-44)

This part of the action plan shows how much money is planned for each goal area for 2023. It lists 26 specific projects and activities that will receive funding in 2023. The outcomes of each project or activity are also listed here, including the number of housing units created or preserved and number of people who will benefit. It also identifies where in the county projects or activities are planned.

Other collaborative actions (pp 45-55)

This section describes additional efforts to:

- Develop and support affordable and public housing
- Support people experiencing homelessness or with special needs
- Reduce lead-based hazards
- Reduce poverty
- Affirmatively further fair housing

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

1. Introduction

The Hennepin County Consortium 2023 Action Plan has been prepared to meet statutory planning and application requirements for the receipt and use of three Housing and Urban Development (HUD) funding programs in suburban Hennepin County: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) Program. The 2020-2024 Consolidated Plan set community development and affordable housing goals for the use of CDBG, HOME, and ESG for five program years, 2020-2024. The Consolidated Plan can be found at <https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments>.

The 2023 Action Plan outlines the specific ways in which CDBG, HOME, and ESG funding will be used in the 2023 Program Year, following the goals in the Consolidated Plan. The 2023 program year starts July 1, 2023 and ends June 30, 2024.

The Hennepin County Consortium is comprised of four entitlement jurisdictions - the Cities of Bloomington, Eden Prairie, and Plymouth – and but one the of the remaining suburban cities in Hennepin County. Hennepin County’s Housing and Economic Development Department is the Consortium’s lead agency responsible for the Plan’s development.

2. Summarize the objectives and outcomes identified in the Plan

The Consolidated Plan priorities were developed after a thorough review of demographic data, citizen and community input, other public policy and community plans, and past funding results in suburban Hennepin County. The Consolidated Plan seeks to address the following HUD and local objectives and outcomes for low to moderate income residents in suburban Hennepin County.

Objectives:

- Provide decent housing
- Provide a suitable living environment
- Expand economic opportunities

Outcomes:

- Assisting homeless persons obtain affordable housing
- Increasing the availability of permanent housing that is affordable and accessible to low-income households
- Improving the safety and livability of neighborhoods
- Creating and retaining jobs

Through a collaborative process including city, non-profit, citizen participation, the following Priority Needs have been established for the use of CDBG, HOME, and ESG funding in suburban Hennepin County for the Consolidated Plan period:

- Preserve and create multifamily rental opportunities
- Preserve and create single family homeownership opportunities
- Create housing opportunities for homeless populations
- Promote education, outreach, and services

- Support neighborhood revitalization
- Stimulate economic development
- Administration, Fair Housing and Community Housing Development Organization (CHDO) operating

Goals were developed to meet these Priority Needs. Proposed program year 2023 Projects are in alignment with the identified Goals and Needs.

3. Evaluation of past performance

Each year the Consortium evaluates its performance relative to the Consolidated Plan through Consolidated Annual Performance Evaluation Report (CAPER). The 2022 Program Year will not be evaluated until the fall of 2023. The most recent CAPER evaluated the 2021 Program Year against the 2020-2024 Consolidated Plan goals.

One of the primary goals of Hennepin County is to reduce disparities in housing, employment, education, income, transportation, health, and criminal justice outcomes between households of color and white households. With this in mind, Hennepin County has focused on investment in activities that serve the more low-income and extremely low-income households, who are disproportionately people of color. Further, Hennepin County has taken action to invest meaningfully in these activities, which means fewer contracts, less administrative burden, and more focused impact. As an example, we funded Homebuyer Assistance and property acquisition in 2021, which are resource-intensive and help only a few households, yet make a deeper personal impact. This has resulted in serving fewer households than previous years but having strong outcomes on community.

It is also important to note that the effects of the COVID 19 global pandemic continue and have left impacts through 2022. Hennepin County, along with the nation, continued to face setbacks with construction and building rehabilitation, and residents faced deep economic impacts. In response, the County utilized the majority of CDBG-CV funds to deepen our emergency assistance response by providing rental and homeownership foreclosure prevention and other emergency assistance to households. In 2022, we more than doubled our investment in emergency rental assistance. The County expended \$3.5 million in emergency assistance from CDBG-CV, specifically rental assistance for 153 households and mortgage assistance for 133 households to resolve their emergencies, and expended \$3.509 million ESG-CV on homeless diversion and assistance.

4. Summary of Citizen Participation Process and consultation process

The seven cities that receive a "direct allocation" of CDBG funding through Hennepin County (Brooklyn Park, Brooklyn Center, Edina, Maple Grove, Minnetonka, Richfield and St. Louis Park) held public hearings and provided council resolutions of support for the funding allocations in those cities. The Hennepin County Board of Commissioners will hold a public hearing on Tuesday, April 25, 2023 at 1:30 virtually with an in-person option. The public hearing will be live streamed on the internet with closed caption, and residents may call in to provide prerecorded or real-time public comment during the hearing. They can also attend in person to testify live.

A copy of the 2023 Draft Action Plan will be available for 30 days beginning April 3 through May 2, 2023 on the Hennepin County website: www.hennepin.us/housing-plans.

Notice of the public comment period and public hearing were sent to the Hennepin County egov list and emailed to cities within Hennepin County for city newsletters and social media. The published public notices included the following language: "If you need help to make it possible for you to come and be active in the public hearing such as sign language interpreter or assisted hearing equipment, this help can be provided if you ask. To ask for help, please call 612-348-9260 at least three days prior to the hearing."

5. Summary of public comments

Comments received and responses will be attached as an exhibit for the final submission.

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

N/A

7. Summary

The projects in the 2023 Action Plan will advance our objectives to provide decent housing, provide a suitable living environment, and expand economic opportunities by:

- Provide social services to approximately 4,400 households
- Preserve 229 affordable rental housing units by financing essential repairs
- Construct 158 affordable rental units: 50 in the Melrose Commons project in Medina, 60 in the Brooklyn Center Affordable Family Housing Phase 1 (Brooklyn Center), and 48 in the Rockford Apartments project (Rockford)
- Create 21 affordable homeownership opportunities through construction, acquisition and rehabilitation, and down-payment assistance
- Preserve homeownership for 69 families with home repair assistance
- Support 45 homeless households with rapid rehousing assistance and 40 homeless or at risk of homelessness households with tenant based rental assistance

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	HENNEPIN COUNTY	Housing and Economic Development
HOME Administrator	HENNEPIN COUNTY	Housing and Economic Development
ESG Administrator	HENNEPIN COUNTY	Housing and Economic Development

Table 1 – Responsible Agencies

Narrative

Hennepin County is the lead entity and responsible for overseeing the development, implementation, and evaluation of the Consolidated Plan for the Hennepin County Consortium of suburban cities. The allocation of funds differs by program.

The City of Minneapolis receives direct allocations of CDBG, HOME & ESG.

Community Development Block Grant (CDBG)

The Cities of Bloomington, Eden Prairie, and Plymouth are entitlement jurisdictions which receive CDBG directly from HUD.

Hennepin County Housing and Economic Development administers the balance of the CDBG resources.

- **Public Services:** The County sets aside the maximum allowed amount of CDBG for public services (15%) and offers these funds throughout the balance of suburban communities with a request for proposals process.
- **Direct allocation cities:** The County currently provides a proportional direct allocation of CDBG to cities with over 3.5% of the need using HUD's allocation formula (population, poverty levels (double weighted), and overcrowding). Eligible cities utilize a public process to determine how to use CDBG funds in their community. The cities of Brooklyn Center, Brooklyn Park, Edina, Maple Grove, Minnetonka, Richfield, and St. Louis Park fall into this category for the 2023 program year.
- **Consolidated Pool:** Cities eligible for less than \$100,000 of CDBG after the administration and public services set aside are placed into the Consolidated Pool. The remaining funds are offered using a competitive request for proposal basis to projects serving the remaining suburban communities.

HOME Investment Partnership (HOME)

Hennepin County Housing and Economic Development administers HOME resources on behalf of the Hennepin Consortium of suburban cities (including and in partnership with Bloomington, Eden Prairie, and Plymouth). The County offers HOME funds in a competitive request for proposal basis for projects located throughout suburban Hennepin County.

Emergency Solutions Grant (ESG)

Hennepin County Housing and Economic Development administers ESG funds in cooperation with the county's Health and Human Service area (HHS). Funds are offered on a request for proposal basis, in conjunction with other funds, for rapid re-housing for households referred from the Coordinated Entry System.

Consolidated Plan Public Contact Information

For questions regarding the Plan, please contact:

Julia Welle Ayres

Housing Development and Finance Director

Hennepin County Housing and Economic Development Department

612-543-4342 or julia.welleayres@hennepin.us

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

1. Introduction

Hennepin County leads the coordination for the Consolidated Plan and Action Plans. The cities of Bloomington, Eden Prairie, and Plymouth have created portions of the plan specific to those cities, which are part of the Hennepin County Consortium Consolidated Plan. These three cities are also responsible for the development of annual plans and reports for the respective CDBG programs. The Consolidated Plan and Action Plan is written in accordance with HUD guidelines regarding data requirements and the types of goals by income group and population.

County staff consulted with a wide variety of organizations in the development of the Consolidated Plan, as described below and in the Citizen Participation section. In addition to resident and community partner consultations, the county assessed the current state of housing and community development needs by primary and secondary research to supplement the U.S. Census American Communities Survey and CHAS Data supplied by HUD.

Every year, County staff again consult with cities and community partners, local reports, and updated Census data.

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

Hennepin County Housing and Economic Development (HED) department works closely with partners in and outside of the County to coordinate the delivery and impact of housing and services.

HED has developed shared priorities and performance metrics with Hennepin County Human Services' Housing Stability department and works to align strategies for greatest impact. The departments coordinate timing and goals in requests for housing capital and services funding proposals. This includes HOME funds, the Hennepin County Housing and Redevelopment Authority's Affordable Housing Initiative Fund (AHIF) and Supportive Housing Strategy, state Housing Support funds, and federal McKinney-Vento (CoC) funds. Similarly, Housing Stability implements the County's ESG funds with state Family Homeless Prevention and Assistance Program (FHPAP) funds for competitive selection and oversight.

The County developed the Supportive Housing Strategy specifically to increase this type of coordination and alignment across internal and external partners. The Strategy provides capital financing for supportive housing projects meeting criteria developed by the intended tenants and the agencies that support them. HED has partnered with the County's "Built for Zero" team to end chronic homelessness and broader Office to End Homelessness / Continuum of Care, Adult Behavioral Health department, Child Welfare department, Healthcare for the Homeless FQHC, Ryan White HIV program, Long-Term Supports and Services (disability services) department, and No Wrong Door program for sexually exploited youth, together with those groups' external service partners, to develop highly targeted supportive housing.

Hennepin County works closely with several PHAs. The county developed a referral process from the Coordinated Entry System for PHAs with a homeless preference for tenant-based Housing Choice Vouchers.

The county also worked with Minneapolis PHA to launch a locally funded voucher program in which McKinney Vento liaisons connect up to 300 families and children at-risk of or experiencing homelessness with housing assistance and support services.

Finally, the County also partnered with our two largest PHAs to administer the pandemic recovery Emergency Housing Voucher program. Hennepin County Human Services and partner non-profits entered into MOUs with the PHAs, ensuring that every voucher was allocated to an individual or household that was 'literally' homeless (in shelter or on the streets) through the local Coordinated Entry System (CES), and guaranteeing a minimum one year of services for all voucher recipients. As of 3/6/2023 the two PHAs have leased 89% and 87% of vouchers, having moved more than 300 people out of homelessness.

The most recent public documents of our coordination are found in the 2020-2024 Five Year Consolidated Plan at <https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments>.

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

The Minneapolis/Hennepin County Continuum of Care (CoC) & Hennepin's Housing Stability department convene CoC members around specific target populations (Youth Collaborative, Family Services Network, Shelter leadership meeting) and intervention types in order to coordinate and develop new collective strategies to make homelessness rare, brief and non-recurring. The CoC's Executive Committee supports these strategies, and the Funding Committee evaluates existing and proposed projects for service and reallocates funds to meet emerging needs.

All homeless designated housing programs that receive public funding are required to fill all vacancies through the Coordinated Entry System (CES). This allows for a system-wide assessment and prioritization of people most in need of each housing type. The CES system prioritizes veterans, chronically homeless persons and families, people with disabilities and those who have the longest histories of homelessness and medical fragilities. The process also assesses household preferences, including preferences for culturally specific services, to support the best match between person and program.

Hennepin County has very few homeless families that meet the HUD definition of chronic homelessness due to a shelter-all policy for families and access to rapid rehousing and permanent supportive housing through CES. The County reduced family homelessness by 42% from 2014 to 2020 as reflected in the Point-In Time count (from 2,088 to 1,220 people in families). During the pandemic, the demand for family shelter dropped again resulting in a 2022 count of 940 people in families. It is anticipated this will rise significantly in the 2023 count as shelter demand has surged coming out of the state and federal eviction moratoria and as the federal Emergency Rental Assistance programs wound down.

For single adults, Housing Stability has developed a by-name list of those who meet requirements of chronic homeless status. This approach dramatically accelerated housing outcomes from 76 chronically homeless individuals housed in 2018 to more than 300 individuals in 2022. Since June 2017, over 1,300 chronically homeless people – with an average of four years homeless – were housed with a 93% retention rate. Hennepin County has been selected to participate in the Big City Last Mile project with Community Solutions Built for Zero, recognizing and amplifying local progress in addressing chronic homelessness

[\(https://community.solutions/case-studies/minneapolis-hennepin-county-achieves-30-reduction-in-chronic-homelessness-by-improving-their-system/\)](https://community.solutions/case-studies/minneapolis-hennepin-county-achieves-30-reduction-in-chronic-homelessness-by-improving-their-system/) .

The State of Minnesota adopted a by-name registry for veterans in 2015 and has since housed more than 2,922 veterans, including 1,222 within Hennepin County. Outreach is provided at the Adult Opportunity Center, shelters & drop-in centers, and through the VA's Mental Health Homeless Mobile Outreach program and Community Resource & Referral Center.

The youth-specific crisis response system in Hennepin CoC consists of multiple access points (crisis line, website and mobile app, drop-in centers, and street and school outreach), prevention services, youth-specific Emergency Shelter beds, Rapid ReHousing / Transitional Housing beds, Host Homes and Permanent Supportive Housing units. HUD selected Hennepin County as a youth Homeless Demonstration Program site in 2021 to leverage an additional \$3.5m in HUD Continuum of Care funding over a two-year period in support of the vision and goals developed with leadership from our Youth Action Board.

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

The Housing Stability department is the Collaborative Applicant for the Minneapolis/Hennepin County Continuum of Care (CoC). The Continuum of Care Coordinator and CoC planning staff work with HED's ESG staff to comply with the CoC regulations set forth in 578.7 & 578.95 by: 1) Establishing a CoC Governing board with both Hennepin CoC and ESG staff included in the membership. 2) Conduct an annual Needs & Gaps Analysis to establish priority populations and needs based on data to inform funding decisions. 3) Establish CoC Written Standards for providing CoC assistance. 4) Designate and Operate an HMIS system. 5) Established working committees that focus on all 6 components of our homeless response system to assure alignment across CoC and ESG resources for each. In addition, Hennepin County has research staff dedicated to monitoring homelessness trends and outcomes.

ESG funds are awarded based on a request for proposal process that is combined with other homeless assistance funds to maximize coordination and results. CoC Committees members regularly sit on funding approval committees for ESG and other funds. The CoC funds the administration and works closely with the HMIS system administrator to implement HMIS data standards. The CoC and ESG jurisdictions contribute 2% to the statewide HMIS system to assist with HMIS Data Standards compliance for CoC and ESG funded projects. The CoC holds an annual meeting to solicit feedback from community members, providers, and policy makers on the gaps and challenges facing the community and hosts extensive focus groups and community conversations with people who are experiencing homelessness.

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

1	Agency/Group/Organization	Minneapolis/Hennepin Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Publicly Funded Institution/System of Care Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The CoC has played a key role in the development of all housing and homeless-related sections of the plan. Coordination will continue throughout the plan.
2	Agency/Group/Organization	Minnesota Housing
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	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 Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MN Housing is a tax credit allocator and plays a critical role in the funding of new affordable housing projects. They also host the State's Office to Prevent and End Homelessness.

3	Agency/Group/Organization	HENNEPIN COUNTY
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Health Agency Child Welfare Agency Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Major Employer
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy IT and Resiliency
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	We consulted with our Environment and Energy and Climate Resiliency departments (climate resiliency), Emergency Management department (resiliency for natural disasters, acts of terrorism, or other man-made disasters), Office of Broadband and Digital Inclusion (digital inclusion), and Human Services and Public Health Department (Services, Child Welfare, Health). Outcomes for all are integration and coordination of county responses, and alignment with this Action Plan.
4	Agency/Group/Organization	City of Maple Grove
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
5	Agency/Group/Organization	Brooklyn Center
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
6	Agency/Group/Organization	Brooklyn Park
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
7	Agency/Group/Organization	RICHFIELD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
8	Agency/Group/Organization	City of St. Louis Park
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
9	Agency/Group/Organization	MINNETONKA
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
10	Agency/Group/Organization	City of Edina
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.

Table 2 – Agencies, groups, organizations who participated

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

n/a

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/Minneapolis CoC Governing Board	All homelessness goals outlined in the Consolidated Plan are consistent with the goals of the Continuum of Care.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Housing Policy Plan	Metropolitan Council	The goal of the Metropolitan Council's Housing Policy is to "Create housing options that give people in all stages of life and of all economic means viable choices for safe, stable and affordable homes. The Consolidated Plan, and the associated funding, is a tool to cities in meeting the affordable housing goals outlined in the HPP.
2020 Analysis of Impediments to Fair Housing	Lawyers Group under contract to regional Fair Housing Implementation Council	Affirmatively furthering Fair Housing actions are sourced from the findings in the 2020 Analysis of Impediments to Fair Housing Choice (AI) and build upon previous AIs.
PHAs 5-year Annual Plans	Hopkins HRA and HA of St. Louis Park	The PHAs in suburban Hennepin County aim to o create safe, affordable, suitable living environments for low-income households. This overlaps the goals of the Consolidated Plan related to rental housing, housing homeless populations, and economic development.
Hennepin County 2040 Comprehensive Plan	Hennepin County	The goals relating to economic development and workforce development overlap with the CEDS goals of "promoting employment growth and developing the workforce; and providing basic infrastructure and amenities (transportation, service buildings, libraries, and parks."
Choice, Place, and Opportunity	Metropolitan Council	The Fair Housing Equity Assessment for the Twin Cities region analyzes regional equity and access to opportunity. This overlaps with the goals of the Consolidated Plan related to rental housing, housing homeless populations, education, outreach and services, and economic development.

Table 3 – Other local / regional / federal planning efforts

Narrative

The above consultations and planning efforts were undertaken in preparation for the 2020-2024 Consolidated Plan. These consultations are continually reviewed and updated during the course of implementing the five year strategy through the development of annual HUD performance reports, development of County strategy and policy, and inter-governmental and community planning efforts such as request for proposal reviews, light-rail planning, and COVID-19 emergency response.

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 Hennepin County Consortium hosted a robust community participation process to develop the 2020-2024 Consolidated Plan. The engagement process was designed to encourage all residents, especially non-English-speaking, Black, Indigenous and People of Color, and low-income communities to participate. First, Hennepin County Housing and Economic Development (HED) facilitated three listening sessions attended by nearly 100 residents who lived or worked in suburban Hennepin County, approximately 25% were people of color. Second, HED hosted a web-based survey, and targeted it to neighborhoods with highest concentrations of people with lowest incomes on platforms such as “Next Door”. More than 2,000 people completed the survey, and responses from low-income households and households of color were prioritized in analysis.

HED and jurisdiction cities utilized themes from resident input, together with data analysis, to set major goals and priorities for the 2020-2024 Consolidated Plan. Most notably, resident input led prioritization of emergency assistance, and of affordable housing development for lower income households.

The 2023 Action Plan’s goals and activities were developed to meet the 2020-2024 Consolidated Plan priorities and objectives. The 2023 Action Plan activities are also responsive to the new and elevated needs raised by residents due to the economic impacts of COVID-19. Throughout the pandemic, HED’s community partners have shared the sustained high need for any financial support to bridge unemployment, including emergency housing and utilities assistance, food assistance, and affordable housing; and for further tenant advocacy and housing services to help people new to housing instability navigate complex systems.

Each entitlement jurisdiction and direct allocation city held public hearings regarding the use of CDBG funds. Public hearings allowed residents to provide comment and ask questions to elected officials in real time and provided accessibility for persons with disabilities and limited English proficiency.

The Hennepin County Consortium is required to develop and follow a detailed Citizen Participation Plan. The Citizen Participation Plan sets forth the process to be followed at the community and county levels through the duration of the Consolidated Plan. The Citizen Participation Plan, together with the full overview of our 2020-2024 community engagement, is available as part of our Five Year Consolidated Plan at <https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments>. The county continuously accepts and evaluates public comments. Any resulting changes to the Action Plan would be made in accordance with the Citizen Participation Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	The public hearing will be held April 25, 2023 at 1:30 pm.	N/A	N/A	https://www.hennepin.us/your-government/leadership/county-board-meetings
2	Newspaper Ad	Non-targeted/broad community	Public notice of the Public comment draft and period will be available April 3-May 2, 2023	N/A	N/A	N/A
3	Internet Outreach	Non-targeted/broad community	Public notice of the Public comment draft and period will be emailed to the Department's egov distribution list April 3, and available on the County's website April 3-May 2, 2023	N/A	N/A	https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments

Table 4 – Citizen Participation Outreach

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

Introduction

Below is an estimate of expected resources based on the allocations and amounts approved by Congress and provided by HUD. If more or less CDBG is allocated than anticipated, HED will increase or decrease admin commensurately, maintain a 15% allocation for public services, and change each public service project’s funding proportionately. HED will then adjust proportional allocations to cities with need greater than 3.5% of the total, and those cities will adjust their homeowner rehab budgets as needed. For the balance of CDBG – the consolidated pool - the Land Trust project will be increased or decreased to reflect increases or decreases in our overall CDBG funding.

If HED receives more or less HOME than anticipated, either admin or the Land Trust activity will be increased or decreased as necessary.

If HED receives more or less ESG than anticipated, the amount made available in HHS’s request for proposals will be increased or decreased.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,907,986	250,000	0	3,157,986	0	Assumes annual allocation remains constant and \$250,000 per year of Program Income which would go to homeowner rehab.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,934,047	2,480,580	0	4,414,627	0	Assumes annual allocation remains constant
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	243,609	0	0	243,609	0	Assumes annual allocation remains constant

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

Federal funds will be leveraged by funds from Minnesota Housing, multi-family housing revenue bonds, mortgage revenue bonds, project-based Section 8, low income housing tax credits, and the McKinney-Vento Homeless Assistance programs, Hennepin County Housing and Redevelopment Authority's Affordable Housing Incentive Funds and Supportive Housing Strategy (local), developer equity, and philanthropic sources such as the Family Housing Fund or the Local Initiatives Support Corporation.

Required Consolidated Plan formula matches will be obtained in this way:

- HOME funds are generally a small financial contribution to a much larger project total development cost and so the 25% match can be met through a variety of sources. HOME projects are awarded additional points based on the percent of match funding available for that project. Cumulatively, the Consortium has exceeded match requirements with approximately \$30 million in excess match.
- The 1:1 match for ESG will come from state and local funds used to support the homelessness response. Match is expected to largely be achieved through the state and local funds that are also awarded in Hennepin County's RFP for Rapid Rehousing.

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

Hennepin County will consider the Consolidated Plan goals, along with other county priorities, when disposing of excess parcels remaining from transit projects or development projects. Hennepin County Housing and Economic Development regularly works with Resident Real Estate Services in leveraging tax forfeit property for affordable housing. Hennepin County will continue to work with cities to explore potential sites for future affordable housing projects.

Discussion

N/A

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

Goals Summary Information

The Goals and Objectives below encompass only the those being addressed by Projects funded for the 2023 Program Year. A full list of program Goals and Priorities can be found in Appendix A.

