# 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 rehabilitation of special needs rental housing 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). For the past year, the City has been on track to meet all of its Consolidated Plan goal for the period from 2020-2024.

Fair Housing continues to be a focus of the City of Plymouth. Past funding has provided for testing and other activities that are coordinated by Hennepin County - the lead agency of the consortium. The City, as part of the consortium, focuses this activity based upon the results of the Analysis of Impediments that is completed by the metro-wide efforts of the Fair Housing Implementation Council (FHIC) and has assisted in implementing the recommendations made.

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

Summary from citizen participation section of plan.

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

Plymouth's public hearing was held on February 25, 2021.

**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 February 25, 2021 Housing and Redevelopment Authority meeting. Written comments were also accepted for 30 days after publication of the Notice of Public Hearing was submitted in the local newspaper. Notice was also featured on the City's webpage. Representatives from eight (8) organizations that were proposed for an allocation of CDBG funds were in attendance to speak on their organization's mission and previous activities funded through CDBG. No other public comments were received.

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

None of the comments or views presented during the citizen participation process were not accepted.

**7. Summary**

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

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

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

| **Agency Role** | **Name** | **Department/Agency** |
| --- | --- | --- |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| CDBG Administrator | PLYMOUTH | Housing & Redevelopment Authority |

Table 1 – Responsible Agencies

**Narrative**

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

**Consolidated Plan Public Contact Information**

City of Plymouth Housing & Redevelopment Authority

Attn: HRA Manager

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.**

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

|  |  |  |
| --- | --- | --- |
| 1 | **Agency/Group/Organization** | HOME Line |
| **Agency/Group/Organization Type** | Services - Housing |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentNon-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 and the city's annual non-profit funding review. The consultation confirmed an ongoing need for youth services for low/moderate income households with development disabilities in Plymouth and suburban Hennepin County. See narrative in AP-85. |
| 5 | **Agency/Group/Organization** | Hammer Residences |
| **Agency/Group/Organization Type** | HousingServices-Persons with Disabilities |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentNon-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 - HousingServices-homelessServices-Education |
| **What section of the Plan was addressed by Consultation?** | Homeless Needs - Families with childrenHomelessness 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 |
| **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** | PHAGrantee Department |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentPublic Housing NeedsHomeless Needs - Chronically homelessHomeless Needs - Families with childrenHomelessness Needs - VeteransHomelessness Needs - Unaccompanied youthHomelessness 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 AssessmentPublic Housing NeedsMarket AnalysisEconomic 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 AssessmentNon-Homeless Special NeedsMarket AnalysisEconomic 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 AssessmentNon-Homeless Special NeedsMarket AnalysisEconomic 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** | HousingPHARegional organization |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentPublic Housing NeedsMarket 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** | HousingPHAServices - HousingServices-ChildrenServices-Elderly PersonsServices-Persons with DisabilitiesServices-Persons with HIV/AIDSServices-Victims of Domestic ViolenceServices-homelessServices-HealthServices-EducationServices-EmploymentService-Fair HousingServices - VictimsHealth AgencyChild Welfare AgencyPublicly Funded Institution/System of CareOther government - FederalOther government - CountyOther government - LocalRegional organizationPlanning organizationBusiness and Civic LeadersFoundationNeighborhood Organization |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentPublic Housing NeedsHomeless Needs - Chronically homelessHomeless Needs - Families with childrenHomelessness Needs - VeteransHomelessness Needs - Unaccompanied youthMarket Analysis |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | 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. |
| 15 | **Agency/Group/Organization** | Hennepin County Human Services and Public Health Department |
| **Agency/Group/Organization Type** | HousingPHAServices - HousingServices-ChildrenServices-Elderly PersonsServices-Persons with DisabilitiesServices-Persons with HIV/AIDSServices-Victims of Domestic ViolenceServices-homelessServices-HealthServices-EducationServices-EmploymentService-Fair HousingServices - VictimsHealth AgencyChild Welfare AgencyPublicly Funded Institution/System of CareOther government - FederalOther government - StateOther government - CountyOther government - LocalRegional organizationBusiness and Civic Leaders |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentNon-Homeless Special NeedsMarket 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** | Health AgencyOther 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 second 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. |

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 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 February 25, 2021 and asked the public to comment on the proposed activities. Notice of the public hearing was published in the official local newspaper as well as on the City website. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries. Written comments were accepted in the 30 days leading up to the public hearing as well. No written comments were received.

