

**CITY OF PLYMOUTH
AGENDA
Regular Housing and Redevelopment Authority
Council Chambers
3400 Plymouth Boulevard, Plymouth, MN
March 27, 2025, 7:00 PM**

1. CALL TO ORDER

2. PUBLIC FORUM - Individuals may address the Housing and Redevelopment Authority (HRA) about any item not contained on the regular agenda. A maximum of three minutes is allotted per individual with a total of 15 minutes for the forum. If the full 15 minutes are not needed for the forum, the HRA will continue with the agenda. The HRA will take no official action on items discussed at the forum, with the exception of referral to staff for future report.

3. APPROVE AGENDA - HRA members may add items to the agenda for discussion purposes or staff direction only. The HRA will not normally take official action on items added to the agenda.

4. CONSENT AGENDA - These items are considered to be routine and will be enacted by one motion. There will be no separate discussion of these items unless a HRA member or individual so requests, in which event the item will be removed from the consent agenda and placed elsewhere on the agenda.

4.1 Adopt proposed minutes

1. HRA 02-27-2025 - minutes

4.2 Accept attached Plymouth Towne Square monthly housing report and financials.

1. PTS BALANCE SHEET 1.2025
2. PTS 12-MONTH P&L 1.2025
3. PTS COMPARATIVE P&L 1.2025
4. PTS VARIANCE 1.2025
5. PTS CASHFLOW 1.2025

4.3 Accept Vicksburg Crossing monthly housing report and financials.

1. VC - Balance Sheet - 1.2025
2. VC - 12-Month P&L - 1.2025
3. VC COMPARATIVE 1.2025
4. VC P&L VARIANCE 1.2025
5. VC - Cashflow - 1.2025

5. PUBLIC HEARINGS

5.1 Community Development Block Grant (CDBG) – Hold Public Hearing on 2025 Annual Action Plan, 2025-2029 Consolidated Plan, and Citizen

Participation Plan

1. CDBG attachment 1 Tables and Descriptions
2. CDBG attachment 2 PY 2024 progress
3. CDBG attachment 3 Public Service
4. DRAFT CP 2025-2029 Plymouth Consolidated Plan
5. DRAFT CDBG AAP 2025 Annual Action Plan
6. DRAFT CPP 2025 Plymouth Citizen Participation Plan
7. CDBG CP HRA Resolution 2025-01
8. CDBG AAP HRA Resolution 2025-02
9. CDBG CPP HRA Resolution 2025-03

6. NEW BUSINESS

6.1 Discuss Bring it Home Program

1. Bring It Home Methodology and Grant Amounts
2. Bring It Home Program Guide
3. Bring It Home - FAQ February 2025

7. UPDATES

7.1 HRA Updates

1. HRA_Updates__March_2025_

8. ADJOURNMENT



To: Housing and Redevelopment Authority

Prepared by: Steven Schmidt, Housing Manager

Reviewed by: Grant Fernelius, CED Director

Item: **Adopt proposed minutes**

1. Action Requested:

Staff recommends approval of the February 27, 2025 HRA Minutes

2. Background:

The February 27, 2025 minutes are attached

3. Budget Impact:

N/A

4. Attachments:

1. HRA 02-27-2025 - minutes

**DRAFTED MINUTES
PLYMOUTH HOUSING AND REDEVELOPMENT AUTHORITY
FEBRUARY 27, 2025**

MEMBERS PRESENT: Chair James Williams, Commissioners Wayne Peterson, Ronald Kelner, Tony Kuechle, and Bob Swanson

ABSENT: Commissioner Michelle Soderberg and Kim Vohs

STAFF PRESENT: HRA Executive Director Grant Fernelius, Housing Manager Steven Schmidt, and Permit Technician Michelle Bast

OTHERS PRESENT: Mayor Wosje

1. CALL TO ORDER

Chair Williams called the Plymouth Housing and Redevelopment Authority meeting to order at 7:00 p.m.

2. PUBLIC FORUM

Chair Williams opened and closed the Public Forum as there was no one present to speak.

3. APPROVE AGENDA

MOTION by Commissioner Peterson, seconded by Commissioner Kelner, to approve the Agenda. **Vote.** 5 Ayes. **MOTION** passed unanimously.

4. CONSENT AGENDA

4.1. Approved minutes from January 23, 2025.

4.2. Plymouth Towne Square. Accept Monthly Housing Reports.

4.3. Vicksburg Crossing. Accept Monthly Housing Reports.

MOTION by Commissioner Kelner, seconded by Commissioner Kuechle, to approve the Consent Agenda. **Vote.** 5 Ayes. **MOTION** passed unanimously.

5. PUBLIC HEARINGS

No public hearings.

6. NEW BUSINESS

6.1. Overview of 4d(1) Affordable Housing Incentive program guidelines

Housing Manager Schmidt gave an overview of the staff report.

Commissioner Swanson asked if the city would be involved in March of 2028 to reach out to the property to determine if they would like to stay in the program or whether that would be initiated by the property owner.

Housing Manager Schmidt replied staff anticipates sending out a letter to advise them, but it would be upon the property owner to reapply.

Commissioner Peterson asked if the application fee paid by the city would come from the HRA budget.

HRA Executive Director Fernelius replied the application fee would come from the HRA budget. He recognized the program was not budgeted for 2025 which is why it is proposed for 2026.

Commissioner Peterson asked if the program would be publicized with direct mailers to potentially qualifying properties.

Housing Manager Schmidt commented they had considered marketing the program on the website and through other platforms. He agreed a direct mailer is a good idea.

Commissioner Kuechle asked and received confirmation that the state requires the city to participate in the program, which is why the city is proposing to pay the application fee. He referenced the five-year term agreement and asked how that would be phased out. He stated someone may come into the unit in year one with a lower rent and if the program only runs five years, it should be considered as to how that would be phased out.

Housing Manager Schmidt commented he would need to investigate further and acknowledged that is a good thought.

Commissioner Kuechle asked if there would be an allocation for someone to build a new project and reserve to join the program, even though the project would not join the program for 18 to 24 months.

HRA Executive Director Fernelius stated there are currently four ways to classify for the 4d program and reviewed those. He believed this is largely envisioned for existing properties but could research further as to whether this could be available to new development.

Chair Williams asked who would be in charge of enforcement to ensure the requirements are being met.

Housing Manager Schmidt replied ongoing compliance with the program is handled by Minnesota Housing at the state level.

HRA Executive Director Fernelius was unsure of the mechanism of enforcement but noted that ultimately

the benefit of the lower-class rate would be lost if the project were noncompliant.

Chair Williams asked what would happen to the residents in the affordable units in that scenario.

HRA Executive Director Fernelius commented staff can research that and report back.

MOTION by Commissioner Kelner, seconded by Commissioner Kuechle, to recommend city council adoption of a local 4d(1) Affordable Housing Incentive program. **Vote.** 5 Ayes. **MOTION** passed unanimously.

6.2 Review bids for elevator modernization at Plymouth Towne Square

Housing Manager Schmidt gave an overview of the staff report.

Commissioner Kuechle asked who developed the scope of work.

Housing Manager Schmidt replied the scope of work was generated by HRA staff and facility staff, along with the elevator service provider.

Commissioner Swanson asked the type of warranty that is provided with installation.

Housing Manager Schmidt replied there would be a two-year callback warranty along with additional training for onsite staff.

Chair Williams asked if this would be a firm, fixed-rate contract.

Housing Manager Schmidt replied this is a firm estimate, and the contract would be the set price. He stated if there were something unforeseen that arose, that would follow the typical change order process. He stated he did call the large list of references and only received positive feedback. Those references noted that for their projects no additional costs were incurred.

Commissioner Kuechle stated that often with an elevator modernization, there is an opportunity to purchase an extended service plan for five years. He encouraged the city to do that if that is an option.

Chair Williams asked if there would be an opportunity to find out more information about the additional costs if that extended service plan is an option.

Housing Manager Schmidt confirmed he will reach out to the vendor to gain those details.

MOTION by Commissioner Swanson, seconded by Commissioner **Peterson**, to recommend that City Council authorize a contract with the winning bidder, Morcon Construction for the elevator modernization at Plymouth Town Square. **Vote.** 5 Ayes. **MOTION** passed unanimously.

7. UPDATES

HRA Executive Director Fernelius provided a brief overview of his written report.

Commissioner Swanson asked if there would be a joint meeting between the HRA, planning commission, and city council.

HRA Executive Director Fernelius recognized that has been a desire of the planning commission and HRA. He stated that staff will solicit the input of the city council and would anticipate a joint meeting related to affordable housing later this year.

8. ADJOURNMENT

MOTION by Chair Williams, with no objection, to adjourn the meeting at 7:35 p.m.



To: Housing and Redevelopment Authority

Prepared by: Steven Schmidt, Housing Manager

Reviewed by: Grant Fernelius, CED Director

Item: **Accept attached Plymouth Towne Square monthly housing report and financials.**

1. Action Requested:

Accept attached Plymouth Towne Square monthly housing report and financials.

2. Background:

The Plymouth HRA contracts with Grace Management, Inc. to manage the Plymouth Towne Square apartments. The attached report and financial statements cover the most recent reporting period (January 2025 and YTD).

3. Budget Impact:

N/A

4. Attachments:

1. PTS BALANCE SHEET 1.2025
2. PTS 12-MONTH P&L 1.2025
3. PTS COMPARATIVE P&L 1.2025
4. PTS VARIANCE 1.2025
5. PTS CASHFLOW 1.2025

Balance Sheet

PLYMOUTH TOWNE SQUARE

As Of January 31, 2025

	Ending Balance	Total
ASSETS		
CURRENT ASSETS		
US BANK OPER ACCT	282,886	
US BANK SEC DEP ACCT	75,278	
INVESTMENTS - WORKING CAPITAL FUND	961,878	
INVESTMENTS - NEW DEBT SERVICE	233,670	
ACCOUNTS REC-TENANTS	3,322	
INTEREST RECEIVABLE	1,750	
ACCOUNTS REC-OTHER	392	
PREPAID PROPERTY INSURANCE	14,868	
PREPAID WORKERS COMP INSUR	243	
PREPAID OTHER	10,070	
TOTAL CURRENT ASSETS		1,584,357
FIXED ASSETS		
LAND	459,247	
SITE IMPROVEMENTS	219,207	
BUILDING	5,767,619	
BUILDING IMPROVEMENTS	1,195,121	
FURN, FIXT & EQUIP-GENERAL	510,812	
CONSTRUCTION IN PROGRESS	33,575	
FURNITURE & FIXTURES - HOUSEKEEPING	8,696	
COMPUTERS/OFFICE EQUIPMENT	13,060	
LEASE ASSET	12,470	
ACCUMULATED DEPRECIATION	(5,493,296)	
TOTAL FIXED ASSETS		2,726,510
NON-CURRENT ASSETS		
TOTAL ASSETS		4,310,868

Balance Sheet

PLYMOUTH TOWNE SQUARE

As Of January 31, 2025

	Ending Balance	Total
LIABILITIES		
CURRENT LIABILITIES		
ACCOUNTS PAYABLE-TRADE	31,480	
PREPAID MONTHLY RENT	1,062	
ACCRUED PAYROLL	2,196	
ACCRUED COMPENSATED BALANCES	3,904	
ACCRUED REAL ESTATE TAXES	41,976	
LEASES PAYABLE -SHORT TERM	4,062	
ACCRUED OTHER	7,472	
TOTAL CURRENT LIABILITIES		92,151
LONG-TERM LIABILITIES		
SECURITY DEPOSITS	75,012	
LEASES PAYABLE -LONG TERM	4,503	
		79,515
TOTAL LIABILITIES		171,666
EQUITY		
RETAINED EARNINGS RSRVD FOR DS	948	
RETAINED EARNINGS	1,046,976	
NET INVESTMENT IN CAPITAL ASSETS	3,089,743	
CURRENT YEAR INCOME/(LOSS)		1,535
TOTAL LIABILITIES & EQUITY		4,310,868

Twelve Month Profit and Loss

PLYMOUTH TOWNE SQUARE

For Year 2025

	Period End Feb 29, 2024	Period End Mar 31, 2024	Period End Apr 30, 2024	Period End May 31, 2024	Period End Jun 30, 2024	Period End Jul 31, 2024	Period End Aug 31, 2024	Period End Sep 30, 2024	Period End Oct 31, 2024	Period End Nov 30, 2024	Period End Dec 31, 2024	Period End Jan 31, 2025	Period End Total
INCOME													
APARTMENT RENTAL REVENUE	63,318	62,865	64,309	66,478	66,828	67,489	67,725	67,201	66,774	66,774	66,202	67,352	793,315
HRA INDIVIDUAL	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	16,667	214,667
GARAGE RENT	3,960	3,900	3,870	3,885	3,824	3,920	3,840	3,780	3,900	3,707	3,720	3,720	46,026
GUEST ROOM REVENUE	0	0	130	520	260	195	390	0	0	0	0	0	1,495
HOUSEKEEPING REVENUE	0	0	0	100	0	0	0	0	0	0	0	0	100
LAUNDRY REVENUE	316	1,151	902	927	724	427	1,395	1,544	1,088	966	910	125	10,474
APPLICATION FEE REVENUE	0	105	0	105	35	0	0	0	0	0	0	0	245
INVESTMENT INCOME	423	423	422	423	4,088	423	423	423	39,448	423	423	1,756	49,095
CONTRIBUTED CAPITAL REVENUE	0	0	0	0	0	0	0	0	0	0	0	0	0
MISCELLANEOUS REVENUE	237	14	40	490	0	0	15	313	49	30	951	0	2,140
TOTAL INCOME	86,254	86,457	87,674	90,927	93,759	90,454	91,787	91,261	129,259	89,899	90,206	89,619	1,117,556
EXPENSES													
ADMINISTRATION													
MANAGER SALARIES/WAGES	6,063	5,695	5,511	5,695	5,511	5,695	5,695	5,511	5,695	5,511	5,872	5,945	68,400
PAYROLL TAXES	814	1,163	772	766	765	762	1,131	718	707	715	1,215	1,001	10,531
HEALTH INSURANCE	1,017	689	1,001	1,043	1,175	1,175	850	1,175	1,026	1,158	903	1,242	12,454
WORKERS COMP INSURANCE	118	177	118	118	118	118	177	118	118	118	110	170	1,580
MAINTENANCE SALARIES/WAGES	5,295	4,922	4,811	4,920	4,738	4,788	5,009	4,743	4,964	4,833	5,063	5,171	59,256
EMPLOYEE COSTS	90	90	90	90	90	90	90	0	0	0	0	0	630
DATA PROCESSING	31	31	32	31	31	31	33	78	50	50	50	20	468
BANK FEES	355	343	377	335	121	103	135	142	111	110	103	113	2,347
DUES, SUBS & MEMBERSHIPS	0	0	0	0	0	0	0	0	0	0	0	65	65
LICENSE & PERMITS	0	0	0	330	0	818	200	0	0	60	0	0	1,408
POSTAGE/OVERNIGHT EXPRESS	0	0	0	0	73	0	0	0	0	0	0	0	73
PRINTING	0	0	0	0	0	0	0	0	0	185	0	0	185
MANAGEMENT FEES	5,234	5,234	5,234	5,234	5,234	5,234	5,234	5,234	5,234	5,234	5,234	5,496	63,070
PROFESSIONAL FEES	0	0	0	23	0	46	46	1,172	0	0	0	0	1,287
TELEPHONE EXPENSE	426	426	605	886	1,056	880	203	426	423	427	434	434	6,625
EQUIPMENT LEASE/REPAIR	360	408	1,042	730	533	1,987	1,177	1,883	681	656	454	706	10,618
OFFICE SUPPLIES	254	51	0	85	0	76	161	9	5	64	0	49	753
TOTAL ADMIN EXPENSES	20,057	19,231	19,594	20,286	19,445	21,804	20,140	21,209	19,015	19,121	19,436	20,413	239,751
LIFE ENRICHMENT													
RESIDENT PROGRAM/ACTIVITIES	518	136	108	78	523	196	332	89	95	1,744	2,858	235	6,910
TOTAL LIFE ENRICHMENT EXPENSES	518	136	108	78	523	196	332	89	95	1,744	2,858	235	6,910

Twelve Month Profit and Loss

PLYMOUTH TOWNE SQUARE

For Year 2025

	Period End Feb 29, 2024	Period End Mar 31, 2024	Period End Apr 30, 2024	Period End May 31, 2024	Period End Jun 30, 2024	Period End Jul 31, 2024	Period End Aug 31, 2024	Period End Sep 30, 2024	Period End Oct 31, 2024	Period End Nov 30, 2024	Period End Dec 31, 2024	Period End Jan 31, 2025	Period End Total
HOUSEKEEPING													
CONTRACT LABOR	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	17,640
CLEANING SUPPLIES	0	125	500	58	0	5	0	782	278	11	0	382	2,142
TOTAL HOUSEKEEPING EXPENSES	1,470	1,595	1,970	1,528	1,470	1,475	1,470	2,252	1,748	1,481	1,470	1,852	19,782
BUILDING & GROUNDS													
CONTRACT LABOR	193	346	525	193	193	1,155	193	564	389	193	193	12,946	17,080
CABLE TV EXPENSE	126	126	119	119	119	119	119	119	119	119	119	119	1,485
UTILITIES - ELECTRICITY	238	1,854	1,327	1,835	1,623	1,847	2,170	2,329	2,135	1,914	1,465	1,189	19,926
UTILITIES - GAS	3,510	3,091	2,333	2,279	2,343	775	761	945	1,654	1,711	5,158	5,976	30,536
UTILITIES - WATER/SEWER	1,891	1,891	2,643	2,037	2,469	2,454	1,874	2,164	2,454	2,309	2,364	2,336	26,886
WATER SOFTENING SERVICE	406	172	0	635	480	332	355	662	399	340	735	188	4,704
DOORS, KEYS & WINDOWS	0	82	0	0	0	0	0	0	658	0	0	0	740
FIRE SYSTEM SERVICE	212	212	1,388	3,092	339	2,078	4,264	2,184	559	559	559	1,636	17,082
LAWN SERVICE/LANDSCAP/SNOW RMVL	1,275	1,375	2,125	1,503	2,872	3,015	4,772	1,525	1,450	2,470	5,810	1,295	29,487
PEST CONTROL	0	0	141	0	141	0	0	0	141	0	141	0	564
TRASH REMOVAL	2,333	2,332	2,366	2,331	2,326	2,542	2,326	2,399	2,399	2,757	2,327	2,333	28,773
UNIT TURNOVER REPAIRS	1,035	0	5,583	6,836	5,865	2,400	1,931	3,448	0	12,034	0	6,431	45,563
ELEVATOR-REPAIRS & MAINT	1,739	738	738	738	738	738	738	738	782	782	782	782	10,034
REPAIRS & MAINTENANCE	4,534	1,242	701	13,292	2,361	3,413	5,961	4,582	2,274	1,984	1,470	4,481	46,293
BUILDING & GROUNDS SUPPLIES	1,674	258	1,155	1,834	3,373	1,146	481	1,836	304	430	382	340	13,213
HVAC - REPAIRS & MAINTENANCE	299	299	299	843	299	299	299	1,569	614	299	299	299	5,713
TOTAL BUILDING & GROUNDS	19,465	14,017	21,444	37,568	25,540	22,313	26,243	25,064	16,333	27,901	21,803	40,390	298,081
OTHER OPERATING EXPENSES													
PROPERTY & LIABILITY INSURANCE	3,755	3,755	3,755	4,270	4,012	4,012	3,998	3,998	3,998	3,998	3,998	3,998	47,550
PAYMENT IN LIEU OF PROPERTY TAX	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,216	38,746
TOTAL OTHER OPERATING EXPENSES	6,985	6,985	6,985	7,500	7,242	7,242	7,228	7,228	7,228	7,228	7,228	7,214	86,296
TOTAL OPERATING EXPENSES	48,494	41,964	50,101	66,959	54,221	53,030	55,413	55,843	44,419	57,475	52,796	70,104	650,819
NET OPERATING INCOME / (LOSS)	37,759	44,493	37,573	23,968	39,538	37,423	36,375	35,419	84,839	32,424	37,410	19,515	466,737
DEPREC, INTEREST & OTHER													
DEPRECIATION EXPENSE	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,980	210,480
RESERVE/REPLACE CAPITAL EXPENSE	15,995	1,364	9,846	9,146	18,825	20,690	0	5,159	60,777	0	36,365	0	178,166
INTEREST EXPENSE	0	159	0	0	164	0	0	167	0	0	166	0	656
TOTAL DEPREC, INTEREST & OTHER	33,495	19,023	27,346	26,646	36,489	38,190	17,500	22,826	78,277	17,500	54,030	17,980	389,302
NET INCOME / (LOSS)	4,264	25,470	10,227	(2,678)	3,049	(766)	18,875	12,592	6,563	14,924	(16,620)	1,535	77,435

Comparative Profit and Loss

PLYMOUTH TOWNE SQUARE

Through January 31, 2025

MTD Actual	Budget	Last Year	Description	YTD Actual	Budget	Last Year
INCOME						
67,352	0	62,074	APARTMENT RENTAL REVENUE	67,352	0	62,074
16,667	0	18,000	HRA INDIVIDUAL	16,667	0	18,000
3,720	0	3,990	GARAGE RENT	3,720	0	3,990
125	0	1,175	LAUNDRY REVENUE	125	0	1,175
1,756	0	424	INVESTMENT INCOME	1,756	0	424
0	0	95	MISCELLANEOUS REVENUE	0	0	95
89,619	0	85,757	TOTAL INCOME	89,619	0	85,757
EXPENSES						
ADMINISTRATION						
5,945	0	4,967	MANAGER SALARIES/WAGES	5,945	0	4,967
1,001	0	381	PAYROLL TAXES	1,001	0	381
1,242	0	1,353	HEALTH INSURANCE	1,242	0	1,353
170	0	118	WORKERS COMP INSURANCE	170	0	118
5,171	0	4,478	MAINTENANCE SALARIES/WAGES	5,171	0	4,478
0	0	90	EMPLOYEE COSTS	0	0	90
20	0	31	DATA PROCESSING	20	0	31
113	0	109	BANK FEES	113	0	109
65	0	60	DUES, SUBS & MEMBERSHIPS	65	0	60
5,496	0	5,234	MANAGEMENT FEES	5,496	0	5,234
434	0	392	TELEPHONE EXPENSE	434	0	392
706	0	675	EQUIPMENT LEASE/REPAIR	706	0	675
49	0	75	OFFICE SUPPLIES	49	0	75
20,413	0	17,964	TOTAL ADMIN EXPENSES	20,413	0	17,964
LIFE ENRICHMENT						
235	0	895	RESIDENT PROGRAM/ACTIVITIES	235	0	895
235	0	895	TOTAL LIFE ENRICHMENT EXPENSES	235	0	895

Comparative Profit and Loss

PLYMOUTH TOWNE SQUARE

Through January 31, 2025

MTD Actual	Budget	Last Year	Description	YTD Actual	Budget	Last Year
			HOUSEKEEPING			
1,470	0	1,470	CONTRACT LABOR	1,470	0	1,470
382	0	390	CLEANING SUPPLIES	382	0	390
1,852	0	1,860	TOTAL HOUSEKEEPING EXPENSES	1,852	0	1,860
			BUILDING & GROUNDS			
12,946	0	735	CONTRACT LABOR	12,946	0	735
157	0	127	CABLE TV EXPENSE	157	0	127
1,189	0	1,800	UTILITIES - ELECTRICITY	1,189	0	1,800
5,976	0	1,299	UTILITIES - GAS	5,976	0	1,299
2,336	0	1,891	UTILITIES - WATER/SEWER	2,336	0	1,891
188	0	376	WATER SOFTENING SERVICE	188	0	376
1,636	0	3,387	FIRE SYSTEM SERVICE	1,636	0	3,387
1,295	0	1,545	LAWN SERVICE/LANDSCAP/SNOW RMVL	1,295	0	1,545
0	0	141	PEST CONTROL	0	0	141
2,333	0	1,917	TRASH REMOVAL	2,333	0	1,917
6,431	0	4,669	UNIT TURNOVER REPAIRS	6,431	0	4,669
782	0	738	ELEVATOR-REPAIRS & MAINT	782	0	738
4,481	0	3,881	REPAIRS & MAINTENANCE	4,481	0	3,881
340	0	1,251	BUILDING & GROUNDS SUPPLIES	340	0	1,251
299	0	2,030	HVAC - REPAIRS & MAINTENANCE	299	0	2,030
40,390	0	25,786	TOTAL BUILDING & GROUNDS	40,390	0	25,786
			OTHER OPERATING EXPENSES			
3,998	0	3,755	PROPERTY & LIABILITY INSURANCE	3,998	0	3,755
3,216	0	3,230	PAYMENT IN LIEU OF PROPERTY TAX	3,216	0	3,230
7,214	0	6,985	TOTAL OTHER OPERATING EXPENSES	7,214	0	6,985
70,104	0	53,490	TOTAL OPERATING EXPENSES	70,104	0	53,490
19,515	0	32,267	NET OPERATING INCOME / (LOSS)	19,515	0	32,267
			DEPREC, INTEREST & OTHER			
17,980	0	17,500	DEPRECIATION EXPENSE	17,980	0	17,500
17,980	0	17,500	TOTAL DEPREC, INTEREST & OTHER	17,980	0	17,500
1,535	0	14,767	NET INCOME / (LOSS)	1,535	0	14,767