Sort Order	Goal Name	Start Year	End Year	Category	Description	Funding	Goal Outcome Indicator
Need addressed: Preserve and create rental opportunities							
1	Develop or Rehab Affordable Rental Housing	2020	2024	Affordable Housing Public Housing	Provide low interest loans/grants to developers for property acquisition, multi-family rehab, new construction, and related site improvements to increase and preserve rental housing opportunities affordable to households at or below 60% of the area median income (AMI), with highest priority for units affordable to households at or below 30% AMI.	CDBG: \$272,228 HOME: \$3,000,000	Rental units constructed: 158 Rental units rehabilitated: 229
2	Tenant Based Rental Assistance	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	Tenant Based Rental Assistance to preserve housing or to move from homelessness into permanent housing. The priority populations are households who are homeless, formerly homeless, or at imminent risk of homelessness with initial income at or below 50% AMI with the highest priority for below 30% AMI.	HOME: \$450,000 ESG: \$243,609	Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted
Need addressed: Preserve and create homeownership opportunities							

Sort Order	Goal Name	Start Year	End Year	Category	Description	Funding	Goal Outcome Indicator
4	Develop homes for homeownership	2020	2024	Affordable Housing	Provide loans to developers for acquisition of single-family properties for rehabilitation and resale designed to stabilize neighborhoods and preserve existing housing stock, providing housing opportunities for low to moderate income households at or below 80% AMI, with highest priority for below 60% AMI. Program Income is often recycled in this goal.	CDBG: \$399,284 HOME: \$721,223	Homeowner Housing Added: 17 Household Housing Unit
5	Direct Homebuyer Assistance	2020	2024	Affordable Housing	Provide financial assistance to income eligible households, bridging the gap between the mortgage and household affordability, based on the home purchase price. Homebuyers must be at or below 80% AMI, with 60% AMI as highest priority.	CDBG: \$50,000	Direct Financial Assistance to Homebuyers: 4 Households Assisted
6	Homeowner Rehabilitation Assistance	2020	2024	Affordable Housing Non-Homeless Special Needs	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. Program Income is often recycled in this goal.	CDBG: \$1,283,819	Homeowner Housing Rehabilitated: 69 Household Housing Unit
Need addressed: Housing opportunities for homeless populations							

Sort Order	Goal Name	Start Year	End Year	Category	Description	Funding	Goal Outcome Indicator
8	Rapid Rehousing for People who are Homeless	2020	2024	Homeless	Provide housing relocation and stabilization services, short- and medium-term rental assistance, to transition households living in shelters or inhabitable living conditions into permanent housing.	ESG: \$243,609	Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted
Need addressed: Support education, outreach, and services							
9	Emergency Assistance	2020	2024	Non-Housing Community Development	Provide emergency financial assistance for basic needs to households with incomes below 80% AMI, with highest priority for households below 30% AMI.	CDBG: \$275,433	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 229 Households Assisted
11	Tenant Advocacy	2020	2024	Non-Housing Community Development	Provide assistance to agencies that provide legal advice to renters regarding tenant law.	CDBG: \$66,121	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
13	Senior Services	2020	2024	Non-Housing Community Development	Collaborate with supportive service agencies to assist seniors with food insecurity and another with chore services to remain independent in their homes as long as possible, and cope with stress and adjustments correlated with retirement and aging.	CDBG: \$39,643	Public service activities other than Low/Moderate Income Housing Benefit: 850 Persons Assisted
14	Youth Programming	2020	2024	Non-Housing Community Development	Provide assistance in funding youth programming with a focus on providing a healthy and positive atmosphere.	CDBG: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Description	Funding	Goal Outcome Indicator
17	Domestic Abuse Counseling	2020	2024	Non-Housing Community Development	Provide support to domestic abuse victims such as information and advocacy services to help navigate the court system as they pursue criminal charges against an assailant.	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
Need addressed: Encourage neighborhood revitalization							
20	Code Enforcement	2020	2024	Non-Housing Community Development	Provide targeted code enforcement in low- and moderate-income areas to complement strategic efforts that abate neighborhood decline and preserve housing stock and encourage neighborhood revitalization.	CDBG: \$17,500	Housing Code Enforcement/Foreclosed Property Care: 375 Household Housing Unit
21	Build/Improve Public Facilities or Infrastructure	2020	2024	Non-Housing Community Development	Provide financing for public facility new construction, rehabilitation, infrastructure and streetscape improvements.	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Facility Improved
Need addressed: Administration and oversight							
23	Administration	2020	2024	Administration	Twelve percent of CDBG program funds and ten percent of HOME Consortium funds will be used to help defray the costs incurred by Hennepin County for general program administration costs (planning, general management, oversight, coordination, evaluation and reporting).	CDBG: \$319,878 HOME: \$193,404	

Sort Order	Goal Name	Start Year	End Year	Category	Description	Funding	Goal Outcome Indicator
24	CHDO Operating	2020	2024	CHDO	Operating support to foster and maintain our Community Housing Development Organization as required by the HOME statute.	HOME: \$50,000	Other: 1 Other
25	Fair Housing Activities	2020	2024	Fair Housing	One percent of CDBG administration dollars will be used to affirmatively further fair housing as identified in the Analysis of Impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions.	CDBG: \$29,080	Persons assisted are not reported since fair housing activities are considered general administration expenses.

Table 6 – Goals Summary

AP-35 Projects - 91.420, 91.220(d)

Introduction

Projects to be funded for the 2023 Program Year.

#	Project Name
1	Aeon Rental Property Rehab
2	Melrose Commons Apartments
3	Brooklyn Center Affordable Family Housing Phase I
4	Rockford Apartments
5	STABLE HOME
6	Emergency Solutions Grant (ESG)
7	Homeowner Rehab
8	Twin Cities Habitat for Humanity (CDBG – Consolidated Pool)
9	West Hennepin Affordable Housing Land Trust (WHAHLT) - Homes Within Reach
10	Richfield Home Buyer Assistance (HBA)
11	Intercongregation Communities Association (ICA)
12	Saint Louis Park Emergency Program (STEP)
13	Community Emergency Assistance Program (CEAP) - EA
14	People Responding in Social Ministry (PRISM)
15	Volunteers Enlisted to Assist People (VEAP)
16	Community Action Program Hennepin County (CAP HC)
17	HOME Line
18	Avenues for Youth
19	Community Emergency Assistance Program (CEAP) - Senior Meals
20	Senior Community Services
21	Sojourner Project
22	Brooklyn Park Teen Center improvement
23	Brooklyn Park Code Enforcement
24	Program Administration
25	Fair Housing activities
26	CHDO Operating

Table 7 – Project Information

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

Allocation priorities follow the needs identified in the community engagement, consultations, and data analysis for the 2020-2024 Consolidated Plan. They support the development and preservation of affordable housing, creating housing opportunities for homeless persons, promotion of public services, revitalization of neighborhood, stimulating economic development, and supporting Fair Housing, CHDOs, and administration. Throughout, efforts were made to prioritize activities impacting residents with lowest incomes.

AP-38 Project Summary

Project Summary Information

Need addressed: Preserve and create affordable rental opportunities		
1	Project Name	Aeon Rental Property Rehab
	Target Area	
	Goals Supported	Develop or Rehab Affordable Rental Housing
	Funding	CDBG: \$196,285
	Description	Provide funds for boiler replacements at two affordable rental properties in New Hope
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	223 Households at or below 80% AMI.
	Location Description	New Hope: Kings Manor and Bass Creek
	Planned Activities	Boiler replacements at two Aeon properties in New Hope: Kings Manor- 87 units and Bass Creek- 136 units
2	Project Name	Melrose Commons Apartments
	Target Area	
	Goals Supported	Develop or Rehab Affordable Rental Housing
	Funding	HOME: \$980,000
	Description	Construction of a new multifamily housing project in Medina by CommonBond Communities. When complete, the project will have 10 units affordable to households <60% AMI, at least 25 affordable at or below 50% AMI, and at least 15 affordable at or below 30% AMI. Seven units will be set aside for households experiencing homelessness.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	10 households <60% AMI, 25 households <50% AMI, and 15 households <30% AMI (7 designated as "high-priority homeless").
	Location Description	Medina
	Planned Activities	Construction of an affordable multifamily housing project in Medina.
3	Project Name	Brooklyn Center Affordable Family Housing Phase I
	Target Area	
	Goals Supported	Develop or Rehab Affordable Rental Housing
	Funding	HOME: \$1,000,000
	Description	Development of a 60 unit apartment building in Brooklyn Center by Project for Pride in Living. When complete, 44 units will be affordable to households with incomes at or below 50% of the area median income, and 16 will be affordable to households at or below 30% of the area median income. Seven units will be designated for people experiencing homelessness.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	44 families at or below 50% of the area median income, and 16 families at or below 30% of the area median income. Seven units will be designated for people experiencing homelessness.
	Location Description	Brooklyn Center
	Planned Activities	Development of a 60 unit apartment.
4	Project Name	Rockford Apartments
	Target Area	
	Goals Supported	Develop or Rehab Affordable Rental Housing
	Funding	HOME: \$1,020,000

	Description	Development of a 48 unit apartment in Rockford by Sand Companies. When complete, 35 units will be affordable at or below 60% AMI, and 13 will be affordable at or below 30% AMI. Five units will be set aside for people experiencing homelessness.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	35 families at or below 50% AMI, and 13 families at or below 30% AMI. Five units will be set aside for people experiencing homelessness.
	Location Description	Rockford
	Planned Activities	Development of a 48 unit apartment.
5	Project Name	STABLE HOME
	Target Area	
	Goals Supported	Tenant Based Rental Assistance
	Funding	HOME: \$450,000
	Description	Tenant Based Rental Assistance
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	40 households at or below 50% AMI.
	Location Description	Suburban Hennepin county
	Planned Activities	Rental Assistance
Need addressed: Preserve and create homeownership opportunities		
7	Project Name	Homeowner Rehab
	Target Area	
	Goals Supported	Homeowner Rehabilitation Assistance

	Funding	CDBG: \$1,283,819
	Description	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that the estimated Program Income (\$250,000) is included in this, as it is typically recycled in this project.)
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	85 low income and moderate-income households
	Location Description	Suburban Hennepin County
	Planned Activities	Homeowner rehabilitation
8	Project Name	Twin Cities Habitat for Humanity (CDBG - ConPool)
	Target Area	
	Goals Supported	Develop homes for homeownership
	Funding	CDBG: \$50,000
	Description	Twin Cities Habitat for Humanity (TCHFH) to assist with the acquisition of the land or the construction and/or rehabilitation to create a homeownership opportunity.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Four households at or below 80% AMI
	Location Description	Consolidated Pool cities and Minnetonka
	Planned Activities	Acquisition and Rehabilitation and/or New Construction of properties to create homeownership opportunities.
	Project Name	West Hennepin Affordable Housing Land Trust (WHAHLT) - Homes Within Reach

9	Target Area	
	Goals Supported	Develop homes for homeownership
	Funding	CDBG: \$349,284 HOME: \$496,223
	Description	Hennepin Affordable Housing Land Trust (WHAHLT), a nonprofit and a Community Housing Development Organization (CHDO), will create affordable homeownership opportunities and preserve affordable homeownership in suburban Hennepin County for households at or below 80% of the Area Median Income (AMI). WHAHLT, through its program Homes Within Reach, uses the land trust model of owning the land; leasing the land to a qualified homebuyer with a 99 year ground lease restricting future resale to only qualified buyers, and limiting the equity they take with them; and selling the home at an affordable price. Even though there are restrictions, it also allows the homeowner secure, long-term rights to the use of the land and the ability to earn equity. The homeowner is responsible for the payment of all real estate taxes on the house and on the land.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	CDBG: Five (5) households at or below 80% AMI HOME: Approximately 6 to 8 households at or below 80% AMI, with priority on 60% AMI.
	Location Description	CDBG: Edina, Maple Grove, St. Louis Park, and cities served by the consolidated pool of CDBG funds. HOME: Suburban Hennepin County
	Planned Activities	West Hennepin Affordable Housing Land Trust will create affordable homeownership opportunities and preserve affordable homeownership by purchasing and reselling homes under the land trust model of ownership.
10	Project Name	Richfield Home Buyer Assistance (HBA)
	Target Area	
	Goals Supported	Direct Homebuyer Assistance
	Funding	CDBG: \$50,000

	Description	Homebuyer Assistance
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	4 households at or below 80% AMI
	Location Description	Properties in the city of Richfield
	Planned Activities	Buyer Assistance to homebuyers
Need addressed: Housing opportunities for homeless populations		
6	Project Name	Emergency Solutions Grant (ESG)
	Target Area	
	Goals Supported	Rapid Rehousing for People who are Homeless
	Funding	ESG: \$248,868
	Description	Rapid rehousing, which is Tenant Based Rental Assistance and supportive services to help people exit homelessness. In the last couple of years of pandemic and tight rental market, the need for a longer period of support has grown. To accommodate that need, the County will serve slightly fewer households than in the past.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	50 households <30% AMI experiencing homelessness.
	Location Description	TBD - scattered site units for rapid rehousing
	Planned Activities	Rapid rehousing and HMIS
Need addressed: Supportive education, outreach, and services		
	Project Name	Intercongregation Communities Association (ICA)

11	Target Area	
	Goals Supported	Emergency Assistance
	Funding	CDBG: \$27,000
	Description	Emergency Rent Assistance to prevent eviction. ICA case managers meet with residents to ensure the proper criteria is met and the situation is solvable. Providing one month of emergency rental assistance enables neighbors to get back on track and continue living in their current homes.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	25 low income and moderate-income households
	Location Description	Deephaven, Excelsior, Greenwood, Hopkins, Minnetonka, and Shorewood
	Planned Activities	Emergency rent assistance
12	Project Name	Saint Louis Park Emergency Program (STEP)
	Target Area	
	Goals Supported	Emergency Assistance
	Funding	CDBG: \$25,000
	Description	STEP will provide a grant of up to one month of emergency rental assistance for families facing eviction. Recipients must demonstrate likelihood of being able to continue paying housing costs in the months after receiving their one-time grant. STEP prioritized eligible families experiencing the greatest need.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	20 low income and moderate-income households facing eviction in St. Louis Park
	Location Description	St. Louis Park

	Planned Activities	Emergency Rental Assistance
13	Project Name	Community Emergency Assistance Program (CEAP) - EA
	Target Area	
	Goals Supported	Emergency Assistance
	Funding	CDBG: \$37,500
	Description	CEAP will conduct housing advocacy, provide emergency financial assistance, case management, and resource navigation/referrals.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	20 low income and moderate-income households
	Location Description	NW suburbs: Brooklyn Center and Brooklyn Park, New Hope, Robbinsdale, Golden Valley and Crystal
	Planned Activities	Emergency Rental Assistance
	14	Project Name
Target Area		
Goals Supported		Emergency Assistance
Funding		CDBG: \$60,800
Description		PRISM will provide emergency housing assistance to households at-risk of homelessness due to a crisis or temporary circumstance. Housing Case Managers keep clients housed by negotiating with landlords to prevent court proceedings, obtain security deposits to allow timely move-ins, assisting in applying for emergency assistance programs, and providing referrals for community resources.
Target Date		6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	60 low income and moderate-income households
	Location Description	
	Planned Activities	Emergency Rental Assistance
15	Project Name	Volunteers Enlisted to Assist People (VEAP)
	Target Area	
	Goals Supported	Emergency Assistance
	Funding	CDBG: \$63,000
	Description	VEAP will provide homelessness prevention support and emergency assistance with activities to include housing advocacy, financial assistance, case management, and resource navigation and referrals.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	25 low income and moderate-income households
	Location Description	Richfield and Edina
	Planned Activities	Emergency rental assistance
16	Project Name	Community Action Program Hennepin County (CAP HC)
	Target Area	
	Goals Supported	Emergency Assistance
	Funding	CDBG: \$62,433
	Description	Provide a grant of emergency rental assistance to families facing eviction. Recipients must demonstrate likelihood of being able to continue paying housing costs in the months after receiving the grant.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	49 low income and moderate-income households facing eviction
	Location Description	Suburban Hennepin County
	Planned Activities	Emergency Assistance
17	Project Name	HOME Line
	Target Area	
	Goals Supported	Tenant Advocacy
	Funding	CDBG: \$66,121
	Description	HOME Line provides renters with the tools necessary to keep their homes safe, in good repair and affordable. HOME Line's Tenant Hotline provides free legal advice to tenants about landlord/tenant law. These services prevent problems ranging from homelessness to illness from unsafe living conditions, and result in reducing the use of city emergency resources.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	2,500 low income and moderate-income tenants
	Location Description	Suburban Hennepin County
	Planned Activities	Tenant Hotline providing free legal advice to tenants about landlord/tenant law
18	Project Name	Avenues for Youth
	Target Area	
	Goals Supported	Youth Programming
	Funding	CDBG: \$45,000

	Description	Brooklyn Avenues is a 12-bed shelter/transitional housing with intensive support services for youth ages 16 to 21 who are experiencing homelessness.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	45 low income or moderate-income youth experiencing homelessness
	Location Description	NW Suburbs of Hennepin County, including Brooklyn Park, Brooklyn Center, Robbinsdale, New Hope, Crystal, Osseo, Maple Grove and Golden Valley
	Planned Activities	Emergency shelter for youth, services and transitional housing
19	Project Name	Community Emergency Assistance Program (CEAP) - Senior Meals
	Target Area	
	Goals Supported	Senior Services
	Funding	CDBG: \$20,079
	Description	CEAP will continue its expanded Meals on Wheels program to 4 additional cities: New Hope, Robbinsdale, Golden Valley and Crystal. Priority is given to those who at/or below 200% of poverty and deemed nutritionally high-risk.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	450 low income and moderate-income seniors
	Location Description	expanded areas: New Hope, Robbinsdale, Golden Valley and Crystal
	Planned Activities	Delivery of nutritional meals as well as community connections, and resource referrals
20	Project Name	Senior Community Services
	Target Area	

	Goals Supported	Senior Services
	Funding	CDBG: \$19,564
	Description	Senior Community Services (SCS) provides low-income older adults with high-quality chore and home maintenance services delivered by trusted professionals and community volunteers. As the largest senior chore program in Minnesota, SCS provides these services on a sliding-fee scale at an affordable cost. HOME services include: 1) Housekeeping such as cleaning, laundry and grocery shopping; 2) Outdoor such as snow shoveling and de-icing, grass cutting and leaf raking; 3) Handyperson such as changing furnace filters, installing winter weatherization, and making plumbing, carpentry and electrical repairs; 4) Home Safety such as grab bars, improved lighting, reducing tripping hazards; and 5) Painting.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	400 low income and moderate-income seniors
	Location Description	Brooklyn Center, Brooklyn Park, Crystal, Deephaven, Edina, Excelsior, Golden Valley, Greenwood, Hanover, Hopkins, Long Lake, Maple Grove, Minnetonka, Minnetonka Beach, Mound, New Hope, Orono, Osseo, Richfield, Robbinsdale, Shorewood, Spring Park, St. Louis Park, Tonka Bay, Wayzata, & Woodland, Champlin, Medicine Lake, Rockford, & Rogers.
	Planned Activities	Chore and home maintenance services to Seniors
21	Project Name	Sojourner Project
	Target Area	
	Goals Supported	Emergency Assistance Domestic Abuse Counseling
	Funding	CDBG: \$10,000

	Description	Sojourner's Community Legal Advocacy Program provides victims of domestic violence and their children 24 hour crisis intervention response, legal advocacy, safety assessment and planning, personal support, therapy, referral, court process information and options, court accompaniment, sexual assault advocacy, preparation of Protection Orders, transportation, transition and follow up support
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	750 low income and moderate-income
	Location Description	Wayzata, Long Lake, Minnetonka Beach, Orono, Mound, Spring Park, St. Bonifacius, Shorewood, Greenwood, Excelsior, Deephaven, Woodland, Tonka Bay, Golden Valley, and Minnetrista.
	Planned Activities	Domestic Violence Crisis intervention response, legal advocacy, safety assessment and planning, and other domestic violence interventions and supports
Need addressed: Encourage neighborhood revitalization		
22	Project Name	Brooklyn Park Teen Center improvement
	Target Area	
	Goals Supported	Build/Improve Public Facilities or Infrastructure
	Funding	CDBG: \$100,000
	Description	Teen Center expansion and improvement at Zanewood Recreation Center
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Improve one public facility
	Location Description	Brooklyn Park
	Planned Activities	Improvements and expansion of the teen center at Zanewood Rec Center

23	Project Name	Brooklyn Park Code Enforcement
	Target Area	
	Goals Supported	Code Enforcement
	Funding	CDBG: \$17,500
	Description	The Code Enforcement Program and Public Health Division continue to handle high levels of code violations in specific neighborhoods with aging housing stock and subsequent vacant homes.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	375 code enforcement properties inspected.
	Location Description	Brooklyn Park
	Planned Activities	Code enforcement staff will manage code violations, and track and monitor any foreclosed, aged and vacant properties.
Need addressed: Administration and oversight		
24	Project Name	Program Administration
	Target Area	
	Goals Supported	Administration
	Funding	CDBG: \$319,878 HOME: \$193,404
	Description	Twelve percent of Urban Hennepin County CDBG program funds and ten percent of HOME Consortium funds will be used to help defray the costs incurred by Hennepin County for general program administration costs (planning, general management, oversight, coordination, evaluation and reporting). Took formula decrease from this Project.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
	Planned Activities	General Administration for the CDBG and HOME programs.
25	Project Name	Fair Housing activities
	Target Area	
	Goals Supported	Fair Housing Activities
	Funding	CDBG: \$29,080
	Description	This project funds the ongoing Fair Housing activities of the Hennepin County Consortium.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
	Planned Activities	Fair Housing outreach, education and enforcement in suburban Hennepin County, and coordination with similar, metro-wide activities through the Fair Housing Implementation Council.
	26	Project Name
Target Area		
Goals Supported		CHDO Operating
Funding		HOME: \$50,000
Description		CHDO Operating
Target Date		6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	
	Planned Activities	CHDO Operating

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

Assistance is directed to all cities in suburban Hennepin County. The City of Woodland opted not to participate in these programs. The cities of Bloomington, Eden Prairie, and Plymouth receive CDBG directly from HUD. Hennepin County Housing and Economic Development distributes its CDBG allocation through public services, direct allocations, and a consolidated pool.

- Public Services: The County sets aside the maximum allowed amount of CDBG for public services (15%, or est. \$436,000), and offers these funds throughout the balance of suburban communities
- Direct allocation cities: The County offers a proportional direct allocation of CDBG to cities with over 3.5% of the need using HUD’s allocation formula (population, poverty levels (double weighted), and overcrowding). Using this year's allocation and this calculation, the following will cities receive direct allocations of funding: Brooklyn Center: \$214,489; Brooklyn Park: \$401,680; Edina: \$130,754; Maple Grove: \$170,943; Minnetonka: \$132,024; Richfield: \$177,423; St. Louis Park: \$149,232
- Consolidated pool: The remaining \$746,285 was offered in an RFP for projects serving the remaining 33 participating suburban communities.

The cities of Brooklyn Park, Brooklyn Center, and Eden Prairie have racially concentrated census tracts (Eden Prairie is a CDBG entitlement city and has a separate Action Plan attached to this document).

HOME funds are allocated in response to a request for proposals. In 2023, the selected new construction rental projects are located in Medina, Brooklyn Center, and Rockford. Homeownership projects are located throughout suburban Hennepin County.

ESG funds are available throughout suburban Hennepin County.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The majority of the allocation of CDBG investment mirrors HUD’s allocation to entitlements. HUD measures community need using poverty, population, and housing overcrowding indicators. As such, assistance is directed proportionally to the areas of greatest of need.

Discussion

n/a

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The Consortium ranks affordable housing as a high priority. This is evidenced, in part, by the resources dedicated to affordable housing. More than \$6.4 million of anticipated allocation and program income will be used in suburban Hennepin County, together with program income from HOME, to assist in the development of new affordable units, rehabilitating existing affordable single and multifamily housing units, rental assistance and rapid rehousing.

One Year Goals for the Number of Households to be Supported	
Homeless	60
Non-Homeless	501
Special-Needs	0
Total	561

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	161
Rehab of Existing Units	298
Acquisition of Existing Units	17
Total	526

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeless and Rental Assistance goals above include the estimated number of households served by ESG rapid rehousing (45) and by the HOME tenant based rental assistance program (Stable Home) (35). Hennepin County will continue to fund activities that have been effective such as homeowner rehabilitation and the creation of new homeownership opportunities through affordable housing land trusts, while at the same time working to increase investment in activities that support households with lowest incomes.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The county maintains strong relationships with the six Housing Agencies/Public Housing (PHAs)/Housing Redevelopment Agencies (HRAs) that have public housing units and who administer Housing Choice Vouchers in suburban Hennepin County.

