

City of Plymouth
Substantial Amendment to the
2020 CDBG Annual Action Plan

Item Description:

Amend the Plymouth 2020 Annual Action Plan to allocate \$173,665 of Community Development Block Grant Coronavirus (CDBG-CV) funds provided to the City of Plymouth to be used to prevent, prepare for, and respond to the coronavirus. The Coronavirus Aid, Relief, and Economic Security (CARES) Act made available \$5 billion in CDBG-CV funds. Given the immediate needs faced by the Plymouth community, the U.S. Department of Housing and Urban Development (HUD) has announced the City of Plymouth's allocation is \$173,665.

Resolution:

BE IT RESOLVED, that Substantial Amendment to the City of Plymouth 2020 Annual Action Plan, allocating up to \$173,665 in CDBG-CV funds from the Coronavirus Aid, Relief, and Economic Security (CARES) Act to the Housing Rehabilitation, Affordable Housing Development, and Social Service activities, consistent with the requirements applicable to a substantial amendment as defined in the Citizen Participation Plan, be approved.

Background:

History: The Plymouth Housing and Redevelopment Authority (HRA) recommended the Plymouth City Council approve the 2020 Annual Action Plan on March 26, 2020 via Resolution 2020-01. The City Council approved the 2020 Annual Action Plan on April 14, 2020 via Resolution 2020-131. The Annual Action Plan is prepared to meet the statutory planning and application requirements for the receipt and use of Community Development Block Grant (CDBG) funds from HUD.

Each year the city is required to submit an Annual Action Plan, which constitutes the city's formal application to HUD for its CDBG allocation, indicating how the city plans to use the funds it will receive during the upcoming program year to address the priority needs identified in the five-year Consolidated Plan.

The Citizen Participation Plan defines a substantial amendment to a previously approved Annual Action Plan as any action that: 1) Increases or decreases the amount awarded to an activity by a minimum of \$100,000 and is 50 percent or more of the original budget; 2) Changes the purpose, scope, or intended beneficiaries of an activity; or 3) Creates a new activity.

This change constitutes a substantial amendment as it increases or decrease the amount awarded to activities by a minimum of \$100,000 and it creates new activities. As a result, it must be approved by both the Plymouth HRA and City Council. The City published notice in the

Plymouth Sun Sailor on April 30, 2020 for a 5-day public comment period. The City received a waiver from HUD to shorten the required 30 day comment period to 5 days. This waiver was offered by HUD as part of the CARES Act.

Current Request: This request is to approve the Substantial Amendment to the City of Plymouth's 2020 Annual Action Plan allocating \$173,665 of CDBG-CV funds to the following activities: 1) Housing Rehabilitation Program; 2) Affordable Housing Development; 3) Homeownership Counseling; 4) Tenant Counseling; 5) Homelessness Prevention; 6) Youth Services; 7) Senior Services; 8) Program Administration.

Impact/Outcomes: The allocation of CDBG-CV funds to support these activities will facilitate emergency assistance to low- and moderate-income Plymouth residents whose lives have been affected by COVID-19.

The City of Plymouth

HENNEPIN COUNTY CONSORTIUM

ANNUAL ACTION PLAN FY 2020

Updated April 2020



DRAFT



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



Expected Resources

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

Introduction

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

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

Anticipated Resources

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

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	468,880	40,000	139,049	647,929	1,400,000	<p>For the 2020 CDBG program year, Plymouth anticipates a CDBG allocation of \$295,215. Additionally, \$67,357 of program income and \$135,870 of carryover from prior-year CDBG activities is anticipated. Finally, Plymouth expects an allocation of \$173,665 in CDBG-CV funds to prevent, prepare for, and respond to the coronavirus (COVID-19). If the allocation amount of 2020 CDBG funds is higher or lower than the anticipated figure, Plymouth will proportionally increase or decrease either First Time Homebuyer, Affordable Housing Development, or Housing Rehabilitation Loan programs accordingly to match actual allocation amounts. If the allocation amount of 2020 CDBG-CV funds is higher or lower than the anticipated figure, Plymouth will proportionally increase or decrease Housing Rehabilitation, Affordable Housing Development, or public service activities accordingly to match actual allocation amounts. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of \$290,000, based on funding</p>
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								trends. Program income of \$40,000 is projected.
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</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: \$		
								below 30% AMI. The City will consider the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding.
Other	private	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 1 - Expected Resources – Priority Table

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

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

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

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

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

Discussion

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

Annual Goals and Objectives

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

Goals Summary Information

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

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

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner rehabilitation assistance
	Goal Description	Provide zero interest loans and grants to assist low/moderate income households to make needed home repairs and address lead based paint issues as needed.

