

# The City of Plymouth

## HENNEPIN COUNTY CONSORTIUM

### ANNUAL ACTION PLAN FY 2024



DRAFT



Consortium Members:  
Hennepin County  
City of Plymouth  
City of Bloomington  
City of Eden Prairie



## **Executive Summary**

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

#### **1. Introduction**

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

#### **2. Summarize the objectives and outcomes identified in the Plan**

Plymouth will carry out activities that will provide for the preservation of the City's housing stock, improve housing affordability, provide essential social services, and support fair housing activities. The city will continue to provide 0% interest deferred loans for housing rehabilitation and first-time homebuyers city-wide. The City will also provide capital funding to assist with the improvement of residential public facilities for disabled individuals and with acquisition of property for inclusion in a community land trust. Lastly, the City will provide CDBG funds to support social services and fair housing implementation.

#### **3. Evaluation of past performance**

The City of Plymouth has a long history of actively working to preserve and upgrade the condition of its housing, maintain housing affordability, and provide needed social services. The CDBG-funded single-family rehabilitation loan program (including lead-based paint abatement) and first-time homebuyer loan program have been a successful and important part of these efforts. Each year the City evaluates its performance relative to its Consolidated Plan goals through the Consolidated Annual Performance Evaluation Report (CAPER). The city continues to make progress toward meeting all its Consolidated Plan goals for the period from 2020-2024.

Fair Housing continues to be a focus of the City of Plymouth. In CDBG program year 2024, the Fair Housing Implementation Council expects to fund three fair housing activities guided by the Analysis of Impediments to Fair Housing. Activities from HOME Line, Affordable Housing Connections, and the Minnesota Homeownership Center will be available to City of Plymouth beneficiaries.



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

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 Housing and Redevelopment Authority (HRA) will hold a public hearing to receive comments regarding the annual projects and activities to be funded. The public hearing will be held on March 28, 2024, and asked the public to comment on the proposed activities. Notice of the public hearing will be published in the official local newspaper on March 7, 2024 and on the City's website which offers translation services to the four most commonly spoken languages in the City – Hmong, Somali, Russian and Spanish. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries.

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

#### **5. Summary of public comments**

The City will hold a public hearing at the March 28, 2024 at the Housing and Redevelopment Authority meeting. Written comments will be accepted from February 29, 2024 to April 1, 2024 and notice of the comment period and draft Action Plan will be published in the official local newspaper on February 29, 2024.

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

Comments will be presented at the March 28, 2024 public hearing and during the February 29, 2024 to April 1, 2024 public comment period. Summary of comments or views "Not Accepted" is to be determined.

## **7. Summary**

The City of Plymouth will follow regulatory requirements as outlined in 24 CFR 91.105 Citizen Participation Plan to encourage participation from its citizens. The Public Comment Period and the Public Hearing Notice will be initiated by posting notification in the local newspaper, on the city website, and by placing physical copies of the Annual Action Plan at the local Public Library, Plymouth Community Center, and City Hall.

Plymouth will carry out activities that will provide for the preservation of the City's housing stock, improve housing affordability, provide essential social services, and support fair housing activities. The city will continue to provide 0% interest deferred loans for housing rehabilitation and first-time homebuyers city-wide. The City will also provide capital funding to assist with the improvement of residential public facilities for disabled individuals and with acquisition of property for inclusion in a community land trust. Lastly, the City will provide CDBG funds to support social services and fair housing implementation.

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

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

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

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

Table 1 – Responsible Agencies

**Narrative**

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

**Consolidated Plan Public Contact Information**

City of Plymouth Housing & Redevelopment Authority

Attn: Grant Fernelius, Executive Director

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

3400 Plymouth Boulevard

Plymouth, MN 55447



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

### **1. Introduction**

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

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

### **Summary of Jurisdiction's Activities**

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 and Senior Community Services HOME program, which provides the city of Plymouth's seniors residents who live independently with essential services to support household maintenance needs. 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, connected neighborhoods that can assist one another.