Profit and Loss Variance

PLYMOUTH TOWNE SQUARE

Through January 31, 2025

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
INCOME							
APARTMENT RENTAL REVENUE	67,352	66,720	632	67,352	66,720	632	800,640
HRA INDIVIDUAL	16,667	16,667	0	16,667	16,667	0	200,000
GARAGE RENT	3,720	3,840	(120)	3,720	3,840	(120)	46,080
GUEST ROOM REVENUE	0	65	(65)	0	65	(65)	715
LAUNDRY REVENUE	125	990	(865)	125	990	(865)	11,880
APPLICATION FEE REVENUE	0	0	0	0	0	0	350
TRANSFER FEE REVENUE	0	0	0	0	0	0	750
INVESTMENT INCOME	1,756	1,750	6	1,756	1,750	6	21,000
MISCELLANEOUS REVENUE	0	100	(100)	0	100	(100)	1,200
TOTAL INCOME	89,619	90,132	(513)	89,619	90,132	(513)	1,082,615
EXPENSES							
ADMINISTRATION							
MANAGER SALARIES/WAGES	5,945	5,796	(149)	5,945	5,796	(149)	69,546
PAYROLL TAXES	1,001	870	(131)	1,001	870	(131)	10,435
HEALTH INSURANCE	1,242	951	(291)	1,242	951	(291)	11,948
WORKERS COMP INSURANCE	170	145	(25)	170	145	(25)	1,740
MAINTENANCE SALARIES/WAGES	5,171	5,074	(97)	5,171	5,074	(97)	60,892
EMPLOYEE COSTS	0	10	10	0	10	10	120
SEMINAR/TRAINING	0	0	0	0	0	0	200
DATA PROCESSING	20	35	15	20	35	15	420
BANK FEES	113	195	82	113	195	82	2,340
DUES, SUBS & MEMBERSHIPS	65	65	0	65	65	0	65
LICENSE & PERMITS	0	0	0	0	0	0	1,120
MILEAGE REIMBURSEMENT	0	15	15	0	15	15	180
POSTAGE/OVERNIGHT EXPRESS	0	0	0	0	0	0	150
PRINTING	0	15	15	0	15	15	180
MANAGEMENT FEES	5,496	5,496	0	5,496	5,496	0	65,948
PROFESSIONAL FEES	0	225	225	0	225	225	2,700
TELEPHONE EXPENSE	434	535	101	434	535	101	6,420
EQUIPMENT LEASE/REPAIR	706	325	(381)	706	325	(381)	3,900
OFFICE SUPPLIES	49	75	26	49	75	26	900
TOTAL ADMIN EXPENSES	20,413	19,827	(586)	20,413	19,827	(586)	239,204
LIFE ENRICHMENT							
RESIDENT PROGRAM/ACTIVITIES	235	135	(100)	235	135	(100)	6,105
TOTAL LIFE ENRICHMENT EXPE	235	135	(100)	235	135	(100)	6,105

Profit and Loss Variance

PLYMOUTH TOWNE SQUARE

Through January 31, 2025

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
MARKETING							
ADVERTISING	0	10	10	0	10	10	120
TOTAL MARKETING EXPENSES	0	10	10	0	10	10	120
HOUSEKEEPING							
CONTRACT LABOR	1,470	1,560	90	1,470	1,560	90	18,720
CLEANING SUPPLIES	382	185	(197)	382	185	(197)	2,220
TOTAL HOUSEKEEPING EXPENSE	1,852	1,745	(107)	1,852	1,745	(107)	20,940
BUILDING & GROUNDS							
CONTRACT LABOR	12,946	500	(12,446)	12,946	500	(12,446)	6,000
CABLE TV EXPENSE	157	125	(32)	157	125	(32)	1,500
UTILITIES - ELECTRICITY	1,189	1,900	711	1,189	1,900	711	25,850
UTILITIES - GAS	5,976	4,200	(1,776)	5,976	4,200	(1,776)	33,500
UTILITIES - WATER/SEWER	2,336	2,000	(336)	2,336	2,000	(336)	26,950
WATER SOFTENING SERVICE	188	470	282	188	470	282	5,640
DOORS, KEYS & WINDOWS	0	200	200	0	200	200	2,400
FIRE SYSTEM SERVICE	1,636	1,250	(386)	1,636	1,250	(386)	15,000
LAWN SERVICE/LANDSCAP/SNOW RM	1,295	3,200	1,905	1,295	3,200	1,905	38,700
PEST CONTROL	0	0	0	0	0	0	820
TRASH REMOVAL	2,333	2,250	(83)	2,333	2,250	(83)	27,000
UNIT TURNOVER REPAIRS	6,431	3,417	(3,014)	6,431	3,417	(3,014)	41,000
ELEVATOR-REPAIRS & MAINT	782	1,000	218	782	1,000	218	12,000
REPAIRS & MAINTENANCE	4,481	3,800	(681)	4,481	3,800	(681)	51,800
BUILDING & GROUNDS SUPPLIES	340	1,725	1,385	340	1,725	1,385	20,700
HVAC - REPAIRS & MAINTENANCE	299	1,350	1,051	299	1,350	1,051	16,200
MISCELLANEOUS B & G EXPENSES	0	1,000	1,000	0	1,000	1,000	12,000
TOTAL BUILDING & GROUNDS	40,390	28,387	(12,003)	40,390	28,387	(12,003)	337,060
OTHER OPERATING EXPENSES							
PROPERTY & LIABILITY INSURANCE	3,998	3,998	(0)	3,998	3,998	(0)	50,408
PAYMENT IN LIEU OF PROPERTY TAX	3,216	3,216	0	3,216	3,216	0	38,587
TOTAL OTHER OPERATING EXPENSES	7,214	7,214	(0)	7,214	7,214	(0)	88,995
TOTAL OPERATING EXPENSES	70,104	57,318	(12,786)	70,104	57,318	(12,786)	692,424
NET OPERATING INCOME / (LOSS)	19,515	32,814	(13,299)	19,515	32,814	(13,299)	390,191
DEPREC, INTEREST & OTHER							
DEPRECIATION EXPENSE	17,980	17,980	0	17,980	17,980	0	215,754
RESERVE/REPLACE CAPITAL EXPENSES	0	16,667	16,667	0	16,667	16,667	200,000
TOTAL DEPREC, INTEREST & OT	17,980	34,647	16,667	17,980	34,647	16,667	415,754
NET INCOME / (LOSS)	1,535	(1,833)	3,368	1,535	(1,833)	3,368	(25,563)

Twelve Month Profit and Loss

PLYMOUTH TOWNE SQUARE

For Year 2025

	Period End Jan 31, 2025	Period End Feb 28, 2025	Period End Mar 31, 2025	Period End Apr 30, 2025	Period End May 31, 2025	Period End Jun 30, 2025	Period End Jul 31, 2025	Period End Aug 31, 2025	Period End Sep 30, 2025	Period End Oct 31, 2025	Period End Nov 30, 2025	Period End Dec 31, 2025	Period End Year To Date
CASHFLOW RECONCILIATION:													
NET INCOME / (LOSS)	1,535	0	0	0	0	0	0	0	0	0	0	0	1,535
ADJUSTMENTS TO NET CASHFLOW:													
DEPRECIATION & AMORTIZATION	17,980	0	0	0	0	0	0	0	0	0	0	0	17,980
(INCR) / DECR IN A/R	(28)	0	0	0	0	0	0	0	0	0	0	0	(28)
(INCR) / DECR IN ESCROW	0	0	0	0	0	0	0	0	0	0	0	0	0
(INCR) / DECR IN PREPAID EXP	1,929	0	0	0	0	0	0	0	0	0	0	0	1,929
(INCR)/DECR IN OTHER ASSETS	(16,667)	0	0	0	0	0	0	0	0	0	0	0	(16,667)
(INCR) / DECR IN OTHER ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0
INCR /(DECR) IN ACCTS PAYABLE	9,964	0	0	0	0	0	0	0	0	0	0	0	9,964
INCR /(DECR) IN ACCRD LIAB	3,475	0	0	0	0	0	0	0	0	0	0	0	3,475
TOTAL ADJUSTMENTS	16,653	0	0	0	0	0	0	0	0	0	0	0	16,653
NET OPERATING CASHFLOW:	18,189	0	0	0	0	0	0	0	0	0	0	0	18,189
LESS CAPITAL EXPENDITURES:													
LAND	0	0	0	0	0	0	0	0	0	0	0	0	0
SITE IMPROVEMENTS	0	0	0	0	0	0	0	0	0	0	0	0	0
BUILDING	0	0	0	0	0	0	0	0	0	0	0	0	0
BUILDING IMPROVEMENTS	0	0	0	0	0	0	0	0	0	0	0	0	0
FURN, FIXT & EQUIP-GENERAL	0	0	0	0	0	0	0	0	0	0	0	0	0
CONSTRUCTION IN PROGRESS	0	0	0	0	0	0	0	0	0	0	0	0	0
FURNITURE & FIXTURES - HOUSEKEEPING	0	0	0	0	0	0	0	0	0	0	0	0	0
COMPUTERS/OFFICE EQUIPMENT	0	0	0	0	0	0	0	0	0	0	0	0	0
APARTMENT IMPROVEMENTS	0	0	0	0	0	0	0	0	0	0	0	0	0
VEHICLES	0	0	0	0	0	0	0	0	0	0	0	0	0
SIGNAGE	0	0	0	0	0	0	0	0	0	0	0	0	0
SMALL EQUIPMENT/FURNISHINGS	0	0	0	0	0	0	0	0	0	0	0	0	0
LEASE ASSET	0	0	0	0	0	0	0	0	0	0	0	0	0
PRINCIPAL PYMTS ON LT DEBT	0	0	0	0	0	0	0	0	0	0	0	0	0
CONTRIBUTED CAPITAL	0	0	0	0	0	0	0	0	0	0	0	0	0
RETAINED EARNINGS RSRVD FOR DS	0	0	0	0	0	0	0	0	0	0	0	0	0
RETAINED EARNINGS	0	0	0	0	0	0	0	0	0	0	0	0	0
NET INCR / (DECR) IN CASH:	18,189	0	0	0	0	0	0	0	0	0	0	0	18,189



To: Housing and Redevelopment Authority

Prepared by: Steven Schmidt, Housing Manager

Reviewed by: Grant Fernelius, CED Director

Item: **Accept Vicksburg Crossing monthly housing report and financials.**

1. Action Requested:

Accept attached Vicksburg Crossing Monthly report and financials.

2. Background:

The Plymouth HRA contracts with Grace Management, Inc. to manage the Vicksburg Crossing apartments. The attached report and financial statements cover the most recent reporting period (January 2025 and YTD).

3. Budget Impact:

N/A

4. Attachments:

1. VC - Balance Sheet - 1.2025
2. VC - 12-Month P&L - 1.2025
3. VC COMPARATIVE 1.2025
4. VC P&L VARIANCE 1.2025
5. VC - Cashflow - 1.2025

Balance Sheet

VICKSBURG CROSSING

As Of January 31, 2025

	Ending Balance	Total
ASSETS		
CURRENT ASSETS		
US BANK OPER ACCT	384,797	
US BANK SEC DEP ACCT	76,002	
INVESTMENTS - WORKING CAPITAL FUND	1,344,927	
INVESTMENTS - DEBT SERVICE	603,723	
ACCOUNTS REC-TENANTS	(2,472)	
INTEREST RECEIVABLE	(4,751)	
ACCOUNTS REC-OTHER	147	
PREPAID PROPERTY INSURANCE	13,590	
PREPAID WORKERS COMP INSUR	245	
PREPAID OTHER	6,489	
TOTAL CURRENT ASSETS		2,422,698
FIXED ASSETS		
LAND	874,593	
SITE IMPROVEMENTS	269,965	
BUILDING	9,904,487	
FURNITURE, FIXTURES & EQUIP-GENERAL	747,135	
COMPUTERS/OFFICE EQUIPMENT	8,680	
LEASE ASSET	6,669	
ACCUMULATED DEPRECIATION	(6,203,717)	
TOTAL FIXED ASSETS		5,607,812
NON-CURRENT ASSETS		
TOTAL ASSETS		8,030,510

Balance Sheet

VICKSBURG CROSSING

As Of January 31, 2025

	Ending Balance	Total
LIABILITIES		
CURRENT LIABILITIES		
ACCOUNTS PAYABLE-TRADE	14,318	
PREPAID MONTHLY RENT	(1,245)	
ACCRUED PAYROLL	2,238	
ACCRUED COMPENSATED BALANCES	6,446	
ACCRUED INTEREST	65,464	
ACCRUED REAL ESTATE TAXES	70,096	
LEASES PAYABLE -SHORT TERM	1,291	
BOND PAYABLE-2021A ST	485,000	
ACCRUED OTHER	9,417	
TOTAL CURRENT LIABILITIES		653,024
LONG-TERM LIABILITIES		
SECURITY DEPOSITS	74,715	
BOND PREMIUM-2021A	263,248	
BOND PAYABLE-2021A	5,545,000	
LEASES PAYABLE -LONG TERM	4,007	
		5,886,970
TOTAL LIABILITIES		6,539,993
EQUITY		
NET INVESTMENTS IN CAPITAL ASSETS	(1,164,950)	
RESTRICTED FOR DEBT SERVICE	555,943	
UNRESTRICTED	2,063,693	
TOTAL EQUITY		1,454,685
CURRENT YEAR INCOME/(LOSS)		35,831
TOTAL LIABILITIES & EQUITY		8,030,510

Twelve Month Profit and Loss

VICKSBURG CROSSING

For Year 2025

	Period End Feb 29, 2024	Period End Mar 31, 2024	Period End Apr 30, 2024	Period End May 31, 2024	Period End Jun 30, 2024	Period End Jul 31, 2024	Period End Aug 31, 2024	Period End Sep 30, 2024	Period End Oct 31, 2024	Period End Nov 30, 2024	Period End Dec 31, 2024	Period End Jan 31, 2025	Period End Total
INCOME													
APARTMENT RENTAL REVENUE	106,993	108,208	108,238	108,311	107,256	108,722	108,772	105,567	105,752	107,324	107,879	107,933	1,290,955
APARTMENT RENTAL REVENUE - COUNTY	2,287	2,287	2,287	2,294	2,294	2,053	2,053	2,053	2,052	2,071	2,071	2,087	25,889
HRA SUBSIDY - TAX LEVY	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,333	44,583
GARAGE RENT	4,080	4,080	4,140	4,140	3,900	4,080	4,080	4,060	4,080	4,072	4,080	4,080	48,872
GUEST ROOM REVENUE	0	0	420	600	630	430	720	250	260	240	0	300	3,850
APPLICATION FEE REVENUE	35	0	0	0	35	0	105	140	35	0	0	0	350
TRANSFER FEE REVENUE	0	0	0	0	0	0	0	500	500	0	0	0	1,000
INVESTMENT INCOME	423	423	423	423	70	423	423	423	53,272	423	419	1,756	58,898
CONTRIBUTED CAPITAL REVENUE	0	0	0	0	0	0	0	0	0	0	0	0	0
MISCELLANEOUS REVENUE	330	330	610	369	868	350	340	560	618	340	340	340	5,396
TOTAL INCOME	117,898	119,078	119,868	119,887	118,803	119,808	120,243	117,303	170,319	118,220	118,539	119,829	1,479,793
EXPENSES													
ADMINISTRATION													
MANAGER SALARIES	6,691	6,285	6,082	6,285	6,082	6,285	6,285	6,082	6,285	6,082	6,455	6,491	75,392
PAYROLL TAXES	853	1,216	811	807	794	810	1,162	753	744	749	1,278	1,044	11,021
HEALTH INSURANCE	1,065	887	1,064	1,156	1,094	1,122	946	1,122	1,122	1,122	909	1,160	12,771
WORKERS COMP INSURANCE	121	181	121	121	121	121	181	121	121	121	105	169	1,603
MAINTENANCE SALARIES/WAGES	5,222	4,858	4,725	4,620	4,733	4,901	4,834	4,683	4,870	4,771	5,920	5,077	59,212
EMPLOYEE COSTS	85	85	85	85	85	85	85	0	0	0	0	0	595
DATA PROCESSING	31	31	32	31	31	31	33	40	34	34	35	35	399
BANK FEES	328	305	304	310	148	101	92	85	95	88	80	107	2,044
DUES, SUBS & MEMBERSHIPS	0	0	0	0	0	60	0	0	0	0	0	0	60
LICENSE & PERMITS	0	676	0	0	0	0	120	0	0	797	0	0	1,593
POSTAGE/OVERNIGHT EXPRESS	2	0	14	0	0	0	0	0	0	0	0	0	15
PRINTING	0	0	0	0	803	0	0	0	0	134	0	0	937
MANAGEMENT FEES	4,991	4,991	4,991	4,991	4,991	4,991	4,991	4,991	4,991	4,991	4,991	4,991	59,892
PROFESSIONAL FEES	0	0	50	0	0	25	50	1,172	0	0	21	54	1,372
TELEPHONE EXPENSE	493	649	540	545	729	446	535	549	537	540	537	561	6,661
EQUIPMENT LEASE/REPAIR	128	1,658	926	443	128	128	173	398	473	233	513	433	5,634
OFFICE SUPPLIES	89	178	186	0	0	74	103	79	0	110	62	0	881
TOTAL ADMIN EXPENSES	20,099	22,001	19,931	19,394	19,740	19,180	19,590	20,075	19,272	19,773	20,905	20,122	240,082
LIFE ENRICHMENT													
RESIDENT PROGRAM/ACTIVITIES	225	651	54	484	230	351	701	355	574	822	1,405	0	5,851
TOTAL LIFE ENRICHMENT EXPENSES	225	651	54	484	230	351	701	355	574	822	1,405	0	5,851

Twelve Month Profit and Loss

VICKSBURG CROSSING

For Year 2025

	Period End Feb 29, 2024	Period End Mar 31, 2024	Period End Apr 30, 2024	Period End May 31, 2024	Period End Jun 30, 2024	Period End Jul 31, 2024	Period End Aug 31, 2024	Period End Sep 30, 2024	Period End Oct 31, 2024	Period End Nov 30, 2024	Period End Dec 31, 2024	Period End Jan 31, 2025	Period End Total
MARKETING													
ADVERTISING - INTERNET	0	0	0	0	0	0	0	0	0	1,200	0	0	1,200
TOTAL MARKETING EXPENSES	0	0	0	0	0	0	0	0	0	1,200	0	0	1,200
HOUSEKEEPING													
CONTRACT LABOR	1,517	1,517	1,517	1,517	1,696	1,517	1,517	2,012	1,737	1,517	1,517	1,887	19,468
CLEANING SUPPLIES	93	54	245	153	0	0	168	39	95	0	125	0	972
TOTAL HOUSEKEEPING EXPENSES	1,610	1,571	1,762	1,670	1,696	1,517	1,685	2,051	1,832	1,517	1,642	1,887	20,440
BUILDING & GROUNDS													
CONTRACT LABOR	1,203	193	197	193	193	1,549	193	193	349	193	761	193	5,406
CABLE TV EXPENSE	315	315	315	332	303	291	303	303	303	303	303	381	3,767
UTILITIES - ELECTRICITY	2,924	3,024	333	1,716	1,613	2,075	2,299	2,275	1,964	1,595	1,873	2,181	23,873
UTILITIES - GAS	3,303	3,414	212	894	667	602	582	662	981	1,869	5,079	6,448	24,713
UTILITIES - WATER/SEWER	1,727	1,768	1,822	1,795	2,171	2,024	1,622	1,823	2,136	1,980	1,610	1,768	22,246
WATER SOFTENING SERVICE	296	0	360	0	317	0	291	218	249	0	266	227	2,222
DOORS, KEYS & WINDOWS	0	52	2,106	379	120	0	0	0	0	0	0	0	2,657
FIRE SYSTEM SERVICE	57	1,199	1,299	129	895	129	2,616	1,175	129	129	129	1,269	9,155
LAWN SERVICE/LANDSCAP/SNOW RMVL	1,710	930	2,350	3,606	1,450	4,150	2,095	1,450	1,450	1,070	2,850	950	24,061
PEST CONTROL	0	0	153	0	153	0	0	0	153	0	153	0	612
TRASH REMOVAL	2,651	3,033	2,733	2,389	2,619	2,619	2,617	2,617	3,022	2,621	2,632	3,423	32,975
UNIT TURNOVER REPAIRS	0	285	325	4,982	375	0	0	16,959	4,594	450	8,551	0	36,522
ELEVATOR-REPAIRS & MAINT	628	628	628	628	628	628	628	628	628	628	628	628	7,536
REPAIRS & MAINTENANCE	3,113	436	(114)	10,957	7,175	814	3,648	2,330	1,402	703	2,881	180	33,524
BUILDING & GROUNDS SUPPLIES	59	601	208	518	91	76	0	0	388	212	251	333	2,737
HVAC - REPAIRS & MAINTENANCE	273	273	399	273	273	273	273	1,875	295	295	950	295	5,748
TOTAL BUILDING & GROUNDS	18,258	16,149	13,326	28,791	19,042	15,229	17,167	32,508	18,043	12,049	28,918	18,274	237,754
OTHER OPERATING EXPENSES													
PROPERTY & LIABILITY INSURANCE	3,283	3,283	3,283	3,683	3,483	3,483	3,448	3,448	3,448	3,448	3,448	3,448	41,187
PAYMENT IN LIEU OF PROPERTY TAX	5,388	5,388	5,388	5,388	5,388	5,388	5,388	5,388	5,388	5,388	5,382	5,446	64,708
TOTAL OTHER OPERATING EXPENSES	8,671	8,671	8,671	9,071	8,871	8,871	8,836	8,836	8,836	8,836	8,830	8,894	105,895
TOTAL OPERATING EXPENSES	48,863	49,043	43,744	59,410	49,579	45,148	47,979	63,824	48,557	44,197	61,700	49,177	611,222
NET OPERATING INCOME / (LOSS)	69,035	70,035	76,124	60,477	69,224	74,660	72,264	53,479	121,761	74,022	56,839	70,651	868,571
DEPREC, INTEREST & OTHER													
DEPRECIATION EXPENSE	24,876	24,876	24,876	24,876	24,876	24,876	24,876	24,876	24,876	24,876	24,876	27,719	301,355
AMORTIZATION EXPENSE	(2,325)	(2,325)	(2,325)	(2,325)	(2,325)	(2,325)	(2,325)	(2,325)	(2,325)	(2,325)	(2,325)	(2,325)	(27,900)
RESERVE/REPLACE CAPITAL EXPENSE	0	0	16,434	0	0	0	0	0	1,419	661	0	0	18,513
INTEREST EXPENSE	10,620	10,797	10,620	10,620	10,798	10,620	10,620	10,798	10,620	10,620	10,794	9,426	126,954
TOTAL DEPREC, INTEREST & OTHER	33,171	33,348	49,605	33,171	33,349	33,171	33,171	33,349	34,590	33,831	33,345	34,820	418,922
NET INCOME / (LOSS)	35,864	36,687	26,519	27,306	35,875	41,489	39,093	20,130	87,172	40,191	23,493	35,831	449,649

Comparative Profit and Loss

VICKSBURG CROSSING

Through January 31, 2025

MTD Actual	Budget	Last Year	Description	YTD Actual	Budget	Last Year
INCOME						
107,933	107,432	106,223	APARTMENT RENTAL REVENUE	107,933	107,432	106,223
2,087	2,053	2,287	APARTMENT RENTAL REVENUE - COUNTY	2,087	2,053	2,287
3,333	3,333	3,750	HRA SUBSIDY - TAX LEVY	3,333	3,333	3,750
4,080	4,080	4,080	GARAGE RENT	4,080	4,080	4,080
300	140	320	GUEST ROOM REVENUE	300	140	320
0	35	35	APPLICATION FEE REVENUE	0	35	35
0	750	0	TRANSFER FEE REVENUE	0	750	0
1,756	1,750	425	INVESTMENT INCOME	1,756	1,750	425
340	290	509	MISCELLANEOUS REVENUE	340	290	509
119,829	119,863	117,629	TOTAL INCOME	119,829	119,863	117,629
EXPENSES						
ADMINISTRATION						
6,491	6,333	5,482	MANAGER SALARIES	6,491	6,333	5,482
1,044	928	392	PAYROLL TAXES	1,044	928	392
1,160	951	1,255	HEALTH INSURANCE	1,160	951	1,255
169	150	121	WORKERS COMP INSURANCE	169	150	121
5,077	5,269	4,284	MAINTENANCE SALARIES/WAGES	5,077	5,269	4,284
0	10	85	EMPLOYEE COSTS	0	10	85
35	35	31	DATA PROCESSING	35	35	31
107	190	116	BANK FEES	107	190	116
0	0	200	LICENSE & PERMITS	0	0	200
0	10	0	MILEAGE REIMBURSEMENT	0	10	0
0	9	0	POSTAGE/OVERNIGHT EXPRESS	0	9	0
0	19	0	PRINTING	0	19	0
4,991	4,991	4,991	MANAGEMENT FEES	4,991	4,991	4,991
54	223	0	PROFESSIONAL FEES	54	223	0
561	575	559	TELEPHONE EXPENSE	561	575	559
433	350	530	EQUIPMENT LEASE/REPAIR	433	350	530
0	120	0	OFFICE SUPPLIES	0	120	0
20,122	20,163	18,046	TOTAL ADMIN EXPENSES	20,122	20,163	18,046
LIFE ENRICHMENT						
0	200	79	RESIDENT PROGRAM/ACTIVITIES	0	200	79
0	200	79	TOTAL LIFE ENRICHMENT EXPENSES	0	200	79