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

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

**Citizen Participation Outreach**

| **Sort Order** | **Mode of Outreach** | **Target of Outreach** | **Summary of****response/attendance** | **Summary of****comments received** | **Summary of comments not accepted and reasons** | **URL (If applicable)** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | Public Hearing | Non-targeted/broad community | Representatives from six social service agencies and two non-profit agencies - all of whom applied for 2021 program year CDBG funding - were in attendance. The representatives spoke to the history of their program in Plymouth, as well as what CDBG funds had been used for in the past. Finally, they discussed their applications for the upcoming program year. | All comments received were in support of the goals outlined in the Action Plan. | No comments were not accepted. |   |
| 2 | Newspaper Ad | Non-targeted/broad community | No comments were received in response to the published legal notice. | No comments were received in response to the published legal notice. | No comments were not accepted. |   |
| 3 | Internet Outreach | Non-targeted/broad community | No comments were received in response to postings to the City of Plymouth website. | No comments were received in response to postings to the City of Plymouth website. | No comments were not accepted. |   |

Table 4 – Citizen Participation Outreach

# Expected Resources

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

**Introduction**

The Plymouth HRA intends to pursue all possible resources to address its planned 2021 program year activities. The following list provides information on other sources of funds that are used for community development and housing programs within the City of Plymouth.

**Anticipated Resources**

| **Program** | **Source of Funds** | **Uses of Funds** | **Expected Amount Available Year 1** | **Expected Amount Available Remainder of ConPlan** **$** | **Narrative Description** |
| --- | --- | --- | --- | --- | --- |
| **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total:****$** |
| CDBG | public - federal | AcquisitionAdmin and PlanningEconomic DevelopmentHousingPublic ImprovementsPublic Services | 288,558 | 40,000 | 183,148 | 511,706 | 1,400,000 | For the 2021 CDBG program year, Plymouth anticipates a CDBG allocation of $288,558. Additionally, $40,000 of program income and $183,148 in carryover from prior-year CDBG activities is anticipated. If the allocation amount of 2021 CDBG funds is higher than the anticipated figure, Plymouth will increase either the Housing Rehabilitation, Social Services (within the 15% maximum allowance) or Program Administration (within the 20% maximum allowance) allocations. If the allocation amount of 2021 CDBG funds is lower than the anticipated figure, Plymouth will decrease either the Housing Rehabilitation or Program Administration allocations. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of $290,000, based on funding trends. Program income of $40,000 is projected annually. |
| 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 230 vouchers (including 30 vouchers for non-elderly disabled and 5 VASH vouchers). There are another 90 voucher holders residing in Plymouth who ported in from other jurisdictions. |
| 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 lowincome households or make an annual payment for the life of the bonds to the HRA's Affordable Housing Account. As a result, 220 of these units are affordable to low-income renters. |
| Tax Increment Financing | public - local | 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 $236,000.00 to the Stone Creek Village apartment complex. In 2006 the City created a TIF Housing District to assist Common Bond communities with their development of Vicksburg Commons. In 2010, the City approved a loan of $600,000.00 to the Westview Estates project. This project provides 67 workforce housing units assisting households at or below 60% of the area median income. In 2011, the City created a TIF District to support a 157-unit mixed income apartment development. The Axis opened in 2016 and includes 16 workforce housing units for up to 60% AMI. In 2018, the City approved a loan of $527,000 from pooled TIF funds to the Cranberry Ridge multi-family apartment project. This project will provide 45 units total – 35 to households at 50% AMI and 10 to households at 30% AMI. The HRA also provided a grant to the project of $250,000 for city fees. In early 2020, the City created a TIF Housing District to provide Sand Companies with $459,000 in TIF towards their development of the Element. The HRA also provided a grant of $241,000 to the project for city fees. This project will provide 61 workforce housing units assisting households at or below 60% AMI, with 4 units set aside for households at or below 30% AMI. The City will consider the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding. |
| Other | private | HousingPublic 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. |
| Other | public - local | Economic Development | 0 | 0 | 0 | 0 | 0 | Plymouth Economic Development Fund (PEDF): The Fund was capitalized from the first $100,000 in principal plus interest to be paid by Value Rx in repayment of a loan from the Minnesota Department of Trade and Economic Development's (DTED) Economic Recovery Program (ERP). The PEDF allows the HRA to provide loans at favorable terms for business activities in the City that could create new jobs, increase the tax base, or leverage other needed economic development funds. The City has issued 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. |
| 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 $250,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional $352,000.00 is utilized for the funding, administration and supervision of the HRA and City affordable housing programs. Additionally, in January 2016, the HRA approved a supplemental allocation of $150,000 for the Housing Rehabilitation Loan Program to allow continued operation of the program to when CDBG funds are not available. |