The City of Plymouth HRA also works to connect residents that may have housing issues and are in need of advocacy or legal advice, with tenant advocacy groups such as HOME Line and Housing Link to help assist with finding housing that can accommodate the needs of residents.

### **Coordination with the Continuum of Care**

Coordination is completed by the Minneapolis/Hennepin County Continuum of Care and the Office to End Homelessness. If a resident of Plymouth is facing homelessness, the City would first refer to the program through the County to help assist the resident's issues. Additionally, the City would contact partner agencies such as Interfaith Outreach's Neighborhood Program, PRISM's Rapid Rehousing

Program, or possibly Lutheran Social Services of MN to assist with potential foreclosure counseling depending on the needs of the resident. Hennepin County Coordinated Entry works with agencies in the Northwest Metro. The city works to contact Continuum of Care staff at Hennepin County to assist with Plymouth residents that are at risk of or experiencing homelessness.

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

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

### **Consultation with the Continuum(s) of Care**

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

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

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



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

Table 2

1	Agency/Group/Organization	HOME Line
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HOME Line was consulted through Hennepin County's Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for legal advocacy services for low- and moderate-income tenant households in Plymouth and suburban Hennepin County. See narrative in AP-85.
2	Agency/Group/Organization	People Responding in Social Ministry (PRISM)
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	PRISM was consulted through the Hennepin County Consortium Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for emergency housing assistance and homelessness prevention services for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
3	Agency/Group/Organization	Lutheran Social Service (LSS)
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lutheran Social Services was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for housing counseling for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
4	<b>Agency/Group/Organization</b>	Hammer Residences
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
5	<b>Agency/Group/Organization</b>	INTERFAITH OUTREACH COMMUNITY PARTNERS
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.

6	Agency/Group/Organization	WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	West Hennepin Affordable Housing Land Trust was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed a need for additional affordable housing options for low- and moderate-income households in Plymouth and suburban Hennepin County. See AP-85 narrative.
7	Agency/Group/Organization	Senior Community Services (SCS)
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	SCS was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for household maintenance assistance for low/moderate income senior households in Plymouth and suburban Hennepin County. See narrative in AP-85.
8	Agency/Group/Organization	City of Plymouth
	Agency/Group/Organization Type	PHA Grantee Department

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Housing Choice Voucher (HCV) Department (which acts as the PHA for the City of Plymouth) was consulted throughout the needs assessment and goal setting process for the Consolidated Plan. Additionally, HCV staff are consulted periodically to identify local housing needs. Staff will refer residents to HousingLink to assist with finding housing and anticipate higher outcomes of finding housing that fits their needs. The Housing Choice Voucher (HCV) Department (which acts as the PHA for the City of Plymouth) was consulted throughout the needs assessment and goal setting process for the Consolidated Plan. Additionally, HCV staff are consulted periodically to identify local housing needs. Staff will refer residents to HousingLink to assist with finding housing and anticipate higher outcomes of finding housing that fits their needs.</p>
9	<p>Agency/Group/Organization</p>	<p>NEW HOPE</p>
	<p>Agency/Group/Organization Type</p>	<p>Other government - Local</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Market Analysis Economic Development</p>



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	City of Maple Grove
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	MINNETONKA
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Plymouth and the Metropolitan Council regularly coordinate and communicate regarding economic/community development and affordable housing issues including coordination between the Housing Policy Plan and the Consolidated Plan. Goals in the Consolidated Plan may overlap with Metropolitan Council affordable housing goals for cities.