Comparative Profit and Loss

VICKSBURG CROSSING

Through January 31, 2025

MTD Actual	Budget	Last Year	Description	YTD Actual	Budget	Last Year
HOUSEKEEPING						
1,887	1,850	1,517	CONTRACT LABOR	1,887	1,850	1,517
0	155	164	CLEANING SUPPLIES	0	155	164
1,887	2,005	1,681	TOTAL HOUSEKEEPING EXPENSES	1,887	2,005	1,681
BUILDING & GROUNDS						
193	600	131	CONTRACT LABOR	193	600	131
381	290	315	CABLE TV EXPENSE	381	290	315
2,181	2,000	2,806	UTILITIES - ELECTRICITY	2,181	2,000	2,806
6,448	5,100	4,093	UTILITIES - GAS	6,448	5,100	4,093
1,768	1,700	1,809	UTILITIES - WATER/SEWER	1,768	1,700	1,809
227	160	321	WATER SOFTENING SERVICE	227	160	321
0	73	33	DOORS, KEYS & WINDOWS	0	73	33
1,269	1,500	845	FIRE SYSTEM SERVICE	1,269	1,500	845
950	3,500	2,320	LAWN SERVICE/LANDSCAP/SNOW RMVL	950	3,500	2,320
3,423	2,350	2,749	TRASH REMOVAL	3,423	2,350	2,749
0	4,250	7,543	UNIT TURNOVER REPAIRS	0	4,250	7,543
628	710	607	ELEVATOR-REPAIRS & MAINT	628	710	607
180	1,800	3,006	REPAIRS & MAINTENANCE	180	1,800	3,006
333	1,350	1,019	BUILDING & GROUNDS SUPPLIES	333	1,350	1,019
295	1,000	4,934	HVAC - REPAIRS & MAINTENANCE	295	1,000	4,934
0	1,000	0	MISCELLANEOUS B & G EXPENSES	0	1,000	0
18,274	27,383	32,530	TOTAL BUILDING & GROUNDS	18,274	27,383	32,530
OTHER OPERATING EXPENSES						
3,448	3,448	3,283	PROPERTY & LIABILITY INSURANCE	3,448	3,448	3,283
5,446	5,446	5,388	PAYMENT IN LIEU OF PROPERTY TAX	5,446	5,446	5,388
8,894	8,894	8,671	TOTAL OTHER OPERATING EXPENSES	8,894	8,894	8,671
49,177	58,645	61,007	TOTAL OPERATING EXPENSES	49,177	58,645	61,007
70,651	61,218	56,623	NET OPERATING INCOME / (LOSS)	70,651	61,218	56,623
DEPREC, INTEREST & OTHER						
27,719	27,719	24,876	DEPRECIATION EXPENSE	27,719	27,719	24,876
(2,325)	2,207	(2,325)	AMORTIZATION EXPENSE	(2,325)	2,207	(2,325)
0	9,583	9,890	RESERVE/REPLACE CAPITAL EXPENSE	0	9,583	9,890
9,426	9,426	10,620	INTEREST EXPENSE	9,426	9,426	10,620
34,820	48,935	43,061	TOTAL DEPREC, INTEREST & OTHER	34,820	48,935	43,061
35,831	12,283	13,562	NET INCOME / (LOSS)	35,831	12,283	13,562

Profit and Loss Variance

VICKSBURG CROSSING

Through January 31, 2025

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
INCOME							
APARTMENT RENTAL REVENUE	107,933	107,432	501	107,933	107,432	501	1,293,734
APARTMENT RENTAL REVENUE - COL	2,087	2,053	34	2,087	2,053	34	24,636
HRA SUBSIDY - TAX LEVY	3,333	3,333	0	3,333	3,333	0	40,000
GARAGE RENT	4,080	4,080	0	4,080	4,080	0	48,960
GUEST ROOM REVENUE	300	140	160	300	140	160	2,180
APPLICATION FEE REVENUE	0	35	(35)	0	35	(35)	560
TRANSFER FEE REVENUE	0	750	(750)	0	750	(750)	1,500
INVESTMENT INCOME	1,756	1,750	6	1,756	1,750	6	21,000
MISCELLANEOUS REVENUE	340	290	50	340	290	50	3,480
TOTAL INCOME	119,829	119,863	(34)	119,829	119,863	(34)	1,436,050
EXPENSES							
ADMINISTRATION							
MANAGER SALARIES	6,491	6,333	(158)	6,491	6,333	(158)	76,000
PAYROLL TAXES	1,044	928	(116)	1,044	928	(116)	11,139
HEALTH INSURANCE	1,160	951	(209)	1,160	951	(209)	11,945
WORKERS COMP INSURANCE	169	150	(19)	169	150	(19)	1,800
MAINTENANCE SALARIES/WAGES	5,077	5,269	192	5,077	5,269	192	63,232
EMPLOYEE COSTS	0	10	10	0	10	10	120
SEMINAR/TRAINING	0	0	0	0	0	0	150
DATA PROCESSING	35	35	()	35	35	()	420
BANK FEES	107	190	83	107	190	83	2,280
DUES, SUBS & MEMBERSHIPS	0	0	0	0	0	0	65
LICENSE & PERMITS	0	0	0	0	0	0	906
MILEAGE REIMBURSEMENT	0	10	10	0	10	10	120
POSTAGE/OVERNIGHT EXPRESS	0	9	9	0	9	9	108
PRINTING	0	19	19	0	19	19	228
MANAGEMENT FEES	4,991	4,991	0	4,991	4,991	0	59,892
PROFESSIONAL FEES	54	223	169	54	223	169	2,676
TELEPHONE EXPENSE	561	575	14	561	575	14	6,900
EQUIPMENT LEASE/REPAIR	433	350	(83)	433	350	(83)	4,200
OFFICE SUPPLIES	0	120	120	0	120	120	1,440
TOTAL ADMIN EXPENSES	20,122	20,163	41	20,122	20,163	41	243,621
LIFE ENRICHMENT							
RESIDENT PROGRAM/ACTIVITIES	0	200	200	0	200	200	6,750
TOTAL LIFE ENRICHMENT EXPE	0	200	200	0	200	200	6,750

Profit and Loss Variance

VICKSBURG CROSSING

Through January 31, 2025

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
MARKETING							
ADVERTISING	0	0	0	0	0	0	500
TOTAL MARKETING EXPENSES	0	0	0	0	0	0	500
HOUSEKEEPING							
CONTRACT LABOR	1,887	1,850	(37)	1,887	1,850	(37)	22,200
CLEANING SUPPLIES	0	155	155	0	155	155	1,860
TOTAL HOUSEKEEPING EXPENSE	1,887	2,005	118	1,887	2,005	118	24,060
BUILDING & GROUNDS							
CONTRACT LABOR	193	600	408	193	600	408	7,200
CABLE TV EXPENSE	381	290	(91)	381	290	(91)	3,480
UTILITIES - ELECTRICITY	2,181	2,000	(181)	2,181	2,000	(181)	29,400
UTILITIES - GAS	6,448	5,100	(1,348)	6,448	5,100	(1,348)	33,900
UTILITIES - WATER/SEWER	1,768	1,700	(68)	1,768	1,700	(68)	22,300
WATER SOFTENING SERVICE	227	160	(67)	227	160	(67)	1,920
DOORS, KEYS & WINDOWS	0	73	73	0	73	73	876
FIRE SYSTEM SERVICE	1,269	1,500	231	1,269	1,500	231	7,100
LAWN SERVICE/LANDSCAP/SNOW RM	950	3,500	2,550	950	3,500	2,550	28,100
PEST CONTROL	0	0	0	0	0	0	898
TRASH REMOVAL	3,423	2,350	(1,073)	3,423	2,350	(1,073)	28,200
UNIT TURNOVER REPAIRS	0	4,250	4,250	0	4,250	4,250	51,000
ELEVATOR-REPAIRS & MAINT	628	710	82	628	710	82	8,520
REPAIRS & MAINTENANCE	180	1,800	1,620	180	1,800	1,620	31,800
BUILDING & GROUNDS SUPPLIES	333	1,350	1,017	333	1,350	1,017	17,950
HVAC - REPAIRS & MAINTENANCE	295	1,000	705	295	1,000	705	12,000
MISCELLANEOUS B & G EXPENSES	0	1,000	1,000	0	1,000	1,000	12,000
TOTAL BUILDING & GROUNDS	18,274	27,383	9,109	18,274	27,383	9,109	296,644
OTHER OPERATING EXPENSES							
PROPERTY & LIABILITY INSURANCE	3,448	3,448	(0)	3,448	3,448	(0)	43,088
PAYMENT IN LIEU OF PROPERTY TAX	5,446	5,446	0	5,446	5,446	0	65,350
TOTAL OTHER OPERATING EXPENSES	8,894	8,894	(0)	8,894	8,894	(0)	108,438
TOTAL OPERATING EXPENSES	49,177	58,645	9,468	49,177	58,645	9,468	680,013
NET OPERATING INCOME / (LOSS)	70,651	61,218	9,433	70,651	61,218	9,433	756,037
DEPREC, INTEREST & OTHER							
DEPRECIATION EXPENSE	27,719	27,719	0	27,719	27,719	0	332,623
AMORTIZATION EXPENSE	(2,325)	2,207	4,532	(2,325)	2,207	4,532	26,486
RESERVE/REPLACE CAPITAL EXPENSE	0	9,583	9,583	0	9,583	9,583	115,000
INTEREST EXPENSE	9,426	9,426	0	9,426	9,426	0	113,115
TOTAL DEPREC, INTEREST & OT	34,820	48,935	14,115	34,820	48,935	14,115	587,224
NET INCOME / (LOSS)	35,831	12,283	23,548	35,831	12,283	23,548	168,813

Twelve Month Profit and Loss

VICKSBURG CROSSING

For Year 2025

	Period End Jan 31, 2025	Period End Feb 28, 2025	Period End Mar 31, 2025	Period End Apr 30, 2025	Period End May 31, 2025	Period End Jun 30, 2025	Period End Jul 31, 2025	Period End Aug 31, 2025	Period End Sep 30, 2025	Period End Oct 31, 2025	Period End Nov 30, 2025	Period End Dec 31, 2025	Period End Year To Date
CASHFLOW RECONCILIATION:													
NET INCOME / (LOSS)	35,831	0	0	0	0	0	0	0	0	0	0	0	35,831
ADJUSTMENTS TO NET CASHFLOW:													
DEPRECIATION & AMORTIZATION	27,719	0	0	0	0	0	0	0	0	0	0	0	27,719
(INCR) / DECR IN A/R	3,153	0	0	0	0	0	0	0	0	0	0	0	3,153
(INCR) / DECR IN ESCROW	0	0	0	0	0	0	0	0	0	0	0	0	0
(INCR) / DECR IN PREPAID EXP	3,363	0	0	0	0	0	0	0	0	0	0	0	3,363
(INCR)/DECR IN OTHER ASSETS	(3,333)	0	0	0	0	0	0	0	0	0	0	0	(3,333)
(INCR) / DECR IN OTHER ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0
INCR /(DECR) IN ACCTS PAYABLE	(12,719)	0	0	0	0	0	0	0	0	0	0	0	(12,719)
INCR /(DECR) IN ACCRD LIAB	13,645	0	0	0	0	0	0	0	0	0	0	0	13,645
TOTAL ADJUSTMENTS	31,828	0	0	0	0	0	0	0	0	0	0	0	31,828
NET OPERATING CASHFLOW:	67,660	0	0	0	0	0	0	0	0	0	0	0	67,660
LESS CAPITAL EXPENDITURES:													
LAND	0	0	0	0	0	0	0	0	0	0	0	0	0
SITE IMPROVEMENTS	0	0	0	0	0	0	0	0	0	0	0	0	0
BUILDING	0	0	0	0	0	0	0	0	0	0	0	0	0
BUILDING IMPROVEMENTS	0	0	0	0	0	0	0	0	0	0	0	0	0
FURNITURE, FIXTURES & EQUIP-GENERAL	0	0	0	0	0	0	0	0	0	0	0	0	0
CONSTRUCTION IN PROGRESS	0	0	0	0	0	0	0	0	0	0	0	0	0
FURNITURE & FIXTURES - HOUSEKEEPING	0	0	0	0	0	0	0	0	0	0	0	0	0
COMPUTERS/OFFICE EQUIPMENT	0	0	0	0	0	0	0	0	0	0	0	0	0
APARTMENT IMPROVEMENTS	0	0	0	0	0	0	0	0	0	0	0	0	0
VEHICLES	0	0	0	0	0	0	0	0	0	0	0	0	0
SMALL EQUIPMENT/FURNISHINGS	0	0	0	0	0	0	0	0	0	0	0	0	0
LEASE ASSET	0	0	0	0	0	0	0	0	0	0	0	0	0
PRINCIPAL PYMTS ON LT DEBT	(2,325)	0	0	0	0	0	0	0	0	0	0	0	(2,325)
CONTRIBUTED CAPITAL	0	0	0	0	0	0	0	0	0	0	0	0	0
PARTNER DISTRIBUTIONS - CPF	0	0	0	0	0	0	0	0	0	0	0	0	0
PARTNER DISTRIBUTIONS - NON-CPF	0	0	0	0	0	0	0	0	0	0	0	0	0
NET INVESTMENTS IN CAPITAL ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0
RESTRICTED FOR DEBT SERVICE	0	0	0	0	0	0	0	0	0	0	0	0	0
UNRESTRICTED	0	0	0	0	0	0	0	0	0	0	0	0	0
RETAINED EARNINGS-RSRVD FOR DS	0	0	0	0	0	0	0	0	0	0	0	0	0
RETAINED EARNINGS	0	0	0	0	0	0	0	0	0	0	0	0	0
NET INCR / (DECR) IN CASH:	65,335	0	0	0	0	0	0	0	0	0	0	0	65,335

To: Housing and Redevelopment Authority

Prepared by: Steven Schmidt, Housing Manager

Reviewed by: Grant Fernelius, CED Director

Item: **Community Development Block Grant (CDBG) – Hold Public Hearing on 2025 Annual Action Plan, 2025-2029 Consolidated Plan, and Citizen Participation Plan**

1. Action Requested:

Hold Public Hearing and approve resolutions for 2025 CDBG Annual Action Plan, 2025-2029 Consolidated Plan, and Citizen Participation Plan

2. Background:

The Community Development Block Grant (CDBG) is a federally funded program administered by the U.S. Department of Housing & Urban Development (HUD). It's intended to support community development activities to build stronger and more resilient communities. The CDBG program has three national objectives and in order for an activity to be eligible, it must meet one of the three national objectives listed below.

1. Benefit low- and moderate-income individuals
2. Aid in the prevention or elimination of slums or blight
3. Meet community needs that present a serious or immediate threat to the overall health or welfare of the community.

Since 1994, the City of Plymouth has annually received a CDBG allocation for being an entitlement community and a member of the Hennepin County Consortium. The HRA continues to carry out identified activities that best serve the housing and community development needs of the city. These activities include preserving the City's housing stock, improving housing affordability, providing essential social services, and supporting fair housing activities.

Staff anticipates for the 2025 program year, which runs from July 1, 2025, to June 30,

2026, HUD will allocate **\$252,284** to the City of Plymouth. The HRA allocates these funds in three different ways to accomplish identified activities within the City: 1) internal programs, 2) external programs, and 3) public service programs. HUD regulates the amount of CDBG funds that may be provided for public service programs. The amount may not exceed 15% of the City's total allocation plus 15% of the prior year's program income. For PY 2025, the maximum allocation amount may not exceed **\$57,535**. Through the annual public service RFP process, **\$55,000** is recommended for allocation to public services, as detailed below. This leaves **\$277,284** for internal and external housing programs as outlined below.

RECOMMENDATION:

Staff recommends approval of Resolutions No. 2025-01, No. 2025-02, and No. 2025-03 after the Plymouth Housing and Redevelopment Authority holds a public hearing and considers any public comments related to the 2025-2029 Consolidated Plan, the Citizen Participation Plan, and the CDBG PY 2025 program allocations as noted in the tables and descriptions attached.

3. Budget Impact:

N/A

4. Attachments:

- 1. CDBG attachment 1 Tables and Descriptions
- 2. CDBG attachment 2 PY 2024 progress
- 3. CDBG attachment 3 Public Service
- 4. DRAFT CP 2025-2029 Plymouth Consolidated Plan
- 5. DRAFT CDBG AAP 2025 Annual Action Plan
- 6. DRAFT CPP 2025 Plymouth Citizen Participation Plan
- 7. CDBG CP HRA Resolution 2025-01
- 8. CDBG AAP HRA Resolution 2025-02
- 9. CDBG CPP HRA Resolution 2025-03

TABLES AND DESCRIPTIONS:

Table 1.1: Recommended Allocations for CDBG PY 2025

	Agency	Amount Requested	Estimated 2024 Carryover Funds	2025 Funding Recommended	Program Income	Total Amount Available
Internal	Housing Rehab Programs	NA	\$0	\$93,784	\$40,000	\$133,784
	First Time Homebuyer Program	NA	\$15,000	\$70,000	\$40,000	\$125,000
	CDBG Administration	NA	\$0	\$30,000	-	\$30,000
External	Hammer Residences – Public Facilities Improvements	\$31,000	\$4,281	\$31,000	-	\$35,281
	Homes Within Reach - Community Land Trust	\$50,000	\$0	\$50,000	-	\$50,000
	Fair Housing Activities	NA	\$0	\$2,500	-	\$2,500
+1 05	Housing Program Total:	\$81,000	\$19,281	\$277,284	\$ 80,000	\$376,565
Public Service	Lutheran Social Services	\$5,000	\$681	\$6,000		\$6,000
	PRISM	\$35,000	\$4,514	\$15,000	-	\$15,000
	HOME Line	\$17,136	\$278	\$11,000	-	\$11,000
	Interfaith Outreach	\$35,586	\$0	\$11,000	-	\$11,000
	Senior Community Services	\$20,000	\$0	\$12,000	-	\$12,000
	Public Service Total:	\$112,722	\$5,473	\$55,000	-	\$55,000
GRAND TOTAL:		\$193,722	\$24,754	\$332,284	\$80,000	\$431,565

HRA ADMINISTERED PROGRAMS:

Staff recommends an allocation of \$193,784 to HRA administered programs as further described below.

The HRA administers two programs internally with CDBG funds: (1) First Time Homebuyer Program, (2) Housing Rehabilitation Program.

The FTHB program assisted four homebuyers with the purchase of a home in program year 2023. More than 15 applications were received. This reflects a significant need for the assistance offered by this program. The housing market trend of low inventory and rising home prices will continue to make it difficult for potential home buyers to find properties that are affordable. Staff recommend allocating **\$70,000** in funds to the FTHB program in the 2025 program year to assist a similar number of homebuyers (2-4) as in the current program year and previous program year.

The Housing Rehab Programs have assisted, on average, seven households per year over the past five years. Staff recommends allocating **\$93,784** to the Housing Rehab Programs, which along with expected program income and carryover funds should be sufficient to provide 4-6 rehab loans and emergency repair grants.

Both the First Time Homebuyer and Housing Rehab Programs generate income from the repayment of deferred loans. Repayments occur when a homeowner moves or refinances their first mortgage. Program income received during program year 2023 was exceptionally low (\$36,940) relative to other recent years (\$166,575.27 in PY 2022). As of 3/20/2025, \$131,284 of program income was received during PY 2024. Staff is conservatively budgeting \$80,000 of program income received during PY 2025.

Additionally, the HRA allocates a portion of CDBG funds towards administration costs of the CDBG grant. HUD regulates the amount of funds that can be spent on administration to no more than 20 percent of the total allocation plus current year program income. For PY 2025, the maximum allocation amount is \$66,457. Staff requests that **\$30,000** be allocated for administration.

Table 1.2: Internal Programs Allocation for CDBG PY 2025

Housing Program	Proposed Activity	Estimated 2024 Carryover Funds	2025 Funding Recommendation	Estimated Program Income	Total Amount Available
Housing Rehab	Provide 2 deferred loans and 2 grants	\$0	\$93,784	\$40,000	\$133,784
First Time Homebuyer	Provide 2 loans to assist with down payment and closing cost assistance	\$15,000	\$70,000	\$40,000	\$125,000
CDBG Administration	Program Administration	-	\$30,000	-	\$30,000
TOTAL:		\$15,000	\$193,784	\$80,000	\$288,784

RECOMMENDATIONS FOR EXTERNAL PROGRAMS:

Staff recommends an allocation of \$83,500 to external administered programs as further described below.

There are three external programs – (1) Hammer Residences, (2) Homes Within Reach Community Land Trust, (3) Fair Housing Implementation Council.

The Hammer Residences Public Facilities Improvements account assists with the rehabilitation of affordable long-term rental units for people with disabilities. Hammer Residences has a long history of working with the City and the HRA to provide affordable housing for adults with development disabilities. Staff recommends an allocation of **\$31,000** be awarded to Hammer Residences in PY 2025 to support their request of funds. Their request includes renovations and accessibility improvements to three homes. Work includes; removal of a knee wall between a kitchen and dining area to increase capacity and usability of the space for the residents and staff; mitigating trip hazards from the concrete surface of a heavily trafficked outdoor gathering space; removal of a unsafe deck that is currently not in use due to poor condition; removal of carpet and installation of vinyl flooring in a bedroom and in walkways, decreasing fall risk and increasing ease of movement for individuals with limited mobility, including individuals using wheelchairs, walkers.

Homes Within Reach (HWR) helps low- and moderate-income families purchase homes at a reduced price through a community land trust. The land trust retains ownership of the land and sells the physical structure to an eligible buyer. In the 2021 program year, HWR purchased its first home in the City for inclusion in the land trust. Each program year since, CDBG funding has assisted with the purchase of an additional home to be included in the land trust and sold to a low or moderate income household. In addition, the CDBG allocation will leverage other sources of funds from Hennepin County, Minnesota Housing, and other private organizations and donors to purchase and rehab a home. Staff recommends an allocation of **\$50,000** for HWR to purchase a home for the land trust.

Finally, the City is a member of the Fair Housing Implementation Council (FHIC), which was established to coordinate a regional effort to ensure fair housing for all. The FHIC is currently planning analyses and fair housing activities to continue into the upcoming 2025-2029 contract period. Staff recommends **\$2,500** be allocated for the continuation of this effort.

Table 1.3: External Programs Allocation for CDBG PY 2025

Housing Program	Proposed Activity	Amount Requested	Estimated 2024 Carryover Funds	2025 Funding Recommendation	Total Amount Available
Hammer Residences – Public Facilities Improvements	Assist with renovation of 3 affordable long-term rental homes with 12 total units for people with disabilities	\$31,000	\$4,281	\$31,000	\$35,281
Homes Within Reach -Community Land Trust	Supplemental grant funding to purchase another home	\$50,000	\$0	\$50,000	\$50,000
Fair Housing Activities	Outreach, education, and enforcement actives in the Consortium	-	\$0	\$2,500	\$2,500
TOTAL:		\$81,000	\$4,281	\$83,500	\$87,781

RECOMMENDATIONS FOR PUBLIC SERVICES:

Staff recommends an allocation of \$55,000 to public service activities as further described below.

The HRA allocates a portion of CDBG funds to community organizations to undertake public service activities. These activities are directed towards low- and moderate-income individuals.