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

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

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

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

Table 3 – Project Information

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

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

and needs of the citizens for the City of Plymouth.

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	City of Plymouth
	Goals Supported	Homeowner rehabilitation assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$132,400
	Description	The Plymouth HRA offers two programs to assist low/moderate-income homeowners rehabilitating their homes. The Housing Rehabilitation Loan Program offers deferred zero-interest loans up to \$40,000 to homeowners for needed home repairs. The Emergency Repair Program provides grants up to \$7,500 for emergency/urgent home repairs for senior citizens.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	During the 2020 program year, the City of Plymouth expects to assist 9 households with housing rehabilitation. Six will receive housing rehabilitation loans and three will receive emergency repair grants.
2	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.
	Project Name	First Time Homebuyer Assistance
	Target Area	
	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership

	Funding	CDBG: \$21,500
	Description	This program provides direct homeownership assistance to low and moderate-income first time homebuyers who wish to purchase a single-family home, condo, cluster home, or townhouse in the City of Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required downpayment, and a reduction of a portion of the mortgage principal.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The HRA expects to assist two households with direct homeownership during the program year.
	Location Description	The program is available city-wide to low/moderate-income households purchasing their first home. The home being purchased may be located anywhere within the City of Plymouth. The households purchasing the home is not required to have resided in the City of Plymouth prior to purchasing the home.
	Planned Activities	The program provides assistance to low and moderate income first time homebuyers who wish to buy a single-family home, condo, cluster home, or townhouse in Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000.00 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principle reduction. Applications are accepted throughout the year on a first-come, first-serve basis. Loans must be repaid if the property is sold, transferred, non-homesteaded, or 30 years from the initial purchase date, when the mortgage becomes due and payable. Due to a tight housing market within the City of Plymouth, there is expected carryover that will be used to help fund the program through the 2020 program year, as well as a small amount of program income.
3	Project Name	Affordable Housing Land Trust
	Target Area	City of Plymouth
	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$60,000

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

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

	Estimate the number and type of families that will benefit from the proposed activities	HOME Line anticipates serving 215 Plymouth renter households (approximately 537 individuals) through their tenant hotline.
	Location Description	The program is available city-wide to renter households in Plymouth.
	Planned Activities	
7	Project Name	Youth Services
	Target Area	City of Plymouth
	Goals Supported	Youth services
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$10,000
	Description	Family Hope Services TreeHouse Program helps at-risk teenagers by providing year-round counseling, support and other programs for youth at no charge to the participants. 65 low to moderate-income Plymouth youth will be served. Clients are required to create a welcome to TreeHouse form that contains information on gender, age, race & ethnicity, address and financial information.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	TreeHouse expects to serve 65 youth from the City of Plymouth with CDBG funding during the 2020 program year.
	Location Description	The TreeHouse program is available to Plymouth youth city-wide. Free transportation to and from the Plymouth TreeHouse location is provided to participants that need it.
8	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.
	Project Name	Senior Services
	Target Area	City of Plymouth
	Goals Supported	Senior services

	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$13,000
	Description	Senior Community Services will provide low to moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	65 low/moderate-income seniors will benefit from this funding.
	Location Description	All senior citizens (age 55+) who are residents of the City of Plymouth are able to access the H.O.M.E. program.
	Planned Activities	Senior Community Services will provide low/moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income. Clients are required to complete a H.O.M.E Service Request form that contains gender, race & ethnicity, address and monthly income information. Proof of income letters, pay stubs, W-2s and social security and account statements are all used to gather relevant client information.
9	Project Name	Homelessness Prevention
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$16,000

	Description	People Responding in Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low/moderate-income persons living in the City of Plymouth in order to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	PRISM expects to help 14 Plymouth households with homelessness prevention during the program year.
	Location Description	The program is available to low/moderate-income residents city-wide.
	Planned Activities	People Responding In Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low/moderate income persons living in the City of Plymouth in order to help prevent homelessness. Assistance may include utility payment sto prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure. Clients are required to provide proof of income through paystubs, bank statements, tax returns or other forms. The program will be available to low/moderate income residents city-wide.
10	Project Name	Homelessness Prevention
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$10,000
	Description	Interfaith Outreach and Community Partners will provide direct assistance to clients within their Project Success program. The participants are expected to be working towards an educational degree or other goal within two years while paying 30% of their rent.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Interfaith Outreach expects to help 7 families within their Project Success program.