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



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

14	Agency/Group/Organization	Hennepin County Human Services and Public Health Department.
	Agency/Group/Organization Type	<p>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</p>
	What section of the Plan was addressed by Consultation?	<p>Housing Need Assessment Non-Homeless Special Needs Market Analysis</p>

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Minnesota Department of Health
	<b>Agency/Group/Organization Type</b>	<p>Services - Broadband Internet Service Providers</p> <p>Services - Narrowing the Digital Divide</p> <p>Health Agency</p> <p>Agency - Managing Flood Prone Areas</p> <p>Agency - Management of Public Land or Water Resources</p> <p>Agency - Emergency Management</p> <p>Other government - State</p>
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MDH was consulted regarding data on child lead poisoning and the importance of broadband internet access. Consultation was used to develop the Lead-based paint strategy of this Plan.

Plymouth was actively involved in the Consortium consultation, development, and citizen participation process led by Hennepin County for the 2020-2024 Consolidated Plan. All agency types were consulted through the Consortium's Consolidated Plan development and goal-setting process. For this Action Plan, which is the fourth annual Action Plan in the 2020-2024 Consolidated Plan cycle, some agency types were consulted again to assess whether substantial trends or changes had occurred since the Consolidated Planning process.



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

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

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

**Table 3 - Other local / regional / federal planning efforts**

Annual Action Plan  
2024



## Narrative

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

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

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



## AP-12 Participation - 91.401, 91.105, 91.200(c)

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

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

In addition to public hearings conducted by the County Board, the City of Plymouth will hold a public hearing to receive comments regarding the annual projects and activities to be funded. The Plymouth Housing and Redevelopment Authority will hold a public hearing on March 28, 2024 and asked the public to comment on the proposed activities. Notice of public comment period will be published in the local newspaper on February 29, 2024. Notice of the public hearing will be published in the official local newspaper on March 7, 2024 as well as on the City website. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries. Written comments will be accepted from February 29, 2024 to April 1, 2024 prior to the City of Plymouth City Council authorization of the 2024 Annual Action Plan on April 9, 2024.

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

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

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	TBD	TBD	TBD	
2	Public Hearing	Non-targeted/broad community	Attendance from one public service organization, Hammer Residences, to share appreciation and outline the community need for their services.	TBD	TBD	
3	Internet Outreach	Non-targeted/broad community	To be updated after conclusion of public hearing and public comment period.	TBD	TBD	<a href="https://www.plymouthmn.gov/departments/community-economic-development/housing">https://www.plymouthmn.gov/departments/community-economic-development/housing</a>

Table 4 – Citizen Participation Outreach

## Expected Resources

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

#### Introduction

For the 2024 CDBG program year, Plymouth's CDBG allocation is \$262,452. Additionally, \$80,000 of program income is anticipated.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				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	262,452	80,000	188,499	530,951	280,000	For the 2024 CDBG program year, Plymouth anticipate an allocated of \$262,452. Additionally, \$80,000 of program income and \$188,499 in carryover from prior-year CDBG activities is anticipated. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of \$262,452, based on funding trends. Program income of \$80,000 is projected annually.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public – federal	Housing					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	Housing					0	Currently the Plymouth HRA has funding for 250 vouchers (including 40 vouchers for non-elderly disabled and 10 VASH vouchers). There are another 106 voucher holders residing in Plymouth who ported in from other jurisdictions.
Tax Exempt Bond Proceeds	public – local	Housing					0	Since 1995, the City has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 893 rental apartments. The City required that the owners make a certain percentage of their units affordable to and occupied by low-income households or make an annual payment for the life of the bonds to the HRA's Affordable Housing Account. As a result, 220 of these units are affordable to low-income renters.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Increment Financing	public – local	Housing	0	0	0	0	0	The City's Tax Increment Housing Assistance Program (TIHAP) makes excess Tax Increments from existing and future Tax Increment Districts in the City available for eligible affordable housing developments. Of the funds received to date, the City has allocated a total of \$1,383,000 split between three projects to secure 308 units of affordable housing ranging from households at or below 30% to 60% of the area median income (AMI). In addition, the City and HRA have create several tax increment financing districts to provide assistance for development of affordable housing units. Since 1998 the City and HRA have established seven tax increment financing and secured 337 units of affordable housing ranging in affordability between households at or below 30% to 60% AMI. The City will consider the creation of additional TIF districts as appropriate to assist with development of affordable housing units to supplement outside funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				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 4				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 two loans totaling \$210,000. One loan in the amount of \$180,000 went to a company that relocated its headquarters to Plymouth. The second loan, in the amount of \$30,000, went to an existing Plymouth company to increase their workforce.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public – local	Housing						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 \$310,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional \$348,823.00 is utilized for the funding, administration, and supervision of the HRA and City affordable housing programs.
			0	0	0	0	0	