Staff solicited five social service agencies to submit a public service application and also posted the Request for Funding application on the City website. Five agencies have requested CDBG funds to continue programs currently being supported by the City. Staff evaluated and ranked each proposal based on the following criteria:

- Feasibility: the likelihood that the proposed project may be completed within the timeline proposed and within reasonable parameters of risk
- Organizational Capacity: the likelihood of the organization being able to complete the proposed project
- Leverage of Other Funds: the extent to which the proposal demonstrates the involvement of local partnerships and the extent to which other funds are leveraged

Table 1.4: Public Service Programs Allocation for CDBG PY 2025

Agency	Proposed Activity	Amount Requested	Estimated 2024 Carryover Funds	2025 Funding Recommended	Total Amount Available
PRISM	Provide homelessness prevention services to 12 households	\$35,000	\$4,514	\$15,000	\$15,000
HOME Line	Provide a tenant hotline and represent tenants in negotiations to preserve affordable housing to 240 households	\$17,136	\$278	\$11,000	\$11,000
Lutheran Social Services of MN	Provide foreclosure prevention, rehab, prepurchase and reverse mortgage counseling to 60 households	\$5,000	\$681	\$6,000	\$6,000
Interfaith Outreach	Provide housing assistance and homelessness prevention to 9 households	\$35,586	\$0	\$11,000	\$11,000
Senior Community Services	Provide minor home maintenance services for 100 senior residents	\$20,000	\$0	\$12,000	\$12,000
TOTAL:		\$112,722	\$5,473	\$55,000	\$55,000

PY 2024 CDBG Action Plan Progress (as of 3/20/2025)

Goals	Progress	PY 2024 Balance	PY 2025 Allocation	Program Income	Committed Funds	Balance
Rehabilitate 7 homes through deferred loans of up to \$40,000	4 rehab loans in progress, 1 ER granted, 5 additional applications received	\$44,816	\$93,784	\$46,801	\$80,000	\$11,617
Provide 3 first time homebuyer deferred loans up to \$35,000	12 pre-qualified applicants, 2 applicant funds committed	\$105,000	\$70,000	\$84,483	\$70,000	\$113,483
Assist with the rehab of 4 affordable rental units operated by Hammer Residences, Inc.	4 units scheduled for rehab work to be completed early spring	\$31,500	\$31,000	-	\$17,219	\$14,281
Assist with the purchase of 1 home for Homes Within Reach's land trust	Search for home is ongoing	\$50,000	\$50,000	-	\$0	\$0
Provide 50 households homeownership and financial counseling services through Lutheran Social Services of MN	10 households served	\$1,700	\$6,000	-	\$1,019	\$681
Provide services to 220 renters households through HOME Line	168 households served	\$693	\$11,000	-	\$415	\$278
Provide services to 56 seniors with the H.O.M.E (Household and Outside Maintenance for Elderly) program through S.C.S.	39 seniors served	\$0	\$12,000	-	\$0	\$0
Provide homelessness prevention assistance to 12 households through PRISM.	2 households served	\$11,288	\$15,000	-	\$6,771	\$4,514
Provide homelessness preventions assistance to 7 households through Interfaith Outreach.	4 households served	\$0	\$11,000	-	\$10,000	\$0
Fair Housing Activities	Outreach, education, and enforcement activities	\$0	\$2,500	-	\$0	\$0
CDBG Administration	Administration Services	\$12,206	\$30,000	-	\$0	\$12,206
TOTALS:		\$257,203	\$332,284	\$131,284	\$185,424	\$207,060

Summary of 2025 CDBG Public Service Funding Applications

- **HOME Line**

- ❖ Amount requested: \$17,136
- ❖ Amount recommended: \$11,000

HOME Line's application is to support their tenant hotline staffed by 7 full-time attorneys, 5 half-time attorneys, 1 full-time volunteer coordinator, 4 tenant advocates, and volunteer phone advocates (primarily law students from three area law schools). 5 staff members are multilingual, able to advise renters in Spanish, Hmong, and Somali. For over 30 years HOME Line has provided legal advice and representation to renter families faced with eviction as part of their Homeless Prevention Program. The hotline received 19,933 new calls statewide last year; 252 of those calls were from households in Plymouth. The number of Plymouth renter households served through the hotline in 2024 increased from 2023 by 2%, showing steady need and utilization of the hotline in the city. The application stated there are at least 31 different funding sources to support their program and emphasized that Plymouth's long-standing support of HOME Line proves very helpful in convincing other funders to support the program. For the 2025 program year HOME Line anticipates assisting at least 240 Plymouth renter households, preventing at least 20 evictions for Plymouth households.

- **Interfaith Outreach & Community Partners**

- ❖ Amount requested: \$35,586
- ❖ Amount recommended: \$11,000

Interfaith Outreach's application is to support their Emergency Financial Assistance program. The program provides 1-3 months of emergency rent assistance for households facing eviction. Once immediate needs are addressed, program participants have access to continued services such as case management and employment connections, to help households work towards increased stability. CDBG funding will be used for the direct rent assistance for participants. To demonstrate need, IOCP cites the significant difference between average Plymouth rental costs and average household incomes. Of the participants Interfaith Outreach served in 2024, the average household income was \$28,330 and 62% of the household income went toward housing costs. IOCP anticipates that CDBG funds will prevent homelessness for 5-10 Plymouth households through emergency rent assistance during the 2025 Program Year.

- **Lutheran Social Services of Minnesota (LSS)**

- ❖ Amount requested: \$5,000
- ❖ Amount recommended: \$6,000

LSS' application is to provide financial coaching and counseling services to current and aspiring Plymouth residents. The focus of the counseling is for aspiring homeowners, current homeowners that express concerns about their mortgage or property taxes, and current homeowners interested in reverse mortgages. These services aim to help families and individuals move toward improved financial health and building/maintaining wealth, with attentiveness to populations that are financially vulnerable and face barriers to financial wellness and wealth building. To demonstrate need, LSS highlights that 21% of households in

Plymouth are cost burdened by housing (meaning they pay more than 30% of their income for housing costs) In the 2025 program year, LSS anticipates serving 50 Plymouth households with CDBG funds. The anticipated outcomes of the services include improved credit scores and credit awareness, increased access to loans, individualized monthly budgets, debt management plans, increased savings, and improved preparedness to purchase a home.

- **People Responding in Social Ministry (PRISM)**

- ❖ Amount requested: \$35,000
- ❖ Amount recommended: \$15,000

PRISM’s application is to support their Homelessness Prevention program. Since 1982 the Homelessness Prevention program has provided rental and mortgage assistance, stabilizing community resource referrals, and tenant advocacy to Plymouth households at-risk of homelessness due to a crisis, financial hardship, or temporary circumstance. In conjunction with emergency financial assistance, PRISM offers participants basic needs services, including their Marketplace Food Shelf, clothing programs, and school supply distribution. Though they are not funded through the city’s CDBG, PRISM highlights these basic needs programs throughout their application and estimates the programs will serve 1,500 Plymouth residents. PRISM argues the ongoing need for the Homelessness Prevention program by stating that 31% of all calls the organization receives are from Plymouth residents struggling to find affordable housing, and that Plymouth residents represent over 25% of all households served. During the 2025 program year, PRISM anticipates CDBG funding will provide rental assistance for 8-12 Plymouth households, as well as supporting organizational staffing costs.

- **Senior Community Services (SCS)**

- ❖ Amount requested: \$20,000
- ❖ Amount recommended: \$12,000

SCS’s application is to support their Home and Outside Maintenance (HOME) program. For over 30 years the HOME program has served Plymouth senior residents who live independently, providing maintenance, safety assessments and installations, cleaning, seasonal yard care, and technical support. Services are either offered on a sliding scale fee or at no cost to the resident. SCS argues that their HOME program in Plymouth meets a crucial community need by catering to the well-being and independence of its senior population, particularly those with special needs or limited incomes, ensuring the residents receive vital services.

The number of Plymouth households served increased from 2023 to 2024 by 37%. SCS expects this increase to hold and anticipates serving a similar number of households during the 2025 CDBG program year.

List of Agencies Solicited 2025 Subgrantee Applications
(Community & Economic Development Housing Division)

Public service agency:

HOME Line

Interfaith Outreach and Community Partners (IOCP)

People Responding In Social Ministry (PRISM)

Lutheran Social Service of Minnesota (LSS)

Senior Community Services

Other agencies:

Hammer

Homes Within Reach (WHAHLT)

2025 CDBG Subgrantee Staff Ranking

Evaluation Criteria	Applicants	HOME Line '24 - \$10,000	PRISM '24 - \$14,000	IOCP '24 - \$10,000	SCS '24 - \$12,000	LSS '24 - \$5,000	Totals: '24 - \$47,000
<i>Program Feasibility:</i> Program needed in Plymouth		5	3	3	3	5	
Program financially feasible		5	5	1	1	1	
Program will have significant impact		3	3	3	3	3	
<i>Organizational Capacity:</i> Organization has strong & expected ongoing capacity to complete program		5	5	3	5	5	
Organization has capacity to meet CDBG & reporting requirements		5	5	5	5	5	
Organization has successfully completed similar programs		5	5	5	5	5	
Organization has sufficient, qualified staff for program		5	5	3	5	5	
<i>Leveraging Ability:</i> Leverage of other funds, in-kind donations, and partnerships		1	5	5	5	3	
POINT TOTAL		34	36	28	32	32	

CD\Housing\HRA\CDBG\Action Plan\2022\Social Services\CDBG Public Service Staff Ranking

2025 CDBG Public Service Evaluation Criteria

Evaluation Criteria	5	3	1
Program Feasibility: Program needed in Plymouth	Only service in area and proven client base	Service may be provided by others but client base documents need for multiple service providers	Service provided by others as well and minimal client base or no documented need
Program financially feasible	Funding sources documented, indicating exact level of commitment and time frame for expending funds, Percentage of Plymouth funds <= percentage of Plymouth service	Funding sources documented but commitment/time frame not well documented. Percentage of funds = percentage of Plymouth service	Funding sources, commitments, and time frame for expending not well documented. Percentage of Plymouth funds > percentage of Plymouth service
Program will have significant impact	Program's anticipated results addresses the identified need	Program's anticipated results are reasonable to the identified needs	Program's anticipated results do not address the identified needs
Organizational Capacity: Organization has strong & expected ongoing capacity to complete program	Organization has 10+ year history and staff dedicated to the program	Organization has 5-10 year history with staff dedicated to the program	Organization has less than 5 year history or no staff dedicated to the program
Organization has capacity to meet CDBG and reporting requirements	Organization has procedures in place that demonstrate timely and accurate reporting and has worked with HUD grants before indicating and understanding of HUD grant requirements	Organization has reporting procedures in place that demonstrate adequate reporting and has worked with HUD grants before	Organization has improper reporting procedures and has never worked with HUD grants before
Organization has successfully completed similar programs	Organization has operated same program with good audit reports and assisted large client base	Organization has operated similar program with adequate audit reports and assisted medium client base	Organization has not operated similar program and has not assisted a client base of a similar type
Organization has sufficient, qualified staff for the program	Organization has well trained and experienced staff and supervisory staff appropriate to the service and clients	Organization has sufficiently trained staff appropriate to the service or clients	Organization has inadequate staffing for the service and clients
Leveraging Ability: Leverage of other funds, in-kind donations, and partnerships	Application identifies leveraged funds, in kind donations and partnerships amounting to at least 2:1 ratio of funds requested	Application identifies leveraged funds, in kind donations and partnerships amounting to a match of funds requested	Application identifies no leveraged funds, in kind donations or partnerships
Other:			

Executive Summary

ES-05 Executive Summary – 24 CFR 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 Consolidated Plan and Annual 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. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Plymouth will carry out activities that will provide for the preservation of the City's housing stock, improve housing affordability, provide essential social services, and support fair housing activities. The city will continue to provide 0% interest deferred loans for housing rehabilitation and first-time homebuyers city-wide. The City will also provide capital funding to assist with the 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 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 successful and important parts of these efforts. Each year the city evaluates its performance relative to its Consolidated Plan goals through the Consolidated Annual Performance Evaluation Report (CAPER). As the 2024 program year comes to an end, the city continues to make progress toward meeting all its Consolidated Plan goals for the period from 2020-2024. The only exception is the number of households receiving first time homebuyer assistance, which has experienced limited activity due to a slowdown in the local housing market, changing lending criteria among first mortgage lenders, and high housing costs.

Fair Housing continues to be a focus of the City of Plymouth. In CDBG program year 2024, the Fair Housing Implementation Council funded 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 were made 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 other Hennepin County 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 February 20, 2025 and ask the public to comment on the proposed activities. Notice of the public hearing will be published in the official local newspaper on February 20, 2025 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 the resources available, including CDBG funding.

5. Summary of public comments

The City of Plymouth will hold public hearing at the March 27, 2025 Housing & Redevelopment Authority meeting. Written comments will be accepted from February 25, 2025 to March 27, 2025 and notice of the comment period and draft Action Plan will be published in the official local newspaper on February 20, 2025, and on February 27, 2025.

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

Comments may be made during the public comment period from February 25, 2025 to March 27, 2025 and may be made or presented at the public hearing on March 27, 2025. 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 Plymouth 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 fair housing implementation.

The Process

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

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

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

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

Table 1– Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

City of Plymouth Housing & Redevelopment Authority

Attn: Grant Fernelius, Executive Director

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

3400 Plymouth Boulevard

Plymouth, MN 55447

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

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.

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

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 Housing Program which helps to make emergency payments to keep residents in their homes for a short period of time. The City also works with IOCP to refer residents to their Neighborhood Program which aims to build healthy, connected neighborhoods that can assist one another. The City coordinates with SCS's HOME program, which provides low barrier essential services related to home maintenance and accessibility to the City's senior residents. The City of Plymouth also works to connect residents who are in need of legal advice with tenant advocacy groups such as HOME Line.

In addition to collaboratively working with these service agencies, 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 Plymouth residents. 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. Lastly, City staff regularly encourage residents and prospective residents to utilize Housing Link as a general tool to assist with finding additional resources and affordable housing.

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

Coordination is completed by the Minneapolis/Hennepin County Continuum of Care and the Office to End Homelessness. If a resident of Plymouth is facing homelessness, the City would first refer to the program through the County to help assist the resident's issues. Additionally, the City would contact partner agencies such as IOCP's Neighborhood Program, PRISM's Housing Program, HOME Line, and LSS 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 Housing Stability convene CoC members around specific target populations (Youth Collaborative, Family Services Network, Veteran Committee) and intervention types (Shelter Efficiency Network, The Outreach Group) in order to coordinate and develop new collective strategies to make homelessness rare, brief and non-recurring. The CoC's Executive Committee coordinates these strategies, and the Funding Committee evaluates existing and proposed projects for service and reallocates funds to meet emerging needs.

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

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

Plymouth does not receive ESG funds.

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

Table 2– Agencies, groups, organizations who participated

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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lutheran Social Services was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for housing counseling for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
4	Agency/Group/Organization	Hammer Residences
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hammer Residences was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for rehabilitated rental housing for low/moderate income households with development disabilities in Plymouth and suburban Hennepin County. See narrative in AP-85.
5	Agency/Group/Organization	Senior Community Services (SCS)
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SCS was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for household maintenance assistance for low/moderate income senior households in Plymouth and suburban Hennepin County. See narrative in AP-85.
6	Agency/Group/Organization	Lutheran Social Service
	Agency/Group/Organization Type	Services - Housing

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lutheran Social Services was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for housing counseling for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
7	Agency/Group/Organization	City of Plymouth
	Agency/Group/Organization Type	PHA Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Choice Voucher (HCV) Department(which acts as the PHA for the City of Plymouth) was consulted throughout the needs assessment and goal setting process for the Consolidated Plan. Additionally, HCV staff are consulted periodically to identify local housing needs. Staff will refer residents to HousingLink to assist with finding housing and anticipate higher outcomes of finding housing that fits their needs.
8	Agency/Group/Organization	City of New Hope
	Agency/Group/Organization Type	Other government - Local

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

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

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

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

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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consortium staff meets with staff from Hennepin County Human Services and Public Health Department (HSPHD) regarding market conditions, housing needs, gaps in service, and recommendations for priorities. Additionally, HSPHD staff participates in HOME application reviews.
14	Agency/Group/Organization	Minnesota Department of Health
	Agency/Group/Organization Type	Health Agency Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MDH was consulted regarding data on child lead poisoning. Consultation was used to develop the Lead-based paint strategy of this Plan.
15	Agency/Group/Organization	Interfaith Outreach Community Partners (IOCP)
	Agency/Group/Organization Type	Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interfaith Outreach was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for homelessness assistance for low/moderate income households in Plymouth and suburban Hennepin County. See AP-85 narrative.

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

Plymouth was actively involved in the Consortium consultation, development, and citizen participation process led by Hennepin County for the 2025-2029 Consolidated Plan. All agency types were consulted through the Consortium's Consolidated Plan development and goal-setting process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hennepin County	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan identified homelessness prevention activities as important goals. This includes direct homelessness prevention housing assistance as well as foreclosure prevention counseling and tenant advocacy to prevent eviction.
Comprehensive Plan	City of Plymouth	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have significant overlap with the Plymouth Comprehensive Plan. In particular, both the CDBG Action Plan and the Housing section of the Comprehensive Plan identify several goals related to providing affordable and well-maintained housing that is accessible for all income levels, household types, and life cycle stages.
Metropolitan Council	Metropolitan Council	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have overlap with the Housing Policy Plan. Both plans identify priorities related to maintaining existing affordable housing stock and providing a mix of affordable housing options for households of all life stages and economic means.

Table 3– Other local / regional / federal planning efforts

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

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, and 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 identify 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 2025-2029 Consolidated Plan process and the concurrent 2025 Annual Action Plan process. In December 2024 Hennepin County, in coordination with the Consortium, conducted an online survey to assist with identifying and prioritizing goals for the goal development process.

DRAFT
Consolidated Plan

PLYMOUTH

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Consortium supports and encourages the participation of citizens, community groups, and other interested agencies both in the development and the evaluation of the Plan's programs and activities. The Hennepin County Consortium worked with area community-based organizations to obtain input from residents through an online survey. Plymouth advertised the survey through its website, social media, and email. 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 other Hennepin County 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 27, 2025 and ask the public to comment on the proposed activities. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries. Notice of the public comment period and the public hearing will be published in the official local newspaper on February 20, 2025, and on February 27, 2025, as well as posted on the City website. Written comments will be accepted from February 25, 2025 to March 27, 2025 prior to the City of Plymouth City Council authorization of the 2025 Annual Action Plan on April 8, 2025.

Plymouth's citizen participation process includes an RFP process that allows non-profit agencies to apply for CDBG funding. Notice was published in the Sun Sailor on November 28, 2024, requesting CDBG public service proposals. 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.

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 City's Citizen Participation Plan.

Citizen Participation Outreach

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

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach - survey	Non-targeted/broad community	Over 2000 people completed the survey.	Increase affordable housing, emergency assistance and senior services.	NA	https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

Describe the jurisdiction's need for Public Facilities:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

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

How were these needs determined?

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

agencies and established need based upon a number of criteria more specifically described in the Hennepin County section of this plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

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

Introduction

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

Economic Development Market Analysis

Business Activity

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

Table 5 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	42,675
Civilian Employed Population 16 years and over	41,785
Unemployment Rate	1.5%

Table 6 - Labor Force

Data Source: DP03 2023 ACS 1-Year Estimates Data Profiles

Occupations by Sector	Number of People
Management, business, science and arts	27,394
Natural Resources, construction, and maintenance occupations	2,559
Service	3,680
Sales and office	5,140
Production, transportation and material moving	3,012

Table 7 – Occupations by Sector

Data Source: DP03 2023 ACS 1-Year Estimates Data Profiles

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,131	75.4%
30-59 Minutes	7,559	23.6%
60 or More Minutes	314	1%
Total	32,004	100%

Table 8 - Travel Time

Data Source: B08303 2023 ACS 1-Year Estimates Detailed Tables

Education:

Educational Attainment by Employment Status (Population 25 to 64 Years)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	461	39	281
High school graduate (includes equivalency)	2,717	73	751
Some college or Associate's degree	7,171	368	1,394
Bachelor's degree or higher	26,778	244	2,670

Table 9 - Educational Attainment by Employment Status

Data Source: B23006 2023 ACS 5-Year Estimates Detailed Tables

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–64 yrs	65+ yrs
Less than 9th grade	0	91	0	149	68
9th to 12th grade, no diploma	843	85	291	328	150
High school graduate, GED, or alternative	906	1,118	580	1,788	2,101
Some college, no degree	1,053	1,372	1,557	2,262	2,656
Associate's degree	342	585	895	1,195	731
Bachelor's degree	837	4,022	4,484	7,163	4,308
Graduate or professional degree	0	1,113	4,005	7,101	3,031

Table 10 - Educational Attainment by Age

Data Source: B15001 2023 ACS 1-Year Estimates Subject Tables

Educational Attainment (Population 25 years and over with earnings) – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	40,015
High school graduate (includes equivalency)	45,527
Some college or Associate's degree	53,468
Bachelor's degree	95,720
Graduate or professional degree	110,368

Table 11 – Median Earnings in the Past 12 Months

Data Source: S1501 2023 ACS 5-Year Estimates Subject Tables

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

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

Describe the workforce and infrastructure needs of the business community:

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

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

Describe any needs for workforce development, business support or infrastructure these changes may create.

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

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

The skills and education of the current workforce generally correspond well to the employment opportunities within the City and in nearby communities. Overall unemployment within the City of Plymouth is 1.5%. While this represents a decrease since the previous Consolidated Plan period, there is still a need for a.) educational and workforce development opportunities for high-school and college-age workers, and b.) more entry-level employment opportunities.

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

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

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

No

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

N/A

Discussion

The City of Plymouth is generally characterized by low unemployment rates and stable, diverse, and growing business/employment across a variety of industry types. Due to a limited annual CDBG allocation and the extensive regulatory requirements associated with federally-assisted

economic development activities, the City of Plymouth has prioritized utilizing its CDBG resources for activities which improve housing and provide public services for LMI households, rather than for economic development activities. However, the City of Plymouth does pursue other resources to achieve its economic development goals when appropriate, such as tax increment financing (TIF) for workforce housing and State grants to support employment expansion.

MA-50 Needs and Market Analysis Discussion

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

For the purposes of this section, "concentration" is defined as census tracts where more than 40% of low- and moderate-income (LMI) households experience multiple housing problems. The most common housing problem among LMI households in Plymouth is cost burden, which is common to LMI households across the City. Problems of overcrowding and substandard housing are not common in Plymouth. There are no census tracts in Plymouth where more than 40% of LMI households experience overcrowding or substandard housing. Thus, there are no areas in Plymouth that meet the above definition of concentration of multiple housing problems. Rather, it is accurate to say the problem of cost-burden is prevalent among LMI households in all areas of the City and is not specific to any particular geographic area.

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

The Consolidated Plan regulations require that grantees define the term "area of minority concentration" and then identify and describe those areas in the jurisdiction that meet the definition. For the purposes of this section, "area of minority concentration" is defined as a census tract containing more than 40% of households which are of racial or ethnic minorities. As displayed in the maps below based on American Community Survey data provided by HUD, two census tracts in Plymouth have areas of minority concentration.

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

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Plymouth will award the majority of the public/social services funds to activities that meet a high priority need from the 2025-2029 Consolidated Plan. Remaining funds will be allocated to the secondary priority activities with focus on targeting greatest needs.

Highest Priority Public Service Activities of the City of Plymouth

- Homelessness Prevention and Support Services (supportive services to prevent homelessness that may include financial assistance of up to three consecutive months of financial assistance for housing and related costs)
- Activities for households with incomes below 80% AMI

Secondary Priority Public Service Activities of the City of Plymouth

- Senior Services
- Tenant Advocacy and counseling
- Financial Literacy and counseling

Other than public service activities, Plymouth has identified overarching Priority Needs which include:

- Preserve and Create Multifamily Rental Opportunities
- Preserve and Create Single Family Homeownership Opportunities
- Promote Education, Outreach, and Services

All activities must promote equal access to all members of our community and people with low and moderate incomes.

To address these Priority Needs, the city has identified a series of goals, including the following:

- Homeowner rehabilitation assistance
- Direct homebuyer assistance
- Facilities for Persons with Disabilities
- Homeowner education
- Senior services
- Homelessness prevention
- Tenant counseling
- Homeownership Creation

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

Geographic Area

Table 12 - Geographic Priority Areas

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

General Allocation Priorities

Describe the basis for allocating investments geographically within the city

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

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

Priority Needs

Table 13 – Priority Needs Summary

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

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

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

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

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

	Basis for Relative Priority	The city of Plymouth does not have a chronically homeless population. However, there are residents of Plymouth who are at risk of becoming homeless. Relevant services, such as one-time rental assistance are available through PRISM, IOCP, HOME Line, and LSS to prevent households from becoming homeless.
6	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Plymouth
	Associated Goals	Homeowner Rehabilitation
	Description	Economic development strategies, including business assistance, improve the local economy and expand economic opportunities.
	Basis for Relative Priority	<p>The Consortium reviewed data and city/community partner economic development survey results. Economic development priorities established by HUD were also considered. Goals were established based upon a number of criteria, including:</p> <ul style="list-style-type: none"> • Impact on a large number of low-income households • Unique needs of particular geographic areas and/or populations • Ability of CDBG funds to leverage other public and private funding • The absence (or loss) of other funding sources • The past success of projects and activities in meeting the needs of their clients • The support of the community for these projects and activities <p>Economic development activities were deemed to be a high priority by our partners and help expand economic opportunities. The City of Plymouth has a lesser need for these activities based upon the above criteria, so this need is given a lower priority in the portion of the Plan specific to Plymouth.</p>
7	Priority Need Name	Fair Housing
	Priority Level	High

Population	Extremely Low Low Moderate
Geographic Areas Affected	City of Plymouth
Associated Goals	Fair Housing
Description	The City of Plymouth works with the Fair Housing Implementation Council (FHIC) to identify and address fair housing needs throughout the metro area, with specific focus on Plymouth.
Basis for Relative Priority	Fair Housing is a high priority for the city due to the many issues that low and moderate income renters face.