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

The City of Plymouth owns two senior rental housing developments. Plymouth Town Square, developed in 1994, has provided 99 affordable housing units / subsidized senior housing units through an annual amount of Plymouth HRA tax levy ranging from $215,000.00 to $320,000.00.  By providing a deep subsidy, the HRA is working to help the residents at PTS obtain decent, affordable housing and to avoid homelessness. The 2020 occupancy averaged 99%. Vicksburg Crossing, built in 2006 with 96 units, offers affordable rents to low and moderate income residents. The HRA Board sets rents on an annual basis.  A subsidy of $18,000-$60,000 from the HRA tax levy helps keep rent levels affordable. The occupancy for 2020 averaged 99%.

The HRA also purchased a 0.6 acre vacant parcel in Plymouth to build and operate a twinhome, called Valor Place. The twinhome (single building, two units) would be made available to veterans of the armed services whose households are at 60% AMI. The HRA will own and operate 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(c)(3)&(e)**

**Goals Summary Information**

| **Sort Order** | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** | Homeowner rehabilitation assistance | 2020 | 2024 | Affordable Housing | City of Plymouth | Preserve/Create Single Family Homeownership | CDBG: $159,000 | Homeowner Housing Rehabilitated: 9 Household Housing Unit |
| **2** | Direct homebuyer assistance | 2020 | 2024 | Affordable Housing | City of Plymouth | Preserve/Create Single Family Homeownership | CDBG: $20,000 | Direct Financial Assistance to Homebuyers: 3 Households Assisted |
| **3** | Rental housing rehabilitation | 2020 | 2024 | Affordable HousingNon-Homeless Special Needs | City of Plymouth | Preserve/Create Multifamily Rental Opportunities | CDBG: $26,000 | Rental units rehabilitated: 3 Household Housing Unit |
| **4** | Homeowner education | 2020 | 2024 | Non-Housing Community Development | City of Plymouth | Education, outreach and services. | CDBG: $4,000 | Public service activities for Low/Moderate Income Housing Benefit: 46 Households Assisted |
| **5** | Senior services | 2020 | 2024 | Non-Housing Community Development | City of Plymouth | Education, outreach and services. | CDBG: $13,000 | Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted |
| **6** | Youth services | 2020 | 2024 | Non-Housing Community Development | City of Plymouth | Education, outreach and services. | CDBG: $10,000 | Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted |
| **7** | Homelessness prevention | 2020 | 2024 | Non-Housing Community Development | City of Plymouth | Education, outreach and services. | CDBG: $36,000 | Public service activities for Low/Moderate Income Housing Benefit: 19 Households Assisted |
| **8** | Tenant counseling | 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: 200 Households Assisted |
| **10** | Fair Housing | 2020 | 2024 | Fair Housing | City of Plymouth | Education, outreach and services. | CDBG: $3,000 | Other: 0 Other |
| **11** | Administration | 2020 | 2024 | Program Administration | City of Plymouth | Education, outreach and services. | CDBG: $22,215 | 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** | Rental housing rehabilitation |
| **Goal Description** | Rehabilitate rental housing units and group homes operated by non-profit agencies for low/moderate income adults with developmental disabilities. |
| **4** | **Goal Name** | Homeowner education |
| **Goal Description** | Provide homeownership, foreclosure prevention, and reverse mortgage cousneling services for low/moderate income households.  |
| **5** | **Goal Name** | Senior services |
| **Goal Description** | Provide household maintenance assistance to low/moderate income senior households.  |
| **6** | **Goal Name** | Youth services |
| **Goal Description** | Provide assistance for youth counseling and group sessions for low/moderate income at-risk youth. |
| **7** | **Goal Name** | Homelessness prevention |
| **Goal Description** | Provide emergency, short-term housing assistance to low/moderate income households experiencing temporary financial crises. |
| **8** | **Goal Name** | Tenant counseling |
| **Goal Description** | Provide counseling and legal advocacy to low/moderate income renter households.  |
| **10** | **Goal Name** | Fair Housing |
| **Goal Description** | Assist in regional efforts to further fair housing, including evaluation and implementation activities.  |
| **11** | **Goal Name** | Administration |
| **Goal Description** | Provides for 1) Oversight, management, monitoring and coordination of the CDBG Program. 2) Public information on CDBG Program activities available to all residents.  |