Table 5 – Expected Resources – Priority Table

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

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

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

**Describe publicly owned land or property located within the jurisdiction that is used to address the needs identified in the plan.**

The City of Plymouth owns two senior rental housing developments. Plymouth Towne Square, developed in 1994, has provided 99 affordable housing units / subsidized senior housing units through an annual amount of Plymouth HRA tax levy ranging from \$250,000.00 to \$320,000.00. By providing a deep subsidy, the HRA is working to help the residents at PTS obtain decent, affordable housing and to avoid homelessness. Plymouth Towne Square averaged an occupancy of 99% in 2023. Vicksburg Crossing, built in 2006 with 96 units, offers affordable rents to low- and moderate-income residents. The HRA Board sets rents on an annual basis. A subsidy of \$18,000-\$60,000 from the HRA tax levy helps keep rent levels affordable. Vicksburg Crossings averaged an occupancy of 99% in 2023.

The Plymouth HRA administers a scattered site rental housing program (SSHP) where they own and manage affordable and workforce single family and twin home properties. The City's Garland property is a home that has accessibility features and is a Plymouth Resident that meets the very low-income limits.

**Discussion**

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



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives – 91.420, 91.220€(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner rehabilitation assistance	2020	2025	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$150,598	Homeowner Housing Rehabilitated: 7 Household Housing Unit
2	Direct homebuyer assistance	2020	2025	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$105,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Facilities for Persons with Disabilities	2020	2025	Non-Homeless Special Needs	City of Plymouth	Preserve/Create Multifamily Rental Opportunities	CDBG: \$31,500	Housing units rehabilitated: 4 Housing Units
4	Homeowner education	2020	2025	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$5,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Senior services	2020	2025	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$12,000	Public service activities for Low/Moderate Income Housing Benefit: 56 Households Assisted
6	Homelessness prevention	2020	2025	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$35,151	Public service activities for Low/Moderate Income Housing Benefit: 17 Households Assisted
7	Tenant counseling	2020	2025	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$10,000	Public service activities for Low/Moderate Income Housing Benefit: 220 Households Assisted

Annual Action Plan  
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Homeownership Creation	2020	2025	Affordable Housing	City of Plymouth	Home buyer direct purchase of Affordable Housing	CDBG: \$50,000	Sell of an improvement (home) to buyers who earn less than 80% Area Median Income
9	Fair Housing	2020	2025	Fair Housing	City of Plymouth	Education, outreach and services.	CDBG: \$2,500	Other: 0 Other
10	Administration	2020	2025	Program Administration	City of Plymouth	Education, outreach and services.	CDBG: \$30,000	Outreach, education, and enforcement activities in the Consortium

Table 6 – Goals Summary

## Goal Descriptions

1	Goal Name	Homeowner Rehabilitation Assistance
	Goal Description	Provide zero interest loans and grants to assist low/moderate income households to make needed home repairs and address lead-based paint issues as needed.
2	Goal Name	Homebuyer Downpayment Assistance
	Goal Description	Provide zero interest deferred loans to low/moderate-income first-time homebuyer households to help make the purchase of a home more affordable. Also, provide grants to community land trusts/non-profit agencies to help lessen the cost burden on low/moderate income homebuyers.
3	Goal Name	Facilities for Persons with Disabilities
	Goal Description	Assist with the rehabilitation of affordable rental group homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.