Narrative (Optional)

The City of Plymouth set five-year Priority Needs based on:

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

The Plan uses the CDBG definitions as described below:

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

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

The Priority Levels for the Needs listed above were established based on Hennepin County Consortium’s Scope of Services, the community consultation, needs assessment, and market analysis processes

described within this plan. Additionally, the historical outcomes of the City's CDBG and other housing and economic development programs.

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

Introduction

During the 2025 program year, the city anticipates receiving an annual allocation of \$252,284 and \$80,000 in program income for a total available funding amount of \$332,284.

The city expects to receive approximately \$320,000 per year in CDBG funds from 2025-2029. This includes an estimated \$240,000 allocation and \$80,000 of program income.

If the allocation amount is higher or lower than the anticipated figure, Plymouth will proportionally increase or decrease program funding accordingly to match actual allocation amounts. Subgrantee project funding will proportionally increase or decrease accordingly to maintain compliance with the public services cap.

The Plymouth HRA intends to pursue all possible resources to address its planned 2025 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	252,284	80,000	170,000	502,284	1,280,000	For the 2025 CDBG program year, Plymouth anticipates a CDBG allocation of \$252,452. Additionally, \$80,000 of program income and \$135,870 of 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 \$240,000, based on funding trends. Program income of \$80,000 is projected annually.
LIHTC	public - federal	Housing	0	0	0	0	0	The HRA has been working with several private developers to utilize this resource 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 250 vouchers (including 40 vouchers for non-elderly disabled and 10 VASH vouchers). There are another 100 voucher holders residing in Plymouth who ported in from other jurisdictions.

DRAFT
Consolidated Plan

PLYMOUTH

45

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.

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 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. Since 1998 the City and HRA have established seven tax increment financing districts and secured 213 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 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.
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 \$260,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing.

Table 14 - Anticipated Resources

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

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

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

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

The City of Plymouth owns two senior rental housing developments. Plymouth 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 2024 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 2024

The Plymouth HRA administers a scattered site rental housing program (SSHP) where they own and manage affordable twin home properties. The HRA purchased a 0.6-acre vacant parcel in Plymouth to build and operate a twin home, called Valor Place. The twin home (single building, two units) is available to veterans of the armed services whose households are at or below 60% AMI. The HRA owns and operates the homes with dedicated reserves to keep the rent levels affordable.

Discussion

The City of Plymouth utilizes a variety of federal, state, and local funding sources to meet the goals identified in this plan. This includes sources used on a recurring annual basis such as CDBG, Section 8, state housing agency programs, and the local HRA tax levy. Additional sources such as

LIHTC, TIF, and housing revenue bonds have been used on a case by case basis in the past and will continue to be pursued when and where appropriate.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Plymouth	Government	Ownership Planning Rental	Jurisdiction
Hennepin County	Government	Homelessness Planning Rental	Region
HOME Line	Subrecipient	public services	Jurisdiction
Senior Community Services (SCS)	Subrecipient	public services	Jurisdiction
People Responding in Social Ministry (PRISM)	Subrecipient	public services	Jurisdiction
Hammer Residences	Subrecipient	Facilities for persons with Disabilities	Jurisdiction
Lutheran Social Service (LSS)	Subrecipient	public services	Jurisdiction
Interfaith Outreach Community Partners (IOCP)	Subrecipient	public services	Jurisdiction
West Hennepin Affordable Housing Land Trust	Subrecipient	Ownership	Region

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

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

Table 16 - Homeless Prevention Services Summary

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

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

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

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

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

Finally, the City of Plymouth's partnership with organizations like People Responding in Social Ministry (PRISM) and Interfaith Outreach & Community Partners (IOCP) address the needs of homeless persons in Plymouth. IOCP's Project Success helps homeless and imminently homeless families achieve housing

stability through rent support, emergency assistance, case management, and employment services. PRISM's Homelessness Prevention program provides assistance to families in financial crisis to help maintain stable housing. PRISM also provides wraparound services such as financial literacy education, counseling, and transportation.

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

The City of Plymouth and Hennepin County have a strong coalition of service providers who work together to identify precariously housed youth, families, and individuals; and to find safe and decent housing, preventing homelessness.

- Within the homeless population, special niche populations receive services that are tailored to their specific needs. Veterans are offered veteran-specific housing as well as being eligible for permanent supportive housing if they are chronically homeless.
- Our community has developed specific programming for our refugee population, which experiences unique challenges to housing, in part because of their trauma, large family size, lack of English skills, lack of recognized credentials and schooling, and barriers to integrating into American society.
- Chemically-dependent single adults have both sober housing and "wet housing" available, depending on their needs and ability to maintain sobriety.
- While Native Americans are less than one percent of the county's population, they are seven percent of the homeless population and more than one quarter of the unsheltered population. Several Native American focused programs address these specific needs.
- Families homeless grew dramatically during the Great Recession while single adult homelessness grew much more slowly. Funding for family homelessness has responded by redirecting some funds to rapid rehousing services, focusing on repeat shelter users, and expanding capacity to meet this need.
- In Plymouth, Interfaith Outreach & Community Partners' (IOCP) helps homeless and imminently homeless families achieve housing stability. This is accomplished through emergency assistance and case management.
- PRISM's Housing program provides emergency assistance to families in financial crisis to help maintain stable housing. PRISM also provides wraparound services such as financial literacy education, counseling, and transportation.

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

The strengths of the delivery system include a diverse and experienced base of housing, community development, and social service providers and organizations. Coordination among the state, the county, and regional and local governments has resulted in significant planning initiatives and working policy groups, such as the Hennepin County and City of Minneapolis Commission to End Homelessness, and the City County Task Force on Lead Hazard Control. One result of this coordination has been the consolidated request for proposal (RFP) issued by public and private funders statewide, including Hennepin County. Annually, the county issues its Coordinated Request for Proposals (CRFP) that includes funding from the county's Affordable Housing Incentive Fund (AHIF), Transit Oriented Development (TOD), Supportive Housing Initiative Fund (SHIF), and Group Residential Housing (GRH), and federal funding from the HOME program and Continuum of Care of the Homeless program. These funding opportunities are further coordinated with federal Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) programs. Another example of the effectiveness of the coordination between the Consortium partners is the success of the Consortium in meeting the majority of the Consolidated Plan 2005-2009 goals.

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

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

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner rehabilitation assistance	2025	2029	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$453,784	Homeowner Housing Rehabilitated: 20 Household Units
2	Direct homebuyer assistance	2025	2029	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$350,000	Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Facilities for Persons with Disabilities	2025	2029	Affordable Housing Non-Homeless Special Needs	City of Plymouth	Preserve/Create Multifamily Rental Opportunities	CDBG: \$151,000	Housing units rehabilitated: 15 Housing Units
4	Homeowner education	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$26,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
5	Senior services	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$52,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
6	Homelessness prevention	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$107,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Tenant counseling	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$51,000	Public service activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted
8	Homeownership Creation	2025	2029	Non-Housing Community Development	City of Plymouth	Preserve/Create single family homeownership	CDBG: \$260,000	Sale of 5 improvements (homes) to buyer households who earn less than 80% Area Median Income
9	Fair Housing	2025	2029	Fair Housing	City of Plymouth	Education, outreach and services.	CDBG: \$12,500	Other: 1 Other
10	Administration	2025	2029	Program Administration	City of Plymouth		CDBG: \$150,000	Other: 1 Other

Table 17 – Goals Summary

Goal Descriptions

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

8	Goal Name	Homeownership Creation
	Goal Description	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	Goal Name	Fair Housing
	Goal Description	Activities to promote fair housing choice, enforcement, testing, outreach, information and referral in Plymouth and throughout suburban Hennepin County.
10	Goal Name	Administration
	Goal Description	Program administration funds will be used to implement the CDBG Program for the City of Plymouth.

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

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

Plymouth's CDBG housing programs are generally oriented towards the rehabilitation and preservation of existing affordable housing units rather than to the provision of new housing. The Plymouth First Time Homebuyer Loan program does assist low- and moderate-income families in the purchase of affordable homes. In addition, Plymouth funds the West Hennepin Affordable Housing Land Trust with CDBG funds. This land trust model program helps low- and moderate-income families purchase affordable homes by allowing them to purchase a home and lease the land. This program dramatically reduces the costs associated with home purchase. Between these two programs, Plymouth expects to assist 15 low- and moderate-income families during the 2025-2029 Consolidated Plan Cycle.

Plymouth does not operate any public housing, thus there are no goals in this plan designated as "public housing goals." However, the City of Plymouth owns two affordable senior rental housing developments - Plymouth Towne Square (99 units) and Vicksburg Crossing (97 units). By providing a deep subsidy to these buildings, the HRA is working to help the residents obtain decent, affordable housing and to avoid homelessness. Additionally, the Plymouth HRA operates the Section 8 Housing Choice Voucher program in Plymouth. Currently, the Plymouth HRA has funding for 250 vouchers (including 40 vouchers for non-elderly disabled and 10 VASH vouchers.). There are another 100 voucher holders residing in Plymouth who ported in from other jurisdictions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SP-80 Monitoring - 91.230

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

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

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

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

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

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

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

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

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

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

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	252,284	80,000	170,000	502,284	1,280,000	For the 2025 CDBG program year, Plymouth anticipates a CDBG allocation of \$252,284. Additionally, \$80,000 of program income and \$170,000 of 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 \$240,000, based on funding trends. Program income of \$80,000 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.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 8	public - federal	Admin and Planning Housing	0	0	0	0	0	Currently the Plymouth HRA has funding for 250 vouchers (including 40 vouchers for non-elderly disabled and 10 VASH vouchers). There are another 100 voucher holders residing in Plymouth who ported in from other jurisdictions.
Tax Exempt Bond Proceeds	public - local	Housing	0	0	0	0	0	Since 1995, the City has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 893 rental apartments. The City required that the owners make a certain percentage of their units affordable to and occupied by 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 1				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. Since 1998 the City and HRA have established seven tax increment financing districts and secured 213 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 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.
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 \$260,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing.

Table 18 - Expected Resources – Priority Table

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

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

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

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

The City of Plymouth owns two senior rental housing developments. Plymouth 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 2024. 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 2024.

The Plymouth HRA administers a scattered site rental housing program (SSHP) where they own and manage affordable twin home properties. The HRA purchased a 0.6-acre vacant parcel in Plymouth to build and operate a twin home, called Valor Place. The twin home (single building, two units) is available to veterans of the armed services whose households are at or below 60% AMI. The HRA owns and operates the homes with dedicated reserves to keep the rent levels affordable.

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(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	2025	2026	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$93,784	Homeowner Housing Rehabilitated: 4 Household Units
2	Direct homebuyer assistance	2025	2026	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$70,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
3	Facilities for Persons with Disabilities	2025	2026	Non-Homeless Special Needs	City of Plymouth	Preserve/Create Multifamily Rental Opportunities	CDBG: \$31,000	Rental units rehabilitated: 3 Household Housing Unit
4	Homeowner education	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$6,000	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
5	Senior services	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$12,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Homelessness prevention	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$26,000	Public service activities other than Low/Moderate Income Housing Benefit: 21 Households Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Tenant counseling	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$11,000	Public service activities other than Low/Moderate Income Housing Benefit: 240 Persons Assisted
8	Homeownership Creation	2025	2026	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$50,000	Sale of an improvement (one home) to buyers who earn less than 80% Area Median Income
9	Fair Housing	2025	2026	Fair Housing	City of Plymouth	Education, outreach and services.	CDBG: \$2,500	Other: 1 Other
10	Administration	2025	2026	Program Administration	City of Plymouth	Education, outreach and services.	CDBG: \$30,000	Other: 1 Other

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner rehabilitation assistance
	Goal Description	Provide zero interest loans and grants to assist low/moderate income households to make needed home repairs and address lead based paint issues as needed.
2	Goal Name	Direct homebuyer assistance
	Goal Description	Provide zero interest deferred loans to low/moderate income first time homebuyer households to help make the purchase of a home more affordable.
3	Goal Name	Facilities for Persons with Disabilities
	Goal Description	Assist with the rehabilitation of affordable rental group homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
4	Goal Name	Homeowner education
	Goal Description	Provide 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	Homelessness prevention
	Goal Description	Provide emergency, short-term housing assistance to low/moderate income households experiencing temporary financial crises.
7	Goal Name	Tenant counseling
	Goal Description	Provide counseling and legal advocacy to low/moderate income renter households.

8	Goal Name	Homeownership Creation
	Goal Description	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	Goal Name	Fair Housing
	Goal Description	Assist in regional efforts to further fair housing, including evaluation and implementation activities.
10	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 2025-2029 Consolidated Plan.

#	Project Name
1	Housing Rehabilitation
2	First Time Homebuyer Assistance
3	Affordable Housing Land Trust (HWR)
4	Facilities for Persons with Disabilities
5	Homeownership Counseling (LSS)
6	Tenant Counseling (HOME Line)
7	Senior Community Services (SCS)
8	Homelessness Prevention (PRISM)
9	Homelessness Prevention (IOCP)
10	Fair Housing
11	Program Administration

Table 20 – Project Information

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

The activities supported directly by the city include administering an owner-occupied rehabilitation program and a First Time Home Buyer program. Both programs serve LMI individuals and households in the Plymouth community well, allowing assistance to households to be able to stay and maintain their homes and be able to become FTHBs with direct homebuyer assistance. In addition, the HRA will continue to collaborate with WHAHLT 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, homelessness prevention, a tenant advocacy hotline, 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 (\$459,900 according to SPAAR in January 2025) that present barriers to entry for many prospective first-time homeowners.

If the allocation amount is higher or lower than the anticipated figure, Plymouth will proportionally increase or decrease program funding accordingly to match actual allocation amounts. Subgrantee

project funding will proportionally increase or decrease accordingly to maintain compliance with the public services cap.

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: \$93,784
	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	During the 2025 program year, the City of Plymouth expects to assist 4 households with housing rehabilitation. Two will receive housing rehabilitation loans and two will receive emergency repair grants.
	Location Description	The program is available to residents city-wide that are of low/moderate-income households.

	Planned Activities	The HRA will continue to operate two housing rehabilitation programs; the Housing Rehab Loan Program and the Emergency Repair Grant Program. The Housing Rehab Loan Program offers 0% interest deferred loans of up to \$40,000 for low and moderate-income homeowners to rehabilitate their owner-occupied homes. An additional \$10,000 (max \$50,000) is available for households in need of accessibility improvements and/or lead paint hazard reduction. Applications are accepted year-round on a first-come first-serve basis. The loans must be repaid only if the property is sold or transferred within 20 years. Loan funds may be used for qualifying safety and energy efficient upgrades, which may include repairing or replacing roofing, siding, windows, electrical, plumbing, heating, and insulation. Other repairs may also be eligible as determined by a home inspection. The Emergency Repair program helps in the form of a grant to LMI senior (55+) homeowners. Eligible repairs include a red-tagged furnace or water heater, broken windows, faulty electrical or plumbing systems. Other repairs may also be eligible as determined by a home inspection.
2	Project Name	First Time Homebuyer Assistance
	Target Area	City of Plymouth
	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$70,000
	Description	This program provides direct homeownership assistance to low and moderate-income first time homebuyers who wish to purchase a single-family home, condo, cluster home, or townhouse in the City of Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required downpayment, and a reduction of a portion of the mortgage principal.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	The city expects to assist 2 households with direct homebuyer assistance 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 2025 program year, as well as a small amount of program income.
3	Project Name	West Hennepin Affordable Housing Land Trust (Homes Within Reach)
	Target Area	City of Plymouth
	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$50,000
	Description	The Plymouth HRA will provide a grant to Homes Within Reach to assist with the acquisition of one home in the City of Plymouth. This home will be part of Homes Within Reach's Affordable Housing Land Trust, and will be made available for purchase to a low/moderate-income family.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	The HRA expects to assist with the purchase of one home that will be made available for purchase by a low/moderate income family as part of the West Hennepin Affordable Housing Land Trust.
	Location Description	The home purchased will be located within the City of Plymouth. It is not a requirement that the family that purchases the home resides in Plymouth prior to the purchase.
	Planned Activities	The West Hennepin Affordable Housing Land Trust (WHAHLT, dba Homes Within Reach) runs a community land trust where low- and moderate-income homebuyers purchase property, but only pay for the value of the physical structure. Homes Within Reach leases the land to the homeowners so that the purchase price is substantially more affordable. Plymouth's grant will assist with acquisition of a property located within the city, and Homes Within Reach will use a variety of other funding sources including county, state, and private donations to rehabilitate the home.
4	Project Name	Facilities for Persons with Disabilities (Hammer Residences)
	Target Area	City of Plymouth
	Goals Supported	Facilities for Persons with Disabilities
	Needs Addressed	Preserve/Create Multifamily Rental Opportunities
	Funding	CDBG: \$31,000
	Description	Assist with the rehabilitation of affordable rental homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	A total of 12 low/moderate-income individuals currently reside in the three homes slated to be rehabilitated/modified for accessibility and aging in place during the program year.

	Location Description	Three Hammer residence homes located within the City of Plymouth will be rehabilitated. Those homes are: 14 th Ave, Ives Lane, and Kentucky Home.
	Planned Activities	Hammer Residences provides housing and support to individuals who have developmental disabilities. The city will provide funds for renovations, energy-efficiency upgrades, and accessibility improvements installing and repairing wheelchair friendly flooring, HVAC work, and outdoor walkway repairs.
5	Project Name	Homeownership Counseling (LSS)
	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	6/30/2026
	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 60 homeowner and/or potential homebuyer households in Plymouth.
	Location Description	Clients served will be low- and moderate-income Plymouth households, or prospective residents that are in the process of purchasing a home in Plymouth.
	Planned Activities	LSS will provide housing counseling services including mortgage counseling, financial coaching and planning, reverse mortgage assistance, and foreclosure prevention.
6	Project Name	Tenant Counseling (HOME Line)
	Target Area	City of Plymouth

	Goals Supported	Tenant counseling
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$11,000
	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	HOME Line anticipates serving 240 Plymouth renter households through their tenant hotline.
	Location Description	The program is available city-wide to renter households in Plymouth.
	Planned Activities	HOME Line will continue to operate their tenant advocacy hotline available to Plymouth renters. The CDBG allocation will assist with staff costs for providing tenant advocacy for low- and moderate-income Plymouth renter households.
7	Project Name	Senior Community Services (SCS)
	Target Area	City of Plymouth
	Goals Supported	Senior services
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$12,000
	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. Services are offered on a sliding scale fee based on income.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	100 low/moderate-income seniors will benefit from this funding.
	Location Description	All senior citizens (age 55+) who are low and moderate income residents of the City of Plymouth are able to access the H.O.M.E. program.
	Planned Activities	Senior Community Services will provide low/moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income. Clients are required to complete a H.O.M.E Service Request form that contains gender, race & ethnicity, address and monthly income information. Proof of income letters, pay stubs, W-2s and social security and account statements are all used to gather relevant client information.
8	Project Name	Homelessness Prevention - PRISM
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$15,000
	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	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	PRISM expects to help 12 Plymouth households with homelessness prevention during the 2025 program year.
	Location Description	The program is available to low/moderate-income residents city-wide.
	Planned Activities	People Responding In Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low/moderate income persons living in the City of Plymouth in order to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure. Clients can provide proof of income through self-certification or paystubs, bank statements, tax returns or other forms. The program will be available to low/moderate income residents city-wide.
9	Project Name	Homelessness Prevention - IOCP
	Target Area	City of Plymouth, west of HWY 494
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$11,000
	Description	Interfaith Outreach & Community Partners will provide emergency, short term housing assistance to low/moderate income households experiencing temporary financial crises.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Interfaith Outreach expects to help 9 families within their program.
	Location Description	The program is available to low/moderate-income households west of HWY 494 in Plymouth.

	Planned Activities	Interfaith Outreach & Community Partners will provide emergency, short term housing assistance to low/moderate income households experiencing temporary financial crises.
10	Project Name	Fair Housing
	Target Area	City of Plymouth
	Goals Supported	Fair Housing
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$2,500
	Description	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education and enforcement activities. The project includes evaluation and monitoring of implemented activities.
	Target Date	6/30/2026
	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.	
11	Project Name	Program Administration
	Target Area	City of Plymouth
	Goals Supported	Administration
	Needs Addressed	Administration

Funding	CDBG: \$30,000
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	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	N/A - funding provides for overall program administration of CDBG activities.
Location Description	N/A - funding provides for overall program administration of CDBG activities.
Planned Activities	Program management, monitoring, and evaluation of overall CDBG program including costs of staff engaged in program management.

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
City of Plymouth	100

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investments are not targeted geographically but are instead available to low/moderate income households city-wide. Investments are not targeted geographically because the City of Plymouth has no areas of concentrations of low/moderate income 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-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 continuous, collaborative communication with the subgrantees, the city is aware of ongoing 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, as community services such as food and clothing shelves. The City of Plymouth will continue important work with several public service organizations to meet the widest possible range of needs.

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 2025-2029 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" are established on properties where the City has assisted with housing development. 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 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, First Time Home Buyer 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 partnership 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.

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

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

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

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 housing program through PRISM that helps assist with making mortgage or rent payments for a short period of time, a housing program through Interfaith Outreach that helps with paying rent, 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 low to moderate income seniors with needed home maintenance through their HOME program, assisting with small handyman projects as well as yard maintenance.

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

programs that provide basic, necessary items to families that may be experiencing poverty.

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 with People Responding In Social Ministry (PRISM), Metropolitan Interfaith Council on Affordable Housing (MICAH), Interfaith Outreach, and Habitat for Humanity.

The HRA requires recipients of their First Time Homebuyer Programs to attend homebuyer workshops presented by an accredited Home Stretch organization.

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	20,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	20,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

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 2024 program year. The HRA anticipates receiving approximately \$20,000 in PI before the start of the 2025 program year that will be reprogrammed to support projects during that program year. This estimate is based on PI received to date.

In addition, the city anticipates receiving approximately \$80,000 in PI during the 2025 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, 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 95% 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).

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 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 successful and important parts of these efforts. Each year the city evaluates its performance relative to its Consolidated Plan goals through the Consolidated Annual Performance Evaluation Report (CAPER). As the 2024 program year comes to an end, the city continues to make progress toward meeting all its Consolidated Plan goals for the period from 2020-2024. The only exception is the number of households receiving first time homebuyer assistance, which has experienced limited activity due to a slowdown in the local housing market, changing lending criteria among first mortgage lenders, and high housing costs.

Fair Housing continues to be a focus of the City of Plymouth. In CDBG program year 2024, the Fair Housing Implementation Council funded 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 were made 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 other Hennepin County 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 February 20, 2025 and ask the public to comment on the proposed activities. Notice of the public hearing will be published in the official local newspaper on February 20, 2025 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 the resources available, including CDBG funding.

5. Summary of public comments

The City will hold a public hearing on March 27, 2025 at the Housing and Redevelopment Authority meeting. Written comments will be accepted from February 25, 2025 to March 27, 2025 and notice of the comment period and draft Action Plan will be published in the official local newspaper on February 20, 2025, and on February 27, 2025.

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

Comments may be made during the public comment period from February 25, 2025 to March 27, 2025 and may be made or presented at the public hearing on March 27, 2025. 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 Plymouth 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 fair housing implementation.

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

City of Plymouth Housing & Redevelopment Authority

Attn: Grant Fernelius, Executive Director

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

3400 Plymouth Boulevard

Plymouth, MN 55447

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

1. Introduction

The development of the Hennepin County Consortium Consolidated Plan will be 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 to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

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 Housing Program which helps to make emergency payments to keep residents in their homes for a short period of time. The City also works with IOCP to refer residents to their Neighborhood Program which aims to build healthy, connected neighborhoods that can assist one another. The City coordinates with SCS's HOME program, which provides low barrier essential services related to home maintenance and accessibility to the City's senior residents. The City of Plymouth also works to connect residents who are in need of legal advice with tenant advocacy groups such as HOME Line.

In addition to collaboratively working with these service agencies, 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 Plymouth residents. 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. Lastly, City staff regularly encourage residents and prospective residents to utilize Housing Link as a general tool to assist with finding additional resources and affordable housing.

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

Coordination is completed by the Minneapolis/Hennepin County Continuum of Care and the Office to End Homelessness. If a resident of Plymouth is facing homelessness, the City would first refer to the program through the County to help assist the resident's issues. Additionally, the City would contact partner agencies such as IOCP's Neighborhood Program, PRISM's Housing Program, HOME Line, and LSS 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 Housing Stability convene CoC members around specific target populations (Youth Collaborative, Family Services Network, Veteran Committee) and intervention types (Shelter Efficiency Network, The Outreach Group) in order to coordinate and develop new collective strategies to make homelessness rare, brief and non-recurring. The CoC's Executive Committee coordinates these strategies, and the Funding Committee evaluates existing and proposed projects for service and reallocates funds to meet emerging needs.