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

**Introduction**

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

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

Table 7 – Project Information

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

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

## AP-38 Project Summary

**Project Summary Information**

|  |  |  |
| --- | --- | --- |
| **1** | **Project Name** | Housing Rehabilitation |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Homeowner rehabilitation assistance |
| **Needs Addressed** | Preserve/Create Single Family Homeownership |
| **Funding** | CDBG: $159,000 |
| **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** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | During the 2021 program year, the City expects to assist 9 households with home rehabilitation. Six will receive housing rehabilitation loans and three will receive emergency repair assistance. |
| **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 progaram. 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** | $0  |
| **Description** | This program provides direct homeownership assistance to low and moderate-income first-time homebuyers who wish to purchase a single-family home, condo, cluster home, or townhouse in the City of Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to $35,000 to pay for eligible closing costs, up to 50% of the required downpayment, and a reduction of a portion of the mortgage principal. |
| **Target Date** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | The HRA expects to assist two households with direct homeownership during the program year. |
| **Location Description** | The program is available city-wide to low- 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 2021 program year, as well as a small amount of program income.  |
| **3** | **Project Name** | Affordable Housing Land Trust |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Direct homebuyer assistance |
| **Needs Addressed** |  Preserve/Create Single Family Homeownership |
| **Funding** | CDBG: $20,000 |
| **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** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | The HRA expects to assist with the purchase of 1 home that will be made available for purchase by a low/moderate income family as part of the West Hennepin Affordable Housing Land Trust.  |
| **Location Description** | The home purchased will be located within the City of Plymouth. It is not a requirement that the family that purchases the home resides in Plymouth prior to the purchase.  |
| **Planned Activities** | 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** | Affordable Rental Housing Rehabilitation |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Rental housing rehabilitation |
| **Needs Addressed** | Preserve/Create Multifamily Rental Opportunities |
| **Funding** | CDBG: $26,000 |
| **Description** | Assist with the rehabilitation of affordable rental homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates. |
| **Target Date** | 6/30/2022 |
| **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 three homes slated to be rehabilitated/modified for aging in place during the program year.   |
| **Location Description** | Three Hammer residence homes located within the City of Plymouth will be rehabilitated. Those homes are: "Rockford", "Zachary" and "First Avenue". |
| **Planned Activities** | Assist with the rehabilitation and accessibility modifications of three rental homes operated by Hammer Residences. Hammer Residences provides housing and support to individuals who have developmental disabilities. The HRA will provide funds to rehabilitate the deck area at one home, replace stair treads and make other safety/code updates at the other home, and to replace the air filitration systems at all three of the homes. |
| **5** | **Project Name** | Homeownership Counseling |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Homeowner education |
| **Needs Addressed** | Education, outreach and services. |
| **Funding** | CDBG: $4,000 |
| **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** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Lutheran Social Services (LSS) will provide homebuyer education, reverse mortgage, debt counseling, and other homeowner counseling services to 46 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: $5,000 |
| **Description** | HOME Line offers a tenant advocacy hotline that is available to all Plymouth residents. |
| **Target Date** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | HOME Line anticipates serving 200 Plymouth renter households (approximately 500 individuals) 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** | Youth Services |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Youth services |
| **Needs Addressed** | Education, outreach and services. |
| **Funding** | CDBG: $10,000 |
| **Description** | Family Hope Services TreeHouse Program helps at-risk teenagers by providing year-round counseling, support and other programs for youth at no charge to the participants. Clients are required to create a welcome to TreeHouse form that contains information on gender, age, race & ethnicity, address and financial information. |
| **Target Date** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | TreeHouse expects to serve 65 youth from the City of Plymouth with CDBG funding during the 2021 program year.  |
| **Location Description** | The TreeHouse program is available to Plymouth youth city-wide. Free transportation to and from the Plymouth TreeHouse location is provided to participants that need it.  |
| **Planned Activities** | TreeHouse helps at-risk teenagers by providing year-round counseling, support, and other programs for youth at no charge to the participants. Clients are required to complete a "Welcome to TreeHouse" form that contains information on gender, age, race & ethnicity, address, and financial information.  |
| **8** | **Project Name** | Senior Services |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Senior services |
| **Needs Addressed** | Education, outreach and services. |
| **Funding** | CDBG: $13,000 |
| **Description** | Senior Community Services will provide low to moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income. |
| **Target Date** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | 65 low/moderate-income seniors will benefit from this funding.  |
| **Location Description** | All senior citizens (age 55+) who are residents of the City of Plymouth are able to access the H.O.M.E. program.   |
| **Planned Activities** | Senior Community Services will provide low/moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income. Clients are required to complete a H.O.M.E Service Request form that contains gender, race & ethnicity, address and monthly income information. Proof of income letters pay stubs, W-2s and social security and account statements are all used to gather relevant client information.  |
| **9** | **Project Name** | Homelessness Prevention (PRISM) |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Homelessness prevention |
| **Needs Addressed** | Education, outreach and services. |
| **Funding** | CDBG: $16,000 |
| **Description** | People Responding in Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low/moderate-income persons living in the City of Plymouth in order to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure. |
| **Target Date** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | PRISM expects to help 14 Plymouth households with homelessness prevention during the 2021 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.  |
| **10** | **Project Name** | Homelessness Prevention (Interfaith) |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Homelessness prevention |
| **Needs Addressed** | Education, outreach and services. |
| **Funding** | CDBG: $10,000 |
| **Description** | Interfaith Outreach and Community Partners will provide direct assistance to clients within their Project Success program. The participants are expected to be working towards an educational degree or other goal within two years while paying 30% of their rent. |
| **Target Date** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Interfaith Outreach expects to help 7 families within their Project Success program.  |
| **Location Description** | The program is available to 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.  |
| **11** | **Project Name** | Fair Housing |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Fair Housing |
| **Needs Addressed** | Education, outreach and services. |
| **Funding** | CDBG: $3,000 |
| **Description** | Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education and enforcement activities. The project includes evaluation and monitoring of implemented activities. |
| **Target Date** | 6/30/2022 |
| **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.   |
| **12** | **Project Name** | Program Administration |
| **Target Area** | City of Plymouth |
| **Goals Supported** | Administration |
| **Needs Addressed** | Education, outreach and services. |
| **Funding** | CDBG: $22,215 |
| **Description** | Provides for: 1) Oversight, management, monitoring and coordination of the CDBG program. 2) Public information on CDBG Program activities available to all City residents. |
| **Target Date** | 6/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | N/A - funding provides for overall program administration of CDBG activities.  |
| **Location Description** | N/A - funding provides for overall program administration of CDBG activities.  |
| **Planned Activities** | Program management, monitoring, and evaluation of overall CDBG program including costs of staff engaged in program management.  |