4	<b>Goal Name</b>	Homeowner education
	<b>Goal Description</b>	Provide funding to support homebuyer education and outreach. This activity will support homebuyer counseling, whose role in financial counseling sessions is to provide credit, budget, and money management education.
5	<b>Goal Name</b>	Senior services
	<b>Goal Description</b>	Provide household maintenance assistance to low/moderate income senior households.
6	<b>Goal Name</b>	Homelessness prevention
	<b>Goal Description</b>	Provide emergency, short-term housing assistance to low/moderate income households experiencing temporary financial crises.
7	<b>Goal Name</b>	Tenant counseling
	<b>Goal Description</b>	Provides tenant counseling services to low/moderate income households that are in facing eviction or other housing related hardships.
8	<b>Goal Name</b>	Homeownership Creation
	<b>Goal Description</b>	Creation of affordable homeownership using the HWR Community Land Trust practice is achieved by acquiring and retaining the ownership of real property, rehabilitating and then selling the improvement (home) to buyers who earn less than 80% Area Median Income
9	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Assist in regional efforts to further fair housing, including evaluation and implementation activities.
10	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	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 to address the strategies and priorities of the 2020-2024 Consolidated Plan.

#	Project Name
1	Housing Rehabilitation
2	First Time Homebuyer Assistance
3	Affordable Housing Land Trust
4	Facilities for Persons with Disabilities
5	Homeownership Counseling
6	Senior Services
7	Homelessness Prevention - PRISM
8	Homelessness Prevention - Interfaith
9	Fair Housing
10	Program Administration

**Table 7 – Project Information**

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

The activities supported directly by the HRA include administering an owner-occupied rehabilitation program and a FTHB program - both programs serve LMI individuals and households in the Plymouth community well, allowing us to assist households to be able to stay and maintain their homes and become FTHBs with some additional support. Any increase or decrease to Plymouth's actual 2024 CDBG allocation will be added to or subtracted from the Housing Rehabilitation project. In addition, the HRA will continue to support the Homes Within Reach land trust to support affordable homeownership in Plymouth. The land trust model can be an effective strategy for supporting homebuyers in markets with high median home prices by helping to create more affordability through the write-down of the land in the transaction. While median home prices continue to rise in Plymouth, providing subsidy into a land trust home helps extend affordability throughout the 99-year land lease, creating future affordability at the time of sale. In addition, the HRA will support fair housing activities, homebuyer education and foreclosure prevention, homelessness prevention, a tenant hotline to help tenants preserve affordable rental housing, and minor home maintenance support for LMI seniors. By supporting five organizations with public services funding, we can expand support for more comprehensive housing needs in our community. The biggest obstacle to addressing affordable homeownership needs is the relatively high median home price in the City of Plymouth (\$450,500 according to SPAAR in 2024) that present barriers to entry for many prospective first-time homeowners.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Homeowner rehabilitation assistance
	<b>Needs Addressed</b>	Preservation of the City's housing stock
	<b>Funding</b>	CDBG: \$150,598

	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	During the 2024 program year, the City expects to assist 6-8 households with home rehabilitation.
	<b>Location Description</b>	The program is available to residents city-wide that are of low- and moderate-income households.
	<b>Planned Activities</b>	The HRA will continue to operate two housing rehabilitation programs: The Housing Rehab Loan program and the Emergency Repair program. The Housing Rehab program offers 0% interest deferred loans up to \$40,000 for low- and moderate-income homeowners to rehabilitate their owner-occupied homes. An additional \$10,000 is available to households in need of accessibility improvements for disabled residents and/or lead paint hazard reduction. Applications are accepted year-round on a first-come first-serve basis. The loans must be repaid only if the property is sold or transferred within 20 years. Loan funds may be used for qualifying safety and energy efficiency upgrades, including roofing, siding, windows, electrical, plumbing, heating, and insulation. Other repairs may also be eligible as determined by a home inspection. The Emergency Repair program helps in the form of a grant to senior (55+) homeowners. Eligible repairs include a red-tagged furnace or water heater, broken windows, faulty electrical or plumbing systems. Other repairs may also be eligible as determined by a home inspection.
2	<b>Project Name</b>	First Time Homebuyer Assistance
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Direct homebuyer assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	CDBG: \$105,000