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

The capital needs of the PHAs will be addressed through funding sources outside of CDBG and HOME, including formula-allocated Capital Improvement grants from HUD and state allocation rehab funds from the Minnesota Housing Finance Agency.

The needs of public housing residents as identified by the PHAs are addressed, in part, through the public service contracts made possible by CDBG grants. While these services are not specifically targeted at public housing residents, residents may make use of CDBG-funded emergency assistance programs and job training, to name a few.

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

While fostering public housing resident involvement is primarily the responsibility of the respective PHA, Hennepin County will continue to support local PHAs in their efforts and offer programs that positively impact the health and welfare of residents. Resident involvement plans are varied based on the size and capacity of the local PHA, the details of which can be found in the most recent five-year plan each agency has submitted to HUD.

Several PHAs and HRA's have relationships with West Hennepin Affordable Housing Land Trust (WHAHLT) which provides homeownership opportunities for low-income families. WHAHLT is funded by HOME and CDBG.

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

There are no PHAs in suburban Hennepin County that are designated as troubled.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Hennepin County has a shelter-all policy for families with children. As noted in AP-10, the number of families using Hennepin County shelter decreased significantly from 2014 to 2020, with an additional significant reduction from 2020 through 2021. These reductions are attributed to four primary causes:

- Increased investment in prevention measures including new programs to prevent evictions and to problem-solve in advance of shelter entry
- Integration with employment services to support families to increase their income
- Increased capacity and better targeting of homeless designated housing programs through the Coordinated Entry System that was implemented during this period.
- The eviction moratorium and Federal Emergency Rental Assistance in 2020-2021.

Since the end of those emergency pandemic measures, a surge in demand has occurred, requiring significant use of overflow sites to shelter up to 250 families at any one time.

Pre-pandemic, single adult homelessness increased by 11% (from 1,620 in the 2014 PIT Count to 1,794 in the 2020 PIT Count). This has driven an increase in unsheltered homelessness that is predominantly experienced by single adults.

The below sections outline recent and planned actions – and progress - to strategically address this increase.

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

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

Hennepin County will continue to coordinate its robust street outreach services to support the unsheltered homeless populations, which are operated by County staff and nonprofit organizations, including extensive specialist youth outreach connected to Sexually Exploited Youth programming and other youth specific services. Outreach is provided at locations where people experiencing homelessness are known to congregate in the evening, including parks, overpasses, abandoned structures, public transit, and other places not meant for human habitation. During the day, outreach staff focus on locations where unsheltered individuals gather – encampments, free meal sites, the downtown library, and drop-in centers. Through outreach efforts, professionals are able to develop relationships with individuals, understand their service and housing preferences, utilize best practices in engagement, assess individuals for the Coordinated Entry System and support them through housing placement.

Hennepin County will continue to support two daytime Opportunity Centers, which serve as one-stop shop service centers for single adults and youth. The Opportunity Centers are a key component to engage people into the shelter and Coordinated Entry system and also host Healthcare for the Homeless clinics.

The County will continue to operate its new ‘housing focused case management team’. Since launching in November 2021, the team has moved more than 400 people into permanent housing with over half for people

experiencing unsheltered homelessness.

A new system planner and a 2-year encampment response project aims to increase quality data collection, to know who is outside, and where and who they are working with. The intent is to create infrastructure within the homeless response system to quickly engage with an encampment, identify occupant's needs and housing barriers and swiftly working to connect with services and housing options to organically close down encampments due to housing all occupants.

To address the disproportionate number of unsheltered Native Americans in the community, Hennepin County will continue to support culturally-relevant outreach and housing, including four 'Kola' housing programs offering a total of 72 units of non-time limited supportive housing for people coming directly from the streets with chemical dependency issues and desiring culturally specific services, and the first year-round, 24/7 culturally specific shelter.

The combined impact of these measures has been to accelerate housing outcomes across the whole system and the first reduction in unsheltered homelessness - a 24% reduction from 2020 (642 individuals unsheltered) to 2022 (487 individuals unsheltered) – since 2015.

Addressing the emergency shelter and transitional housing needs of homeless persons

Hennepin County is the primary funders of single adult, family, and youth-specific shelters in the community. At present the community provides 115 consistent family shelter rooms, with overflow provided as needed for the shelter-all commitment (i.e. 230 families in shelter in early 2023), 845 congregate shelter beds for single adults, and 91 youth-specific shelter beds. The Adult Shelter Connect bed reservation system and shared HMIS allow efficient resource allocation, and reduces the level of daily trauma and stress experienced by people experiencing homelessness.

In response to the increases in single adult and unsheltered homelessness, Hennepin County increased the ongoing single adult shelter budget, bringing the total County investment to \$5m). This funded new case management services in the larger shelter, converted shelters to accommodate couples together, provided more systematic training, and established a new small-scale women-only shelter. The County then invested federal pandemic response in the single adult homeless response system in order to better meet the needs of shelter guests, to quickly connect people to housing resources and to create best practices such as 24/7 shelter, access to storage, housing focused case management and new culturally specific and low barrier shelters for Indigenous individuals. The county will continue these services as long as funding allows, always focusing on housing as the tool to end homelessness.

Hennepin has retained some Transitional Housing, particularly for youth or households experiencing domestic violence, while others have been reshaped into Rapid Rehousing opportunities in line with HUD's overall direction on transitional housing.

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

becoming homeless again

The Coordinated Entry System (CES) identifies people most appropriate for permanent supportive housing and those who can benefit from rapid rehousing or transitional. The CES prioritizes veterans, chronically homeless persons and families, people with disabilities and those who have the longest histories of homelessness and medical fragilities. The process also assesses household preferences, including preferences for culturally specific services, to support the best match between person and program.

The family shelter system offers additional supports, and uses a case conferencing model, for families not eligible for housing interventions from CES and to families in shelter past 45 days. System planners are working with community providers to implement better HMIS workflows for both sheltered and unsheltered settings to more accurately capture chronic data. Inflow and outflow is tracked monthly.

Hennepin County makes extensive use of by-name lists and case conferencing to problem solve for difficult households. Using this approach, 1,222 veterans have been stably housed since 2015, and over 1,300 chronically homeless individuals have been housed since June 2017 (with a 93% housing retention rate). Today, there are fewer than 150 homeless Veterans in the county actively engaged on the Homeless Registry in the Hennepin CoC.

Finally, Hennepin continues to leverage State and Federal funding to expand housing programs, including three consecutive years of being awarded bonus programs through HUD Continuum of Care (CoC) funding and the recent reallocation of ~\$2.3m in annually renewable CoC funds towards new housing programs for people experiencing chronic homelessness.

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

Hennepin County works across departments and with local providers and foundations to coordinate homeless prevention programs and move homeless prevention assistance upstream to the point before an eviction is filed in civil court. This collaboration supports a Tenant Resource Center which offers phone- and web-based coordinated financial assistance, mediation, legal aid and homelessness prevention services such as the County's Emergency Assistance and Emergency General Assistance as well as homeless prevention dollars from Minnesota (Family Homeless Prevention and Assistance Program).

The County successfully allocated significant resources to eviction prevention during the pandemic, and has operationalized many of these resources. From 2020-2022, Hennepin County allocated and distributed its first round of CDBG-CV and \$16.2 million of CARES Act CRF to emergency rental assistance, then distributed \$58 million in Emergency Rental Assistance allocations. These funds were successfully distributed to households at highest risk of housing instability and of COVID-19 impacts. This support, together with the state's emergency eviction moratorium, led to cutting the number of families using shelter in half. In 2022, a partnership between Hennepin County Adult Representation Services and Human Services ensured that 100% of low-income

tenants facing eviction in Housing Court receive free legal representation and human service support. Of the clients represented in court, the majority have had a favorable outcome which often includes a settlement that expunges the filing from the client's record to remove barriers for future rentals. Clients with representation have consistently improved outcomes. The county will continue these services as long as funding allows.

Many people exiting institutions meet the definition of long-term and often also chronic homelessness, and thus are prioritized through the Coordinated Entry System. The Corrections Department includes stable housing as part of the discharge planning from jail for those with serious behavioral health needs, and connects people with serious mental illness in jail with mental health in-reach prior to release. Hennepin County's Healthcare for the Homeless team has developed expertise and capacity to work on preventing discharges from the Hennepin County Medical Center to homelessness, and launched a 30-bed respite shelter program facility for people experiencing homelessness in June of 2022.

Discussion

Our priority goals over the coming years are:

- Building off what lessons learned through the pandemic to continue strengthening homeless prevention efforts.
- Lowering barriers and increasing capacity for under-served populations in the shelter system, continuing to target the most vulnerable and longest-term homeless residents as a priority for housing interventions, and developing more culturally specific programming in response to the disproportionate impact of homelessness on communities of color.
- Investing not only in 'places for people to go' but also in the 'people to help them get there' to increase outflow from homelessness into permanent housing.
- Leveraging all available funds, including CDBG, HOME, and ESG, to increasing the quantity, quality, and variety of housing programs to assist more people in exiting homelessness and avoiding returns to homelessness.
- Working with the State and other funders to offset a potential fiscal cliff in 2025 when pandemic recovery funds end

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

In the 2023 program year, the Consortium will assist in the development of new affordable units, rehabilitating existing affordable single and multi-family housing units, and rapid rehousing in suburban Hennepin County. The county will allocate \$29,079 for the continuation of fair housing activities in suburban Hennepin County. Some of these funds will support fair housing activities contracted through the Fair Housing Implementation Council (FHIC), a metro-wide collaboration of HUD entitlement jurisdictions. The FHIC and Hennepin County will direct fair housing funding toward overcoming these barriers identified in the 2020 Analysis of Impediments for Fair Housing.

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

Funding affordable housing

In order to address deepest and most disparate needs, the Consortium prioritizes rental projects with units affordable to households with incomes <30% AMI, and homeownership projects affordable to households with incomes <60% AMI. In addition, the ESG Program will assist homeless households to relocate to permanent affordable housing in non-concentrated areas and to overcome barriers that may impede their housing stability, and the Stable HOME project will offer tenant-based rental assistance to households who are homeless or unstably housed.

Zoning, regulations, and transportation

Although Hennepin County does not have authority over land use or rental licenses, it does work with partner cities to develop housing strategies. For the Southwest LRT and Bottineau Corridors, plans include goals for the development and preservation of affordable housing, as well as to modify regulatory tools to support housing development and preservation. These include:

- Developing mixed income (Inclusionary Housing) policy language and policies to promote increased density
- Creating joint financing mechanisms such as corridor-wide TIF, fiscal disparities sharing, and other forms of value capture
- Developing affordability targets for housing development within ½ mile of station areas
- Utilizing Hennepin County's Transit-Oriented Development fund to provide better solutions to the problem of spatial mismatch and improve the opportunities of low-income residents
- The Metropolitan Council requires cities to have comprehensive plans that address affordable housing targets, and offers grants in accordance with the Livable Communities Act to encourage development of affordable housing (among other goals).

Hennepin County also convened a task force to develop recommendations to incent and facilitate the development of Single Room Occupancy (SRO) housing. The recommendations included options to modify City

zoning and ordinances to make room for SROs, as well as design methodologies to meet existing policies.

Tenant screening practices

The Consortium continues to fund activities recommended by the regional Analysis of Impediments (AI), including providing tenant advocacy, housing discrimination testing and enforcement, and fair housing counseling. Funding to affirmatively further fair housing come from the Fair Housing Implementation Council (FHIC), a metro wide collaboration of HUD entitlement jurisdictions working together to expand housing choice, as well as 1% of the Urban County's CDBG allocation, and Hennepin County's HRA. In addition, starting in 2020, Hennepin County is prioritizing affordable housing finance dollars for projects which demonstrate inclusive tenant screening criteria.

Discussion

Staff from the Hennepin County Housing and Economic Development and Health and Human Services will continue to coordinate activities at the county and regional levels. This work includes sharing information and best practices, coordinating production goals and funding, and aligning policies affecting homeless families and individuals across jurisdictional boundaries.

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

Introduction

Actions planned to address obstacles to meeting underserved needs

Hennepin County aims to reduce disparities and address obstacles at each level across the housing continuum. In recent years, the Housing and Redevelopment Authority (HRA) and Housing and Economic Development department (HED) has advanced three new housing focus areas to meet underserved needs:

- Launched a strategy to create 1,000 units of deeply affordable supportive housing over 10 years by committing \$50M in capital and almost as much for services and operating costs
- Creating single single-room occupancy housing affordable to working adults with who have minimal income but and lacking housing options affordable at their income level
- Introducing a new capital fund specifically for addressing the homeownership gap between racial and ethnic groups

Similarly, Hennepin County's Continuum of Care committees review data from shelter, housing programs, the Coordinated Entry System, and other community sources to assess unmet needs and where programs fall short of performance outcomes. Using that information, Hennepin County shifts resources to meet those underserved needs:

- Using data demonstrating that people experiencing chronic homelessness are the biggest user of shelter, and major users of other expensive systems, the County shifted resources to focus on housing this group as a priority through our Coordinated Entry System in 2017.
- In 2019 Hennepin County re-visioned our homeless response system, identifying the need for more culturally specific emergency services (shelter, outreach) given the disproportionate impact of unsheltered homelessness on our native American community members. This strategy provided a roadmap that was implemented when pandemic recovery funds were made available.
- In early 2020, Hennepin County became the first community in the State of Minnesota to move away from using the VI-SPDAT for prioritization in the Coordinated Entry System. This followed a study by C4 – with whom Hennepin County partnered for the Supporting Partnerships for Anti-Racist Communities action research project – that found the VI-SPDAT did not allocate resources in lines with our racial equity goals. The County has worked with C4 to iterate a bespoke assessment – centering input from people with lived experience of homelessness – and most recently added a medical fragility prioritization in partnership with our Public Health department.
- In 2021, Committees identified that people at imminent risk of homelessness had deeper needs than the services offered by homeless prevention providers typically allowed for. In response, Hennepin County relaxed rules to create greater access while increasing expectations for service intensity.

And finally, the most prevalent housing need in Hennepin County is the lack of affordability and availability. We will target HOME, CDBG, ESG, and local resources to people with the highest needs by prioritizing projects that set aside units for county clients and people experiencing homelessness and providing rapid rehousing

and rental assistance to homeless households.

Actions planned to foster and maintain affordable housing

In addition to programs and projects funded by CDBG, HOME, and ESG, Hennepin County has a variety of programs which foster and maintain affordable housing. For example:

- Hennepin County's HRA awards \$5 million for rental housing, and – starting in 2022 - \$1.245 million for homeownership projects.
- Hennepin County HRA's Supportive Housing Strategy awards \$5 million in capital funding annually to create supportive housing. The goal of this strategy is to develop 1,000 units of supportive housing for our lowest income and most vulnerable residents.
- The HRA invested \$2M in a "first loss" position in Greater Minnesota Housing Fund's Phase II fund to preserve naturally occurring affordable housing. Phase I preserved over 700 units of affordable housing, 560 of which are located in Hennepin County.
- The Environmental Response Fund addresses environmental assessment and clean-up of property
- Resident Real Estate Services has the ability to reduce the cost of land for affordable housing purposes.

Actions planned to reduce lead-based paint hazards

Hennepin County has two departments that address lead-based paint issues. The Hennepin County Human Services and Public Health Department case manage elevated blood-lead referrals from the Minnesota Department of Health (except in Bloomington and Richfield). All blood lead tests in the state must be reported to the Minnesota Department of Health who in turn informs the jurisdiction responsible for investigating cases where children have been poisoned. When a child's blood lead level is over 10 µg/dl the Minnesota Department of Health performs a lead risk assessment inspection and, where needed, corrective orders are issued to fix lead-based paint hazards. Hennepin Public Health then monitors the case to ensure completion of the work. Hennepin County Housing continues to use funds from the Centers for Disease Control to augment our efforts to reduce childhood lead poisoning. With those funds, Hennepin County now offers additional risk assessments to families with children testing a 5 µg/dl and above as well as product and spice testing to help identify non-paint sources of lead exposure. The funds also support contracts with community-based partners that help us reach high risk populations to provide education for families and encourage blood lead testing. When a family is income eligible, that family is referred to the Housing and Economic Development Department for grant assistance with the lead orders.

In addition to the public health response, Hennepin County Housing and Economic Development actively engages in primary prevention of childhood lead poisoning through a multifaceted approach that includes community outreach and education, lead-based paint inspection/risk assessments, training for contractors, and lead hazard reduction. We continue to follow the lead-safe housing rule in all its federally funded activities. We address lead-based paint hazards when using federal and state funds toward housing activities including CDBG and HOME funded activities and through federally funded Lead Hazard Control Grants. Hennepin County has been awarded multiple HUD Office of Lead Hazard Control and Healthy Homes Grants and two Healthy Homes Production Grants. As of January 2023, the lead grants have completed over 5,224

lead-safe units for families in the jurisdictions joined in the grant applications, 3,820 in Hennepin County.

Actions planned to reduce the number of poverty-level families

Hennepin County assists individuals and families to access resources that help them move into self-sufficiency. Hennepin County Human Services delivers a variety of services to individuals or families that assists with basic needs or encourages client change around specific objectives. Efforts include:

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

Hennepin County workforce development efforts help alleviate poverty by improving family and individual economic opportunities that lead to a sustainable living wage. The county works with private and non-profit sectors to train and match employees; and partners with colleges, universities and training programs to develop a strong future workforce. Initiatives include:

- Workforce Activities Alignment - Creation of workforce coordinator position
- Workforce Entry Program (WEP) - Meeting the demand for skilled trade persons while developing the county's economic resources by providing unemployed individuals the means to earn a better living.
- Hennepin Pathways programs -- training and paid internships for marginalized communities
- Workforce Investment Network - Partnerships to create workforce opportunities for targeted communities and reducing economic disparities
- Step-Up Program - High school internships at the county
- Employment Pays Program - Employment supports for individuals with high behavioral health needs
- Training and employment partnerships -- with NorthPoint, Urban League, Summit OIC and others
- Employment and training services for people exiting homelessness – a dedicated pandemic recovery funded pilot that launched in 2022 offering training and paid work placements through two training and employment agencies, including culturally specific options

Actions planned to develop institutional structure

Hennepin County and Minneapolis' community effort to end homelessness, initially built on the 10 year plan to end homelessness, has been a collaborative effort driven by the efforts of the County, cities, and social service agencies who have provided services for those experiencing homelessness. Minneapolis and Hennepin County will continue to collaborate to identify needs, coordinate implementation of the ESG funding, refine the Coordinated Entry process, and bring together all aspects of the continuum of homeless services into a unified process.

Hennepin County's service delivery has met incredible outcomes through its coordination. Hennepin County's 2022 Point-In-Time Count was the lowest on record and included a 24% decrease in unsheltered

homelessness. Those successes stemmed from strong community partnerships supporting shifts to prioritizing the most vulnerable residents. Due to partnerships across the County in developing the Supportive Housing Strategy, Hennepin is poised to create 1000 new units of supportive housing for the County's priority population of residents.

Hennepin County will continue to build on the strengths of the delivery system which include a diverse and experienced base of housing, community development, and social service providers and organizations. Coordination among the state, the county, and regional and local governments has resulted in significant new policy and funding.

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

Coordination among the state, the county, and regional and local governments has resulted in significant planning initiatives and working policy groups, such as the Hennepin County and City of Minneapolis Commission to End Homelessness, and the annual Coordinated Request for Proposals (CRFP) that includes funding from the county's Affordable Housing Incentive Fund (AHIF), Transit Oriented Development (TOD), and HOME funds. There is also purposeful coordination with staff who manage the Housing Support, and federal funding from the Continuum of Care program.

Discussion

As part of the Action Plan submittal, entitlement jurisdictions are required to certify to HUD that the entitlement jurisdictions will affirmatively further fair housing, including completion of an Analysis of Impediments (AI) to Fair Housing Choice. Hennepin County participates, along with twelve other entitlement jurisdictions, in the Fair Housing Implementation Council (FHIC) to complete a regional AI. In 2020, the FHIC completed a new "Analysis of Impediments to Fair Housing Choice: Twin Cities."

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	250,000
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:	250,000

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.	95.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Consortium will only assist the HUD approved forms of homeownership as defined in 24 CFR § 92.2. Homeownership means: as ownership in fee simple title, a 99-year leasehold interest, ownership in a cooperative or mutual housing unit, or an equivalent form of ownership approved by HUD, in a one to four unit dwelling, a condominium unit, a manufactured unit, or a cooperative or mutual housing unit.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

When funds are provided to West Hennepin Affordable Housing Land Trust (WHAHLT) and/or Twin Cities Habitat for Humanity (TCHFH) to assist with the acquisition of the land or the construction and/or rehabilitation of the improvements (thus indirectly assisting the homebuyer), a resale provision is required. Both entities are using the land trust model of ownership with HOME. The owner occupancy and resale requirements will be secured by a Declaration of Covenant that will be filed on the property for the required affordability period (up to 15 years, based on the amount of HOME funds provided). The Declaration is also attached to the Ground Lease as an addendum. For more information please, see the attached Resale Provisions.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

When funds are provided to West Hennepin Affordable Housing Land Trust (WHAHLT) and/or Twin Cities Habitat for Humanity (TCHFH) to assist with the acquisition of the land or the construction and/or rehabilitation of the improvements (thus indirectly assisting the homebuyer), a resale provision is required. Both entities are using the land trust model of ownership. The owner occupancy and resale requirements will be secured by a Declaration of Covenant that will be filed on the property for the required affordability period (up to 15 years, based on the amount of HOME funds provided). The Declaration is also attached to the Ground Lease as an addendum. For more information please, see the attached Resale Provisions.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Consortium does not plan to use HOME funds to refinance existing debt.

Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance (may include as attachment)

Eligibility, Prioritization, and Referral: Eligible households are Hennepin County residents who are literally homeless (Category 1) at program entry, whose gross household annual income is at or below 30% of the Area Median Income, who are prioritized for rapid rehousing based on the current version of the Hennepin County Coordinated Entry System Manual, and who are referred by a Coordinated Entry System Housing Referral Coordinator.

Housing Stability / Identification Service Standards: All households eligible for ESG-funded rapid rehousing services will receive housing identification and housing stability services.

- Services cannot exceed 30 days during the period the program participant is seeking permanent housing, and cannot exceed 24 months during the period the program participant is living in permanent housing.
- While the program participant is still experiencing homelessness, program will meet with the program participant weekly for first 2-3 months, and at least monthly thereafter.
- Housing identification services include recruiting landlords, addressing potential barriers to landlord participation, and completing rent reasonableness assessments and Fair Market Rent Determinations to assist households in identifying affordable.
- Housing stability services include negotiating lease agreements and rental assistance agreements, completing Habitability Assessments and lead-based paint reviews, creating a Housing Stability Plan/Case Plan, and referring to on-going resources
- Participation in services should not be required to receive rapid rehousing assistance.

Direct Assistance Standards:

- Households must contribute at least 30% of their total, gross income towards rent. Providers will pay full housing costs for households with no – or very low - income and provide only move-in costs for households with incomes higher than 30% AMI (but up to 200% FPG).
- Complete re-certifications of need for direct assistance and services at three months from the date the household was housed, and every three months thereafter. Work with households toward 0% subsidies at service end.

Exit Criteria:

Households may be exited for the following reasons:

- Stable and connected to community reasons
- Has received services for 30 days during the period the program participant is seeking permanent housing, or for 24 months during the period the program participant is living in permanent housing; or has received 24 months of direct assistance.
- Income exceeds 200% FPG at quarterly recertification, or exceeds 30% AMI at 12 month recertification or thereafter.
- No longer wish to be in the program, or cannot be located
- Endangering or threatening the safety of project staff

Projects must provide formal termination notice and have an appeal process. Providers may not transfer households from one service intervention to another.