## 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**

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

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

**Introduction**

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

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

The City is addressing affordable housing barriers in a variety of ways including the support of new affordable housing developments, entry cost assistance to first time homebuyers through downpayment 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, a steady continuum of youth services was identified through TreeHouse services, and PRISM has a continued need for rapid rehousing services as well as community services such as the food shelf.  The City of Plymouth will be working with Interfaith Outreach to assist with a program related to education and employment through housing assistance, and will assist Lutheran Social Services with additional existing programs to supplement assisting homeowners and potential homebuyers with counseling and outreach.

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

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

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 2021 CDBG funds allocated to the Housing Rehabilitation Program allows low-income homeowners to stay in current housing while allowing the City to maintain a stable affordable housing base.  The City and HRA make every effort to create affordable rental and owner-occupied housing opportunities as well as provide provisions that new developments remain affordable for years to come.

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

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

The portion of 2021 CDBG funds allocated to the Housing Rehabilitation Program allows low-income homeowners to stay in current housing while allowing the City to maintain a stable affordable housing base.  The City and HRA make every effort to create affordable rental and owner-occupied housing opportunities as well as provide provisions that new developments remain affordable for years to come.

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

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

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

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

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

**Actions planned to develop institutional structure**

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

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

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

The HRA requires recipients of their First Time Homebuyer Programs to attend homebuyer workshops presented by an accredited Home Stretch 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(l)(1,2,4)**

**Introduction**

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

**Reference 24 CFR 91.220(l)(1)**

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

|  |
| --- |
|  |
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 40,000 |
| 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:** | **40,000** |

**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 occasionally received through the repayment of deferred zero interest loans made in previous years through the First Time Homebuyer and Housing Rehabilitation programs. When PI is received it is typically immediately reprogrammed to support current First Time Homebuyer and Housing Rehabilitation loan activities (depending on where the need/activity is greatest at the time the PI is received). The receipt of PI is somewhat unpredictable as it is generally triggered when previous loan recipients sell or refinance their homes. All PI received to date has been reprogrammed to support First Time Homebuyer and Housing Rehabilitation activities during the 2020 program year. The HRA anticipates receiving approximately $40,000 in PI during the 2021 program year that will be reprogrammed to support projects during the program year. This estimate is based on loan repayment trends over the past five years.

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

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