	<b>Description</b>	This program provides direct homeownership assistance to low and moderate-income first-time homebuyers who wish to purchase a single-family home, condo, cluster home, or townhouse in the City of Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required down payment, and a reduction of a portion of the mortgage principal.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The HRA expects to assist three households with direct homeownership during the program year.
	<b>Location Description</b>	The program is available city-wide to low- and moderate-income households purchasing their first home. The home being purchased may be located anywhere within Plymouth. The households purchasing the home are not required to have resided in Plymouth prior to purchasing the home.
	<b>Planned Activities</b>	The program provides assistance to low and moderate-income first-time homebuyers who wish to buy a single-family home, condo, cluster home, or townhouse in Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principal reduction. Applications are accepted throughout the year on a first-come, first-serve basis. Loans must be repaid if the property is sold, transferred, non-homesteaded, or 30 years from the initial purchase date, when the mortgage becomes due and payable. Due to a tight housing market within the City of Plymouth, there is expected carryover that will be used to help fund the program through the 2024 program year, as well as program income.
3	<b>Project Name</b>	Affordable Housing Land Trust (Home Within Reach)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Direct homebuyer assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	CDBG: \$50,000

	<b>Description</b>	The Plymouth HRA will provide a grant to Homes Within Reach to assist with the acquisition of two homes 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.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The HRA expects to assist with the purchase of two homes that will be made available for purchase by a low/moderate income family as part of the West Hennepin Affordable Housing Land Trust.
	<b>Location Description</b>	The homes 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.
	<b>Planned Activities</b>	The West Hennepin Affordable Housing Land Trust (WHAHLT, dba Homes Within Reach) runs a community land trust where low- and moderate-income homebuyers purchase property, but only pay for the value of the physical structure. Homes Within Reach leases the land to the homeowners so that the purchase price is substantially more affordable. Plymouth's grant will assist with acquisition of a property located within the city, and Homes Within Reach will use a variety of other funding sources including county, state, and private donations to rehabilitate the home.
4	<b>Project Name</b>	Facilities for Persons with Disabilities (Hammer Residences)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Facilities for Persons with Disabilities
	<b>Needs Addressed</b>	Preserve/Create Multifamily Rental Opportunities
	<b>Funding</b>	CDBG: \$31,500
	<b>Description</b>	Assist with the rehabilitation of affordable rental group homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Eighteen low/moderate-income individuals currently reside in each of the 4 homes slated to be rehabilitated/modified to increase mobility and aging in place during the program year.

	<b>Location Description</b>	Four Hammer residence homes are located within the City of Plymouth. Those homes are 1 <sup>st</sup> Ave, Garland, McGlinch, & Merrimac
	<b>Planned Activities</b>	Hammer Residences provides housing and support to individuals who have developmental disabilities. The HRA will provide funds to for renovations, energy-efficiency upgrades, and accessibility improvements including handicap ramp repair, installing wheelchair friendly flooring, installing step-in showers, and installing drain tile system.
5	<b>Project Name</b>	Homeownership Counseling (Lutheran Social Services)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Homeowner education
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Lutheran Social Services (LSS) will provide homebuyer education, reverse mortgage, debt counseling, and other homeowner counseling services to 50 homeowner and/or potential homebuyer households in Plymouth.
	<b>Location Description</b>	All clients served will be low- and moderate-income Plymouth households or families that will be purchasing a home in Plymouth.
6	<b>Planned Activities</b>	LSS will provide housing counseling services including mortgage counseling, reverse mortgage assistance, and foreclosure prevention.
	<b>Project Name</b>	Tenant Counseling (HOME Line)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Tenant counseling
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	HOME Line offers a tenant advocacy hotline that is available to all Plymouth residents.
	<b>Target Date</b>	6/30/2025