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

	Description	Provides for: 1) Oversight, management, monitoring and coordination of the CDBG program. 2) Public information on CDBG Program activities available to all City residents.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A - funding provides for overall program administration of CDBG activities.
	Location Description	N/A - funding provides for overall program administration of CDBG activities.
	Planned Activities	Program management, monitoring, and evaluation of overall CDBG program including costs of staff engaged in program management.
13	Project Name	COVID-19 Housing Rehabilitation
	Target Area	City of Plymouth
	Goals Supported	Homeowner rehabilitation assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$15,000
	Description	The Plymouth HRA offers an Emergency Repair Program, through which grants of up to \$7,500 may be used for emergency/urgent home repairs for Plymouth homeowners. CDBG-CV funds will supplement the normal allocation to the Emergency Repair Program, and specifically will assist families in Plymouth that have been impacted by COVID-19.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	\$15,000 in CDBG-CV funds will be used to provide 2 Emergency Repair grants to Plymouth homeowners for emergency/urgent home repairs.
	Location Description	This program is available to low- and moderate-income households city-wide.
	Planned Activities	The HRA will continue to operate the Emergency Repair Grant Program, and will use CDBG-CV funds to offer grants to 2 Plymouth households experiencing a changing financial situation due to the COVID-19 pandemic.

14	Project Name	COVID-19 Affordable Rental Housing Development
	Target Area	City of Plymouth
	Goals Supported	Rental housing rehabilitation Emergency Services
	Needs Addressed	Preserve/Create Multifamily Rental Opportunities Education, outreach and services.
	Funding	CDBG: \$25,000
	Description	Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. CDBG-CV funds will assist with repairs in homes in Plymouth or towards the purchase of equipment for use by Hammer Residences' staff.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Four low/moderate-income individuals reside in both homes slated to be rehabilitated for response to COVID-19.
	Location Description	All funds will go towards rehabilitation of homes in Plymouth, or towards the purchase of equipment for use by staff who work at the Plymouth homes.
15	Planned Activities	Hammer Residences will purchase personal protective equipment (PPE) and technology equipment including laptops, tablets, and desktop computers so that Hammer staff may continue to offer personal care to residents while on- or off-site. Two kitchen countertops will also be replaced with anti-microbial countertops.
	Project Name	COVID-19 Homeownership Counseling
	Target Area	City of Plymouth
	Goals Supported	Homeowner education
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$1,800
	Description	Lutheran Social Services of Minnesota will provide virtual homebuyer education, foreclosure prevention, reverse mortgage, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth who have been impacted by COVID-19.

	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Lutheran Social Services (LSS) will provide homebuyer education, reverse mortgage, debt counseling, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth. The CDBG-CV allocation will allow them to expand their offerings to virtual settings, as well as account for increased staff time spent on debt counseling issues that have arisen as a direct result of the COVID-19 pandemic.
	Location Description	All households served will be residents of the City of Plymouth.
	Planned Activities	CDBG-CV funding will allow LSS to assist 64 Plymouth households with housing counseling services. The funding will help LSS bring many of their existing program offerings online.
16	Project Name	COVID-19 Tenant Counseling
	Target Area	City of Plymouth
	Goals Supported	Tenant counseling
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$5,000
	Description	HOME Line offers a tenant advocacy hotline that is available to all Plymouth residents. COVID-19 has increased the demand for this hotline – both in call volume and time spent on each call.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	HOME Line anticipates serving 215 Plymouth renter households (approximately 537 individuals) through their tenant hotline.
	Location Description	The program is available city-wide to renter households in Plymouth.
	Planned Activities	CDBG-CV funding will help HOME Line bring on their part-time staff as full-time employees, and account for an increase in call volume and average call time due to COVID-19.
17	Project Name	COVID-19 Homelessness Prevention
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention Emergency Services