Data: Subrecipients that deliver ESG-funded rapid re-housing services will be required to ensure that data on all persons served and all activities assisted under ESG are entered in the Minnesota HMIS system. If the subrecipient is a victim service provider or a legal services provider, it may use a comparable database that collects client-level data over time and generates unduplicated aggregate reports based on the data. Information entered into a comparable database must not be entered directly into or provide to an HMIS.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Hennepin County CoC's Coordinated Entry System (CES) is the process by which households experiencing literal homelessness access, are assessed, and are prioritized for homeless-dedicated supportive housing programs. Hennepin has separate but coordinated CES's for families and singles. Both CES's:

- Cover and serve all of the Hennepin County CoC; use mobile outreach services, partnerships with geographically and culturally focused agencies, and after-hours crisis lines to assure easy access by households; and are promoted widely.
- Follow policies to address needs of households fleeing domestic violence, including privacy and confidentiality, safety planning, emergency management, and appropriate referrals.
- Employ standardized access and assessment. Trained assessors follow written policies to assess households. Households prioritized for supportive housing also complete a standard supplemental assessment of housing preferences.
- Use a uniform referral process to refer households to participating projects, which include rapid rehousing (including ESG-funded projects), transitional housing, and permanent supportive housing. Housing Referral Coordinators employ a standard process which prioritizes households with the longest periods of homelessness and households who are chronically homeless.
- Offer referral denial protocol for both projects and households.
- Require housing providers to limit barriers to enrollment, such as income, disability status, substance use, and criminal history.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

ESG-funded services will be provided by subrecipients that are selected via a Request for Proposals (RFP) process. Following a community needs assessment and prioritization process, the County distributes an RFP through public distribution lists. The County also hosts a pre-proposal meeting to clearly convey requirements and responsibilities as a subrecipient of ESG funds. Provider agencies can propose new or expanded re-housing services. The County convenes a review panel with representatives from homeless shelters, housing programs, and other community organizations, which rates proposals based upon the provider's qualifications and past performance, the perceived effectiveness and efficiency of the proposal, cost factors, prospects for successful outcome delivery, timeline for implementation, fit with community

needs and priorities, and cultural competence. The County executes contract agreements with projects selected through the RFP process. Contracts contain a scope of work, applicable ESG requirements, and performance standards.

Hennepin County provides a higher level of oversight to newer programs, including training, technical assistance and monitoring. The County completes on-site monitoring of each subrecipient annually, which includes technical assistance and individualized assistance.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

N/A

5. Describe performance standards for evaluating ESG.

Of households served by rapid rehousing programs:

- Participants will obtain housing in at average of 54 days from program start
- 41% of adult participants will increase or maintain income through employment from program entry to exit
- 53% of adult participants will increase or maintain non-employment income from program entry to exit
- 78% of adult participants will increase or maintain total income from program entry to exit
- 84% of all participants will exit to permanent destinations
- HMIS data will be entered in accordance with local HMIS data quality policies, per the community's Data Quality Plan

Appendix A: Hennepin County Consortium Needs, Goals, and Priorities

Strategy/Need		Priority
1. Preserve and Create Multifamily Rental Opportunities		30% AMI as highest priority. Still eligible for up to 60%.
GOALS		
1	Capital funding to build/rehab units	
2	Rental assistance to tenants	homeless and non
3	Capital funding for special needs housing	
2. Preserve and Create Single Family Homeownership		60% AMI as highest priority. Still eligible for up to 80%.
GOALS		
4	Property acquisition/rehabilitation/construction	
5	Direct homebuyer assistance	
6	Homeowner rehabilitation assistance	
3. Preserve and Create Housing Opportunities for Homeless Populations		30% AMI
GOALS		
7	Capital for Permanent units (homeless)	
8	Funding for rapid rehousing	
4. Education, Outreach, and Services		30% AMI as highest priority. Still eligible for up to 80%.
GOALS		
9	Emergency Assistance	
10	Homelessness prevention and support services	
11	Tenant Advocacy	
12	Financial Literacy	
13	Senior services	
14	Youth Programming	

15	Youth Counseling	
16	Senior Center Programming	
17	Domestic Abuse Counseling	
18	Job Training	
5. Neighborhood Revitalization		80% AMI
GOALS		
19	Acquisition or Demolition of Structures	
20	Code enforcement	
21	Build or improve public facilities/infrastructure	
6. Economic Development		80% AMI
GOALS		
22	Business Assistance	
7. Administration		
GOALS		
23	CDBG and HOME General Admin	
24	CHDO operating	
25	Fair Housing Activities	

HENNEPIN COUNTY
MINNESOTA

HENNEPIN HOUSING CONSORTIUM
HOME Investment Partnerships Program
HOMEBUYER PROGRAMS Guidelines and Resale Provisions



Background:

The **HOME Investment Partnerships (HOME) Program** is funded by the U.S. Department of Housing and Urban Development (HUD). Administration of the HOME Program is the responsibility of Hennepin County and its' funded agencies shall be in compliance with HOME Statute and Regulations pertaining to affordable homeownership programs, below.

HOME STATUTE in SEC. 215. [42 U.S.C. 12745] QUALIFICATION AS AFFORDABLE HOUSING:

HOMEOWNERSHIP Housing that is for homeownership shall qualify as affordable housing under this title only if the housing

- (1) has an initial purchase price that does not exceed 95 percent of the median purchase price for the area, as determined by the Secretary with such adjustments for differences in structure, including whether the housing is single-family or multifamily, and for new and old housing as the Secretary determines to be appropriate;
- (2) is the principal residence of an owner whose family qualifies as a low-income family
 - (A) in the case of a contract to purchase existing housing, at the time of purchase;
 - (B) in the case of a lease-purchase agreement for existing housing or for housing to be constructed, at the time the agreement is signed; or
 - (C) in the case of a contract to purchase housing to be constructed, at the time the contract is signed;
- (3) is subject to resale restrictions that are established by the participating jurisdiction and determined by the Secretary to be appropriate to
 - (A) allow for subsequent purchase of the property only by persons who meet the qualifications specified under paragraph (2), at a price which will (i) provide the owner with a fair return on investment, including any improvements, and (ii) ensure that the housing will remain affordable to a reasonable range of low-income homebuyers; or
 - (B) recapture the investment provided under this title in order to assist other persons in accordance with the requirements of this title, except where there are no net proceeds or where the net proceeds are insufficient to repay the full amount of the assistance; and
- (4) if newly constructed, meets the energy efficiency standards promulgated by the Secretary in accordance with section 109 of this Act.

The HOME Regulations at Title 24: PART 92—HOME INVESTMENT PARTNERSHIPS PROGRAM Subpart F—Project Requirements at §92.254 Qualification as affordable housing:

Homeownership:

(a) *Acquisition with or without rehabilitation.* Housing that is for acquisition by a family must meet the affordability requirements of this paragraph (a).

(1) The housing must be single family housing.

(2) The housing must be modest housing as follows:

(i) In the case of acquisition of newly constructed housing or standard housing, the housing has a purchase price for the type of single family housing that does not exceed 95 percent of the median purchase price for the area, as described in paragraph (a)(2)(iii) of this section.

(ii) In the case of acquisition with rehabilitation, the housing has an estimated value after rehabilitation that does not exceed 95 percent of the median purchase price for the area, described in paragraph (a)(2)(iii) of this section.

(iii) If a participating jurisdiction intends to use HOME funds for homebuyer assistance or for the rehabilitation of owner-occupied single family properties, the participating jurisdiction must use the HOME affordable homeownership limits provided by HUD for newly constructed housing and for existing housing. HUD will provide limits for affordable newly constructed housing based on 95 percent of the median purchase price for the area using Federal Housing Administration (FHA) single family mortgage program data for newly constructed housing, with a minimum limit based on 95 percent of the U.S. median purchase price for new construction for nonmetropolitan areas. HUD will provide limits for affordable existing housing based on 95 percent of the median purchase price for the area using Federal FHA single family mortgage program data for existing housing data and other appropriate data that are available nation-wide for sales of existing housing, with a minimum limit based on 95 percent of the state-wide nonmetropolitan area median purchase price using this data. In lieu of the limits provided by HUD, the participating jurisdiction may determine 95 percent of the median area purchase price for single family housing in the jurisdiction annually, as follows. The participating jurisdiction must set forth the price for different types of single family housing for the jurisdiction. The participating jurisdiction may determine separate limits for existing housing and newly constructed housing. For housing located outside of metropolitan areas, a State may aggregate sales data from more than one county if the counties are contiguous and similarly situated. The following information must be included in the annual action plan of the Consolidated Plan submitted to HUD for review and updated in each action plan.

(A) The 95 percent of median area purchase price must be established in accordance with a market analysis that ensured that a sufficient number of recent housing sales are included in the survey.

(B) Sales must cover the requisite number of months based on volume: For 500 or more sales per month, a one- month reporting period; for 250 through 499 sales per month, a 2-month reporting period; for less than 250 sales per month, at least a 3-month reporting period. The data must be listed in ascending order of sales price.

(C) The address of the listed properties must include the location within the participating jurisdiction. Lot, square, and subdivision data may be substituted for the street address.

(D) The housing sales data must reflect all, or nearly all, of the one- family house sales in the entire participating jurisdiction.

(E) To determine the median, take the middle sale on the list if an odd number of sales, and if an even number, take the higher of the middle numbers and consider it the median. After identifying the median sales price, the amount should be multiplied by 0.95 to determine the 95 percent of the median area purchase price.

(3) The housing must be acquired by a homebuyer whose family qualifies as a low-income family, and the housing must be the principal residence of the family throughout the period described in paragraph (a)(4) of this section. If there is no ratified sales contract with an eligible homebuyer for the housing within 9 months of the date of completion of construction or rehabilitation, the housing must be rented to an eligible tenant in accordance with §92.252. In determining the income eligibility of the family, the participating jurisdiction must include the income of all persons living in the housing. The homebuyer must receive housing counseling.

(4) *Periods of affordability.* The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The per unit amount of HOME funds and the affordability period that they trigger are described more fully in paragraphs (a)(5)(i) (resale) and (ii) (recapture) of this section.

Homeownership assistance HOME amount per-unit	Minimum period of affordability in years
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

(5) *Resale and recapture.* The participating jurisdiction must establish the resale or recapture requirements that comply with the standards of this section and set forth the requirements in its consolidated plan. HUD must determine that they are appropriate and must specifically approve them in writing.

(i) *Resale.* Resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as the family's principal residence. The resale requirement must also ensure that the price at resale provides the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The participating jurisdiction must specifically define "fair return on investment" and "affordability to a reasonable range of low-income homebuyers," and specifically address how it will make the housing affordable to a low-income homebuyer in the event that the resale price necessary to provide fair return is not affordable to the subsequent buyer. The period of affordability is based on the total amount of HOME funds invested in the housing.

(A) Except as provided in paragraph (a)(5)(i)(B) of this section, deed restrictions, covenants running with the land, or other similar mechanisms must be used as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

(ii) *Recapture.* Recapture provisions must ensure that the participating jurisdiction recoups all or a portion of the HOME assistance to the homebuyers if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. The participating jurisdiction may structure its recapture provisions based on its program design and market conditions. The period of affordability is based upon the total amount of HOME funds subject to recapture described in paragraph (a)(5)(ii)(A)(5) of this section. Recapture provisions may permit the subsequent homebuyer to assume the HOME assistance (subject to the HOME requirements for the remainder of the period of affordability) if the subsequent homebuyer is low-income, and no additional HOME assistance is provided.

(A) The following options for recapture requirements are acceptable to HUD. The participating jurisdiction may adopt, modify or develop its own recapture requirements for HUD approval. In establishing

its recapture requirements, the participating jurisdiction is subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, the amount recaptured cannot exceed the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

(1) *Recapture entire amount.* The participating jurisdiction may recapture the entire amount of the HOME investment from the homeowner.

(2) *Reduction during affordability period.* The participating jurisdiction may reduce the HOME investment amount to be recaptured on a prorata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

(3) *Shared net proceeds.* If the net proceeds are not sufficient to recapture the full HOME investment (or a reduced amount as provided for in paragraph (a)(5)(ii)(A)(2) of this section) plus enable the homeowner to recover the amount of the homeowner's downpayment and any capital improvement investment made by the owner since purchase, the participating jurisdiction may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{HOME investment}}{\text{HOME investment} + \text{homeowner investment}} \times \text{Net proceeds} = \text{HOME amount to be recaptured}$$

$$\frac{\text{homeowner investment}}{\text{HOME investment} + \text{homeowner investment}} \times \text{Net proceeds} = \text{amount to homeowner}$$

(4) *Owner investment returned first.* The participating jurisdiction may permit the homebuyer to recover the homebuyer's entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

(5) *Amount subject to recapture.* The HOME investment that is subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy). The recaptured funds must be used to carry out HOME-eligible activities in accordance with the requirements of this part. If the HOME assistance is only used for the development subsidy and therefore not subject to recapture, the resale option must be used.

Hennepin County HOME Funded Homebuyer Programs:

Hennepin County, on behalf of the Hennepin Housing Consortium, (here in referred to as “the County”) receives the HOME funds and is responsible for complying with all changes in HUD regulations pertaining to the HOME program. The County’s funded Homebuyer programs have the following goals:

- to increase the overall homeownership rate; and
- create greater opportunity for homeownership among lower income and minority households; and
- to revitalize and stabilize communities.

The following provisions are to assist in establishing that the County is carrying out homeownership funded activities under the HOME Program in a manner consistent with HUD requirements at 24 CFR Part 92 and local goals and objectives contained in the Consolidated and Annual Action Plans. Hennepin County must also follow all Federal, State and local nondiscrimination laws and with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment. Hennepin County and funded agencies shall not deny any family or individual the equal opportunity to apply for or receive assistance under any HOME funded activity on the basis of race, color, gender, religion, creed, national origin, age, familial or marital status, handicap or disability, sexual or affectional orientation or reliance on public assistance. Hennepin County’s office is accessible to persons with disabilities.

Eligible Households (referred to as Low Income Purchasers (LI Purchasers) in the Declaration:

While the funded entities can target lower income households, all Households must have gross (income before any deductions) income does not exceed eighty percent (80%) of the Area Median Income (AMI) for the Minneapolis/St. Paul metropolitan statistical area as determined from time to time by the U.S. Department of Housing and Urban Development (HUD). Prior to approval of the assistance or property sale to the household, income eligibility will be determined by the funded entity using definition of income found at 24 CFR Part 5.609. “Household income” refers to the annual projected income as of the date of the Certification application, from all sources and before taxes and withholding, of all adults that will live in the housing unit. Gross income includes, but is not limited to salary, commissions, bonuses, self-employment, earnings from part-time employment, interest, dividends, tips, gains on sale of securities, annuities, pension, royalties, veterans administration compensation, net rental income from all sources, alimony, child support, public assistance, sick pay, social security benefits, income from business activity or investments, unemployment, estate or trust income and miscellaneous income. All income determinations will be reviewed by Hennepin County before final approval to close with the homebuyer will be given to the funded entity.

Homebuyer Education:

Households do not have to be a first-time homebuyer. The HOME regulations require that all homebuyers assisted with HOME funds must receive housing counseling. The housing counseling requirement applies to all HOME assisted homebuyers, including homebuyers receiving HOME-funded direct homebuyer assistance (i.e., down payment assistance) and homebuyers purchasing units developed with HOME funds. In all instances regardless of whether the housing counseling is funded with HOME or another source, by the Final Compliance Date of August 21, 2020, this required housing counseling must be provided by HUD certified housing counselors working for an agency approved to participate in HUD's Housing Counseling program. In the meantime, all households must complete a "qualified homebuyer training" homeownership training course and submit a participation/completion certificate, preferably with the application for assistance. It must be provided prior to final approval of assistance. For the purpose of the HOME Program, a qualified homebuyer training will be one using the curriculum called *Home Stretch*. The *Home Stretch* classes and curriculum are maintained by the HUD certified, statewide, nonprofit Home Ownership Center (HOC) and are recognized as a standard for homeownership education in Minnesota. The curriculum includes classes and one-to-one meetings with a homeownership counselor to review personal credit and income. We also allow for the completion of HOC's online *FRAMEWORK* class. The qualified HUD certified agency who provides *Home Stretch* in person training located in **suburban** Hennepin County is Community Action Partnership of Hennepin County (CAP-HC), formerly known as Community Action Partnership of Suburban Hennepin (CAPSH) www.caphennepin.org. In addition, the Home Ownership Center's website www.hocmn.org can be accessed to locate other *Home Stretch* providers in Minnesota and the online *FRAMEWORK* class.

Successful Homeownership:

Homeownership Programs depend upon the first mortgage lenders to apply **prudent** household and property underwriting standards **to support the objective of successful homeownership**. Therefore, first mortgage lenders, having the best view to make a decision about the best mortgage product (FHA, VA or Conventional), will decide what first mortgage product will be used by the household. The first mortgage loan period will need to have a fixed interest rate and typically, amortize for not less than 30 years.

Households are expected to contribute something toward the purchase. Households typically contribute his/her/their own funds toward the purchase of the home, to be applied to entry costs (inspections, appraisal fees, application fees, earnest money, prepaid expenses, etc.).

Ideally to support successful homeownership, a homebuyer's front end ratio/monthly housing payments of principal, interest, taxes and insurance (PITI) should be no more than 33 percent of the household's gross income. When determining need this amount should not be less than 28 percent. PITI amounts over or under these guidelines will be reviewed and approved by the County or the funded agency to ensure that the amount is supporting successful homeownership that is based on all facts and possible mitigating factors and used to determine any level of buyer assistance. Households must meet the requirements of the lending institution and qualify for their

first mortgage. Households must fulfill the HOME Program obligations in a timely manner and must remain eligible to participate based on the program requirements and those of the lender through the time of the loan closing.

Eligible Properties:

Existing or newly constructed properties located in **suburban** Hennepin County. Suburban Hennepin County is all of Hennepin County **except** the City of Minneapolis. **Effective April 2020**, for new construction properties the purchase price cannot exceed **\$319,000**, existing properties the purchase price cannot exceed **\$265,000**. These amounts are issued by HUD and may change from time to time.

Properties must be single-family housing, which includes a detached single family unit, a townhome unit, a condominium unit, a manufactured unit with the lot, or a cooperative or mutual housing unit. Ownership in fee simple title, a 99-year leasehold interest (CLT), ownership in a state recognized cooperative or mutual housing unit or an equivalent form of ownership approved by HUD. Properties specifically ineligible include: any located in a 100-year flood plain, manufactured housing without the lot, and recreational or seasonal property.

Properties must pass a The County inspection or for new construction, have a certificate of occupancy, to ensure they are free of all health and safety hazards in accordance with the Hennepin Housing Consortium "New Construction and Rehabilitation Standards", which are available by request.

RESALE Provisions:

The County has awarded HOME funds to two entities to complete homeownership activities. They are the West Hennepin Affordable Housing Land Trust (WHAHLT) and Twin Cities Habitat for Humanity (TCHFH). Both activities will use a Community Land Trust (CLT) model of ownership. In a Community Land Trust (CLT) model of ownership, the homebuyer only owns the improvements (house/buildings) on the land and the CLT owns the land underneath, which they lease to the homeowner. TCHFH will be transferring the properties in their activity to WHAHLT to be the long term steward of the land.

Since the CLT model through a Ground Lease, limits the sale price to subsequent buyers and includes rights of first refusal, using a recapture provision will not meet the HOME requirements. Therefore, the County will use **Resale Provisions** to meet the HOME requirements for both entities. The HOME assistance will be used to pay development gaps, land costs and/or to provide affordability gap funds directly to the homebuyer.

The County defines "affordable to a reasonable range of low-income homebuyers" as a family at 65 to 80 percent of area median income paying no more than 33 percent of income for principal, interest, property taxes, and insurance.

HOME requires minimum affordability periods based on the amount of assistance provided to a project. Under Resale Provisions, the period is based on the **total amount of assistance** provided for each unit, as follows:

- A. \$1,000 to \$14,999 will be a Five (5) years
- B. \$15,000 to \$40,000 will be a Ten (10) years
- C. Over \$40,000 will be a Fifteen (15) years.

When each entity executes their Funding Agreement with The County, they will execute a Promissory Note for the full amount of the HOME Award. In addition, after each LI Purchaser has been determined to meet all of the requirements for approval, the applicable entity will execute a Declaration of Covenant and Restrictions (the Covenant) with the County to impose restrictions upon the Property. The Covenant shall be filed on the property running with the land to ensure that all agreements between the Entity and County and the Entity and the LI Purchaser are of public record. The Covenant will be filed prior to the Ground Lease. It will also be added to the Ground Lease as an Exhibit. Each Covenant will run for at least the applicable minimum affordability period, as noted above. Each Covenant can terminate in the event of foreclosure, transfer of title in lieu of foreclosure, or assignment of a FHA insured mortgage to HUD. The Covenant will reinforce the terms of the Ground Lease and reference applicable provisions and definitions to ensure the HOME requirements are met including the following:

- Subsequent sale are to another LI Purchaser.
- The entity may use their right of first refusal, as defined and explained the Ground Lease to ensure this requirement.
- The Property will be used as the low-income buyers' principal place of residence.
- The property be sold at a price that provides the owner a fair return, while ensuring that the housing will remain affordable to a reasonable range of low-income buyers.

The Consortium defines "a Fair Return on Investment" as described per the terms and conditions of "Transfer, Sale or Disposition of Improvements" Sections of each entities' Ground Lease. This Section also sets the sales price for the subsequent buyer. Please see the attached workbooks that walk through the calculations described in each entities' Ground Lease. Below are snapshots from each.

WHAHLT Resale Calculation				
Date:	November 16, 2017			
Property:	SAMPLE XXX			
Name:	Sally Sample			
Calculations Summary for Resale				
	Fee Simple Appraised Value (Improvements Only)		\$ 155,000.00	From "current" appraisal
<i>Minus</i>	Approved Capital Improvements Only		\$ 10,000.00	Less Approved Capital Improvements subject to 100% equity, if applicable as determined in a Ground lease addendum. Its subtracted here so it's not in the 35% and they get the full value of the capital improvements below.
<i>Minus</i>	Initial Fee Simple Appraised Value (Improvements Only)		\$ 140,000.00	From "initial" appraisal
	Appreciation of Improvements		\$ 5,000.00	Difference between "Current" Appraised & "Initial" Appraised Value
	WHAHLT 35% Appreciation Factor per Ground Lease		35%	
<i>Equals</i>	Homeowner's (Seller) Share of Appreciation @ 35%		\$ 1,750.00	If this is zero then it's zero
	Current Homeowner's Original Purchase Price		\$ 140,000.00	From original Purchase Agreement
<i>Plus</i>	100% "Qualified" Capital Improvements		\$ 10,000.00	Add back in full value of "qualified" capital improvements from a Ground Lease Amendment.
"	Improvement: bedroom	\$ 10,000.00		
"	Improvement:	\$ -		
	WHAHLT Purchase Option Price =		\$ 151,750.00	
Estimated Equity for Current Homeowner				
	WHAHLT Purchase Price Option		\$ 151,750.00	Total of Original Purchase Price + Total Equity
<i>Minus</i>	1st Mortgage		\$ 136,000.00	Outstanding principal -- Estimate 10 years of principal payment
<i>Minus</i>	2nd Mortgage		\$ 3,500.00	Outstanding principal balance
<i>Minus</i>	Seller's Closing Costs		\$ 2,500.00	Estimate: Closing fee, title update, state deed tax, special assessment search and Ground Lease revision etc.
<i>Minus</i>	Minus Outstanding Ground Lease Fees		\$ -	
<i>Equals</i>	Estimated Total Cash to Seller @ Closing =		\$ 9,750.00	
New buyer sales price				
	WHAHLT Purchase Price Option		\$ 151,750.00	Total of Original Purchase Price + Total Equity
<i>Plus</i>	Any applicable Fees		\$ -	
<i>Equals</i>	Purchase Price to New Owner =		\$ 151,750.00	

Supplemental Subordinate Loans, as needed:

The County may provide direct assistance to a homebuyer, either initially or at resale to ensure affordability. The repayment provisions are laid out in the subordinate mortgage loan documents. The loan will be for the amount of funds needed to make the unit affordable to meet the standards above. The loan will be structured in the form of a zero percent, deferred, forgivable mortgage. The minimum term of the loan before forgiveness, will be based on the amount of assistance provided directly to the homebuyer, as listed below:

- A. \$1,000 to \$14,999 will be a Five (5) years
- B. \$15,000 to \$40,000 will be a Ten (10) years
- C. Over \$40,000 will be a Fifteen (15) years

The documents will state that during the loan term, the loan must be repaid at the point of sale; transfer or refinance, or if we are unable to subordinate. In the event of a voluntary or involuntary sale or transfer of title of the property, the full amount of the Loan must be repaid unless the County determines that due to market forces there are no sales proceeds or where the sales proceeds are insufficient to repay the full amount of the Loan.