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HOME Line anticipates serving 220 Plymouth renter households through their tenant hotline.
	<b>Location Description</b>	The program is available city-wide to low- and moderate-income renter households in Plymouth.
	<b>Planned Activities</b>	HOME Line will continue to operate their tenant advocacy hotline available to Plymouth renters. The CDBG allocation will assist with staff costs for providing tenant advocacy for low- and moderate-income Plymouth renter households.
7	<b>Project Name</b>	Senior Community Services (SCS)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Senior services
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	68 low/moderate-income seniors will benefit from this funding.
	<b>Location Description</b>	All senior citizens (age 55+) who are residents of the City of Plymouth are able to access the H.O.M.E. program.

	<b>Planned Activities</b>	Senior Community Services will provide low/moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income. Clients are required to complete a H.O.M.E Service Request form that contains gender, race & ethnicity, address, and monthly income information. Proof of income letters pay stubs, W-2s and social security and account statements are all used to gather relevant client information.
8	<b>Project Name</b>	Homelessness Prevention - PRISM
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Homelessness prevention
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$14,000
	<b>Description</b>	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 to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	PRISM expects to help 12 Plymouth households with homelessness prevention during the 2023 program year.
	<b>Location Description</b>	PRISM's program is available to low- and moderate-income households city-wide.

	<b>Planned Activities</b>	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 to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure. Clients are required to provide proof of income through paystubs, bank statements, tax returns or other forms. The program will be available to low/moderate income residents city-wide.
9	<b>Project Name</b>	Homelessness Prevention - Interfaith
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Homelessness prevention
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$8,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Interfaith Outreach expects to help five families within their Project Success program.
	<b>Location Description</b>	The program is available to low- and moderate-income Plymouth households city-wide.
	<b>Planned Activities</b>	Interfaith Outreach & Community Partners will provide direct assistance to clients within their Project Success program. The participants are expected to be working towards an educational degree or other established goal within two years while paying 30% of their rent.
10	<b>Project Name</b>	Fair Housing
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$6,500



	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	N/A - supports Fair Housing activities covering Hennepin County and the Twin Cities metropolitan area, including the City of Plymouth.
	<b>Planned Activities</b>	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement. The project includes evaluation and monitoring of implemented activities.
11	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Provides for: 1) Oversight, management, monitoring and coordination of the CDBG program. 2) Public information on CDBG Program activities available to all City residents.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funding provides for overall program administration of CDBG activities.
	<b>Location Description</b>	N/A - funding provides for overall program administration of CDBG activities.
	<b>Planned Activities</b>	Program management, monitoring, and evaluation of overall CDBG program including costs of staff engaged in program management.

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

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

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

### **Geographic Distribution**

Target Area	Percentage of Funds
City of Plymouth	100

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Investments are not targeted geographically but are instead available to low/moderate income households city-wide. Investments are not targeted geographically because the City of Plymouth has no areas of concentrations of low/income or minority households nor any areas of concentrations of housing problems.

### **Discussion**

The existing policy allows the City to serve as many low/moderate income households as possible by providing resources throughout all areas of the city.

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

### **Introduction**

The City of Plymouth works whenever possible to assist with making housing affordable through programs offered by the City including the Rehabilitation and Emergency Programs for repairs, the First Time Homebuyer Program for new homeowners as well as through social service funding to assist with housing costs and maintenance. There are some challenges in providing affordable housing because of several factors. One factor is insufficient availability of affordable housing units and increase in cost of living.