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

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

Plymouth does not receive 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

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

6	Agency/Group/Organization	West Hennepin Affordable Housing Land Trust (WHAHLT)
	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

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

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

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

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

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

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

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

Plymouth was actively involved in the Consortium consultation, development, and citizen participation process led by Hennepin County for the 2025-2029 Consolidated Plan. All agency types were consulted through the Consortium's Consolidated Plan development and goal-setting process. For successive Action Plans in the 2025-2029 Consolidated Plan cycle, some agency types will be consulted again or on an ongoing basis to assess whether substantial trends or changes have 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</p>

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
		management as it relates to the CDBG program overall and for each environmental review processed.

Table 3 - Other local / regional / federal planning efforts

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

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, and 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 identify 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 2025-2029 Consolidated Plan process and the concurrent 2025 Annual Action Plan process. In December 2024 Hennepin County, in coordination with the Consortium, conducted an online survey to assist with identifying and prioritizing goals for the goal development process.

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 Consortium supports and encourages the participation of citizens, community groups, and other interested agencies both in the development and the evaluation of the Plan's programs and activities. The Hennepin County Consortium worked with area community-based organizations to obtain input from residents through an online survey. Plymouth advertised the survey through its website, social media, and email. 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 other Hennepin County 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 27, 2025 and ask the public to comment on the proposed activities. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries. Notice of the public comment period and the public hearing will be published in the official local newspaper on February 20, 2025, and on February 27, 2025, as well as posted on the City website. Written comments will be accepted from February 25, 2025 to March 27, 2025 prior to the City of Plymouth City Council authorization of the 2025 Annual Action Plan on April 8, 2025.

Plymouth's citizen participation process includes an RFP process that allows non-profit agencies to apply for CDBG funding. Notice was published in the Sun Sailor on November 28, 2024, requesting CDBG public service proposals. 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.

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 City's Citizen Participation Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	To be updated after conclusion of public hearing and public comment period.	TBD	TBD	
2	Public Hearing	Non-targeted/broad community	To be updated after conclusion of public hearing and public comment period.	TBD	TBD	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Non-targeted/broad community	To be updated after conclusion of public hearing and public comment period.	TBD	TBD	https://www.plymouthmn.gov/departments/community-economic-development/housing
4	Internet Outreach - survey	Non-targeted/broad community	Over 2000 people completed the survey.	Increase affordable housing, emergency assistance and senior services.	NA	https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For the 2025 CDBG program year, Plymouth's CDBG allocation is expected to be \$252,284. Additionally, \$80,000 of program income is anticipated. The following list includes other sources of funds used for community development and housing programs within the City.

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	252,284	80,000	170,000	502,284	1,280,000	For the 2025 CDBG program year, Plymouth anticipate an allocated of \$252,452. Additionally, \$80,000 of program income and \$170,000 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 \$240,000, based on funding trends. Program income of \$80,000 is projected annually.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public – federal	Housing	0	0	0	0	0	The HRA has been working with several private developers to utilize this resource to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.
Section 8	public – federal	Housing	0	0	0	0	0	Currently the Plymouth HRA has funding for 250 vouchers (including 40 vouchers for non-elderly disabled and 10 VASH vouchers). There are another 100 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.

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 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. Since 1998 the City and HRA have established seven tax increment financing districts and secured 213 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 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 principle 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 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 \$260,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing.

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 2024 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 2024

The Plymouth HRA administers a scattered site rental housing program (SSHP) where they own and manage affordable twin home properties. The HRA purchased a 0.6-acre vacant parcel in Plymouth to build and operate a twin home, called Valor Place. The twin home (single building, two units) is available to veterans of the armed services whose households are at or below 60% AMI. The HRA owns and operates the homes with dedicated reserves to keep the rent levels affordable.

Discussion

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

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner rehabilitation assistance	2025	2026	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$93,784	Homeowner Housing Rehabilitated: 4 Household Units
2	Direct homebuyer assistance	2025	2026	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$70,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
3	Facilities for Persons with Disabilities	2025	2026	Non-Homeless Special Needs	City of Plymouth	Preserve/Create Multifamily Rental Opportunities	CDBG: \$31,000	Housing units rehabilitated: 3 Housing Units
4	Homeowner education	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$6,000	Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted
5	Senior services	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$12,000	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
6	Homelessness prevention	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$26,000	Public service activities for Low/Moderate Income Housing Benefit: 21 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Tenant counseling	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$11,000	Public service activities for Low/Moderate Income Housing Benefit: 240 Households Assisted
8	Homeownership Creation	2025	2026	Affordable Housing	City of Plymouth	Preserve/Create single family homeownership	CDBG: \$50,000	Sale of an improvement (home) to buyers who earn less than 80% Area Median Income
9	Fair Housing	2025	2026	Fair Housing	City of Plymouth	Education, outreach and services.	CDBG: \$2,500	Other: 1 Other
10	Administration	2025	2026	Program Administration	City of Plymouth	Education, outreach and services.	CDBG: \$30,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation Assistance
	Goal Description	Provide zero interest loans and grants to assist low/moderate income households to make needed home repairs and address lead-based paint issues as needed.
2	Goal Name	Direct homebuyer Assistance
	Goal Description	Provide zero interest deferred loans to low/moderate-income first-time homebuyer households to help make the purchase of a home more affordable.

3	Goal Name	Facilities for Persons with Disabilities
	Goal Description	Assist with the rehabilitation of affordable rental group homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
4	Goal Name	Homeowner education
	Goal Description	Provide 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	Homelessness prevention
	Goal Description	Provide emergency, short-term housing assistance to low/moderate income households experiencing temporary financial crises.
7	Goal Name	Tenant counseling
	Goal Description	Provides tenant counseling services to low/moderate income households that are in facing eviction or other housing related hardships.
8	Goal Name	Homeownership Creation
	Goal Description	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	Goal Name	Fair Housing
	Goal Description	Assist in regional efforts to further fair housing, including evaluation and implementation activities.

10	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 to address the strategies and priorities of the 2025-2029 Consolidated Plan.

#	Project Name
1	Housing Rehabilitation
2	First Time Homebuyer Assistance
3	Affordable Housing Land Trust (HWR)
4	Facilities for Persons with Disabilities
5	Homeownership Counseling (LSS)
6	Tenant Counseling (HOME Line)
7	Senior Community Services (SCS)
8	Homelessness Prevention (PRISM)
9	Homelessness Prevention (Interfaith)
10	Fair Housing
11	Program Administration

Table 7 – Project Information

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

The activities supported directly by the city include administering an owner-occupied rehabilitation program and a First Time Home Buyer program. Both programs serve LMI individuals and households in the Plymouth community well, allowing assistance to households to be able to stay and maintain their homes and be able to become FTHBs with direct homebuyer assistance. In addition, the HRA will continue to collaborate with WHAHLT 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, homelessness prevention, a tenant advocacy hotline, 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 (\$459,900 according to SPAAR in January 2025) that present barriers to entry for many prospective first-time homeowners.

If the allocation amount is higher or lower than the anticipated figure, Plymouth will proportionally increase or decrease program funding accordingly to match actual allocation amounts. Subgrantee

project funding will proportionally increase or decrease accordingly to maintain compliance with the public services cap.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	City of Plymouth
	Goals Supported	Homeowner rehabilitation assistance
	Needs Addressed	Preservation of the City's housing stock
	Funding	CDBG: \$93,784
	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	During the 2025 program year, the City expects to assist 2 households with home rehabilitation loans and 2 households with emergency repair grants.
	Location Description	The program is available to residents city-wide that are of low- and moderate-income households.

	Planned Activities	The HRA will continue to operate two housing rehabilitation programs: The Housing Rehab Loan program and the Emergency Repair Grant 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 LMI senior (55+) homeowners. Eligible repairs include a red-tagged furnace or water heater, broken windows, faulty electrical or plumbing systems. Other repairs may also be eligible as determined by a home inspection.
2	Project Name	First Time Homebuyer Assistance
	Target Area	City of Plymouth
	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$70,000
	Description	This program provides direct homeownership assistance to low and moderate-income first-time homebuyers who wish to purchase a single-family home, condo, cluster home, or townhouse in the City of Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required down payment, and a reduction of a portion of the mortgage principal.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The city expects to assist 2 households with direct homebuyer assistance during the program year.

	Location Description	The program is available city-wide to low- and moderate-income households purchasing their first home. The home being purchased may be located anywhere within Plymouth. The households purchasing the home are not required to have resided in Plymouth prior to purchasing the home.
	Planned Activities	The program provides assistance to low and moderate-income first-time homebuyers who wish to buy a single-family home, condo, cluster home, or townhouse in Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principal reduction. Applications are accepted throughout the year on a first-come, first-serve basis. Loans must be repaid if the property is sold, transferred, non-homesteaded, or 30 years from the initial purchase date, when the mortgage becomes due and payable. Due to a tight housing market within the City of Plymouth, there is expected carryover that will be used to help fund the program through the 2025 program year, as well as program income.
3	Project Name	West Hennepin Affordable Housing Land Trust (HWR)
	Target Area	City of Plymouth
	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$50,000
	Description	The Plymouth HRA will provide a grant to Homes Within Reach (HWR) 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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The HRA expects to assist with the purchase of one home that will be made available for purchase by a low/moderate income family as part of the West Hennepin Affordable Housing Land Trust.
	Location Description	The 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.

	Planned Activities	The West Hennepin Affordable Housing Land Trust (WHAHLT, dba Homes Within Reach) runs a community land trust where low- and moderate-income homebuyers purchase property, but only pay for the value of the physical structure. Homes Within Reach leases the land to the homeowners so that the purchase price is substantially more affordable. Plymouth's grant will assist with acquisition of a property located within the city, and Homes Within Reach will use a variety of other funding sources including county, state, and private donations to rehabilitate the home.
4	Project Name	Facilities for Persons with Disabilities (Hammer Residences)
	Target Area	City of Plymouth
	Goals Supported	Facilities for Persons with Disabilities
	Needs Addressed	Preserve/Create Multifamily Rental Opportunities
	Funding	CDBG: \$31,000
	Description	Assist with the rehabilitation of affordable rental group homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	A total of 12 low-moderate income individuals currently reside in the three homes that are slated to be rehabilitated/modified to increase mobility and aging in place during the program year.
	Location Description	Three Hammer residence homes are located within the City of Plymouth. Those homes are 14th Ave, Ives Lane, & Kentucky Home
Planned Activities	Hammer Residences provides housing and support to individuals who have developmental disabilities. The city will provide funds for renovations, energy-efficiency upgrades, and accessibility improvements installing and repairing wheelchair friendly flooring, HVAC work, and outdoor walkway repairs.	
5	Project Name	Homeownership Counseling (LSS)
	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, debt counseling, reverse mortgage, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Lutheran Social Services (LSS) will provide counseling services to 60 homeowner and/or potential homebuyer households in Plymouth.
	Location Description	Clients served will be low- and moderate-income Plymouth households, or prospective residents that are in the process of purchasing a home in Plymouth.
	Planned Activities	LSS will provide housing counseling services including mortgage counseling, financial coaching and planning, reverse mortgage assistance, and foreclosure prevention.
6	Project Name	Tenant Counseling (HOME Line)
	Target Area	City of Plymouth
	Goals Supported	Tenant counseling
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$11,000
	Description	HOME Line offers a tenant advocacy hotline that is available to all Plymouth residents.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	HOME Line anticipates serving 240 Plymouth renter households through their tenant hotline.
	Location Description	The program is available city-wide to low- and moderate-income renter households in Plymouth.

	Planned Activities	HOME Line will continue to operate their tenant advocacy hotline available to Plymouth renters. The CDBG allocation will assist with staff costs for providing tenant advocacy for low- and moderate-income Plymouth renter households.
7	Project Name	Senior Community Services (SCS)
	Target Area	City of Plymouth
	Goals Supported	Senior services
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$12,000
	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. Services are offered on a sliding scale fee based on income.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 low/moderate-income seniors will benefit from this funding.
	Location Description	All senior citizens (age 55+) who are low and moderate income residents of the City of Plymouth are able to access the H.O.M.E. program.
	Planned Activities	Senior Community Services will provide low/moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income. Clients are required to complete a H.O.M.E Service Request form that contains gender, race & ethnicity, address, and monthly income information. Proof of income letters pay stubs, W-2s and social security and account statements are all used to gather relevant client information.
8	Project Name	Homelessness Prevention - PRISM
	Target Area	City of Plymouth

	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$15,000
	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 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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	PRISM expects to help 12 Plymouth households with homelessness prevention during the 2025 program year.
	Location Description	PRISM's program is available to low- and moderate-income households city-wide.
	Planned Activities	People Responding in Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low/moderate income persons living in the City of Plymouth to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure. Clients can provide proof of income through self-certification or paystubs, bank statements, tax returns or other forms. The program will be available to low/moderate income residents city-wide.
9	Project Name	Homelessness Prevention - IOCP
	Target Area	City of Plymouth, west of HWY 494
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$11,000
	Description	Interfaith Outreach and Community Partners will provide emergency, short term housing assistance to low/moderate income households experiencing temporary financial crises.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Interfaith Outreach expects to help 9 families.
	Location Description	The program is available to low- and moderate-income Plymouth households west of HWY 494.
	Planned Activities	Interfaith Outreach & Community Partners will provide emergency, short term housing assistance to low/moderate income households experiencing temporary financial crises.
10	Project Name	Fair Housing
	Target Area	City of Plymouth
	Goals Supported	Fair Housing
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$2,500
	Description	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement activities. The project includes evaluation and monitoring of implemented activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement activities. The project includes evaluation and monitoring of implemented activities.
	Location Description	N/A - supports Fair Housing activities covering Hennepin County and the Twin Cities metropolitan area, including the City of Plymouth.
	Planned Activities	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement. The project includes evaluation and monitoring of implemented activities.
11	Project Name	Program Administration
	Target Area	City of Plymouth
	Goals Supported	Administration

Needs Addressed	Administration
Funding	CDBG: \$30,000
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	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Funding provides for overall program administration of CDBG activities.
Location Description	N/A - funding provides for overall program administration of CDBG activities.
Planned Activities	Program management, monitoring, and evaluation of overall CDBG program including costs of staff engaged in program management.

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
City of Plymouth	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investments are not targeted geographically but are instead available to low/moderate income households city-wide. Investments are not targeted geographically because the City of Plymouth has no areas of concentrations of low/moderate income 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. Some factors are 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 addition, the city will aid first time homebuyers with direct homeownership 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 works with and supports developers to include affordable housing in their developments through the use of TIF funding.

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 requires developers to create affordable housing units and mixed-income projects citywide.

Discussion

The city will continue to support currently operating programs as well as participating in regional opportunities to address affordable housing issues. The city will continue to assist with making housing affordable citywide.

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

Introduction

Despite limited funding, the Plymouth CDBG program is designed to meet a wide range of needs, including assisting social services, affordable housing, and reducing lead-based paint hazards. The city works with a variety of public, non-profit, and private industry partners to accomplish its community development goals, both through the CDBG program and through other resources. Through continuous, collaborative communication with the subgrantees, the city is aware of ongoing 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, as community services such as food and clothing shelves. The City of Plymouth will continue important work with several public service organizations to meet the widest possible range of needs.

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 2025-2029 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" are established on properties where the city has assisted with housing development. 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.

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, First Time Home Buyer 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 partnership 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.

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

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

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

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 housing program through PRISM that helps assist with making mortgage or rent payments for a short period of time, a housing program through Interfaith Outreach that helps with paying rent, 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 low to moderate income seniors with needed home maintenance through their HOME program, assisting with small handyman projects as well as yard maintenance.

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

programs that provide basic, necessary items to families that may be experiencing poverty.

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 with People Responding In Social Ministry (PRISM), Metropolitan Interfaith Council on Affordable Housing (MICAH), Interfaith Outreach, and Habitat for Humanity.

The HRA requires recipients of their First Time Homebuyer Programs to attend homebuyer workshops presented by an accredited Home Stretch organization.

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	20,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	20,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

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 during the 2024 program year. The HRA anticipates receiving and needing to reprogram approximately \$20,000 in PI before the start of the 2025 program year and will reprogram it to support projects during that program year. This estimate is based on PI received to date.

In addition, the city anticipates receiving approximately \$80,000 in PI during the 2025 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, 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 95% 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).

Citizen Participation Plan for Consolidated Plan 2025-2029 City of Plymouth

The Citizen Participation Plan Encouragement of citizen participation. The citizen participation plan must provide for and encourage citizens to participate in the development of the Consolidated Plan, the Annual Action Plan and the Annual Performance Report. This plan is designed to encourage participation by low and moderate income persons and by residents of predominantly low and moderate income neighborhoods. It sets forth the process to be followed for the development and evaluation of programs and activities covered in the five-year Consolidated Plan and Annual Action Plans.

Amendments to the 2025-2029 Consolidated Plan or Annual Action Plan

The Citizen Participation Plan requires the City of Plymouth to identify the criteria it will use for determining what constitutes a substantial amendment to the Consolidated Plan and/or Annual Action Plans. The City shall amend its approved plan whenever it makes one of the following decisions:

- An activity included in a consolidated plan or annual action plan is canceled;
- An activity not previously included in a consolidated plan or annual action plan is added;
- An activity's budget is increased or decreased by \$50,000.00 or more at one time;
- The location and/or national objective of an activity changes; or
- The allocation priorities within a Consortium member's jurisdiction change.

Notices announcing the requested substantial amendment and the start of a thirty (30) day public comment period will appear in one or more newspapers of general circulation. After the comment period, the requested amendment goes before the appropriate governing body for approval. Changes that occur that do not meet the above definition are considered administrative in nature and do not go through this substantial amendment process. These administrative changes are made internally and appear as revisions in the CAPER at the end of the program year.

CDBG Entitlement Cities: As of January 2020, these are Bloomington, Eden Prairie, and Plymouth. Amendments must be approved by their respective council or a body that has been delegated responsibilities relevant to the CDBG program.

CDBG Urban County direct allocation cities: Amendments must be approved by the direct allocation city council and the Hennepin County Board.

CDBG Consolidated Pool cities: Amendments will be approved by the County Board.

HOME Consortium: Amendments will be approved by the County Board.

Hennepin County will be the final arbiter of matters relating to the amendment process for CDBG, HOME and ESG funds (except CDBG funds received directly from HUD by Bloomington, Eden Prairie, and Plymouth).

Access to Information

Plan records and information, consistent with state and local laws regarding personal privacy and obligations of confidentiality, are available for citizen review at Hennepin County Community Works Department, 701 Fourth Avenue S, Suite 400, Minneapolis, Minnesota 55415. The office may be reached by phone at 612-348-9260 during normal business hours.

2025-2029 Consolidated Plan (ConPlan):

The proposed Consolidated Plan and the Annual Action Plan will be made available to the public for comment for **at least 30 days** and a public hearing will be held before the Plymouth City Council before it is approved.

Annual Action Plan (AAP)

The proposed Annual Action Plan will be made available to the public for comment for **at least 30 days** and a public hearing will be held before the Plymouth City Council before it is approved. These will run concurrent to the ConPlan period, in the first year of a new Five-year plan.

Annual Performance Report:

The Consolidated Annual Performance and Evaluation Report (CAPER), will be made available to the public for **at least 15 days** and a public hearing will be held before the Plymouth City Council before it is submitted to HUD.

During Public Comment Periods:

During public comment periods, one copy of the applicable DRAFT document will be available per requesting agency. Unless closed to the public, printed copies of the DRAFT documents will also be available at Plymouth City Hall, Plymouth Community Center, and the Plymouth Library. All of these sites are accessible for persons with mobility impairments. In addition, at a minimum, the executive summary of the DRAFT documents will also be available on the

Plymouth website, www.plymouthmn.gov and the Hennepin County website at www.hennepin.us. Access to this website is available to those without computers at any Hennepin County library. Library staff is able to assist those without computer experience.

Hennepin County will make reasonable accommodation to provide relevant documents for review in accessible formats upon request. Information will also be made available through translation or interpretation in Spanish, Somali, Hmong, Russian, Laotian, Vietnamese, Cambodian, Oromiffa, and Arabic, consistent with federal requirements and the Hennepin County Limited English Proficiency (LEP) Plan.

DRAFT Documents include:

- Proposed Consolidated Plan
- Proposed Annual Action Plan
- Consolidated Annual Performance and Evaluation Report (CAPER)

Public Hearings

Public hearings will be held to hear citizens' views about housing and community development needs, proposed use of CDBG, HOME and ESG funds, and progress in meeting identified goals and objectives. Hearings will be held in places accessible to persons with disabilities and appropriate accommodations will be made to meet the needs of non-English speaking attendees. The purpose of the public hearings will be to:

- Hear views of citizens, public agencies and other interested parties.
- Respond to proposals and comments at all stages of the consolidated submission process.
- Identify housing and community development needs.
- Review proposed use of funds.
- Review program performance.

A minimum of **two** hearings for each annual program cycle will be held at different times during the Program Year (PY). The Program Year starts July 1st of each year and ends June 30th of the following year. Hennepin County Board of Commissioners will hold one hearing prior to approval of the Consolidated Plan and/or the Annual Action Plan, and one hearing will be held prior to the submission of the Consolidated Annual Performance and Evaluation Report (CAPER) to HUD. Typically, the public hearing on the Annual Action Plan will occur in May preceding the new program year, and the public hearing on the CAPER will occur in September following the end of the program year.

The hearings will be held at times and locations convenient to potential and actual beneficiaries of each program covered within the Consolidated Plan. The location will usually be the

Hennepin County Board Room at the Hennepin County Government Center. To give adequate notice of public hearings, Hennepin County will publish notices detailing the purpose of the hearings, at least 10 working days in advance of any public hearing. Information about public hearings can also be accessed by calling 612- 348-9260 or 612-596-6985 (TTD/TTY) or the county website at www.hennepin.us.

In addition to public hearings conducted by the County Board, Plymouth will hold a public hearing prior to the identification of projects for CDBG funding. These public hearings will take place before proposed projects are submitted to Hennepin County for inclusion in the Annual Action Plan. The location will usually be the Plymouth Council Chambers at Plymouth City Hall. To give adequate notice of public hearings, Plymouth will publish a notice detailing the purpose of the hearings in their official newspaper, at least 10 working days in advance of any public hearing.

Additional Documentation

Information about the proposed projects within the Consolidated Plan and Annual Action Plans will be available to the public upon request. This includes, but is not limited to:

- The level of annual funding.
- The range of projects that may be undertaken and the objectives to be met.
- The amount of assistance that will benefit very low- and low-income persons.
- Plans to minimize displacement and explain the assistance available to those displaced.
- The annual program development schedule and procedure.
- Copies of the regulations and issuances governing the program.
- Documents regarding other important program requirements, such as contracting procedures, environmental reviews, fair housing, and other equal opportunity requirements and relocation provisions.
- All key documents, including prior applications, grant agreements, the citizen participation process, performance reports, other reports required by HUD and the proposed application for the current year.
- Record of hearings.
- All mailings and promotional materials.
- Documentation of funding awards and the selection process.

Comments

Hennepin County and Plymouth will consider the comments and views received in writing during the comment period or verbally at public hearings. Summaries of all comments and responses will be attached to the final Consolidated Plan, Annual Action Plan or CAPER.

Technical Assistance

Technical assistance will be provided to any group, representing very low and low-income persons, that wants to develop funding proposals for any of the programs covered by the Consolidated Plan. The level and type of assistance may vary and will be determined by Hennepin County and/or as applicable the specific cooperating community. Representatives from Hennepin County, the U.S. Department of Housing and Urban Development, or other involved public agencies will provide the necessary assistance and expertise. To receive technical assistance, contact Hennepin County, Community Works at 612-348-9260.

Complaints

Complaints pertaining to the plans and documents identified in the Citizen Participation Plan, written and verbal, will be responded to within 15 working days. When a written complaint is directed toward a specific cooperating community, Hennepin County and the affected community will provide a written response within 15 working days.

CITY OF PLYMOUTH

HRA RESOLUTION 2025-01

A RESOLUTION TO APPROVE THE SUBMISSION OF THE 2025-2029 COMMUNITY DEVELOPMENT BLOCK GRANT CONSOLIDATED PLAN

WHEREAS, the City of Plymouth received Community Development Block Grant (CDBG) funding in fiscal years 2020 through 2024; and

WHEREAS, the Consolidated Plan process is designed to help states and local jurisdictions assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions; and

WHEREAS, under 24 CFR Part 91, Subpart C, the submission of a 5-Year Consolidated Plan is a requirement for annual recipients of CDBG funding; and

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF PLYMOUTH, MINNESOTA, that it hereby recommends that the City Council approve the submission of the 2025-2029 CDBG Consolidated Plan to the US Department of Housing and Urban Development.

Approved this 27th day of March, 2025 by the Plymouth Housing and Redevelopment Authority.