2023 Draft Annual Action Plan City of Bloomington

April 3, 2023 PUBLIC COMMENT DRAFT

www.hennepin.us/housing-plans

Consortium Members:

Hennepin County

City of Bloomington

City of Eden Prairie

City of Plymouth



Website

www.hennepin.us/housing-plans





city of bloomington hennepin county consortium annual action plan 2023

Consortium Members:
Urban Hennepin County
Bloomington
Eden Prairie
Plymouth



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tomorrow. together.

Executive Summary

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

1. Introduction

The City of Bloomington became a Community Development Block Grant (CDBG) entitlement community in 1988. CDBG funds are allocated to the City directly from the U.S. Department of Housing and Urban Development (HUD). The City remains a part of the Hennepin County Consortium for the purposes of the Five-Year Consolidated Plan and HOME funding.

The City will hold its public hearing on April 17, 2023, to determine how to allocate an estimated \$456,726 in 2023 CDBG funding. The Housing and Redevelopment Authority in and for the City of Bloomington (HRA) will meet on March 28, 2023, to determine their recommendations to be brought before the City Council during the public hearing seeking approval.

The City received notification of its 2023 allocation amount from HUD on February 2, 2023. The HRA recommendation is based on the allocated amount of \$456,726.

The City will use its entitlement funds to achieve the goals/outcomes that are identified within this plan. The City has incorporated performance measures into the Consolidated and Action Plan to ensure that the Plan is results orientated and that it meets its one and five year goals. The planned activities serve many low/moderate income households. Overall, at least 80 percent of the grant will be expended on activities for low/moderate income households in Bloomington.

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.

The City of Bloomington will carry out activities that will provide for the preservation of the City's housing stock, provide affordable housing options, provide essential services to youth, seniors, families and individuals, and support Fair Housing activities.

The city's CDBG allocation will be used for housing rehabilitation, energy improvements, accessibility improvements and emergency repairs for the purpose of maintaining decent affordable housing. The City plans to rehab 30 low-and moderate-income, owner occupied homes. The activity serves low/moderate income homeowners with low interest loans to repair/update their homes. The

rehabilitation loan program is coupled with the lead-based paint activity to assist in the abatement of lead hazards in pre-1978 homes utilizing CDBG funds. In this way, the City is ensuring that no threats remain to the health of occupants from lead paint. This activity serves low/moderate income households at or below 80% median.

The city's CDBG allocation along with excess program income, if available, will be used for homeowner rehabilitation assistance, to develop or rehab affordable rental property, develop homes for homeownership, acquisition and/or demolition and clearance of structures, and public services to serve low- and moderate-income Bloomington residents for housing stability, homemaking, counseling and services. The City will provide CDBG funds for outside maintenance and home making services to low/moderate income seniors. This is an important service that allows seniors to continue to reside in their homes.

The City will also fund activities for acquisition, rehabilitation, and re-sell of single-family property to income qualified homebuyers. The CDBG funds will be used as gap financing to assure the home is affordable to the buyer after the rehabilitation and with long-term affordability of the home by requiring the owner to resell the home to another low/moderate income family.

The City will provide CDBG funds for youth counseling and programming to support education outreach and services for youth.

The City will provide CDBG funds to assist in the creation of new rental housing opportunities affordable at or below 80% area medium income households with a focus on households at or below 60% area medium income.

The City will also encourage neighborhood revitalization through funding of activities to improve blighted, deteriorated, undeveloped, or inappropriately developed real property preventing sound community development and growth.

The City will utilize CDBG funds to support fair housing activities through the Fair Housing Implementation Council (FHIC) and will continue to further fair housing in three ways: through its Fair Housing Policy, by providing technical support and advice to potential victims of discrimination, and through its participation in the regional FHIC. The City will allocate funds for the continuation of Fair Housing Services in the suburban metro (including Bloomington). These funds may be used for education and research, housing discrimination testing and enforcement and Fair Housing counseling and clearinghouse activities. Through the FHIC the decided goals of focus are (1) Support homeownership for households of color - partnership with local lending institutions to conduct homebuyer and financial literacy education; fund and facilitate credit counseling and improvement programs and (2) Ensure equal access to housing for persons with protected characteristics, lower income, and homelessness.

Lastly, the City has general administration expenses for the program.

The City will use excess prior year entitlement or program income for administration, public services programs, affordable housing and rehabilitation projects. Any additional program income received will be used to cover expenses generated in an existing CDBG Program or activity and not just expenses related to the activity generating the income.

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 has a long history of actively working to preserve and upgrade the condition of its' neighborhoods. The CDBG-funded single-family rehabilitation loan program (including lead-based paint abatement) have been a very successful and important part of these efforts.

In addition, the City has a long-standing commitment to serving its' senior population. The CDBG funded services for seniors have been a very successful and important part of these efforts. The City will continue this activity given the strong need in the community and the past performance for senior services.

Fair Housing continues to be a focus of the City of Bloomington. Past funding has provided for paired testing, among 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).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City will hold a thirty-day public comment period for the draft plan and conduct a public hearing before the City Council. In addition, Hennepin County, as the consortium lead, will hold a public hearing on the action plan before the County Board of Commissioners. This hearing also includes Bloomington's plan.

Date of Bloomington public hearing: April 17, 2023

Date of Hennepin County public hearing: April 25, 2023

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.

Currently accepting public and written comments

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

Currently accepting public and written comments

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	BLOOMINGTON	Community Development

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

1. Introduction

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

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. Where appropriate, the city may refer organizations and services agencies to each other to coordinate efforts.

In addition, the city's HRA operates a Housing Choice Voucher program of 551 units that serves a wide variety of low-income populations, including elderly, the disabled and families. The HRA's staff is trained to assist participants to connect with services such as mental health and public health services.

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 Hennepin County Continuum of Care and the Office to End Homelessness. In addition, the City, through its Community Services Department and Community Development Department, provides essential referrals to homeless persons to connect them to services.

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

Not applicable, Bloomington does not receive ESG funds. Please refer to the Hennepin County section for information on ESG funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Senior Community Services (SCS)
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency's Executive Director and other staff participated in work groups on the plan coordinated by Hennepin County
2	Agency/Group/Organization	City of Bloomington - Communications Division
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy broadband services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with the Director of the Communications Division on the Broadband needs of Bloomington residents. The Division has jurisdiction over the vendors who supply broadband internet services within the city, including cable and phone-based ISPs.
3	Agency/Group/Organization	City of Bloomington -Fire Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Emergency management

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the Fire Chief of the City of Bloomington who is responsible for emergency response management within the city, including those related to flooding, fire, natural disasters and terrorist actions. In this role the Chief creates an emergency management plan that outlines the city's response to future emergency situations.
4	Agency/Group/Organization	WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	West Hennepin Affordable Housing Land Trust Executive Director was consulted and participated in discussions for needs for low/moderate income families in homeownership creation opportunities.

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

Businesses and faith-based organizations were not engaged due to transition of staff, capacity of needs, and focus of activities for CDBG funding

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 Office to End Homelessness has played a key role in the development of all housing and homeless-related sections of the plan. Coordination will continue throughout the plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Bloomington Comprehensive Plan	City of Bloomington - Planning Division	The city's comprehensive plan lays out development of the city for the next 30 years. It also identifies affordable housing efforts within the city, which may be impacted by the city's CDBG efforts.

Table 3 - Other local / regional / federal planning efforts

Narrative

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 Bloomington 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.

The City of Bloomington's Plan, as part of the Consortium's entire Plan, was made available for public comment prior to going before the Hennepin County Board for a public hearing. The final public hearing on the consortiums plan is included the City of Bloomington's plan.

In addition to the Consortium's hearing, the Bloomington City Council held a public hearing for comments on the development and approval of the City's plan. This hearing also serves to receive any comments from the public or interested organizations prior to submission to the Hennepin County for inclusion it the Consortiums Plan.

The Consortium's Plan provides the complete Citizen Participation Plan for all members to follow, including Bloomington. The Citizen Participation Plan details the efforts to broaden public participation in the development of the Action Plan.

In addition to the Consortium's hearing and comment period, the City of Bloomington provides opportunities for public comments on the plan and its development. The City's Action Plan is a subject of public hearing at the Council prior to adoption and submission to be included in the Hennepin County Consortium Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	The City of Bloomington's Housing and Redevelopment Authority held a public meeting at 6:00 p.m. on March 28, 2023 to accept comments and recommend the plan for submission to the City and then to HUD. The HRA's agenda and meeting schedule is posted on the City's website, including the plan or summary of the plan.			

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)
2	Public Hearing	Non-targeted/broad community	<p>The City of Bloomington's City Council will hold a public hearing at 6:30 p.m. on April 17, 2023, to accept comments on development of the plan and to recommend the plan for approval to HUD and Hennepin County, the lead agency of the consortium. Notice of the hearing is published ten or more days prior to the hearing. The City Council's meeting dates, times and agendas are made available on the City's website: www.BloomingtonMN.gov, including the plan or summary of the plan.</p>			

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)
3	Newspaper Ad	Non-targeted/broad community	A public notice will be published on March 30, 2023 in the official newspaper of the City of Bloomington announcing the 30-day public comment period for the plan and the date and time of the public hearing.			
5	Internet Outreach	Non-targeted/broad community	Webpage notification of the public hearing for the plan held before the City Council on April 17, 2023.			
6	Newspaper Ad	Non-targeted/broad community	A public notice will be published on March 30, 2023 in the official newspaper of the City of Bloomington announcing a 30-day public comment period for the plan and the budget.			
7	Internet Outreach	Non-targeted/broad community	Webpage notification of the public comment period for the plan and budget.			

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: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	456,726	400,000	613,658	1,470,384	2,917,168	The City of Bloomington is an entitlement jurisdiction for the Community Development Block Grant Program. Program income is from the repayment of single-family rehabilitation loans. Prior year resources is the estimated amount of unspent CDBG funding carried over into the new program year.

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: \$		
Section 108	public - federal	Acquisition Economic Development Housing Public Improvements	0	0	0	0	2,200,000	Section 108 loan for eligible activities that support affordable housing development including real property acquisition, rehabilitation or site improvements, housing rehabilitation, economic development activities, public facilities, and slum and blight removal

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 City of Bloomington intends to pursue all possible resources to address its Consolidated Plan goals. There are no specific matching requirements associated with Bloomington's CDBG program, although any opportunities to provide/obtain matching funding will be pursued.

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 Bloomington's HRA owns 41 single-family rental homes that provide affordable housing to larger families. Twenty of the homes are part of the HRA's Housing Choice Project-Based Voucher program. The other twenty-one homes make up the HRA's Rental Homes for Future Home Buyers program. This program assists renters in achieving the goal of homeownership through an escrow feature. The City is also in the process of developing an inventory of publicly owned land to determine future uses.

Discussion

The City of Bloomington will utilize a variety of federal, state, and local funding to achieve the goals identified in this plan. This includes sources used on a recurring basis, including CDBG, Housing Choice Vouchers and HRA levy funds. 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

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	
2	Goal Name	Develop Homes for Homeownership
	Goal Description	
3	Goal Name	Homeowner Rehabilitation Assistance
	Goal Description	
4	Goal Name	Develop or Rehab Affordable Rental
	Goal Description	
5	Goal Name	Acquisition and/or Demolition/Clearance
	Goal Description	

6	Goal Name	Senior Services
	Goal Description	
7	Goal Name	Youth Counseling
	Goal Description	
8	Goal Name	Fair Housing
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

Activities that will be undertaken during 2022 will address priority needs and local objectives. The activities that are part of the 2022 Action Plan are to be completed within the program year. Of the total grant of \$456,726 the City will use \$365,380 or 80% of the grant to serve low and moderate income activities. The balance of funds is used for Fair Housing activities and administration expenses.

#	Project Name
1	Administration
2	Develop Homes for Homeownership
3	Homeowner Rehabilitation Assistance
4	Develop or Rehab Affordable Rental
5	Acquisition and/or Demolition/Clearance
6	Senior Services
7	Youth Counseling
8	Fair Housing

Table 7 – Project Information

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

The City has selected a variety of activities to meet the needs of our community. These include the preservation of our housing stock through the single-family rehabilitation loan program, removal of lead-based paint hazards, providing seniors with essential services to enable them to remain in their homes, providing youth with counseling and programming for housing stability, fair housing activities and the providing affordable home ownership opportunities. The City serves other needs of the community with its own resources, including over \$100,000 provided annually to other social service providers in the community.

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$86,345
	Description	General administrative expenses.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	n/a - general administrative expenses
	Location Description	n/a - general administrative expenses
	Planned Activities	
2	Project Name	Develop Homes for Homeownership
	Target Area	
	Goals Supported	Develop Homes for Homeownership
	Needs Addressed	Preserve & Create Homeownership Opportunities
	Funding	CDBG: \$150,000
	Description	Home ownership program for low/moderate income families in Bloomington coordinated by mission-based developers.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Home ownership program for up to three low/moderate income families in Bloomington coordinated by mission-based developers.
	Location Description	This activity is offered city-wide
	Planned Activities	Home ownership program for up to three low/moderate income families in Bloomington coordinated by mission-based developers to acquire, rehab and re-sell or construct and sell to income qualified first-time homebuyers.
3	Project Name	Homeowner Rehabilitation Assistance
	Target Area	
	Goals Supported	Homeowner Rehabilitation Assistance

	Needs Addressed	Preserve & Create Homeownership Opportunities
	Funding	CDBG: \$0
	Description	Rehabilitation loans to low/moderate income homeowners city-wide. Lead-based paint testing and clearance testing for recipients of CDBG homeowner rehabilitation assistance loans.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will provide rehabilitation loans to 30 low/moderate income homeowners in Bloomington. Provide lead-based paint testing and clearance testing to low/moderate income participants of CDBG homeowner rehabilitation assistance loans activity. This activity is proposed to use prior year program income and estimated current year program income.
	Location Description	This activity will be offered city-wide.
	Planned Activities	This activity will provide rehabilitation loans to 30 low/moderate income homeowners in Bloomington. Provide lead-based paint testing and clearance testing to low/moderate income participants of CDBG homeowner rehabilitation assistance loans activity. This activity is proposed to use prior year program income and estimated current year program income.
4	Project Name	Develop or Rehabilitate Affordable Rental
	Target Area	
	Goals Supported	Develop or Rehabilitate Affordable Rental
	Needs Addressed	Preserve & Create Rental Opportunities
	Funding	CDBG: \$146,873
	Description	This activity is to rehabilitate energy efficiency, accessibility and/or health and safety items in 41 affordable rental housing units, owned by the HRA, to maintain safe and affordable rental housing for at least 15 years.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will provide rehabilitation of 41 affordable rental housing units, owned by the HRA, for energy efficiency, accessibility and/or health and safety items to maintain safe and affordable rental housing for at least 15 years.
	Location Description	This activity is offered city-wide.

	Planned Activities	This activity will provide rehabilitation of 41 affordable rental housing units, owned by the HRA, for energy efficiency, accessibility and/or health and safety items to maintain safe and affordable rental housing for at least 15 years.
5	Project Name	Acquisition and/or Demolition/Clearance
	Target Area	
	Goals Supported	Acquisition and/or Demolition of Structures
	Needs Addressed	Encourage Neighborhood Revitalization
	Funding	CDBG: \$0
	Description	This activity is to provide for the acquisition and/or demolition/clearance for affordable housing opportunities by the HRA.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will provide for the acquisition and/or demolition/clearance of three properties for affordable housing opportunities by the HRA. This activity is proposed to use prior year carry over funds and estimated current year program income.
	Location Description	This activity is offered city-wide.
	Planned Activities	This activity will provide for the acquisition and/or demolition/clearance of three properties for affordable housing opportunities by the HRA. This activity is proposed to use prior year carry over funds and estimated current year program income.
6	Project Name	Senior Services
	Target Area	
	Goals Supported	Senior Services
	Needs Addressed	Preserve & Create Homeownership Opportunities Support Education, Outreach, and Services
	Funding	CDBG: \$45,000
	Description	Public service provided by mission-based organizations to provide outside maintenance and chore services to seniors in Bloomington.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Public service provided by mission-based organizations to provide outside maintenance and chore services to 100 seniors in Bloomington

	Location Description	This activity is offered city-wide.
	Planned Activities	Public service provided by mission-based organizations to provide outside maintenance and chore services to 100 seniors in Bloomington.
7	Project Name	Youth Counseling
	Target Area	
	Goals Supported	Youth Counseling and Youth Programming
	Needs Addressed	Support Education, Outreach, and Services Administration
	Funding	CDBG: \$23,508
	Description	Public service provided by mission-based organizations to provide counseling and programming services to youth in Bloomington.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Public service provided by mission-based organizations to provide counseling and programming services to 100 youth in Bloomington.
	Location Description	This activity is offered city-wide.
	Planned Activities	Public service provided by mission-based organizations to provide counseling and programming services to 100 youth in Bloomington.
8	Project Name	Fair Housing
	Target Area	
	Goals Supported	Fair Housing Activities Administration
	Needs Addressed	Support Education, Outreach, and Services Administration
	Funding	CDBG: \$5,000
	Description	Fair housing activities coordinated with the regional Fair Housing Implementation Council (FHIC).
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A - administrative activity

	Location Description	Fair housing activities coordinated with regional Fair Housing Implementation Council (FHIC).
	Planned Activities	Fair housing activities coordinated with regional Fair Housing Implementation Council (FHIC).

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

All CDBG activities will be offered city-wide in the City of Bloomington.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All CDBG activities will be offered city-wide in the City of Bloomington.

Discussion

All CDBG activities will be offered city-wide in the City of Bloomington.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The City of Bloomington has a long track record supporting new and existing affordable housing within the City. The Bloomington HRA operates a Housing Choice Voucher Program (Section 8) that assists 551 households each month. The HRA also provides affordable rental opportunities through the 41 rental homes that are owned and managed by the HRA. The City has also partnered with private and non-profit developers for development of new affordable housing. Most recently in 2022, the City provided assistance for development of 139 new affordable units with private developers.

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

In February 2019, the City adopted an Opportunity Housing Ordinance (OHO) to promote the development of affordable housing in the City. This comprehensive ordinance includes incentives and goals for the development of affordable housing units. More information on the ordinance and other City affordable housing initiatives can be found at: <https://www.bloomingtonmn.gov/cd/affordable-housing-preservation-and-creation>

The greatest barrier that the City experiences to the development of new affordable housing is the lack of available and/or affordable land. The City, through its Community Development Department, meets frequently with developers of affordable housing who are seeking to create new affordable housing within the City. Bloomington is a built-out city and any new affordable housing will be redevelopment projects, which adds significant costs to a project. The City is exploring different ways to assist in the land acquisition process for affordable housing.

Discussion

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

Introduction

Despite limited funding, Bloomington's CDBG program is designed to meet a wide range of needs, including services for youth, seniors, fair housing activities, housing rehabilitation 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.

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 provide affordable housing opportunities including the Housing Choice Voucher program, preserve and expand the supply of decent, safe, and affordable housing, and provide financial assistance for rehabilitation and repair of owner-occupied and renter units to serve low to moderate income families. Other activities that would meet unmet needs not addressed by our limited CDBG funding will be identified and other resources may be sought to meet the need.

The City has chosen activities that best serve the needs of the Citizens of Bloomington, given limited funding of the CDBG Program.

Creating additional affordable housing is inhibited by the lack of vacant land. All housing development will occur as redevelopment, driving the land acquisitions costs to an extremely high level. The real estate market has become over-heated in the last few years, thus land acquisition costs in Bloomington remain high. Additional decline in dollars from other funders also inhibits the amount of affordable housing which can be either preserved or created.

In 2019 the City passed an Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households.

In 2017 the HRA established a Naturally Occurring Affordable Housing (NOAH) fund to preserve NOAH units in the city. Since its creation, the fund has assisted with the preservation of over 700 NOAH units

in the city.

Actions planned to foster and maintain affordable housing

The biggest affordable housing activity that the Bloomington HRA manages is our 551 unit Housing Choice Voucher program. This important community resource assists 551 families every month. These families include elderly, disabled and single-parent households.

In addition, the Bloomington HRA owns 20 single-family homes in our Assisted Rental Housing Program. The units maintain their affordability through the HRA's action to project-base 20 vouchers from its tenant-based Section 8 program in these units. Originally, the units were part of the HRA's Public Housing program, which ended in 2012. The HRA's Public Housing program was developed in 1995; however, the program failed to be self-supporting. The HRA had to provide additional funding over several years to cover shortfalls in the Public Housing program. This use of local levy funds to support this federal program was necessary because of several years of reduced funding by HUD. The HRA received approval from HUD to terminate its Public Housing program and transfer the units to the Section 8 Housing Choice Voucher program.

In addition, the City of Bloomington's HRA currently has 21 single-family homes in its Rental Home for Future Home Buyers program. This program was originally funded by Hennepin County HOME funds. This program serves families that are making the transition from renting to owning their own home. The program escrows a portion of their monthly rent for future use as a down payment on the purchase of a home.

The Bloomington HRA coordinates and contracts for maintenance and management of all 41 of the above single-family affordable rental units.

In 2019 the City passed an Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units.

In 2017 the HRA established a Naturally Occurring Affordable Housing (NOAH) fund to preserve NOAH units in the city. Since its creation, the fund has assisted with the preservation of over 700 NOAH units in the city.

Actions planned to reduce lead-based paint hazards

The City will continue to comply with all requirements of Title X-Residential Paint Hazard Reduction Act of 1992. Additionally, a portion of the CDBG funds will be used for lead abatement activities in the HRA Section 8 Rental Assistance Program and CDBG owner-occupied Home Improvement Loan Program. The Bloomington HRA also informs all tenants participating in the Section 8 Program and rental home

program of potential hazards of lead paint.

All recipients of rehabilitation funds must have a lead paint inspection performed on their home prior to receiving a loan. Any lead that is found must then be abated using CDBG funds. The Bloomington Public Health Department also makes referrals for testing when cases of lead poisoning are suspected.

The Bloomington HRA also keeps Section 8 landlords up to date regarding lead paint through its quarterly Rental Collaborative meetings.

The City of Bloomington has staff people who are trained lead inspectors and risk assessors. The City provides CDBG funding to owners of rental property with Section 8 households with children below the age of six where the units will have to be tested for lead. Also, all of the owner-occupied Home Improvement Loan program activities (approximately 35 units) through the CDBG Program will have to be assessed and abated of lead paint.

Collaborative efforts: The City of Bloomington's Public Health and Environmental Health Divisions advises of any known persons with lead poisoning who may be seeking services from the CDBG funded activities. In addition, the City partners with Hennepin County to provide lead paint abatement services for single-family rehabilitation clients whose family composition qualifies.

Actions planned to reduce the number of poverty-level families

The City provides affordable housing to poverty-level families through its Housing and Redevelopment Authority. This stable housing offers families and individuals the structure necessary to work on their income issues, such as education, new jobs and other important factors to overcome poverty

In 2019 the City passed an Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households.

In 2017 the HRA established a Naturally Occurring Affordable Housing (NOAH) fund to preserve NOAH units in the city. Since its creation, the fund has assisted with the preservation of over 700 NOAH units in the city for households at or below 60% AMI.

Actions planned to develop institutional structure

The City of Bloomington has and will continue to coordinate with other institutions in the delivery of housing and community development programs. For example, in the past, the City has partnered with the StuartCo, MWF, Aeon, Sherman & Associates and Sand Companies for the development of new

affordable and/or accessible housing.

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

The city of Bloomington has its own Housing and Redevelopment Authority. The HRA manages 551 units of affordable housing through its Housing Choice Voucher program. This important community resources assists at least 551 families every month. These families include elderly, disabled and single-parent households.

In addition, the Bloomington HRA owns 20 single-family homes in our Assisted Rental Housing Program. The units maintain their affordability through the HRA's action to project-base 20 vouchers from its tenant-based Section 8 program in these units. Originally, the units were part of the HRA's Public Housing program, which ended in 2012. The HRA's Public Housing program was developed in 1995; however, the program failed to be self-supporting. The HRA had to provide additional funding over several years to cover shortfalls in the Public Housing program. This use of local levy funds to support this federal program was necessary because of several years of reduced funding by HUD. The HRA received approval from HUD to terminate its Public Housing program and transfer the units to the Section 8 Housing Choice Voucher program.