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

The City is addressing affordable housing barriers in a variety of ways including the support of new affordable housing developments. In February 2024 one developer received approval for a mixed-use apartment project, the developer will dedicate roughly 2/3 of the units will be affordable to households earning 80% of the area median income. In addition, the city will aid first time homebuyers with down payment assistance and partner with community land trust for purchases for approved buyers. Partner with sub grantees that provide tenant and homeowner education and support services, and rehabilitation assistance. The City is closely involved with researching and addressing impediments to fair housing. The City uses some of its CDBG funding to support HOME Line, a tenant advocacy and hotline organization. Finally, the City has a Tax Increment Financing (TIF): Program that offers funds to be used to provide a direct subsidy to a particular housing project or they can also be used to promote affordable housing by setting aside a portion of TIF.

The City will continue to support currently operating programs as well as participating in regional opportunities to address affordable housing issues. The City of Plymouth is committed to addressing these barriers through its Inclusionary Housing policy which encourages developers to create affordable housing units and mixed-income projects citywide.

### **Discussion**



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

### **Introduction**

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

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

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

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

### **Actions planned to foster and maintain affordable housing**

The City has taken a comprehensive approach to address the affordable housing needs of the community. The Housing and Redevelopment Authority (HRA) promotes and contributes to the creation and maintenance of affordable housing through its Homeowner Rehabilitation Program, 1<sup>st</sup> time buyer down payment assistance program and redevelopment opportunities for Affordable Housing Developers. The city's Inclusionary Housing policy provides financial incentive/ tax breaks for developers who include affordable housing units in their projects. Our ongoing partnerships with the local Community Land Trust, provides affordable housing by acquiring homes to sell to potential low-

income home buyers to help maintain affordability over the long term. The City has fostered collaborations and provided funding through Community Development Block Grant (CDBG) to a variety of non-profit organizations that provide services such as advocacy to tenants, resources to prevent homelessness and home maintenance services to support independence and allow older adults to remain in their homes. One partner in particular, Hammer Residents provides affordable housing for vulnerable populations in Plymouth who have limited income. The HRA will continue to explore new opportunities for Naturally Occurring Affordable Housing (NOAH) programing to maintain existing affordable housing.

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

The portion of 2024 CDBG funds allocated to the Housing Rehabilitation Program allows low-income homeowners to stay in current housing while allowing the City to maintain a stable affordable housing base. The City and HRA make every effort to create affordable rental and owner-occupied housing opportunities as well as provide provisions that new developments remain affordable for years to come.

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

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

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

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

PRISM and Interfaith Outreach can also assist with basic needs through their food shelf and clothing



programs that provide items to families that may be experiencing poverty and need these items for basic living.

### **Actions planned to develop institutional structure**

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

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

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

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

### **Discussion**

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



## Program Specific Requirements

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

#### Introduction

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	210,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>210,000</b>

#### Other CDBG Requirements

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

## Discussion

Program Income (PI) is received through the repayment of deferred zero interest loans made in previous years through the First Time Homebuyer and Housing Rehabilitation programs. When PI is received it is typically immediately reprogrammed to support current First Time Homebuyer and Housing Rehabilitation loan activities (depending on where the need/activity is greatest at the time the PI is received). The receipt of PI is somewhat unpredictable as it is generally triggered when previous loan recipients sell or refinance their homes. All PI received to date has been reprogrammed to support First Time Homebuyer and Housing Rehabilitation activities. The HRA anticipates receiving and needing to reprogram approximately \$44,000. in PI before the start of the 2024 program year and will reprogram it to support projects during that program year. This estimate is based on PI received to date and checks yet to be cashed.

In addition, the HRA anticipates receiving approximately \$80,000 in PI during the 2024 program year that will also be reprogrammed to support projects during the program year. This estimate is based on loan repayment trends over the past five years. Since several activities carried out by the HRA and social service agencies do not require immediate expenditure of the full amount of funds awarded, there will be a delay of several months between grant award and when a draw of funds will occur.

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

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