James Williams, Chair

Grant Fernelius, Executive Director

CITY OF PLYMOUTH
HRA RESOLUTION 2025-02

**A RESOLUTION TO APPROVE THE APPLICATION AND ALLOCATION OF FISCAL
YEAR 2025 COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS**

WHEREAS, the City of Plymouth, as an entitlement community, participates in the Community Development Block Grant Program; and

WHEREAS, the City of Plymouth has developed a proposal for the use of CDBG funds, and held a public hearing on March 27, 2025, to obtain the views of citizens on the proposed use of \$252,284 in grant funding plus \$80,000 in anticipated program income funds for the 2025 Community Development Block Grant Program; and

WHEREAS, the Housing and Redevelopment Authority in, and for the City of Plymouth, MN, has determined the following to be an appropriate use of Community Development Block Grant funds in accordance with federal guidelines and the City’s HUD approved Consolidated Plan;

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF PLYMOUTH, MINNESOTA, that it hereby recommends that the City Council authorize the City Manager to apply for 2025 Community Development Block Grant funds totaling \$252,284 in addition to \$80,000 in anticipated program income totaling \$332,284 from the U.S. Department of Housing and Urban Development with the following allocations:

1. Housing Rehabilitation Grant/Loans	93,784.00
2. First Time Homebuyer Program	70,000.00
3. Program Administration	30,000.00
4. Hammer Residences	31,000.00
5. Community Land Trust	50,000.00
6. Lutheran Social Services of MN	6,000.00
7. Fair Housing Activities	2,500.00
8. PRISM	15,000.00
9. HOME Line	11,000.00
10. Interfaith Outreach	11,000.00
11. Senior Community Services	12,000.00
	<hr/>
Total	\$ 332,284.00

BE IT FURTHER RESOLVED, that if there is an increase or decrease in the anticipated funding amount for the 2025 CDBG fiscal year, the difference will be distributed across program allocations accordingly.

BE IT FURTHER RESOLVED, that it is hereby recommended to the City Council that all CDBG program income may be used to cover expenses generated in any existing CDBG program or activity and not just expenses related to the activity generating the income, unless otherwise reallocated by the City Council.

BE IT FURTHER RESOLVED, that it is hereby recommended to the City Council that all unexpended 2024 CDBG funds be allocated to the same program activity in 2025, unless otherwise reallocated by the City Council.

Approved this 27th day of March, 2025 by the Plymouth Housing and Redevelopment Authority.

James Williams, Chair

Grant Fernelius, Executive Director

CITY OF PLYMOUTH
HRA RESOLUTION 2025-03

**A RESOLUTION TO APPROVE THE CITY OF PLYMOUTH CITIZEN
PARTICIPATION PLAN**

WHEREAS, the City of Plymouth, as an entitlement community, participates in the Community Development Block Grant Program; and

WHEREAS, the 2025-2029 Consolidated Plan process is designed to help states and local jurisdictions assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions; and

WHEREAS, under 24 CFR Part 91, Subpart B, 91.105, the adoption of a Citizen Participation Plan is a requirement for the Consolidated Plan process for recipients of CDBG funding; and

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF PLYMOUTH, MINNESOTA, that it hereby recommends that the City Council adopt the City of Plymouth's Citizen Participation Plan as part of the 2025-2029 Consolidated Plan.

Approved this 27th day of March, 2025 by the Plymouth Housing and Redevelopment Authority.

James Williams, Chair

Grant Fernelius, Executive Director

To: Housing and Redevelopment Authority

Prepared by: Steven Schmidt, Housing Manager

Reviewed by: Grant Fernelius, CED Director

Item: **Discuss Bring it Home Program**

1. Action Requested:

Discuss Bring it Home rental assistance program

2. Background:

Bring it Home Minnesota is a state-funded Rental Assistance Program currently being developed by Minnesota Housing. The program is funded by state appropriations and a regional sales tax in the metro area that began on October 1, 2023.

The Bring It Home Program, provides tenant-based rental assistance for cost-burdened households earning 50% area median income (AMI) or less, with funds prioritized for households earning under 30% AMI that include children 18 years of age and younger.

The Bring it Home program will be administered to provide coverage to all areas geographically throughout the state. If a jurisdiction is unable to implement the program, administrators have been asked to sign a Memorandum of Agreement (MOA) with a neighboring agency. The addition of the Bring it Home program is a great opportunity for Plymouth to provide additional support to cost-burdened households in our community however the addition of a new program that is still under development is beyond the capacity of the current staffing levels.

HRA staff have had discussions with a neighboring agency as well as a county-run rental assistance program to determine the possibility of a partnership. Both agencies expressed some reluctance to take on the additional workload given their own staffing and resource issues. Plymouth Housing Division would prefer to administer the program in-house, but to do so will require additional staff. Leadership staff have requested the addition of a Housing Specialist position in the 2026 budget to help administer the Bring it Home program. Current staff already administer almost 350 Housing Choice Vouchers (HCV) and are at capacity. The additional personnel would

allow for a re-balancing of workload and administration of the new program.

The Request for Proposal (RFP) for Bring it Home is currently underway and will close on April 21, 2025. MN Housing has allocated the Plymouth HRA a range of 36-49 vouchers. The program is funded on a two-year grant cycle with grant awards scheduled to be announced in November 2025 and program implementation scheduled to begin January 1, 2026. MN housing is also providing first-year start-up costs to help offset the cost burden of program development.

Staff would like feedback regarding the Bring it Home program RFP.

3. Budget Impact:

N/A

4. Attachments:

1. Bring It Home Methodology and Grant Amounts
2. Bring It Home Program Guide
3. Bring It Home - FAQ February 2025



Bring It Home Program

August 16, 2024

The following is a brief explanation of our methodology and initial estimate of the minimum grant amounts per Program Administrator for Bring it Home rental assistance followed by a table of those grant amounts. These are estimates for discussion purposes only and will change when more current data is incorporated and/or the Agency refines its allocation methodology.

Methodology

Program staff recommend that Tribal Nations that do not currently participate in the federal Housing Choice Voucher (HCV) program be allocated funds through a set-aside. We prepared an analysis of need among renters likely to be served by Tribal Program Administrators to arrive at a set-aside of approximately \$3.1 million.

For non-Tribal Program Administrators, we are required to use the most recent data from the Census Bureau's American Community Survey (ACS) which is updated annually, we determined the number of eligible households (those who would be eligible for the Bring It Home Rental Assistance Program) by Program Administrator service area.

The number of eligible households was then multiplied by the average Housing Assistance Payment (HAP) provided by HUD (which was a point in time for the most recent year) to determine the amount of money needed to assist all eligible households, which totaled approximately \$163 million per month.

The need amount for each Program Administrator was then divided by the total amount of need to come up with a "share of need" for each Program Administrator's service area.

The share of need percentage was then multiplied by the total projected amount available (metro sales tax and appropriated funds) for the Bring It Home Rental Assistance program to determine each Program Administrator's grant amount. The metro sales tax funds will only go to the Program Administrators in the metro area, and the appropriated funds will largely go to Greater Minnesota with a small share potentially going to metro area.

Grant Amounts

The grant amounts reflected in the table below are the estimated minimum grant amounts per Program Administrator. As the program is a competitive grant program, Program Administrators would apply for funds and would be eligible to receive at least the minimum grant amount. The grant

amounts are reflected in the table as 12-month amounts, though the actual contracts may be for periods longer than 12 months.

From the minimum grant award, Program Administrators would cover their own costs to administer the program. The remaining grant funds would be used to pay rent assistance to property owners/managers to cover the difference between 30% of the household’s income and the unit rent. Per the statute, Bring it Home rent assistance can be used to cover rents up to 120% of the maximum rents allowed by HUD, also known as the payment standard.

The estimated number of vouchers reflects an estimated number of households that would be served at any given time with ongoing rent assistance payments. The actual number of vouchers will depend on rent amounts and household incomes, which may vary widely for each location and household and will change over time.

Table 1: Estimated Grant Amounts by Program Administrator with Range of Vouchers and Administrative Costs

Program Administrator	Minimum Grant Amount - Annual	Estimated Range of Vouchers Per Administrator	Estimated Range of Administrative Costs Per Administrator - Annual
Tribal Nations	\$ 3,140,250	337 - 404	\$462,072 - \$534,012
Aitkin County	\$ 185,597	20 - 27	\$31,740 - \$40,896
Albert Lea	\$ 132,617	14 - 19	\$23,640 - \$30,432
Austin	\$ 133,741	17 - 23	\$27,816 - \$35,664
Becker County	\$ 38,708	5 - 7	\$9,000 - \$12,360
Bemidji	\$ 377,622	38 - 51	\$55,284 - \$72,288
Big Stone County	\$ 16,424	2 - 3	\$3,600 - \$5,400
Bloomington	\$ 1,244,747	81 - 109	\$111,528 - \$148,152
Blue Earth County	\$ 63,021	5 - 7	\$9,000 - \$12,360
Brainerd	\$ 356,622	36 - 49	\$52,668 - \$69,672
Cass County	\$ 154,766	18 - 25	\$29,124 - \$38,280
Chippewa County	\$ 93,450	11 - 15	\$18,960 - \$25,200
Clay County	\$ 821,378	64 - 87	\$89,292 - \$119,376
Cloquet/Carlton	\$ 163,668	16 - 21	\$26,508 - \$33,048
Crookston Housing	\$ 95,484	10 - 13	\$17,400 - \$22,080
Dakota County	\$ 3,762,375	260 - 352	\$345,660 - \$465,996
Detroit Lakes	\$ 95,505	11 - 15	\$18,960 - \$25,200
Douglas County	\$ 223,785	26 - 35	\$39,588 - \$51,360
Duluth	\$ 1,508,825	112 - 151	\$152,076 - \$203,088
Faribault County	\$ 44,703	5 - 7	\$9,000 - \$12,360
Fergus Falls	\$ 179,374	19 - 25	\$30,432 - \$38,280
Grant County	\$ 16,573	2 - 3	\$3,600 - \$5,400
Itasca County	\$ 259,633	25 - 34	\$38,280 - \$50,052
Kandiyohi County	\$ 254,304	24 - 32	\$36,972 - \$47,436
Koochiching County	\$ 41,421	5 - 7	\$9,000 - \$12,360

Program Administrator	Minimum Grant Amount - Annual	Estimated Range of Vouchers Per Administrator	Estimated Range of Administrative Costs Per Administrator - Annual
Le Sueur County	\$ 113,985	12 - 17	\$20,520 - \$27,816
Mankato	\$ 728,393	60 - 81	\$84,060 - \$111,528
McLeod County	\$ 179,887	18 - 24	\$29,124 - \$36,972
Meeker County	\$ 60,380	8 - 10	\$14,040 - \$17,400
Metropolitan Council	\$ 15,096,324	813 - 1098	\$1,068,984 - \$1,441,764
Minneapolis	\$ 10,472,573	648 - 874	\$853,164 - \$1,148,772
Mora	\$ 594,461	51 - 69	\$72,288 - \$95,832
Morrison County	\$ 102,569	11 - 15	\$18,960 - \$25,200
Mower County	\$ 26,239	3 - 4	\$5,400 - \$7,200
New Ulm	\$ 89,739	11 - 15	\$18,960 - \$25,200
Northwest MN Multi-County	\$ 370,570	37 - 50	\$53,976 - \$70,980
Olmsted County	\$ 1,586,524	105 - 141	\$142,920 - \$190,008
Otter Tail County	\$ 96,327	11 - 15	\$18,960 - \$25,200
Owatonna	\$ 284,825	26 - 36	\$39,588 - \$52,668
Pipestone	\$ 87,633	9 - 13	\$15,720 - \$22,080
Plymouth	\$ 535,414	36 - 49	\$52,668 - \$69,672
Red Wing	\$ 206,578	17 - 23	\$27,816 - \$35,664
Renville County	\$ 46,699	6 - 8	\$10,680 - \$14,040
Rice County	\$ 397,992	34 - 46	\$50,052 - \$65,748
Richfield	\$ 474,580	34 - 45	\$50,052 - \$64,440
Scott County	\$ 991,066	67 - 90	\$93,216 - \$123,300
South Center Multi-County	\$ 515,127	48 - 65	\$68,364 - \$90,600
Southeast MN Multi-County	\$ 872,269	77 - 104	\$106,296 - \$141,612
St. Cloud	\$ 2,014,786	165 - 223	\$221,400 - \$297,264
St. Louis Park	\$ 673,428	42 - 57	\$60,516 - \$80,136
St. Paul	\$ 7,273,267	446 - 602	\$588,948 - \$792,996
Stearns County	\$ 648,543	55 - 75	\$77,520 - \$103,680
Stevens County	\$ 60,476	8 - 10	\$14,040 - \$17,400
Swift County	\$ 52,290	7 - 9	\$12,360 - \$15,720
Todd County	\$ 72,231	8 - 11	\$14,040 - \$18,960
Virginia	\$ 686,532	64 - 86	\$89,292 - \$118,068
Wadena	\$ 71,863	8 - 11	\$14,040 - \$18,960
Washington County	\$ 1,722,312	106 - 143	\$144,228 - \$192,624
Worthington	\$ 428,735	46 - 62	\$65,748 - \$86,676
Yellow Medicine County	\$ 18,722	2 - 3	\$3,600 - \$5,400



Bring It Home Rental Assistance

Program Guide



The Minnesota Housing Finance Agency does not discriminate on the basis of race, color, creed, national origin, sex, religion, marital status, status with regard to public assistance, disability, familial status, gender identity, or sexual orientation in the provision of services.

An equal opportunity employer.

This information will be made available in alternative format upon request.

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Chapter 1 – Introduction

1.01 Values Statement

All Minnesotans live and thrive in a stable, safe and accessible home they can afford in a community of their choice. To achieve the concept of One Minnesota where everyone thrives, we will reorient how we work and expand who has a voice at the table and who participates in and benefits from the housing economy.

We will:

- Center the people and places most impacted by housing instability at the heart of our decision making
- Listen and share the power we have,
- Honor, respect and strengthen communities, and
- Be inclusive, equitable, just and antiracist in our actions.

1.02 Program Purpose and Authorizing Statute

Minnesota Housing has the authority under [Minnesota Statute 462A.2095](#) to establish and administer a statewide rental assistance program that provides tenant-based and project-based rental assistance through Program Administrators.

Minnesota Housing will retain a portion of the available funding, including but not limited to appropriations to cover administrative costs in accordance with [Minnesota Statute 462A.05, subdivision 8.](#)

1.03 Program Overview

The Bring it Home Rental Assistance Program, also referred to as “Bring It Home,” is a new program to create rental assistance for low-income families across Minnesota. Funded by state appropriations and the new metro sales tax for housing, the program will provide grants to Program Administrators who will administer the program as direct assistance for renter households.

The program provides funding for tenant-based and project-based rental assistance for cost-burdened households earning up to 50% area median income (AMI) or less. Cost burdened households means a household that is paying more than 30% of the household’s annual income on rent. Priority for rental assistance shall be given to households with children 18 years of age and under and annual incomes of up to 30% of the area median income.

A Program Administrator may provide tenant-based or project-based rental assistance in amounts equal to the difference between 30% of household income and the rent charged, plus an allowance for utilities if not included in rent. A Program Administrator may not provide assistance that is more than the difference between 30% of the tenant's gross income and 120% of the payment standard, plus

utilities, as established by the local Public Housing Authority, unless otherwise authorized by Minnesota Housing. Like the federal Housing Choice Vouchers, households may continue to receive housing assistance as long as the household remains income-eligible and is compliant with Participant obligations.

1.04 Program Guide

This Program Guide will be incorporated into and is considered part of the Grant Contract Agreement executed between the Program Administrator and Minnesota Housing.

1.05 Definition of Terms

Appendix A includes definitions of capitalized terms used in this Program Guide.

Chapter 2 – Eligibility and Program Requirements

2.01 Eligible Recipients

To be eligible for Bring It Home Rental Assistance Program funds, the applicant must be a Program Administrator as defined in [462A.2095, Subd 2\(c\)](#). Program Administrators are:

- Housing Choice Voucher (HCV) administrator: A Housing and Redevelopment Authority (HRA) or other local government agency or authority that administers federal tenant-based or project-based assistance under Section 8 of the United States Housing Act of 1937;
- Tribal Entity: A Tribal government or Tribal Designated Housing Entity; or
- Nongovernmental Organization: If there is no entity in either category above with the capacity or authority to administer the program, a nongovernmental organization determined by the Minnesota Housing to have the capacity to administer the program.

Minnesota Housing will make every effort to ensure coverage of all geographies within Minnesota so that all low-income renter households have an opportunity for assistance. Program Administrators may partner to deliver the rental assistance in another Service Area. If a current HCV administrator or Tribal Entity declines or is unable to operate the program within its Service Area, Minnesota Housing will notify the adjacent HCV administrators and/or Tribal Entities to determine their interest in administering the program in that Service Area.

Program Administrators that choose to partner with another Program Administrator must enter into a Memorandum of Agreement (MOA) that describes how they will work together to achieve the agreed-upon goals and objectives. MOAs may be used to increase geographic coverage, reduce financial limitations placed on smaller housing authorities, or fill gaps by Program Administrators that choose not to participate in the program. The Program Administrator would be eligible to receive the combined Minimum Grant Awards for all Service Areas under the MOA. For partial Service Areas, contact Minnesota Housing prior to submitting an application. The Grantee will be responsible for all requirements under the contract and the reporting requirements in Chapter 8 for the combined Service Areas.

2.02 Eligible Households

Households are eligible to apply for the Bring It Home Rental Assistance Program if they:

- Are a Minnesota resident;
- Have an annual income of up to 50% of the area median income as determined by the United States Department of Housing and Urban Development (HUD), adjusted for family size;
- Pay more than 30% of the household's annual income on rent;
- Are not receiving federal tenant-based assistance under Section 8 of the United States Housing Act of 1937, as amended; and
- Are not currently in a unit receiving project-based assistance under Section 8 of the United States Housing Act of 1937, as amended.

After initial eligibility, Program Administrators may use additional screening criteria to determine a household's qualification and prioritization for the program. Program Administrators may consider modeling tenant screening guidelines on Minnesota Housing's [Tenant Selection Plan Guidelines](#).

Priority for rental assistance must be given to households with children 18 years of age and under, and annual incomes of up to 30% of the area median income.

Program Administrators must ensure that additional screening criteria does not conflict with state law or Minnesota Housing policies. This includes but is not limited to:

- [Minn. Stat. 504B.117](#) - Individual Taxpayer Identification Number
- [Minn. Stat. 504B.173, subdivision 3a](#) – Denial Based on Pending Cases
- Minn. Stat., Chapter 363A, et. seq – Minnesota Human Rights Act
- Minnesota Housing [Tenant Selection Plan Guidelines](#), if Project Administrators are using Project Based Rental Assistance in their own properties

Program Administrators should consult with their legal counsel when adapting screening criteria from other rental assistance programs to ensure compliance with the Bring it Home Program. If there is a conflict between other program eligibility and the terms of this Program Guide, the Program Guide controls.

2.03 Eligible Uses

This program provides grants to Program Administrators for the purpose of providing tenant- or project-based rental assistance directly to Housing Providers for Eligible Households. Eligible uses under this program are Start-Up Costs, Administrative Fees and Housing Assistance Payments.

- **Start-Up Costs**

Start-Up Costs shall include any necessary costs to establish and quickly disburse funds on behalf of Eligible Households to expediently engage in activities of establishing the program staff and infrastructure needed to operate the Bring It Home Rental Assistance Program as determined by the Program Administrator and approved by Minnesota Housing.

Start-Up Costs should be adequate to establish program policies, hire and train staff, establish waitlists and develop program procedures during the first twelve months of the program. Start-Up Costs will be covered through the initial grants with Program Administrators for the first round of funding only. The Start-Up Costs are in addition to the Bring It Home Rental Assistance Program grant proceeds used for Housing Assistance Payments and Administrative Fees.

Examples of reasonable Start-Up Costs include but are not limited to:

- Advertising for program staff, hiring and other recruitment activities;
- Hiring, onboarding, orientation and training of program staff;

- Initial salary and benefits for program staff before Administrative Fees are fully realized;
- Accounting and audit expenses;
- Legal fees related to the program;
- Software changes and licensing costs to run an efficient and responsible program including changes to Program Administrators' general software and accounting systems;
- Purchase of necessary office equipment, furnishings and technology equipment;
- Advertising and outreach materials including printing, advertising, changes to websites, pamphlets and social media;
- Educational outreach activities to Housing Providers, other service agencies and potential Participants. Translation and interpretations costs included; and/or
- Funding for operating losses incurred prior to Administrative Fees being fully realized.

Start-Up Costs must be directly related to the Bring It Home Rental Assistance Program.

Unreasonable expenses may be rejected by Minnesota Housing. Approval or disapproval of Start-Up Costs is at the sole discretion of Minnesota Housing.

- **Administrative Fees**

Administrative Fees are an eligible expense under the Bring It Home Program. Administrative Fees specifically for the Bring It Home Rental Assistance Program will be reimbursed on a monthly basis with submission of the disbursement request form provided by Minnesota Housing, based on the number of vouchers issued at the time of the submission.

Program Administrators may receive Administrative Fees based on a per voucher per month basis. Minnesota Housing has developed a schedule of Administrative Fees for this round of the Bring It Home Rental Assistance Program based on the Program Administrator's estimated number of vouchers. The schedule will be reviewed and updated with each Request for Proposals (RFP).

Administrative expenses covered by Administrative Fees must be directly related to the Bring It Home Rental Assistance Program. A portion of a Program Administrator's Administrative Fee may be used for Landlord Incentive Programs.

- **Housing Assistance Payments (HAP)/Rental Assistance**

A Program Administrator must use grant proceeds to provide tenant-based or project-based rental assistance payments in an amount equal to the difference between 30% of the tenant's gross income and up to 120% of the payment standard, plus utilities, as established by the local Public Housing Authority, unless otherwise authorized by Minnesota Housing.

This rental assistance payment made by the Program Administrator to the Housing Provider is known as a Housing Assistance Payment (HAP). Program Administrators will calculate HAP

amounts for each household and use grant proceeds to make payments directly to the Housing Provider. Details regarding administration of the HAP can be found in Chapter 3 of this Guide.

2.04 Portability

Portability between Program Administrators' Service Areas is not allowed in the Bring It Home Rental Assistance Program.

2.05 Privacy Act Notice and Tennesen Warning

Prior to collecting private data from any individual, the Grantee must supply the individual with a Combined Privacy Act Notice and Tennesen Warning. The Notice and Warning must be consistent with the requirements of [Minn. Stat. 13.04, Subd. 2](#) and list Minnesota Housing as a party with whom the data may be shared.

Chapter 3 – Housing Assistance Payments/Rental Assistance Options

Program Administrators may choose from one of three options to administer the Bring It Home Rental Assistance Program: Option 1: Existing Procedures, Option 2: Amended Procedures and Option 3: Alternative Plans.

A Program Administrator may pick one or more option in administering their grant and operating the program. Minnesota Housing must approve the Program Administrator's Option 2: Amended Procedures or Option 3: Alternative Plan.

Under all options, the following Bring it Home Rental Assistance Program statutory requirements must be met:

- Maximum household income of 50% AMI, as determined at the time of initial receipt of rental assistance and recertified annually;
- Priority for households with children under the age of 18 and annual incomes below 30% AMI;
- Housing Assistance Payments are made directly to the Housing Provider; and,
- Eligible ongoing grant expenses (after Start-Up Costs) are Housing Assistance Payments and Administrative Fees.

In addition, under all options listed below, Program Administrators must comply with program eligibility requirements, and applicable state and federal laws.

3.01 Option 1: Existing Procedures

Program Administrators may follow Existing Procedures used to administer the federal Housing Choice Voucher (HCV) or other substantially similar federal rental assistance programs. Existing procedures do not require approval by Minnesota Housing. However, Program Administrators should consult with their legal counsel when adapting policies and procedures from other rental assistance programs. These include the following federal programs:

- Housing Choice Voucher Program
- Moving to Work (MTW) Demonstration Program
- Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA) or other Tribally based housing programs

Program Administrators may follow their HCV Administrative Plan or similar document in establishing requirements such as waitlists, leasing units and making payments.

Under Option 1, Program Administrators may adopt the following changes to their Existing Procedures without further review by Minnesota Housing:

- Rental Assistance at up to 120% of the payment standard

- Prioritization for households with children under the age of 18 and annual incomes below 30% AMI

3.02 Option 2: Amended Procedures

Program Administrators may propose using their Existing Procedures as outlined in Option 1 with substantial modifications to achieve the goals of reaching households most in need and incentivizing Landlord participation. The substantial modifications must be submitted for review and approval by Minnesota Housing.

Under Option 2, Program Administrators must submit an outline of what items will differ from the Program Administrator’s HCV Administrative Plan or similar document beyond the changes that are automatically approved under Option 1.

