

The City of Plymouth

HENNEPIN COUNTY CONSORTIUM

CONSOLIDATED PLAN FY 2020-2024

and ANNUAL ACTION PLAN FY 2020



DRAFT



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



Executive Summary

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

1. Introduction

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

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

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

3. Evaluation of past performance

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

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

4. Summary of citizen participation process and consultation process

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

5. Summary of public comments

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

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

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

7. Summary

The Process

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

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

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

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

Table 1– Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

City of Plymouth Housing & Redevelopment Authority

Attn: HRA Manager

3400 Plymouth Boulevard

Plymouth, MN 55447

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(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 CAP-HC (formerly CAPSH) to assist with potential foreclosure counseling depending on the needs of the resident. Hennepin County Coordinated Entry works with agencies in the Northwest Metro such as CEAP, PRISM, and the YMCA depending on age of the resident as well as location that could also be used as a referral source. The City of Plymouth will work to contact the Continuum of Care staff at Hennepin County to assist with residents of Plymouth that are at risk of homelessness or have experienced homelessness.

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

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

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

Table 2– Agencies, groups, organizations who participated

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

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and 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	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and 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	Senior Community Services (SCS)
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and 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.
7	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

	How was the Agency/Group/Organization consulted and 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.
8	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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and 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.
9	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 Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and 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.

10	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 Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and 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.
11	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 Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and 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.
12	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
	How was the Agency/Group/Organization consulted and 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.

13	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 Leaders Civic Leaders Business and Civic Leaders Foundation Neighborhood Organization
	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 Market Analysis
	How was the Agency/Group/Organization consulted and 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.

14	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
	How was the Agency/Group/Organization consulted and 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.
15	Agency/Group/Organization	Minnesota Department of Health
	Agency/Group/Organization Type	Health Agency Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy

	How was the Agency/Group/Organization consulted and 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.
16	Agency/Group/Organization	INTERFAITH OUTREACH COMMUNITY PARTNERS
	Agency/Group/Organization Type	Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and 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.

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

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

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

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.

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

Table 3– Other local / regional / federal planning efforts

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

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

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

Narrative

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

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

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

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

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

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

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

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

Citizen Participation Outreach

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

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

Describe the jurisdiction's need for Public Facilities:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

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

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

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

Introduction

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

Economic Development Market Analysis

Business Activity

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

Table 5 - Business Activity

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

Labor Force

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

Table 6 - Labor Force

Data Source: 2011-2015 ACS

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

Table 7 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

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

Table 8 - Travel Time**Data Source:** 2011-2015 ACS**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

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

Table 9 - Educational Attainment by Employment Status**Data Source:** 2011-2015 ACS

Educational Attainment by Age

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

Table 10 - Educational Attainment by Age**Data Source:** 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

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

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

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

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

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

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

No

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

N/A

Discussion

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

MA-50 Needs and Market Analysis Discussion

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

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

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

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

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

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

Geographic Area

Table 12 - Geographic Priority Areas

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

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

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

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

Priority Needs

Table 13 – Priority Needs Summary

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

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

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

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

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

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

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

The Consortium set five-year Priority Needs based on:

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

The Plan uses the CDBG definitions as described below:

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

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

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

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

Introduction

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

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				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 to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.
Section 8	public - federal	Admin and Planning Housing	0	0	0	0	0	Currently the Plymouth HRA has funding for 230 vouchers (including 30 vouchers for non-elderly disabled and 5 VASH vouchers). There are another 111 voucher holders residing in Plymouth who ported in from other jurisdictions.

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

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding.
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.

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

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				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 \$250,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional \$352,000.00 is utilized for the funding, administration and supervision of the HRA and City affordable housing programs. Additionally, in January 2016, the HRA approved a supplemental allocation of \$150,000 for the Housing Rehabilitation Loan Program to allow continued operation of the program to when CDBG funds are not available.

Table 14 - Anticipated Resources

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

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

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

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

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

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

Discussion

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

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

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

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

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

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

Table 16 - Homeless Prevention Services Summary

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Goals Summary Information

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

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

Table 17 – Goals Summary

Goal Descriptions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SP-80 Monitoring - 91.230

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

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

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

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

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

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

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

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

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

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

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

Introduction

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

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

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				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 to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.
Section 8	public - federal	Admin and Planning Housing	0	0	0	0	0	Currently the Plymouth HRA has funding for 230 vouchers (including 30 vouchers for non-elderly disabled and 5 VASH vouchers). There are another 111 voucher holders residing in Plymouth who ported in from other jurisdictions.

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

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding.
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.

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

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				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 \$250,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional \$352,000.00 is utilized for the funding, administration and supervision of the HRA and City affordable housing programs. Additionally, in January 2016, the HRA approved a supplemental allocation of \$150,000 for the Housing Rehabilitation Loan Program to allow continued operation of the program to when CDBG funds are not available.

Table 18 - Expected Resources – Priority Table

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

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

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

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

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

Discussion

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

Andnual Goals and Objectives

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

Goals Summary Information

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

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

Table 19 – Goals Summary

Goal Descriptions

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

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

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

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

Table 20 – Project Information

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

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

AP-38 Project Summary

Project Summary Information

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

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

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

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

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

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

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

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

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

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

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 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

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

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

Actions planned to reduce lead-based paint hazards

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

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

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

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

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

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

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

The City of Plymouth has developed and continues to maintain strong collaborative relationships with other housing providers and social service agencies. The City has worked over the years to develop handicap accessible housing units with People Responding In Social Ministry (PRISM), Metropolitan Interfaith Council on Affordable Housing (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 workshops. At the end of the training period, the family is able to purchase the home.

Discussion

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

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

Discussion

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

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

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