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The Bloomington HRA coordinates and contracts for maintenance and management of all 41 of the above single-family affordable rental units.

The Community Development Department coordinates social service efforts with the Parks & Recreation Department, and the Community Services Department which includes the Community Outreach and Engagement and Public Health divisions. Parks & Recreation is the primary City department that delivers or coordinates services with outside entities for seniors, youth, low-income families, disabled individuals and others in the community. Public Health provides WIC and other essential services to the community.

Discussion

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	675,843
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:	675,843

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.	80.00%

Discussion

The years covered that include this Annual Action Plan for CDBG funds used to benefit persons of low and moderate income are the calendar years of 2023 and 2024 for the program year 2023

2023 Draft Annual Action Plan City of Eden Prairie

April 3, 2023 PUBLIC COMMENT DRAFT

www.hennepin.us/housing-plans

Consortium Members:

Hennepin County

City of Bloomington

City of Eden Prairie

City of Plymouth



Website

www.hennepin.us/housing-plans



Executive Summary

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

1. Introduction

The City of Eden Prairie became a Community Development Block Grant (CDBG) entitlement community in 2006. CDBG funds are allocated to the City directly from the U.S. Department of Housing and Urban Development (HUD). The City remains a part of the Hennepin County Consortium for purposes of the Five Year Consolidated Plan and HOME funding.

The city held its public hearing on March 7, 2023, to determine how to allocate an estimated \$280,000 in 2023 CDBG funding. The city's Human Services Review Committee (HSRC) met on January 18, 2023, to determine their recommendations that were brought to the council during the public hearing for approval.

When the city held its public hearing it had not received its 2023 allocation amount from HUD. The HSRC based their recommendations on an estimated allocation amount of \$280,000, with the stipulation that the Housing Rehabilitation Loan program would be increased or decreased accordingly once the actual allocation amount is received. The city received its Program Year 2023 allocation of \$289,305 and has increased its funding of the Housing Rehabilitation loan program by \$9,305 per Resolution No. 2023-37, which was approved by the city council on March 7, 2023.

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.

The City of Eden Prairie will carry out activities that will provide for the preservation of the City's housing stock, provide affordable housing options, provide essential services to seniors, families and individuals and support Fair Housing activities.

The city's CDBG allocation will be used for housing rehabilitation, energy improvements, accessibility improvements and emergency repairs for the purpose of maintaining decent affordable housing. The city plans to rehab six low-and moderate-income, owner occupied homes and assist two seniors with emergency grants.

The city's CDBG allocation along with excess program income, if available, will be used to provide rehab grants to nonprofits who serve low- and moderate-income Eden Prairie residents to make needed repairs to their facilities.

The City's CDBG allocation will be used for affordable housing to help provide decent housing, while maintaining affordability and sustainability. CDBG program income funds will be used for a first time home buyer program to assist one low-and moderate-income household purchase their first home. CDBG entitlement funds will be used by the West Hennepin Affordable Housing Land Trust to support the acquisition of one single family home, which will then be sold to a low-and moderate-income first time homebuyer.

The city supports public service programs that provide assistance to low- and moderate-income seniors, families, individuals and youth. These funds help provide access to suitable living environments, maintain affordability, availability and accessibility to housing activities. During 2023, it is anticipated that seventy six low-and moderate-income Eden Prairie residents will be assisted through programs offered by PROP and Senior Community Services.

The City will utilize CDBG funds to support fair housing activities through the Fair Housing Implementation Council and will continue to further fair housing in three ways: through its Fair Housing Policy, by providing technical support and advice to potential victims of discrimination, and through its participation in the regional Fair Housing Implementation Council (FHIC). The Fair Housing Policy calls on City staff to spread awareness on what the protected classes are and what constitutes a fair housing violation, and with the City adopting a citywide equity report and accompanying implementation team, this will provide an opportunity to integrate fair housing concepts into an equity-focused working group for dissemination to a larger City cohort. The City's Fair Housing designee routinely takes calls from potential complainants, making appropriate referrals either to HUD, to local legal advocacy organizations, or to other City departments to try to rectify landlord / tenant issues. The FHIC is busy this year drafting a request for proposals for services that will lessen homeownership disparities between white households and households of color and that will overall enhance access to fair and equal housing for low-income persons, persons for color, and households with a disabled household member.

The city will use excess prior year entitlement funds or program income for administration, public service programs, affordable housing and rehabilitation projects. Any additional program income received will be used to cover expenses generated in an existing CDBG Program or activity and not just expenses related to the activity generating the income.

3. Evaluation of past performance

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

Due to the limited amount of CDBG funds received, the city carefully considers each project to make sure that it will meet as many housing and community development needs as possible. There is particular focus on this with the public service agencies, requiring them to report on past performance and anticipated future performance when applying for funds. The organizations receiving CDBG funding from the City of Eden Prairie typically meet their expected performance goals. These organizations continuously experience high demand for their services and give the city insight into community needs.

The city evaluates the organizations receiving CDBG funds through quarterly reports and biennial monitoring visits. By requiring these organizations to submit quarterly reports, the city is able to closely monitor them for timeliness and to ensure they are serving the clientele specified in their funding request. If a grantee is falling behind in their spending or accomplishments, the city works closely with them to come up with solutions. The city believes communication is an important tool to make sure the funded programs are successful.

The city maintains spreadsheets that track the past performance of funded organizations and uses these spreadsheets when determining funding. The city is able to look back several years to see trends and to determine if a program is serving its purpose.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Eden Prairie City Council approved an updated Citizen Participation Plan for the city at its meeting on March 7, 2023. The Citizen Participation Plan details the efforts to broaden public participation in the development of the Action Plan. Eden Prairie's Citizen Participation Plan calls for the Hennepin County Consortium Action Plan to be available for public comment 30 days prior to a public hearing before the Hennepin County Board. The Eden Prairie City Council holds their own public hearing before the Hennepin County comment period and allows the public to comment on the proposed activities. Following the Citizen Participation Plan, notice of the public hearing was published on February 2, 2023, in the Sun Sailor more than ten days prior to the council meeting. The City's Office of Housing & Community Services (OHCS) responds to questions and inquiries about the plan and makes recommendations to the City Council based on feedback. The Human Services Review Committee used the estimated allocation amount of \$280,000 along with \$80,000 in program income funds to make the funding recommendations to the city council with the stipulation that the Housing Rehabilitation Loan Program would be increased or decreased accordingly. The city received its Program Year 2023 allocation of \$289,305 and has increased its funding of the Housing Rehabilitation loan program by \$9,305 per Resolution No. 2023-37, which was approved by the city council on March 7, 2023. For the 2023 program year, draft copies of the plan were available for review on the city's website, at the Eden Prairie library and at Eden Prairie City Center. Public comments were solicited from February 3, 2023 until March 6, 2023. The Eden Prairie city council held a public hearing on March 7, 2023 to approve the

city's 2023 Action plan and adopt the funding resolution. Three nonprofits receiving CDBG grants participated in Eden Prairie's public hearing and made comments regarding their programs and how they benefit low-and moderate-income Eden Prairie residents. No residents participated in the public hearing and no comments were received prior to the meeting. After the city's public hearing, Hennepin County held a 30 day public comment period for the Consortium's 2023 Annual Action Plan from April 3, 2023-May 3, 2023. A copy of the 2023 Draft Action Plan was available April 3 through May 3, 2023 on the Hennepin County website: www.hennepin.us/housing-plans. Notice of the public comment period and public hearing was sent to the Hennepin County egov list. The Hennepin County Board of Commissioners held a public hearing on Tuesday April 25, 2023 at 1:30 and no comments were received regarding Eden Prairie's plan. The public hearing was live streamed on the internet with closed caption, and residents could call in to provide prerecorded or real-time public comment during the hearing.

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 comments were received by the residents of Eden Prairie. The city does not typically receive public comments on their action plan. Therefore, throughout the year, the city works hard to engage residents in the planning process. The city relies heavily on residents to point out needs they see in the community.

As part of the city's updated Comprehensive Plan, *Aspire Eden Prairie 2040*, the City assembled a number of focus groups to address housing, specifically to determine how to meet housing needs going into the future. The information gathered is assisting in planning for future housing needs, including the development and preservation of affordable housing. The City convened a 12-member resident Housing Task Force in 2019-2020, which met 16 times over the period, culminating in a presentation of recommendations to the City Council. The Task Force's top recommendation, to enact an inclusionary housing ordinance, has been completed.

At its goal setting session, the City Council expressed its desire to go out into the community to gather feedback and input on issues facing Eden Prairie residents. The city town hall meetings with the senior community, business community and with residents that represent diversity in EP for a community listening session.

The city holds meetings with PROP, the city's emergency services provider, to discuss resident's needs/barriers, affordable housing, tenant/landlord issues and homeless prevention. These meetings are very important to the city as a means to understand what the needs are in the community and what can be done to address these needs. The city learned that barriers include child care, affordable housing and transportation. The city plans to fund programs that address these barriers in 2023.

The city used social media and a city newsletter this year to reach out to first time homebuyers and current homeowners to advertise the First Time Homebuyer and Housing Rehab programs. By using the newsletter, Facebook, email and the city's webpage we were able to educate the public on the programs the city offers and increase the number of residents who participate in these programs.

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

No comments were received or rejected by the city of Eden Prairie during the public hearing or during the public comment period

7. Summary

In summary, the City continues to serve as many low-and moderate-income residents as possible. The city believes that its citizen participation plan as well as input from public service providers enables it to administer CDBG funds efficiently and to meet the needs of its residents.

The activities to be undertaken during the 2023 program year address the priority needs and local objectives as set forth in the Consolidated Plan. The activities that are part of the 2023 Action Plan are to be completed within 12 months from the time funds are allocated to the City of Eden Prairie.

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	EDEN PRAIRIE	Community Development

Table 1 – Responsible Agencies

Narrative

The City of Eden Prairie is a CDBG entitlement community. Eden Prairie 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

City of Eden Prairie

Office of Housing and Community Services

8080 Mitchell Rd

Eden Prairie, MN 55344

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

1. Introduction

Hennepin County leads the coordination of the Consolidated Plan and Action Plans. Eden Prairie creates the portion of the plan specific to their city and is part of the Hennepin County Consortium Consolidated Plan. Eden Prairie is responsible for the development of annual plans and reports for their CDBG program. The Consolidated Plan and Action Plan is written in accordance with HUD guidelines regarding data requirements and the types of goals by income group and population.

City staff consulted with a variety of organizations in the development of the Action Plan, as described below and in the Citizen Participation section. In addition to resident and community partner consultations, the city assessed the current state of housing and community development needs.

The City of Eden Prairie has a Development Review Committee comprised of staff from Housing and Community Services, Community Development, Parks and Rec, Police, Fire and Inspections. This committee meets weekly to review proposals for new development and projects. This group works directly with developers, non-profit agencies and other governmental agencies and transit authorities to ensure that all perspectives are considered throughout the review process.

The city consults and works closely with the Fair Housing Implementation Council to identify and address fair housing needs throughout the metro area. The Fair Housing Policy calls on City staff to spread awareness on what the protected classes are and what constitutes a fair housing violation. The City's Fair Housing designee routinely takes calls from potential complainants, making appropriate referrals either to HUD, to local legal advocacy organizations, or to other City departments to try to rectify landlord / tenant issues.

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)).

The City deploys CDBG funding, pooled TIF funds and general fund monies to coordinate services with a host of agencies serving households at a variety of low-and moderate-income levels. The City supports organizations dedicated toward people with mental or other health issues, either as adjunct support services in a general occupancy facility such as Trail Pointe Ridge, a newer development with 13 units dedicated for the long-term homeless and households with a disabled member, and through dedicated facilities specially designed to serve a special population. Among recent CDBG-funded efforts is a partnership with People Reaching Out to People (PROP), a longstanding non-profit partner providing wraparound services, and Relate, a mental services provider, to assist low-and moderate-income residents with comprehensive support services including rental assistance. Awards have also been made to the YMCA and Eden Prairie schools to support youth in the community through skills- and life-

enhancing activities, and to Senior Community Services to help senior residents stay in their homes by providing low- or no-cost repairs around the home. Recently, the City has been in discussion with the Eden Prairie Community Foundation's newly formed Housing Alliance, particularly as regards community education efforts aimed at destigmatizing affordable housing as well as its inhabitants. Finally, the City operates a Property Managers Collaborative that aims to share knowledge between building managers and owners and the City, with several of its departments including regular updates from Police and Fire participating and sharing information as to what's happening in the community, best practices, and tenant rights and responsibilities.

Every year, the City of Eden Prairie provides grant funding, through CDBG and the General Fund, to community service agencies to provide services to seniors, individuals, children and families. Coordination of the grants takes place within the City's Office of Housing and Community Services (OHCS). Many of these services are provided on-site to residents living in the three Section 8 project-based housing developments in Eden Prairie. These housing developments are Briarhill, Prairie Meadows and Edendale Retirement Residence. OHCS staff coordinate outreach strategies with the local emergency service provider, PROP, to property managers to ensure they are aware of the programs and services that are available to the tenants living in their buildings. The city uses general funds to support a YMCA program at Briarhill to increase access to food and community resources as well as educational supports for students during COVID-19. The city is working with Edendale to provide food access as well as providing updates on access to COVID-19 testing, vaccinations and resources. Eden Prairie is collaborating with Onward Eden Prairie to provide housing to youth who are homeless. The program offers supportive housing with supervision and case management to help young people get the education and job skills to lift them out of poverty.

OHCS assists residents interested in applying for the wait list for the Housing Choice Voucher program if waiting lists are opened. The City receives calls from community members regarding section 8 housing opportunities in Eden Prairie. Staff provide information, referrals and connection to social service agencies that are designed to fit their particular needs. Assistance is available in English, Spanish and Somali. OHCS staff assists immigrants with employment services and unemployment applications.

Finally, the City also works with various public agencies including other cities, Hennepin County, and state agencies. This collaboration allows the City to find out more about what these organizations are seeing in their community and helps the City prepare for future 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.

The Minneapolis/Hennepin County Continuum of Care (CoC) & Hennepin HHS's Housing Stability convene CoC members around specific target populations (Youth Collaborative, Family Services Network, Shelter leadership meeting) and intervention types) in order to coordinate and develop new

collective strategies to make homelessness rare, brief and non-recurring. The CoC's Executive Committee supports these strategies, and the Funding Committee evaluates existing and proposed projects for service and reallocates funds to meet emerging needs. The City of Eden Prairie will work to contact the Continuum of Care staff at Hennepin County to assist with residents of Eden Prairie that are at risk of homelessness or have experienced homelessness. Additionally, the City would contact our partnering agencies such as PROP, Onward Eden Prairie and MoveFWD to assist with potential homelessness depending on the needs of the resident.

All homeless designated housing programs that receive public funding are required to fill all vacancies through the Coordinated Entry System (CES). This allows for a system-wide assessment and prioritization of people most in need of each housing type. The CES system prioritizes chronically homeless persons and families, alongside household preferences.

Our community has very few homeless families that meet the HUD definition of chronic homelessness due to a shelter-all policy for families and access to rapid rehousing and permanent supportive housing through CES. Hennepin CoC has reduced family homelessness overall by 42% over the last six years as reflected in our Point-In Time (PIT) count data for HUD (2014 PIT people in families = 2,088; 2020 PIT people in families = 1,220).

For single adults, Housing Stability has developed a by-name list of those who meet the length-of-time homeless requirement for chronic homeless status plus disability status. They verify disability status and provide support to access housing. This approach dramatically accelerated housing outcomes from 76 chronically homeless individuals housed in 2018 to 285 individuals in 2019. Since June of 2017 over 1000 chronically homeless people were housed with a 94% retention rate.

The State of Minnesota adopted a by-name registry for veterans in 2015 and has since housed more than 1,028 veterans, more than 2/3 of all veterans identified as experiencing homelessness in that time. Outreach is provided at the Adult Opportunity Center, shelters & Drop-in Centers, through the VA MH Homeless Mobile Outreach program, and Minneapolis VA's Community Resource & Referral Center.

The youth-specific crisis response system in Hennepin CoC consists of multiple access points (crisis line, website and mobile app, drop-in centers, and street and school outreach), prevention services, youth-specific Emergency Shelter beds, Rapid ReHousing / Transitional Housing beds, Host Homes and Permanent Supportive Housing units. These are spread across providers who receive a combination of federal, state, county and private funds.

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

Eden Prairie does not receive 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	EDEN PRAIRIE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Human Services Review Committee: This committee is comprised of City staff from a variety of departments, including Housing and Community Services, Community Development, Zoning Enforcement, Police, Administration and Parks and Recreation. This group meets as necessary to work on issues related to housing and community needs. Each year, this committee reviews requests for funding from service providers and makes funding recommendations to the City Council. There are two sources of funding for community services, the City's general fund and CDBG. The recommendations are based on review of written proposals, site visits and other methods to determine the quality of the service and the overall value to the community. The Office of Housing and Community Services meets to determine recommendations for how CDBG funds will be used for housing programs. The recommendations are based on funds available and needs in the community. The city's Housing Rehab Program and First Time Homebuyer Program are popular programs that are funded with CDBG funds.
2	Agency/Group/Organization	Senior Community Services (SCS)
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>To determine needs for low-and moderate-income seniors living in Eden Prairie, the city consults with Senior Community Services. Senior Community Services is able to tell city employees what trends they are seeing in the senior community and what the greatest need is. Currently, as the population ages, many seniors are trying to stay in their homes longer. By providing in-home technology support and chore services through the HOME program, they are able to help seniors avoid moving out of their homes. Senior Community Services has noticed a trend that the number of residents they are able to serve with CDBG funds has gone down because each senior requires more services and there is not enough funds remaining to meet the needs of additional seniors. They use CDBG funds to leverage other funding to assist more seniors. As the population in Eden Prairie ages, this is a program that is vital to the city as a resource for seniors.</p>
3	<p>Agency/Group/Organization</p>	<p>People Reaching out to Other People</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-Children Transportation</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs</p>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	To determine need and anticipated resources for low-and moderate-income families living in Eden Prairie. The city consulted PROP to help with planning the best way to use CDBG funds to prevent homelessness. The city relies on PROP to forward their data to the city so that we are able to prevent homelessness before it becomes a problem. PROP helps the city understand that funding from the city is a high priority in the fight against homelessness. PROP assists Eden Prairie residents who are in danger of becoming homeless and need housing assistance. After consulting with PROP regarding car repair needs in the community, it was determined that there is a large need for car repair assistance in Eden Prairie so low-and moderate-income residents have dependable transportation to work and school. PROP's Child Care program that provides short term assistance to residents who are beginning a new job or training program.
4	Agency/Group/Organization	WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city consulted with WHAHLT to determine the need for affordable housing and the availability of housing in the city. WHAHLT struggles with finding available properties within Eden Prairie that are affordable. Finding affordable housing in Eden Prairie is a high priority for the city and working with WHAHLT is a way to attain this goal.

5	Agency/Group/Organization	City of Eden Prairie
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Broadband services and emergency management
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city consulted with the Planning, Communications and IT departments to determine the Broadband needs of low- and moderate-income Eden Prairie residents along with steps being taken to address these needs. The Eden Prairie Fire Department was also consulted. Fire is responsible for the Emergency Management Plan within the city. This plan protects the city by coordinating and integrating all activities to build, sustain, and improve capabilities to prevent, mitigate, prepare for, respond to and recover from threatened or actual natural disasters, fires, flooding, acts of terrorism or other man-made disasters.

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

All agencies listed above were consulted.

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 Eden Prairie CDBG Action Plan identified homeless prevention activities as important goals. This includes direct homeless prevention housing assistance as well as affordable housing programs.
Aspire 2040	City of Eden Prairie	Aspire 2040 lays out development of the city for the next 20 years. It also identifies affordable housing efforts within the city, which may be impacted by the city's CDBG efforts.
Housing Task Force	City of Eden Prairie	Using Aspire 2040 and the City's Action Plan as guides, the twelve member, city council appointed, Task Force addressed key goals and strategies including inclusionary housing, affordable housing trust funds, NOAH preservation, tenant protection ordinances, strategies to support seniors, development along transit lines, and a number of other policy and strategic recommendations.
Metropolitan Council	Metropolitan Council	The Eden Prairie 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.
Eden Prairie Race Equity Report	City of Eden Prairie	The Eden Prairie Race Equity Report includes a list of recommendations to drive equity and inclusion in the City of Eden Prairie. Recommendations include strategies to drive equity in housing through barrier reduction, affordability, development strategies and social service support.

Table 3 - Other local / regional / federal planning efforts

Narrative

The City of Eden Prairie coordinates with Hennepin County, and the other entitlement communities that comprise the consortium, in setting the priorities of need, the citizen participation and the fair housing strategic plan for the five year span. The Eden Prairie 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 for low-and moderate-income Eden Prairie households.

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

Eden Prairie supports and encourages the participation of citizens, community groups, and other interested agencies in their planning process. The citizen participation process is designed to encourage all residents, including non-English speaking, minority populations, and low- and moderate-income persons to participate in the process. Attempts are made to include residents of areas where CDBG-funded projects currently exist. The citizen participation process impacted goal setting by giving the city a clear vision of where funds would be best allocated to meet the greatest needs in the community. The city plans to use focus groups and community meetings for future planning.

Eden Prairie's citizen participation process includes an RFP process that allows non-profit agencies to apply for CDBG funding. Through this process, the City engages with social service providers, the faith community and school district staff to learn about the needs in the community. The city solicited public comments from February 3 to March 6, 2023. This thirty-day comment period was published in the Sun Sailor on February 2, 2023 and in the city manager's report on February 10, 2023. The goal was to solicit comments from the public regarding the Annual Action Plan. The plan was available for review upon request on the city's website and a copy of the plan was available for review at Eden Prairie City Center. No comments were received during the citizen participation process. Any resulting changes to Plan goals would be made in accordance with the procedures outlined in the Consortium's Citizen Participation Plan. The Eden Prairie city council held a public hearing on March 7, 2023 to approve the city's 2023 Action plan. After the city's public hearing, Hennepin County held a 30 day public comment period for the Consortium's 2023 Annual Action Plan from April 1, 2023-April 30, 2023. Hennepin County's public hearing was held on April 12, 2023 and no comments were received regarding Eden Prairie's plan.

The city completed its Housing Task Force to address inclusive, affordable and other housing options. This group was made up of residents, business owners and nonprofit representatives with city staff acting as a liaison to the group. The Housing Task Force focused on gathering data and formulating a list of recommendations which they presented to the City Council. These recommendations are currently being used to drive city policy regarding affordable housing initiatives.

In August City Council members hosted a town hall meeting with residents from diverse backgrounds to learn about their experiences living in Eden Prairie. The feedback from the meeting is helping to guide City staff with implementing recommendations outlined in the City's Race

Equity Report. Attendees represented community members, community organizations and educational institutions. During the event, attendees expressed an appreciation that the City and Council had devoted energy to providing the community with updates and continued conversation. Attendees asked questions of staff and elected officials about plans for the future while also sharing their personal/professional experiences within the community and ideas for future action.

The OHCS has Somali and Spanish speaking staff available to allow residents to express the needs of their community in their preferred language. The OHCS facilitated an EP Connections Group that listened to the concerns of Eden Prairie immigrant families regarding Covid, vaccinations, and connecting services to the elderly. This group plans to continue meeting throughout the year to receive input from Eden Prairie immigrants regarding needs and concerns within their community.

The Eden Prairie Human Rights and Diversity Commission (HRDC) serve as an advisory commission to the City Council. The Commission recently completed the Eden Prairie Race Equity Report which included community engagement sessions with community members and representatives of community organizations. Participants gave feedback focused on building a more inclusive community. Using data received from their Race Equity Report, the HRDC has undertaken a Race Equity Initiative to focus on building a more inclusive community. This will include internal document review as well as community listening sessions.

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	Attendance by three CDBG Grantees	Comments made by the three grantees were related to providing information about the organization and thanking the city council for their support.	N/A	
2	Internet Outreach	Non-targeted/broad community	N/A	No comments received	N/A	http://www.edenprairie.org/city-government/departments/community-development/housing-and-community-services
3	Newspaper Ad	Non-targeted/broad community	N/A	No comments received	N/A	

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	City Manager Report	Non-targeted/broad community	N/A	No comments received	N/A	https://www.edenprairie.org/Home/Components/News/News/10627/92?arch=1

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

During the 2023 program year, the city anticipates receiving its annual allocation of \$289,305 along with \$80,000 in program income for a total available funding amount of \$369,305.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	289,305	80,000	0	289,305	300,000	During the 2023 program year, the city anticipates receiving its annual allocation of \$289,305 along with \$80,000 in program income for a total available funding amount of \$369,305.