	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$45,000
	Description	Interfaith Outreach and Community Partners provides emergency rental assistance and utility assistance to families at risk of experiencing homelessness as a result of COVID-19.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Interfaith Outreach estimates that this CDBG-CV allocation will be used for homelessness prevention assistance for up to 25 Plymouth households.
	Location Description	All households served will be residents of the City of Plymouth.
	Planned Activities	Interfaith Outreach will offer homelessness prevention assistance for up to 25 Plymouth households who have been impacted by COVID-19. Specifically, they will offer rental assistance and emergency utility assistance to these households.
18	Project Name	COVID-19 Youth Services
	Target Area	City of Plymouth
	Goals Supported	Youth services
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$11,826
	Description	Family Hope Services' TreeHouse Program helps at-risk teenagers by providing year-round counseling, support and other programs for youth at no charge to the participants. As a result of COVID-19, TreeHouse will be offering their mentorship programming online.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	TreeHouse expects to offer 1:1 mentoring services to 22 youth from the City of Plymouth with CDBG-CV funding.
	Location Description	All youth served will be residents of the City of Plymouth.

	Planned Activities	TreeHouse will provide 1:1 mentoring sessions for 22 Plymouth teenagers. TreeHouse will also purchase technology equipment necessary to offer their normal mentorship programs virtually, including laptops, IT support, staff cell phone costs, and Salesforce/Zoom licenses for staff.
19	Project Name	COVID-19 Senior Services
	Target Area	City of Plymouth
	Goals Supported	Senior Services
	Needs Addressed	Education, outreach and services
	Funding	CDBG: \$20,039
	Description	Senior Community Services will provide a virtual program to low to moderate income seniors in the City of Plymouth. The program will help seniors bridge the digital divide and minimize feelings of social isolation by ensuring technology options are available and accessible. CDBG-CV Funds will also pay for staff time to conduct wellness visits for these Plymouth seniors.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	65 low- and moderate-income seniors will benefit from this CDBG-CV funding.
	Location Description	All seniors served will be residents of the City of Plymouth.
	Planned Activities	Plymouth typically allocates CDBG funds to SCS's Household and Maintenance for Elderly (H.O.M.E.) program, which offers services including: lawn mowing, snow removal, exterior & interior painting, seasonal outdoor work, minor repairs, etc. SCS's application is to provide outside maintenance for the elderly through their Household and Maintenance for Elderly (H.O.M.E.) program. Due to the COVID-19 pandemic, SCS has reevaluated its H.O.M.E. program and will be piloting a technology service for seniors. The recommended CDBG-CV allocation will help pay for staff time associated with helping Plymouth seniors bridge the digital divide and minimize feelings of social isolation by ensuring technology options are available and accessible. SCS staff will also conduct wellness calls to Plymouth seniors. A portion of the funds will also go towards purchasing PPE for SCS staff.

20	Project Name	COVID-19 Homelessness Prevention
	Target Area	City of Plymouth
	Goals Supported	Emergency Services
	Needs Addressed	Education, outreach and services.
	Funding	:CDBG: \$45,000
	Description	People Responding in Social Ministry (PRISM) provides a food shelf, and demand for that food shelf has increased due to more families and individuals being impacted by COVID-19. CDBG-CV funds will help enable PRISM to hire their part-time staff as full-time employees in order to better serve increased demand for their services.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	PRISM expects to assist 400 Plymouth families through their food shelf.
	Location Description	PRISM's programs are available to low- and moderate-income residents city-wide.
21	Planned Activities	PRISM has seen a significant increase in requests for food supplies from the households they serve. In response, the organization has brought on their part-time staff as full-time employees in order to keep up with the increased demand at their food shelf and additional calls requesting other assistance. CDBG-CV funds will go towards increased staffing costs at PRISM.
	Project Name	COVID-19 Program Administration
	Target Area	City of Plymouth
	Goals Supported	Administration
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$5,000
	Description	Provides for: 1) Oversight, management, monitoring and coordination of the CDBG program. 2) Public information on CDBG Program activities available to all City residents.
	Target Date	6/30/2022

	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	All programs administered occur within the City of Plymouth
	Planned Activities	Program management, monitoring, and evaluation of overall CDBG program. Specifically, this will offset additional time spent by staff administering CDBG-CV grants.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The HRA CDBG programs will be available to low/moderate income households city-wide and will not be geographically targeted.

Geographic Distribution

Target Area	Percentage of Funds
City of Plymouth	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

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

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

Actions planned to reduce lead-based paint hazards

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

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

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

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

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

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

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

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