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

When possible, federal funds are leveraged with additional resources. For the housing rehabilitation program, homeowners will use their own funds with the CDBG funds. If lead is found during the PIRA inspection, the homeowner will work with Hennepin County to pursue additional grant funding they may be eligible to receive.

Affordable housing programs leverage additional county, state and federal funds for additional down payment assistance and rehab of purchased properties.

All public service agencies use CDBG funds to leverage additional public and private funds. In most cases, CDBG funds are only a small portion of their total budget. Commitment of CDBG funds by the city allows the public service agencies to seek out additional funding sources that require a commitment.

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

N/A

Discussion

During the 2023 program year, the city anticipates receiving its annual allocation of \$289,305 along with \$80,000 in program income for a total available funding amount of \$369,305.

If available, the city will use excess prior year entitlement funds or program income for administration, public services, affordable housing and rehabilitation projects.

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	2020	2024	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership	CDBG: \$101,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Rehab Grants	2020	2024	Non-Homeless Special Needs	Citywide	Rehab Grants	CDBG: \$10,000	Facade treatment/business building rehabilitation: 1 Business
3	Direct Homebuyer Assistance	2020	2024	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership	CDBG: \$25,000	Homeowner Housing Added: 1 Household Housing Unit
4	Acquisition	2020	2024	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership	CDBG: \$80,000	Homeowner Housing Added: 1 Household Housing Unit
5	Senior Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development Senior Public Service	Citywide	Education, Outreach and Services	CDBG: \$18,000	Public service activities other than Low/Moderate Income Housing Benefit: 32 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Education, Outreach and Services	CDBG: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 8 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted
7	Youth Services	2020	2024	Non-Housing Community Development	Citywide	Education, Outreach and Services	CDBG: \$4,000	Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
8	Fair Housing	2020	2024	Fair Housing	Citywide	Fair Housing	CDBG: \$2,000	Other: 1 Other
9	Administration	2020	2024	Administration	Citywide	Administration	CDBG: \$55,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation
	Goal Description	The City of Eden Prairie expects to rehabilitate six owner-occupied homes through the Housing Rehabilitation Loan Program. The program is funded using CDBG formula funds and program income. The program provides up to \$30,000, depending on availability of funds, for eligible repairs through an interest free, deferred loan, with a phased repayment. The loan is forgiven after 20 years. Applications are accepted year round on a “first come, first served” basis. Applicants qualify based on their household income being at or below 80% of the Area Median Income (AMI) and the amount of equity in their home. An emergency rehab grant program will also be available for seniors to receive grants up to \$7,500 to make emergency repairs to their homes. It is expected that two emergency grants will be made.
2	Goal Name	Rehab Grants
	Goal Description	Provide rehabilitation grants to non-profits that serve low-and moderate-income Eden Prairie residents to update their facilities.
3	Goal Name	Direct Homebuyer Assistance
	Goal Description	The city assists low-and moderate-income first time homebuyers through a down payment assistance program. The city expects to provide one First Time Homebuyer loan. Down payment assistance is an interest free deferred loan up to \$25,000 that provides 50% of the required down payment, \$5000 in closing costs and 10% principle reduction. Loan amounts are dependent on availability of program income funds.
4	Goal Name	Acquisition
	Goal Description	CDBG funds are used for the acquisition of one affordable property by West Hennepin Affordable Housing Land Trust (WHAHLT) and then sold to a low-and moderate-income eligible buyer. WHAHLT retains ownership of the land on which the home sits, thereby assuring that it will remain an affordable property for a term of 99 years.
5	Goal Name	Senior Services
	Goal Description	Assistance to low-and moderate-income Eden Prairie seniors with interior and exterior home maintenance (such as yard work, snow removal, and minor repairs) and in-home technology support to help seniors remain in their homes with dignity and safety.

6	Goal Name	Public Services
	Goal Description	Provide assistance to low-and moderate-income Eden Prairie households in danger of becoming homeless that need emergency assistance for housing costs (rent/mortgage). Provide emergency transportation assistance to low-and moderate-income Eden Prairie residents through the Emergency Vehicle Repair program.
7	Goal Name	Youth Services
	Goal Description	Provide low-and moderate-income Eden Prairie parents, who may be working or attending school, with child care fee assistance.
8	Goal Name	Fair Housing
	Goal Description	Fair Housing activities include education for property managers, staff training, community outreach, and referral to Legal Aid. Funds are provided to Dakota County CDA for implementation of the Fair Housing activity.
9	Goal Name	Administration
	Goal Description	Implementation of the CDBG program for the city of Eden Prairie.

AP-35 Projects - 91.420, 91.220(d)

Introduction

As determined at the March 7, 2023 public hearing, and adopted by Eden Prairie City Council Resolution No. 2023-, the city of Eden Prairie will undertake activities related to housing rehabilitation, homebuyer assistance, public services, fair housing and program administration.

#	Project Name
1	Housing Rehabilitation
2	Affordable Housing
3	Family Public Services
4	Senior Services
5	Rehab Grants
6	Fair Housing
7	Administration

Table 7 – Project Information

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

The City is in contact on a regular basis with a number of nonprofit agencies which coordinate and provide assistance for those who have underserved needs. The City will continue to be in contact with these agencies to learn about the underserved need in the community and how the City can help meet these needs.

Despite limited funding, Eden Prairie’s CDBG program is designed to meet a wide range of needs, including services for low-and moderate-income seniors, youth and families. The city also participates in fair housing activities, housing rehabilitation and affordable housing programs. The city works with public, private, nonprofit and private industry partners to accomplish its community development goals using CDBG and other funding sources. In an effort to further the city's efforts in assisting low-and moderate-income households, the following are additional actions in which the city provides or participates in.

The proposed actions the City of Eden Prairie will take to reduce the number of persons below the poverty line are seen in the public services programs the city funds, both with general funds and CDBG funds, which promote self-sufficiency. Funded public service programs such as the vehicle repair program, the emergency housing assistance program, Meals on Wheels, and the HOME program have the common theme of helping people become or remain self sufficient. Helping people become or remain self-sufficient will reduce the likelihood that they will fall below the poverty line.

An obstacle to meeting underserved needs the City has encountered has been a lack of affordable housing for potential homebuyers in its First Time Homebuyer Program. Due to the current

housing market in the area, the City has encountered a lack of available housing in the price range that is within reach of young families and individuals who qualify for mortgages in the range of \$250,000 to \$300,000. The rising interest rates and lack of single family homes has become a barrier to first time homebuyers looking to purchase a home in Eden Prairie using the First Time Homebuyer Program. A lack of affordable housing stock on the market has also been a barrier to WHAHLT securing an affordable property in Eden Prairie. The lack of properties selling for under \$300,000 makes it difficult for WHAHLT to secure the funding necessary to purchase single family homes in Eden Prairie.

AP-38 Project Summary
Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Homeowner Rehabilitation
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$101,000
	Description	Housing rehabilitation including energy efficiency repairs for low-and moderate-income Eden Prairie homeowners. The rehabilitation loan program provides up to \$30,000, depending on availability of funds, for eligible repairs through an interest free, deferred loan that is forgiven after twenty years. These loans are offered in an effort to help maintain the condition of housing and neighborhoods in Eden Prairie. An emergency rehab grant program will also be available for seniors to receive grants up to \$7,500 to make emergency repairs which to their homes
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Housing Rehab Program - six low-and moderate-income Eden Prairie households Emergency Repair Program - two low-and moderate-income Eden Prairie senior households
	Location Description	This program is available citywide to low-and moderate-income households.
Planned Activities	Housing Rehabilitation	
2	Project Name	Affordable Housing
	Target Area	Citywide
	Goals Supported	Direct Homebuyer Assistance Acquisition
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$105,000

	Description	Funding for down payment assistance for low-and moderate-income first time home buyers. The Eden Prairie First Time Homebuyer Program offers a zero interest, deferred loan up to \$25,000 with the city of Eden Prairie holding a second mortgage on the property. The deferred loan helps first time homebuyers offset the cost of purchasing a home by providing assistance with down payment, closing costs, and mortgage principle reduction. Repayment of the loan is required when the home is sold or no longer homesteaded within the first 30 years. After 30 years, the loan becomes due and payable. CDBG funds are used for acquisition of an affordable property by West Hennepin Affordable Housing Land Trust (WHAHLT) and then sold to a low-and moderate-income eligible buyer. WHAHLT retains ownership of the property on which the home sits, thereby assuring that it will remain an affordable property for a term of 99 years.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	First Time Homebuyer Program - One low-and moderate-income household Acquisition - One low-and moderate-income household.
	Location Description	This program is available citywide to low-and moderate-income households.
	Planned Activities	First time homebuyer down payment assistance for one low-and moderate-income household. WHAHLT - affordable housing acquisition to be sold to one low-and moderate-income first time homebuyer.
3	Project Name	Family Public Services
	Target Area	Citywide
	Goals Supported	Public Services Youth Services
	Needs Addressed	Education, Outreach and Services
	Funding	CDBG: \$49,000

	Description	The Homeless Prevention program provides one to three months of emergency mortgage and rent payments for low-and moderate-income Eden Prairie families facing a housing crisis. The goal of the program is to prevent homelessness and to stabilize families in their homes and alleviate a financial crisis. The Car Repair program helps low-and moderate-income Eden Prairie residents maintain self sufficiency by assisting with the costs of repairs to their vehicles. This enables residents to maintain their transportation and continue working. Provide child care fee assistance for residents starting a new job or job training.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Emergency Housing - 15 low-and moderate-income households Emergency Car Repair - 8 low-and moderate-income households Child Care - 5 low-and moderate-income households
	Location Description	These programs are available citywide to low-and moderate-income households.
	Planned Activities	Emergency rent/mortgage assistance, emergency car repair assistance and short term child care assistance
4	Project Name	Senior Services
	Target Area	Citywide
	Goals Supported	Senior Services
	Needs Addressed	Education, Outreach and Services
	Funding	CDBG: \$25,000

	Description	Senior Community Services helps maintain independence for elders and avoid premature nursing home placement by providing low-and moderate-income older adults with high-quality chore and home maintenance services delivered by trusted professionals and community volunteers. HOME services are provided on a sliding-fee scale at an affordable cost, and include: 1) Housekeeping: housework that is often difficult for older adults to safely perform such as cleaning, laundry and grocery shopping. 2) Outdoor: snow shoveling and de-icing, grass cutting and leaf raking, helping to prevent winter senior falls. 3) Handyperson: changes furnace filters, install winter weatherization, and make plumbing, carpentry and electrical repairs. 4) Home Safety: safety assessments and make improvements, such as grab bars and improved lighting, and reduce tripping hazards. 5) Painting: interior and exterior painting. 6) Technology Support
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	32 low-and moderate-income seniors will receive chore service benefits
	Location Description	This program is available citywide to low-and moderate-income senior households.
	Planned Activities	Provide maintenance and chore assistance to low-and moderate-income Eden Prairie senior households.
5	Project Name	Rehab Grants
	Target Area	Citywide
	Goals Supported	Rehab Grants
	Needs Addressed	Rehab Grants
	Funding	CDBG: \$10,000
	Description	Provide grants to non-profits that serve low-and moderate-income Eden Prairie residents for rehabilitation of facilities
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Provide one rehab grant to a non-profit who serves low-and moderate-income Eden Prairie residents to make needed repairs to their facilities. Grants will be provided as needed if additional program income funds are available.

	Location Description	This project is available citywide to non-profits that serve low-and moderate-income Eden Prairie residents
	Planned Activities	Provide grants to non-profits that serve low-and moderate-income Eden Prairie residents for rehabilitation of facilities
6	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$2,000
	Description	The City is an active member of the Fair Housing Implementation Council (FHIC), a coalition comprised of the counties of Anoka, Dakota, Hennepin, Ramsey and Washington; the Metro HRA (Metropolitan Council); the Community Development Agencies of Scott and Carver counties; and the cities of Bloomington, Eden Prairie, Minneapolis, Minnetonka, Plymouth, Coon Rapids, Saint Paul and Woodbury. A second coalition, the Fair Housing Advisory Committee (FHAC), was formed to incorporate feedback from the community and a HUD technical services provider to inform and improve the regional Analysis of Impediments. The scope of work includes both informing those most likely to experience discrimination of their fair housing rights and connecting them with government decision-makers to address barriers to fair housing.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Low-and moderate-income Eden Prairie residents will benefit from the Fair Housing Implementation Council's (FHIC) work to identify and eliminate barriers to Fair Housing. The FHIC's work includes outreach, education and enforcement activities. This work is not measured in number of people served but is designed to help as many people as possible experience a better quality of life.
	Location Description	Citywide
	Planned Activities	The city of Eden Prairie will participate in and help to fund fair housing activities through the Fair Housing Implementation Council, which provides support for fair housing activities. Activities include education for property managers, staff training community outreach and referral to Legal Aid. Funds are provided to Dakota County CDA for implementation of the fair housing activity.

7	Project Name	Administration
	Target Area	Citywide
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$55,000
	Description	Implement and coordinate the CDBG program.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	Implement and coordinate the CDBG program for Eden Prairie

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

All programs will be provided on a city-wide basis and will be directed to low-and moderate-income Eden Prairie residents whose household income is at or below 80% AMI.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Because there are no concentrations of poverty or other significant factors, all programs are available city-wide.

Discussion

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The city of Eden Prairie strives to assist residents with affordable housing. This is accomplished through CDBG funded programs including Housing Rehabilitation, First Time Homebuyer and WHAHLT. Public service providers also assist residents with affordable housing through homeless prevention, car repair and maintenance chore services for seniors.

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

Eden Prairie uses many strategies to remove barriers to affordable housing. By using the community land trust model, these properties remain affordable for 99 years. The City uses Tax Increment Financing (TIF) and other tools to help incentivize developers to build multi-family developments in Eden Prairie. City policy requires developers who receive public TIF financing to set aside 20% of the units as affordable at the 50% Area Median Income (AMI). Most notably, the City's new inclusionary housing ordinance requires affordability regardless of any special barriers. Eden Prairie is the only regional municipality to require its inclusionary units to remain affordable in perpetuity rather than timing out in 15, 20, or 30 years. The City uses CDBG funds in the single family home rehabilitation program to help homeowners keep their properties viable and structurally sound. Without the home rehabilitation program, some of our residents, particularly senior citizens, could not afford to make the repairs which are necessary to stay in their homes.

The City of Eden Prairie allocates general funds for public service programs. These programs support people who are currently homeless, facing homelessness or have other special needs.

Discussion

Eden Prairie will continue to support existing programs that remove barriers to affordable housing as well as participate in regional opportunities to address affordable housing issues. The city will continue its policy of making housing affordable citywide.

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

Introduction

Eden Prairie's CDBG program is designed to meet a wide range of needs, including services for seniors, youth and families. The city also participates in fair housing activities, housing rehabilitation and affordable housing programs. The city works with public, private, non-profit and private industry partners to accomplish its community development goals using CDBG and other funding sources. In an effort to further the city's efforts in assisting low- and moderate-income households, the following are additional actions which the city provides or participates in.

Actions planned to address obstacles to meeting underserved needs

The City will continue to identify obstacles, such as lack of affordable housing, to address unmet and underserved community needs and support the goals established in the *Aspire 2040* Consolidated Plan that benefit residents throughout the life cycle. The City's approach to meeting these affordable housing needs includes, as one example, assisting renters in purchasing homes by providing down payment and closing cost assistance combined with counseling and education to low- and moderate-income families. The City also works to preserve and expand the supply of decent, safe, and affordable housing, by providing financial assistance for rehabilitation and repair of owner-occupied units to low- and moderate-income families. In addition, the City works closely with the West Hennepin Affordable Housing Land Trust (aka Homes Within Reach) to bring homeownership within reach for lower-income households, and just this month received an award of \$180,000 from the Metropolitan Council to further these efforts. Activities such as the City's first-time homebuyer program and its community land trust investments disproportionately serve households of color, meeting a dramatically underserved need across the region and state. The City also intends to apply to Hennepin County by late January for a broadband grant aimed at bringing down the costs of and increasing access to high quality internet services. Targeted to Project-Based Section 8 and other low-income properties serving many BIPOC and elderly households, this effort will help narrow the educational and logistical gaps between well-served households and those having to make do with low speeds or who even lack basic access. Finally, as articulated below, Eden Prairie secures affordability in all new developments via its inclusionary housing ordinance. This includes serving vulnerable populations such as seniors moving into assisted living and memory care.

The proposed actions the City of Eden Prairie will take to reduce the number of persons below the poverty line are seen in the public service programs the city funds, both with general funds and CDBG funds, which promote self-sufficiency. Funded public service programs such as the vehicle repair program, the emergency housing assistance program, Meals on Wheels, and the HOME Program have the common theme of helping people become or remain self sufficient. Helping people become or

remain self-sufficient will reduce the likelihood that they will fall below the poverty line.

Actions planned to foster and maintain affordable housing

As mentioned in last year's Action Plan, the City, at the Council's direction, sponsored a Housing Task Force charged with presenting a range of program and policy options to City leadership. Meeting from June 2019 until October 2020, the diverse members tackled a range of policy areas and presented its findings to the City Council in late 2020. Representing a wide range of disciplines the Task Force made recommendations on several items, including formalizing an inclusionary policy (now a functional local ordinance requiring affordability contributions in all new multifamily housing developments), creating an affordable housing trust fund (now created), and developing an inventory and strategies for preservation of NOAH properties (staff is completing a formal Action Plan for preservation of NOAH housing stock). This last item, as well as ongoing participation in the regional Fair Housing Implementation Council (which recently released a RFP aimed at narrowing the homeownership gap and increasing general access to affordable housing), attending the Housing Justice Center's Fair Housing Training Series, evaluating the need for a tenant protection ordinance (or at minimum disseminating information regarding tenant rights and responsibilities) have all been incorporated into the Housing & Community Services work plan for 2023-2024.

The City also continues to pursue affordable housing development opportunities primarily through the use of tax increment financing (TIF) and its inclusionary housing ordinance. While TIF is a commonly used tool in multifamily developments in the City, a substantial reserve of flexible 'pooled TIF' dollars have been slated for use for preserving NOAH properties or for development around one of the four new transit stations to be built in conjunction with expansion of the green line light rail transit line which terminates with four stops in Eden Prairie. While the City's preference is to mix incomes in developments, mostly or fully affordable properties are seen as especially worthwhile to pursue in LRT station areas due to the array of services that tend to cluster when these areas develop. While development interest overall has slowed some with rising interest rates and the current inflationary environment, construction is nearing completion at the 274-unit Paravel complex, at approximately 50% completion at the 220-unit Ellie Apartments, and nearing commencement of construction at the 425-unit GTS Multifamily Housing development in the Golden Triangle station area. Each of these TIF-funded developments will for 26 years be 20% affordable to households at or below 50% of the area median income, and additionally will feature 5% affordable to households at or below 80% of the area median in perpetuity. Eden Prairie is the only regional city to formally require affordability in perpetuity.

On the single family side, the City plans to continue to invest CDBG funds in a community land trust called West Hennepin Affordable Housing Land Trust (WHAHLT). The land trust model provides homeownership opportunities to people of low-and moderate-income. By using the land trust model, these properties remain affordable for 99 years. The City will use pooled TIF housing funds and CDBG funds for its first-time homebuyer program. This program is structured to allow an interest-free loan with deferred repayment to help low-and moderate-income homebuyers get their start in the

community.

The City uses CDBG to fund the single-family home rehabilitation program to help homeowners keep their properties viable and structurally sound. This program allows low-and moderate-income residents, particularly senior citizens, who could not otherwise afford to do so, make the repairs, which are necessary to remain in their homes.

Actions planned to reduce lead-based paint hazards

Participants in the City's Housing Rehabilitation Program who reside in a house built prior to 1978 are required to have their home tested for lead-based paint prior to receiving a loan. The lead-based paint testing is completed by Hennepin County. If lead hazards are found, they must be corrected and the home must pass a clearance test before the project is considered complete. If the clearance test does not pass, the corrections and re-testing must continue until the home does pass. This process is completed following HUD regulations and guidelines. If lead is found in the home and children are present, the city will work with the county to help the family apply for county grants in order to address the lead hazards. These grants will provide for temporary housing of the family while the work is being performed as well as paying for a portion of the lead abatement work. Once the home has passed a clearance test, the family will be allowed to move back home. The housing stock in Eden Prairie is newer and there are not many households that participate in the housing rehabilitation program that are built prior to 1978.

Actions planned to reduce the number of poverty-level families

The following are actions the City of Eden Prairie is taking to reduce the number of poverty level families

- Collaborating with and funding public service agencies in the community that assist low-and moderate-income families achieve self-sufficiency.
- Partnering with nonprofits to offer financial management and budgeting classes for the immigrant community, particularly who have accessed financial support in the past.
- Provide employment assistance to Eden Prairie immigrants in finding jobs, particularly those who have barriers with technology and who have lost jobs due to Covid-19.
- Provide assistance to Eden Prairie immigrants who have lost jobs due to Covid-19 with completing unemployment applications.
- Provide assistance to help poverty level families find affordable housing.
- Participate in the Open to Business program to help families start their own small businesses.
- Raising the visibility of support services in the community so that families in need can find the help they need to move out of poverty.
- Educating the broader population about the needs of poverty level families in the community and holding collaborating events to work together to meet these needs and assist families with

becoming self-sufficient

Actions planned to develop institutional structure

The city of Eden Prairie is already working with many of the public service agencies that serve the community. These agencies receive general fund grants from the city as well as CDBG grants. The organizations work together as part of a larger, broad-based effort. Since these relationships are working well, there are no planned changes.

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

The City of Eden Prairie coordinates a property managers group that meets quarterly to discuss challenges, opportunities and resources available to rental properties. Social service agencies participate in these quarterly meetings. The city's rental inspection program makes referrals as needed to city housing staff and social service agencies to provide resources to prevent displacement of individuals and families due to deteriorating conditions. The City of Eden Prairie provides grant funding to Senior Community Services for chore services needed by elderly residents which allows the residents to remain safe in their homes. The city supports workshops by tenant advocacy agency HomeLine to help landlords and tenants both understand the respective responsibilities and to prevent displacement.

Discussion

Eden Prairie will continue to use its resources to operate programs that maintain the existing housing stock, create new opportunities for low-and moderate-income households, support existing programs that remove barriers to affordable housing, build long-term affordability into market rate developments, and participate in regional opportunities to address affordable housing issues. The city will continue its broad policy objective of making housing affordable citywide.

Program Specific Requirements

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

Introduction

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.

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	80,000
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:	80,000

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

The city will use any excess program income received for additional public services, affordable housing, rehabilitation projects and administration that will benefit low-and moderate-income households.

2023 Draft Annual Action Plan City of Plymouth

April 3, 2023 PUBLIC COMMENT DRAFT

www.hennepin.us/housing-plans

Consortium Members:

Hennepin County

City of Bloomington

City of Eden Prairie

City of Plymouth



Website

www.hennepin.us/housing-plans



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 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 improvement of residential public facilities for disabled individuals and with acquisition of property for inclusion in a community land trust. 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 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). The city continues to make progress toward meeting all of its Consolidated Plan goals for the period from 2020-2024.

Fair Housing continues to be a focus of the City of Plymouth. In CDBG program year 2023, the Fair Housing Implementation Council expects to fund three fair housing activities guided by the Analysis of Impediments to Fair Housing. These activities from HOME Line, Affordable Housing Connections, and the Minnesota Homeownership Center will be available to City of Plymouth beneficiaries.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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

In addition to public hearings conducted by the County Board, the City of Plymouth held a public hearing to receive comments regarding the annual projects and activities to be funded. The Plymouth Housing and Redevelopment Authority held a public hearing on March 23, 2023 and asked the public to comment on the proposed activities. Notice of the public hearing was published in the official local newspaper on March 2, 2023 and on the City's website which offers translation services to the four most commonly spoken languages in the City – Hmong, Somali, Russian and Spanish. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries.

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

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.

The City held a public hearing at the March 23, 2023 Housing and Redevelopment Authority meeting. Written comments were accepted from February 24, 2023 to March 28, 2023 and notice of the comment period and draft Action Plan was published in the official local newspaper on February 23, 2023.

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

No comments were received at the March 23, 2023 public hearing or during the February 24, 2023 to March 28, 2023 public comment period.

7. Summary

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 improvement of residential public facilities for disabled individuals and with acquisition of property for inclusion in a community land trust. Lastly, the City will provide CDBG funds to support social services and fair housing implementation.

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

City of Plymouth Housing & Redevelopment Authority

Attn: Grant Fernelius, Executive Director

Phone: 763-509-5056; Email: gfernelius@plymouthmn.gov

3400 Plymouth Boulevard

Plymouth, MN 55447

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

1. Introduction

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

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

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

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

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

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

Coordination is completed by the Minneapolis/Hennepin County Continuum of Care and the Office to End Homelessness. If a resident of Plymouth is facing homelessness, the City would first refer to the program through the County to help assist the resident's issues. Additionally, the City would contact partner agencies such as Interfaith Outreach's Neighborhood Program, PRISM's Rapid Rehousing Program, or possibly Lutheran Social Services of MN to assist with potential foreclosure counseling depending on the needs of the resident. Hennepin County Coordinated Entry works with agencies in the Northwest Metro. The city works to contact Continuum of Care staff at Hennepin County to assist with Plymouth residents that are at risk of or experiencing homelessness.

The Minneapolis/Hennepin County Continuum of Care (CoC) & Hennepin HHS's Housing Stability convene CoC members around specific target populations (Youth Collaborative, Family Services Network, Veteran Committee) and intervention types (Shelter Efficiency Network, The Outreach Group) in order to coordinate and develop new collective strategies to make homelessness rare, brief and non-recurring. The CoC's Executive Committee coordinates these strategies, and the Funding Committee evaluates existing and proposed projects for service and reallocates funds to meet emerging needs.

All homeless designated housing programs that receive public funding are required to fill all vacancies through referrals from the Coordinated Entry System (CES). This allows for a system-wide assessment and prioritization of people most in need of each housing type. All permanent supportive housing projects prioritize chronically homeless persons and families, considering chronicity, length of time HUD homeless, and disability status, alongside household preferences.

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.

Hennepin County HHS' Housing Stability Department is the Collaborative Applicant for the Minneapolis/Hennepin County Continuum of Care (CoC). The Continuum of Care Coordinator and CoC planning staff work with Hennepin County ESG staff to comply with the CoC regulations set forth in 578.7 & 578.95 by: 1) Establishing a CoC Governing board with both Hennepin CoC and ESG staff included in the membership. 2) Conduct an annual Needs & Gaps Analysis to establish priority populations and needs based on data to inform funding decisions. 3) Establish CoC Written Standards for providing CoC assistance. 4) Designate and Operate an HMIS system. 5) Established working committees that focus on all 6 components of our homeless response system to assure alignment across CoC and ESG resources for each. In addition, Hennepin County has research staff dedicated to monitoring homelessness trends and outcomes.

ESG funds are awarded based on a request for proposal process that is combined with other homeless assistance funds to maximize coordination and results. CoC Committees members regularly sit on funding approval committees for ESG and other funds. On behalf of this jurisdiction, the CoC funds the administration and works closely with the HMIS system administrator to implement HMIS data standards. The CoC and ESG jurisdictions contribute to our statewide HMIS system with a 2% contribution to assist with HMIS Data Standards compliance for CoC and ESG funded projects. The CoC holds an annual meeting to solicit feedback from community members, providers, and policy makers on the gaps and challenges facing the community and hosts extensive focus groups and community conversations with people who are experiencing homelessness.

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's Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for legal advocacy services for low- and moderate-income tenant households in Plymouth and suburban Hennepin County. See narrative in AP-85.
2	Agency/Group/Organization	People Responding in Social Ministry
	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?	PRISM was consulted through the Hennepin County Consortium Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for emergency housing assistance and homelessness prevention services for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
3	Agency/Group/Organization	Lutheran Social Service
	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?	Lutheran Social Services was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for housing counseling for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
4	Agency/Group/Organization	TreeHouse
	Agency/Group/Organization Type	Services-Children
	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?	TreeHouse was consulted through the Hennepin County Consolidated Plan process. The consultation confirmed an ongoing need for youth services for low/moderate income households with development disabilities in Plymouth and suburban Hennepin County. See narrative in AP-85.
5	Agency/Group/Organization	Hammer Residences
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	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?	Hammer Residences was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for rehabilitated rental housing for low/moderate income households with development disabilities in Plymouth and suburban Hennepin County. See narrative in AP-85.

6	Agency/Group/Organization	INTERFAITH OUTREACH COMMUNITY PARTNERS
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Interfaith Outreach was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for homelessness assistance for low/moderate income households in Plymouth and suburban Hennepin County. See AP-85 narrative.
7	Agency/Group/Organization	WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST
	Agency/Group/Organization Type	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?	West Hennepin Affordable Housing Land Trust was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed a need for additional affordable housing options for low- and moderate-income households in Plymouth and suburban Hennepin County. See AP-85 narrative.
8	Agency/Group/Organization	Senior Community Services (SCS)
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons
	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?	SCS was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for household maintenance assistance for low/moderate income senior households in Plymouth and suburban Hennepin County. See narrative in AP-85.
9	Agency/Group/Organization	City of Plymouth
	Agency/Group/Organization Type	PHA Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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. 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.
10	Agency/Group/Organization	NEW HOPE
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In addition to participating in the Consortium survey, the City of New Hope and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
11	Agency/Group/Organization	City of Maple Grove
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In addition to participating in the Consortium survey, the City of Maple Grove and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
12	Agency/Group/Organization	MINNETONKA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In addition to participating in the Consortium survey, the City of Minnetonka and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
13	Agency/Group/Organization	Metropolitan Council - Metro HRA
	Agency/Group/Organization Type	Housing PHA Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Plymouth and the Metropolitan Council regularly coordinate and communicate regarding economic/community development and affordable housing issues including coordination between the Housing Policy Plan and the Consolidated Plan. Goals in the Consolidated Plan may overlap with Metropolitan Council affordable housing goals for cities.

14	Agency/Group/Organization	Office to End Homelessness
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders Foundation Neighborhood Organization

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Office to End Homelessness has played a key role in the development of all housing and homeless-related sections of the plan. Coordination will continue throughout the plan.</p>

15	Agency/Group/Organization	Hennepin County Human Services and Public Health Department.
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - State Other government - County Other government - Local Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consortium staff meets with staff from Hennepin County Human Services and Public Health Department (HSPHD) regarding market conditions, housing needs, gaps in service, and recommendations for priorities. Additionally, HSPHD staff participates in HOME application reviews.
16	Agency/Group/Organization	Minnesota Department of Health
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Health Agency Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MDH was consulted regarding data on child lead poisoning. Consultation was used to develop the Lead-based paint strategy of this Plan.

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 2020-2024 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 third annual Action Plan in the 2020-2024 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 and Five-Year Consolidated Plan identified homelessness prevention activities as important goals. This includes direct homelessness prevention housing assistance as well as foreclosure prevention counseling and tenant advocacy to prevent eviction.
Comprehensive Plan	City of Plymouth	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have significant overlap with the Plymouth Comprehensive Plan. In particular, both the CDBG Action Plan and the Housing section of the Comprehensive Plan identify several goals related to providing affordable and well-maintained housing that is accessible for all income levels, household types, and life cycle stages.
Metropolitan Council	Metropolitan Council	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have overlap with the Housing Policy Plan. Both plans identify priorities related to maintaining existing affordable housing stock and providing a mix of affordable housing options for households of all life stages and economic means.
Strategic Plan	Plymouth Housing and Redevelopment Authority	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have overlap with the HRA's strategic plan. Both plans identify policies and actions that the HRA can take related to maintaining affordable housing stock and creating new affordable housing options for households at all stages of life.
MA-60 Broadband Needs	City of Plymouth	According to the 2020 ACS 5-year data profile, 92.7% of Plymouth residents have a computer while 87.0% have a broadband internet connection. In Minnesota, households with lower incomes are less likely to have a broadband subscription at home, hurting their ability to complete homework, search for better jobs, and stay connected to the world. According to data from the Federal Communications Commission, households in all areas of suburban Hennepin County are served by at least two fixed residential broadband providers. Further, 98.5% of the population is served by at least three providers. Access to broadband provider options is not clearly associated with low and moderate-income neighborhood clusters, in suburban Hennepin County and by extension, Plymouth.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)	City of Plymouth	<p>In 2018, Hennepin County's Emergency Management division put together a hazard mitigation plan, which includes Plymouth in its scope. The risk assessment process measures the potential loss to a community, including loss of life, personal injury, property damage and economic injury resulting from a hazard event. The risk assessment process allows a community to better understand their potential risk and associated vulnerability to natural, intentional human-caused and unintentional human-caused hazards. The planning process identified the following consequences could be expected with climate change across Hennepin County:- Less reliable and more dangerous lake ice- More periods of bare/snow-free ground, allowing frost to penetrate to great depths during cold outbreak- Expansion of the heavy rainfall season, leading to enhanced peak stream flows, and altered timing of normal flow regime- Increased runoff and flash-flooding as the largest events intensify and become more common- Water infrastructure damage from intense rainfall events- Agricultural stress, from shifting crop ranges, heat, drought, extreme rainfall- More days with high water vapor content and heat index values- Greater summer cooling costs, more days requiring cooling- New invasive species, both terrestrial and aquatic, especially those acclimated to warmer climates or those that were cold weather limited.- Hyper-seasonality as warm conditions develop during the off-season, leading to bouts of heavy rainfall or severe weather, followed by wintry conditions- Increase in frequency of freeze-thaw cycles, as winter is increasingly infiltrated by warm conditions. Data from Minnesota's State Climatology Office already show a clear pattern of increasing temperatures at night and in winter -- and larger, more frequent extreme precipitation events. The Twin Cities metro area, including Hennepin County, is already seeing substantial warming during winter and at night, increased precipitation, and heavier downpours. State climatologists project that the decades ahead will bring even warmer winters, warmer summer nights, and even larger rainfalls, along with the likelihood of increased summer heat and the potential for longer dry spells. The City of Plymouth is the lead organization for hazard mitigation, management of flood prone areas, and emergency management as it relates to the CDBG program overall and for each environmental review processed.</p>

Table 3 - Other local / regional / federal planning efforts

Narrative

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

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

The Plymouth CDBG program attempts to address the widest range of needs possible despite limited resources. Both the Consolidated Plan and the Action Plan identifies a variety of goals to promote housing affordability, provide suitable and well-maintained housing, and accessibility to needed social services. These goals were developed in consultation with numerous public, non-profit, and private sector partners and agencies during the 2020-2024 Consolidated Plan process and throughout the annual Action Plan processes.

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 and other Consortium members' Citizen Participation Plans, which calls for the Hennepin County Consortium Action Plan to be made available for public comment 30 days prior to its submission to HUD.

In addition to public hearings conducted by the County Board, the City of Plymouth held a public hearing to receive comments regarding the annual projects and activities to be funded. The Plymouth Housing and Redevelopment Authority held a public hearing on March 23, 2023 and asked the public to comment on the proposed activities. Notice of the public hearing was published in the official local newspaper on March 2, 2023 as well as on the City website. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries. Written comments were accepted from February 24, 2023 to March 28, 2023 prior to the City of Plymouth City Council authorization of the 2023 Annual Action Plan on April 11, 2023.

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

Plymouth will consider any future comments received from the public during the 5-Year Consolidated Plan period, either informally or through the formal citizen participation process associated with each Annual Action Plan. All comments received will be evaluated by staff, and amendments to the goals of the Plan will be considered if warranted. Any resulting changes to Plan goals would be made in accordance with the procedures outlined in the Consortium's Citizen Participation Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	To be updated after conclusion of public hearing and public comment period.	To be updated after conclusion of public hearing and public comment period.	To be updated after conclusion of public hearing and public comment period.	
2	Public Hearing	Non-targeted/broad community	To be updated after conclusion of public hearing.	To be updated after conclusion of public hearing.	To be updated after conclusion of public hearing.	
3	Internet Outreach	Non-targeted/broad community	To be updated after conclusion of public hearing and public comment period.	To be updated after conclusion of public hearing and public comment period.	To be updated after conclusion of public hearing and public comment period.	https://www.plymouthmn.gov/departments/community-economic-development/housing

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For the 2023 CDBG program year, Plymouth's CDBG allocation is \$272,452. Additionally, \$80,000 of program income is anticipated.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				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	272,452	80,000	129,100	481,552	361,000	For the 2023 CDBG program year, Plymouth allocated \$272,452. Additionally, \$80,000 of program income and \$129,100 in carryover from prior-year CDBG activities is anticipated. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of \$281,000, based on funding trends. Program income of \$80,000 is projected annually.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public – federal	Housing	0	0	0	0	0	The HRA has been working with several private developers to utilize this resource in order to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.
Section 8	public – federal	Housing	0	0	0	0	0	Currently the Plymouth HRA has funding for 240 vouchers (including 40 vouchers for non-elderly disabled and 10 VASH vouchers). There are another 105 voucher holders residing in Plymouth who ported in from other jurisdictions.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Exempt Bond Proceeds	public – local	Housing	0	0	0	0	0	Since 1995, the City has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 893 rental apartments. The City required that the owners make a certain percentage of their units affordable to and occupied by low-income households or make an annual payment for the life of the bonds to the HRA's Affordable Housing Account. As a result, 220 of these units are affordable to low-income renters.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Increment Financing	public – local	Housing	0	0	0	0	0	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 a total of \$1,363,000 split between three projects to secure 242 units of affordable housing ranging from households at or below 30% to 60% of the area median income (AMI). In addition, the City and HRA have create several tax increment financing districts to provide assistance for development of affordable housing units. Since 1998 the City and HRA have established six tax increment financing and secured 262 units of affordable housing ranging in affordability between households at or below 30% to 60% AMI. The City will consider the creation of additional TIF districts as appropriate to assist with development of affordable housing units to supplement outside funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Housing Public Services	0	0	0	0	0	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.
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 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public – local	Economic Development	0	0	0	0	0	<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 two loans totaling \$210,000. One loan in the amount of \$180,000 went to a company that relocated its headquarters to Plymouth. The second loan, in the amount of \$30,000, went to an existing Plymouth company to increase their workforce.</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public – local	Housing	0	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 \$298,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional \$321,000.00 is utilized for the funding, administration and supervision of the HRA and City affordable housing programs.

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 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 publicly 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 Towne 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 \$250,000.00 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. Plymouth Towne Square averaged an occupancy of 99% in 2022. 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. Vicksburg Crossings averaged an occupancy of 99% in 2022.

The HRA also purchased a 0.6-acre vacant parcel in Plymouth to build and operate a twin home, called Valor Place. The twin home (single building, two units) was completed in 2022 and made available to veterans of the armed services whose households are at 60% AMI. The HRA owns and operates the homes with dedicated reserves to keep the rent levels affordable.

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€(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: \$165,452	Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Direct homebuyer assistance	2020	2024	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$105,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Facilities for Persons with Disabilities	2020	2024	Non-Homeless Special Needs	City of Plymouth	Preserve/Create Multifamily Rental Opportunities	CDBG: \$49,100	Housing units rehabilitated: 8 Housing Units
4	Homeowner education	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$5,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Senior services	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$16,500	Public service activities for Low/Moderate Income Housing Benefit: 56 Households Assisted
6	Homelessness prevention	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$26,000	Public service activities for Low/Moderate Income Housing Benefit: 17 Households Assisted
7	Tenant counseling	2020	2024	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$14,000	Public service activities for Low/Moderate Income Housing Benefit: 220 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Fair Housing	2020	2024	Fair Housing	City of Plymouth	Education, outreach and services.	CDBG: \$6,500	Other: 0 Other
9	Administration	2020	2024	Program Administration	City of Plymouth	Education, outreach and services.	CDBG: \$24,000	Other: 0 Other

Table 6 – 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	Facilities for persons with disabilities
	Goal Description	Assist with the rehabilitation of affordable rental group 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.
4	Goal Name	Homeowner education
	Goal Description	Provide funding to support homebuyer education and outreach. This activity will support homebuyer counseling, whose role in financial counseling sessions is to provide credit, budget, and money management education.

5	Goal Name	Senior services
	Goal Description	Provide household maintenance assistance to low/moderate income senior households.
6	Goal Name	Homelessness prevention
	Goal Description	Provide emergency, short-term housing assistance to low/moderate income households experiencing temporary financial crises.
7	Goal Name	Tenant counseling
	Goal Description	Provide emergency, short-term housing assistance to low/moderate income households experiencing temporary financial crises.
8	Goal Name	Fair Housing
	Goal Description	Assist in regional efforts to further fair housing, including evaluation and implementation activities.
9	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	Facilities for Persons with Disabilities
5	Homeownership Counseling
6	Youth Services
7	Senior Services
8	Homelessness Prevention - PRISM
9	Homelessness Prevention - Interfaith
10	Fair Housing
11	Program Administration

Table 7 – Project Information

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

The activities supported directly by the HRA include administering an owner-occupied rehabilitation program and a FTHB program - both programs serve LMI individuals and households in the Plymouth community well, allowing us to assist households to be able to stay and maintain their homes and become FTHBs with some additional support. Any increase or decrease to Plymouth’s actual 2023 CDBG allocation will be added to or subtracted from the Housing Rehabilitation project. In addition, the HRA will continue to support the Homes Within Reach land trust to support affordable homeownership in Plymouth. The land trust model can be an effective strategy for supporting homebuyers in markets with high median home prices by helping to create more affordability through the write-down of the land in the transaction. While median home prices continue to rise in Plymouth, providing subsidy into a land trust home helps extend affordability throughout the 99-year land lease, creating future affordability at the time of sale. In addition, the HRA will support fair housing activities, homebuyer education and foreclosure prevention, homelessness prevention, a tenant hotline to help tenants preserve affordable rental housing, at-risk youth, and minor home maintenance support for LMI seniors. By supporting five organizations with public services funding, we are able to expand support for more comprehensive housing needs in our community. The biggest obstacle to addressing affordable homeownership needs is the relatively high median home price in the City of Plymouth (\$469,000 according to MAAR in December 2022) that present barriers to entry for many prospective first-time homeowners.

AP-38 Project Summary
Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	City of Plymouth
	Goals Supported	Homeowner rehabilitation assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$165,452
	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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	During the 2023 program year, the City expects to assist four households with home rehabilitation.
	Location Description	The program is available to residents city-wide that are of low- and moderate-income households.
	Planned Activities	The HRA will continue to operate two housing rehabilitation programs: The Housing Rehab Loan program and the Emergency Repair program. The Housing Rehab program offers 0% interest deferred loans up to \$40,000 for low- and moderate-income homeowners to rehabilitate their owner-occupied homes. An additional \$10,000 is available to households in need of accessibility improvements for disabled residents 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 efficiency upgrades, including roofing, siding, windows, electrical, plumbing, heating, and insulation. Other repairs may also be eligible as determined by a home inspection. The Emergency Repair program offers assistance in the form of a grant to senior (55+) homeowners. Eligible repairs include a red-tagged furnace or water heater, broken windows, faulty electrical or plumbing systems. Other repairs may also be eligible as determined by a home inspection.
2	Project Name	First Time Homebuyer Assistance
	Target Area	City of Plymouth

	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$105,000
	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 down payment, and a reduction of a portion of the mortgage principal.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The HRA expects to assist three households with direct homeownership during the program year.
	Location Description	The program is available city-wide to low- and moderate-income households purchasing their first home. The home being purchased may be located anywhere within Plymouth. The households purchasing the home are not required to have resided in 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 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principal 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 2023 program year, as well as 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: \$70,000
	Description	The Plymouth HRA will provide a grant 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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The HRA expects to assist with the purchase of one 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	The West Hennepin Affordable Housing Land Trust (WHAHLT, dba Homes Within Reach) runs a community land trust where low- and moderate-income homebuyers purchase property, but only pay for the value of the physical structure. Homes Within Reach leases the land to the homeowners so that the purchase price is substantially more affordable. Plymouth's grant will assist with acquisition of a property located within the city, and Homes Within Reach will use a variety of other funding sources including county, state, and private donations to rehabilitate the home.
4	Project Name	Facilities for Persons with Disabilities
	Target Area	City of Plymouth
	Goals Supported	Facilities for Persons with Disabilities
	Needs Addressed	Preserve/Create Multifamily Rental Opportunities
	Funding	CDBG: \$49,100
	Description	Assist with the rehabilitation of affordable rental group 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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Four low/moderate-income individuals currently reside in each of the two homes slated to be rehabilitated/modified for aging in place during the program year.

	Location Description	Two Hammer residence homes are located within the City of Plymouth. Those homes are: "Lancaster" and "Queensland".
	Planned Activities	Hammer Residences provides housing and support to individuals who have developmental disabilities. The HRA will provide funds to for renovations, energy-efficiency upgrades, and accessibility improvements including remodeling bathrooms, replacing doors, replacing windows, and removing a hazardous tree.
5	Project Name	Homeownership Counseling
	Target Area	City of Plymouth
	Goals Supported	Homeowner education
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$5,000
	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	6/30/2024
	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 50 homeowner and/or potential homebuyer households in Plymouth.
	Location Description	All clients served will be low- and moderate-income Plymouth households or families that will be purchasing a home in Plymouth.
	Planned Activities	LSS will provide housing counseling services including mortgage counseling, reverse mortgage assistance, and foreclosure prevention.
6	Project Name	Tenant Counseling
	Target Area	City of Plymouth
	Goals Supported	Tenant counseling
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$14,000
	Description	HOME Line offers a tenant advocacy hotline that is available to all Plymouth residents.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	HOME Line anticipates serving 220 Plymouth renter households through their tenant hotline.
	Location Description	The program is available city-wide to low- and moderate-income renter households in Plymouth.
	Planned Activities	HOME Line will continue to operate their tenant advocacy hotline available to Plymouth renters. The CDBG allocation will assist with staff costs for providing tenant advocacy for low- and moderate-income Plymouth renter households.
7	Project Name	Senior Services
	Target Area	City of Plymouth
	Goals Supported	Senior services
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$16,500
	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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	56 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.
8	Project Name	Homelessness Prevention - PRISM
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$18,000
	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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	PRISM expects to help 12 Plymouth households with homelessness prevention during the 2023 program year.
	Location Description	PRISM's program is available to low- and moderate-income households 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 payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure. Clients are required to provide proof of income through paystubs, bank statements, tax returns or other forms. The program will be available to low/moderate income residents city-wide.
9	Project Name	Homelessness Prevention - Interfaith
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$8,000
	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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Interfaith Outreach expects to help five families within their Project Success program.
	Location Description	The program is available to low- and moderate-income Plymouth households city-wide.
	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.
10	Project Name	Fair Housing
	Target Area	City of Plymouth
	Goals Supported	Fair Housing
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$6,500

	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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed 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 activities. The project includes evaluation and monitoring of implemented activities.
	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.
11	Project Name	Program Administration
	Target Area	City of Plymouth
	Goals Supported	Administration
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$24,000
	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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	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.	

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 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

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.

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 through down payment assistance and participation in a community land trust, 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, 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 for 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 for low to moderate income families.

Additionally, the Housing and Redevelopment Authority recently updated its strategic plan. This plan represents a high-level view of the HRA's policy goals over the next five years, beginning in 2021, and will help guide the HRA, including actions to address obstacles to meeting underserved needs.

Actions planned to foster and maintain affordable housing

The portion of 2023 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 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 2023 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.

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 (MICAHA), 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 organization. At the end of the training period, the family is eligible 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	220,000
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:	220,000

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 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. The HRA anticipates receiving and needing to reprogram approximately \$220,000 in PI before the start of the 2023 program year and will reprogram it to support projects during that program year. This estimate is based on PI received to date and checks yet to be cashed.

In addition, the HRA anticipates receiving approximately \$80,000 in PI during the 2023 program year that will also be reprogrammed to support projects during the program year. This estimate is based on loan repayment trends over the past five years. Since several activities carried out by the HRA and social service agencies do not require immediate expenditure of the full amount of funds awarded, there will be a delay of several months between grant award and when a draw of funds will occur.

The HRA does not have any funds or proceeds from section 108 loan guarantees, surplus funds, or grant funds returned. 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).