Minnesota Housing encourages the following modifications under Option 2 and will expedite approval for Program Administrators that propose only these modifications:

- Additional time for the housing search so that renters are more likely to find and secure housing.
- Alternatives to the HUD Housing Quality Standards/National Standards for the Physical Inspection of Real Estate (NSPIRE) inspections that achieve efficiencies for the renter, Housing Providers and Program Administrator while maintaining health and safety standards.
- Changes to the definitions of household or family for the purposes of determining eligibility.
- Project-based assistance without limitations on the number of units receiving Rental Assistance per property or address.
- Issuance of project-based Rental Assistance without HUD-required property reviews such as environmental reviews that are not otherwise required by state or local law.
- Allowing households to rent units above 120% of the payment standard and pay up to 50% of their income towards rent where the Program Administrator can demonstrate that choices are severely restricted, the alternative would be homelessness or housing instability and all other options have been exhausted.
- Allowing shorter-term leases including month-to-month or rental agreements that are not in a standard lease form where the Housing Provider would otherwise refuse to rent to the household.
- Allowing Eligible Households to apply using an individual taxpayer identification number.
- Allowing eligibility based on receipt of income-based state or federal benefits.

3.03 Option 3: Alternative Plan

A Program Administrator may choose to submit an Alternative Plan for a Bring It Home Rental Assistance program that does not rely on existing procedures and differs substantially from Option 1: Existing Procedures or Option 2: Amended Procedures.

Minnesota Housing will review Alternative Plan proposals and procedures and, at its sole discretion, approve or deny the plans. Minnesota Housing encourages Program Administrators to operate at least some portion of each grant under Option 1 or Option 2 in order to expedite and increase Rental Assistance availability in all communities.

A Program Administrator may also develop an Alternative Plan where the proposed method of assisting renter households is in no way similar to an HCV, MTW or NAHASDA Administrative Plan.

In all cases, the basic requirements of the Bring it Home Rental Assistance Program as described in 2.02 must be met:

- Serve households at or below 50% AMI who pay more than 30% of their income toward rent;
- Provide housing assistance for the difference between 30% of renter income and the contract rent or 120% of the payment standard, whichever is lower; and,
- Prioritize households with children under the age of 18 and annual incomes below 30% AMI.

3.04 Project Based Rental Assistance

Program Administrators may choose to use all or a portion of grant proceeds for Project Based Rental Assistance vouchers (). Program Administrators that plan to fund Project Based Rental Assistance are not required to follow HUD's PBV guidelines. However, the Program Administrator should include the proposed PBV procedures.

All submissions for Option 2: Amended Procedures or Option 3: Alternative Plan must be approved by Minnesota Housing.

Chapter 4 – Funding Information

Bring It Home Rental Assistance Program funds will be made available as grants to eligible Program Administrators that apply through a Request for Proposal (RFP) process.

As outlined in Minnesota Statutes, section 462A.2095, Minnesota Housing has established a Minimum Grant Award for each Program Administrator with a set-aside for Tribal Nations. Program Administrators may request additional grant funds subject to availability of additional or unused funds. Program Administrators that operate in multiple Service Areas under a Memorandum of Agreement or where there is no other qualified Program Administrator may apply for the total of all Minimum Grant Awards in all covered Service Areas.

4.01 Minimum Grant Awards

The statute requires Minnesota Housing to issue grants statewide in proportion to the number of households eligible for assistance in each county according to the [American Community Survey \(ACS\)](#). Minnesota Housing will release a schedule of Minimum Grant Awards that reflects the minimum annual amount of funds a Program Administrator would receive following the submission, and approval, of a complete application through the RFP.

For Program Administrators that are HRAs or similar organizations as described in 2.01, the Minimum Grant Awards are meant to cover a specific Service Area that is made of the geography covered by that Program Administrator. Eligible Tribal entities are not restricted to serving any particular geographic areas in the state of Minnesota. For eligible nongovernmental organizations that meet the requirements in 2.01, the organization would serve only the geographies for which it has submitted an application and an entity that is a HRA is not otherwise serving.

Minnesota Housing's methodology for forecasting revenues, establishing a set-aside for Tribal Nations, determining need and establishing Minimum Grant Awards is in Appendix B.

4.02 Minimum Grant Award Request for Proposals

Eligible Program Administrators will apply through a RFP process. Instructions for applying for the RFP will be found on Minnesota Housing's website, including but not limited to application instructions, documentation checklists, RFP timeline and how to submit an application as outlined in Chapter 5.

Minnesota Housing established Minimum Grant Awards for each eligible Program Administrator based on current HCV administrators and their Service Areas and a set-aside for Tribal Nations. An Eligible Recipient must apply through the RFP with a complete application in order to be selected as a Program Administrator and awarded the Minimum Grant Award Amount.

Program Administrators are strongly encouraged to respond to Minnesota Housing's Intent to Apply Request prior to the posting of the RFP to indicate their interest in participating. Minnesota Housing

will then determine if there is a gap in service coverage prior to releasing the RFP. Program Administrators are encouraged to partner to deliver the rental assistance, identify a single Grantee, and indicate that in the Intent to Apply. Minnesota Housing will work diligently to make sure all geographic areas are covered.

If a Program Administrator described in 2.01 does not apply for the Minimum Grant Award covering the Service Area or partner with another Program Administrator, the award for that Service Area would be made in the following priority:

- First to an eligible HCV Administrator or Tribal entity that has a binding agreement to serve the area or has submitted a complete application that indicates they would serve the Service Area.
- Second to a nongovernmental organization determined by Minnesota Housing to have the capacity to administer the program if such organization has submitted a complete application for the Service Area in the RFP.

A Program Administrator must apply through the RFP with a complete application in order to be selected as a Program Administrator and awarded the Minimum Grant Award Amount.

An eligible Program Administrator may apply for any amount of funding through the RFP. If the Program Administrator requests less than or equal to the Minimum Grant Award provided in the RFP materials, the award would be capped at the lower of the requested amount or the Minimum Grant Award. Program Administrators may apply for more than the Minimum Grant Award amount and would be eligible to receive additional funding subject to availability of additional or unused funds.

Chapter 5 – Application Process, Review and Financial Criteria

This Program is subject to applicable policies established by the Minnesota Department of Administration’s [Office of Grants Management](#) (OGM). Funding for the Program will be allocated through a competitive Request for Proposal (RFP) process.

Minnesota Housing will make application forms and instructions available on its website at such times and for such duration as it deems necessary and appropriate to fulfill the goals of the Program.

5.01 Funding Selections and Work Plan

Funding selections are subject to approval by the Minnesota Housing Board of Directors. Minnesota Housing’s award decisions are final and are not subject to appeal.

After selection, each Grantee will receive a grant award letter with the allocated grant amount, terms and any due diligence requirements. The Grantee must complete a work plan and budget template based on the allocated grant amount. The work plan and budget template will be provided by Minnesota Housing and incorporated into the Grant Contract Agreement.

Chapter 6 – Contracting, Payments and Budget Modifications

6.01 Grantee Requirements

The Grantee is a party to the Grant Contract Agreement and shall adhere to the following requirements which include, but are not limited to, the activities listed below. If there are any conflicts between this Program Guide and the Grant Contract Agreement, the Grant Contract Agreement controls. Program Administrators will be required to:

- Execute a Grant Contract Agreement with Minnesota Housing outlining the scope of work to be performed. The Grantee may also be responsible for completing the proposal, budget, work plan and/or other exhibits to the Grant Contract Agreement(s).
- Maintain financial records for a minimum of six years after the Grant Contract Agreement(s) ends that document the use of all grant proceeds awarded. Minnesota Housing, at its sole discretion, may request to review the accounting and documentation of such records as a part of a site visit or at other times.
- Complete and submit all invoices and required reports on time in a manner determined by Minnesota Housing.
- Have a written conflict of interest policy and take necessary steps to prevent individual and organizational conflicts of interest. All suspected, disclosed or discovered conflicts of interest must be reported to Minnesota Housing in a timely manner.
- Comply with applicable contracting and bidding requirements noted in the Grant Contract Agreement.
- Comply with all affirmative action and non-discrimination requirements noted in the Grant Contract Agreement.
- Comply with all applicable state statutes, rules and policies.

6.02 Payment Requests

After the Grant Contract Agreement is fully executed, the Program Administrator may only submit a disbursement request to Minnesota Housing using the disbursement request form provided by Minnesota Housing. On the disbursement request form, the Program Administrator must identify the actual expenditures for Start-Up Costs and Housing Assistance Payments (HAP). Disbursements will be made directly to the Program Administrator. Minnesota Housing will process one disbursement request per month for each Program Administrator. Administrative Fees will be based on a per voucher per month basis based on the number of vouchers issued.

The disbursement schedule will be determined by the Grant Contract Agreement. Minnesota Housing may provide an initial advanced payment, at the Agency's discretion, for a portion of the awarded Start-Up Costs and HAP payments to the Program Administrator within applicable laws, rules, and policies.

Start-Up Costs

Start-Up Costs are intended to be used for the first twelve months of the Bring It Home Rental Assistance Program and may include any necessary expenses to establish and quickly disperse funds on behalf of Eligible Households to expediently engage in activities for initial start-up expenses determined by the Administrator. Start-Up Costs will be paid monthly for the start-up period as outlined in the Grant Contract Agreement. Program Administrators will prepare a budget proposal and submit it with their RFP application. Minnesota Housing will review, request changes as needed and approve the start-up budget.

Monthly Housing Assistance Payments

Program Administrators will prepare and submit to Minnesota Housing their monthly Housing Assistance Payment requests that detail actual expenditures and summary participant information for the previous month. The information collected on the disbursement request form includes but is not limited to:

- Actual expenses incurred in the payment of rent plus utilities for the previous month.
- Summary data on each Participant for the previous month, which consists of information including but not limited to household data, unit size, voucher size, move-in date, move-out date, contract rent, Participant Rent, and Housing Assistance Payment amount.

Minnesota Housing will use a disbursement request form to determine the reimbursement amount to be sent to the Grantee. The Grantee should submit the request for funds to Minnesota Housing no later than the 15th of each month, unless other arrangements have been approved by Minnesota Housing.

Administrative Fees

At the time of selection for funding, Minnesota Housing will approve a monthly Administrative Fee based on a per voucher per month basis for the Program Administrator, and it will be described in the Grant Contract Agreement. The monthly disbursement request form will calculate the total amount of eligible Administrative Fees to be paid to the Program Administrator based on the number of vouchers that are issued.

6.03 Budget Modifications that Do Not Require Pre-Approval

Grantees are not required to seek Minnesota Housing approval for the following budget modifications but are required to inform Minnesota Housing staff in writing of these budget modifications within two working days of making the modification:

- Moving funds between Start-Up Cost line items. For example, from software to technology equipment.

6.04 Budget Modifications that Require Preapproval

All other budget modifications require approval from Minnesota Housing. When requesting a budget modification, Grantees must submit the following information in writing to Minnesota Housing staff:

- The reason for the request;
- The amount of funds proposed to be shifted;
- The expense categories that funds will be moved to and from; and
- If there will be a change in the total projected households served or an impact to the program design outlined in the application or work plan.

Budget modification request approvals are at the sole discretion of Minnesota Housing.

Chapter 7 – Reporting, Monitoring and Record Keeping

7.01 Reporting

In order to demonstrate the success of the program, data collection will be required on an ongoing basis. Data will be shared with the legislature, the Governor’s office and the public.

Minnesota Housing will establish a template through which Program Administrators will submit a report with disbursement requests which will include information on overall program administration and Participant information. This template will be attached to the Grant Contract Agreement. The following are examples of the types of information that may be requested:

Program information, such as, but not limited to:

- Payment Standards/Income Limits
- Number of people on the waiting list
- Shopping times
- Number of vouchers currently issued
- Number of vouchers that are under contract
- Number of Participants denied assistance and reason for denial
- List of vouchers by bedroom size
- Number of Project Based Rental Assistance and Tenant Based Rental Assistance vouchers

Participant information, such as, but not limited to:

- Number of household members
- Background at admission such as income, assets, race, disability status, etc.
- Unit to be occupied on effective date of action
- Assets
- Income
- Contract rent
- Housing Assistance Payment (HAP)
- Total Tenant Payment (TTP)
- Other information as requested by Minnesota Housing

7.02 Monitoring

Minnesota Housing will conduct ongoing monitoring and evaluations of the projects funded by the Program. If the grant award is over \$250,000, annual monitoring will be required. If the grant award is less than that amount, monitoring will be required once during the biennium. The following will be required as part of grant monitoring:

- A written report that summarizes the grant activities, outcomes, eligible expenses and challenges for the given period.
- A financial reconciliation completed by Minnesota Housing as required by [OGM Policy 8-10](#) before the final payment is made or within 12 months of issuance. Grantees shall be required to submit a cost report or general ledger, including receipts and expenses for the work, invoices for the work, and any other documentation deemed necessary by Minnesota Housing to complete the financial reconciliation.
- A final written report and financial review that includes the outcomes of the grant activities and confirmation of compliance with applicable affordability requirements.
- Site visits at the request of Minnesota Housing.

Minnesota Housing will schedule monitoring with Program Administrators giving adequate notice and preparation time (typically 30 days). Minnesota Housing staff will advise Grantees on how to prepare for the monitoring visit and financial reconciliation, the format for the monitoring and which Program Administrator staff should be involved in the visit.

Minnesota Housing staff will review all financial and progress reports that have been submitted by a Program Administrator prior to the monitoring visit.

During a monitoring visit, Minnesota Housing staff will complete a review of the overall program as well as a review of the Participant files. The review will include, but not be limited to, the following items:

- Overall program review including:
 - Program outcomes and reporting
 - Grantee policies and procedures
 - Program Administrator's Administrative Plan or other program guidelines
 - Payment Standards/Fair Market Rents
- Financial records including:
 - Expenditures for Housing Assistance Payments to Housing Providers
 - Security deposits
 - Balance sheet and check register
 - Program Administrator's adherence to the Procedures (or other program guidelines), the Bring It Home Program Guide and the Grant Contract Agreement
 - Participant files

Grantees are responsible for maintaining financial records that document the use of all Bring It Home Rental Assistance funds and that include all eligible payments. After completion of the grant term, Grantees are expected to maintain all records for a minimum of six years after the grant term has ended. In addition to program financial records, Participant records must also be maintained for a minimum of six years after the grant term has ended. In addition, Minnesota Housing reserves the

right to review financial and Participant records during this period, and records must be made available upon request.

7.03 Participant Files

Each Program Administrator will establish files for applicants and Participants. Minnesota Housing will provide a template for required file documentation.

Minnesota Housing will review Participant files kept on site by the Program Administrator during site visits or through an audit of requested files. Minnesota Housing staff will determine the number of files for review and select files via a random sampling. Additional files may be reviewed at Minnesota Housing's discretion.

File documentation should align with the procedures the Program Administrator has adopted for Bring It Home Rental Assistance and with any Minnesota Housing approvals. File documentation may include, but is not limited to:

- Household Application for Bring It Home Rental Assistance
- Minnesota Government Data Practices Act Disclosure Statement and Acknowledgement (signed by all adults 18 or older on lease)
- Income and Asset determination
- Computation of gross Income, payment standard, Participant rent and HAP
- Unit inspection report
- Executed lease agreement
- Other correspondence

7.04 Corrections and Funding Repayment

If the Grantee expends funds on any ineligible expenses, Minnesota Housing will issue a notification to the Grantee requiring immediate return of the applicable funds. The Grantee shall have 10 business days to respond to Minnesota Housing to appeal the determination and submit any supporting documentation that supports its appeal or return the improperly invoiced funds. Minnesota Housing may extend the appeal period at its sole discretion. Grantees that fail to comply and/or return funds within 10 business day for ineligible uses may be subject to consequences, including a finding of Unacceptable Practices in future Consolidated Requests for Proposals (RFPs), suspension from doing business with Minnesota Housing, and/or any other disciplinary or legal action Minnesota Housing deems appropriate and as determined at Minnesota Housing's sole discretion.

7.05 Record Keeping

Grantees are responsible for maintaining records that document the use of all grant proceeds. Grantees must save copies of all books, records, program files, documents and accounting procedures

related to the grant in a secure and organized format. Grantees must maintain these documents for a minimum of six years from the end of the Grant Contract Agreement. Minnesota Housing reserves the right to review all records during this six-year period, and records must be made available to Minnesota Housing upon request.

Documents to save and retain include, but are not limited to:

- Executed Grant Contract Agreement and any amendments
- Reports submitted by the Grantee to Minnesota Housing
- Any necessary approvals, such as city council resolutions regarding application for, receipt and expenditure of program funds
- Invoices and supporting invoice documentation (receipts, proof of payment, etc.)
- Written approvals from Minnesota Housing

Chapter 8 – Government Data Practices Act

The Program Administrator and Minnesota Housing must comply with the [Data Practices Act \(Minn. Stat. Chapter. 13\)](#). The Data Practices Act applies to all data provided by Minnesota Housing under the Grant Contract Agreement, and it applies to all data created, collected, received, stored, used, maintained, or disseminated by the Program Administrator under the Grant Contract Agreement. The civil remedies of [Minnesota Statute, section 13.08](#) apply to the release of the data referred to in this section by either the Program Administrator or Minnesota Housing.

The Data Practices Act provides that the collection and use of nonpublic data including private and confidential data on individuals “shall be limited to that necessary for the administration and management of programs specifically authorized by the legislature or local governing body or mandated by the federal government.” [Minnesota Statute 13.05, subd. 3](#). The Program Administrator must “establish appropriate security safeguards” including that data are “accessible to persons whose work assignment reasonably requires access to the data and is only to be accessed by those persons for purposes described in the procedure.” [Minnesota Statute 13.05, subd. 5\(a\)\(2\)](#).

The Program Administrator will ensure that it protects any nonpublic data it receives. Private or confidential information on individuals may include but is not limited to:

- Name
- Email address, phone number, or other contact information
- Photos

The Program Administrator should contact Minnesota Housing with any questions about the Data Practices Act and whether a request it received is considered a data request. If the Program Administrator receives a request to release the data referred to in this section, the Program Administrator must immediately notify Minnesota Housing. Minnesota Housing will give the Program Administrator instructions concerning the release of the data to the requesting party before the data is released. The Program Administrator’s response to the request shall comply with applicable law.

Appendix A – Definitions

Term	Definition
Administrative Fees	Funds provided to Program Administrators for the operation of the program.
Alternative Plan	A set of procedures developed by the Program Administrator to implement the Bring It Home Rental Assistance Program that are substantially different from their Existing Procedures.
Amended Procedures	A modified version of the procedures currently used in a Program Administrator’s federal rental assistance program, such as the Housing Choice Voucher Program, Moving to Work demonstration program, or tribal rental assistance program.
Bring it Home Rental Assistance Program	State of Minnesota rent assistance program established under Minn. Stat. 462A.2095 .
Data Practices Act	References the Minnesota Government Data Practices act (Minnesota Statutes, chapter 13)
Eligible Household	A household domiciled in Minnesota with an annual income of up to 50% of the area median income as determined by the United States Department of Housing and Urban Development, adjusted for family size, that is paying more than 30% of the household's annual income on rent. Eligibility is determined at the time a household first receives rental assistance under this section.
Existing Procedures	Procedures currently used by a Program Administrator’s federal rental assistance program, such as the Housing Choice Voucher program, Moving to Work demonstration program, or tribal rental assistance program.
Grant Contract Agreement	The Grant Contract Agreement executed between the Minnesota Housing Finance Agency and the Grantee for funds to

Term	Definition
	administer the Bring It Home Rental Assistance Program.
Grantee	An entity awarded funding under the Bring It Home Rental Assistance Program. Also referred to as the Program Administrator.
Housing Assistance Payments (HAP)	Rental Assistance payments made on behalf of a Participant to a Housing Provider. Generally, these payments will be the difference between 30% of the Participant's income and the rent.
Housing Choice Voucher (HCV)	The Housing Choice Voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.
HCV Administrator	An entity, typically a public housing authority, Housing Redevelopment Authority or community development agency that has a contract with the Department of Housing and Urban Development to administer the HCV program.
Housing Provider	A property owner, manager or other authorized individual acting as a Landlord under Minnesota law.
Housing Redevelopment Authority (HRA)	A municipal public entity, legally separate from the city council, created to address local housing needs.
Landlord	An owner of real property, a contract for deed vendee, receiver, executor, trustee, lessee, agent, or other person directly or indirectly in control of rental property

Term	Definition
Landlord Incentive Programs	Programs developed to provide Housing Providers with resources - financial or otherwise - to encourage participation in the Bring It Home Rental Assistance Program.
Memorandum of Agreement (MOA)	A legally binding document between two parties that outlines the agreed upon terms to work cooperatively together on a project or program.
Minimum Grant Award	The minimum annual amount of funds a Program Administrator would receive that is in proportion to its share of households eligible for assistance and is provided by Minnesota Housing in a schedule.
Minnesota Housing or Agency	The Minnesota Housing Finance Agency or Minnesota Housing
Nongovernmental Organization	A nonprofit organization that works independently from any government, typically with a humanitarian or charitable mission.
Participant	A family or individual who has received Bring It Home Rental Assistance
Portability	The ability for a program Participant to use Rental Assistance outside of the Service Area served by a Program Administrator. This is not allowed for Bring It Home Rental Assistance.
Program Administrators	Housing and redevelopment authority or other local government agency or authority that administers federal tenant-based or project-based assistance under Section 8 of the United States Housing Act of 1937; A Tribal government or Tribal designated housing entity; or if there is no entity under clause (1) or (2) with the capacity or authority to administer the program, a nongovernmental organization determined by Minnesota Housing to have the capacity

Term	Definition
	to administer the program. Also referred to as the Grantee.
Program Guide	This document developed by Minnesota Housing explaining the policies and procedures used to administer the Bring It Home Rental Assistance Program.
Project Based Rental Assistance	A housing subsidy that connects rental assistance to a specific housing unit and remains project based
Public Housing Authority (PHA)	A state, county, municipality or other governmental entity or public body or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the United States Housing Act of 1937 in accordance with 24 CFR §5.100.
Rental Assistance	Financial assistance provided to Housing Providers on behalf of individuals or families who are unable to afford their rent
Service Area	The geographic area in which a Program Administrator will be administering tenant-based or project-based Rental Assistance through the Bring It Home Rental Assistance Program.
Start-Up Costs	Necessary expenses in the first twelve months of a Grantee’s contract to establish and begin administration of the Bring It Home Rental Assistance Program for the Grantee’s Service Area.
Tenant Based Rental Assistance	A housing subsidy that connects rental assistance to an Eligible Household rather than a specific housing unit.
Tribal Designated Housing Entity	Entities that meet the requirements defined by Unites States Code, title 25, section 4103(22)

Appendix B – Bring It Home Minimum Grant Award Amount Methodology

For non-Tribal Program Administrators, Minnesota Housing was required to use the most recent data from the Census Bureau's [American Community Survey](#) (ACS), which is updated annually, to determine the number of Eligible Households (those who would be eligible for the Bring It Home Rental Assistance Program) by Program Administrator Service Area.

The number of Eligible Households was then multiplied by the average Housing Assistance Payment (HAP) provided by HUD (which was a point in time for the most recent year) to determine the amount of money needed to assist all Eligible Households, which totaled approximately \$163 million per month.

The need amount for each Program Administrator was then divided by the total amount of need to come up with a “share of need” for each Program Administrator’s Service Area.

The share of need percentage was then multiplied by the total projected amount available (metro sales tax and appropriated funds) for the Bring It Home Rental Assistance Program to determine each Program Administrator’s Minimum Grant Award amount. The metro sales tax funds will only go to Program Administrators in the metro area, and the appropriated funds will largely go to Program Administrators in Greater Minnesota with a small share potentially going to the metro area.

Tribal Nations do not currently participate in the federal Housing Choice Voucher (HCV) program and therefore HAP payments are not available to calculate the cost of administering the Bring It Home Rental Assistance Program within the Tribal Service Areas. In addition, Tribal Service Areas are not limited by specific geographic boundaries. Minnesota Housing analyzed need among renters likely to be served by Tribal Program Administrators. Tribal Nations will apply for grants within a set-aside of Minimum Grant Awards that is funded by state appropriations.

Appendix C Legal Addendum

1.01 Conflict and Control

In the event of any conflict between the terms of this Addendum and the document to which it is attached, the terms of this Addendum will govern and control.

1.02 Fraud

Fraud is any intentionally deceptive action, statement or omission made for personal gain or to damage another.

Any person or entity (including its employees and affiliates) that enters into a contract with Minnesota Housing and witnesses, discovers evidence of, receives a report from another source or has other reasonable basis to suspect that fraud or embezzlement has occurred must immediately make a report through one of the communication channels described in section 1.07.

1.03 Misuse of Funds

A contracting party that receives funding from Minnesota Housing promises to use the funds to engage in certain activities or procure certain goods or services while Minnesota Housing agrees to provide funds to the recipient to pay for those activities, goods or services. Regardless of the Minnesota Housing program or funding source, the recipient must use Minnesota Housing funds as agreed, and the recipient must maintain appropriate documentation to prove that funds were used for the intended purpose(s).

A misuse of funds shall be deemed to have occurred when: (1) Minnesota Housing funds are not used as agreed by a recipient; or (2) a recipient cannot provide adequate documentation to establish that Minnesota Housing funds were used in accordance with the terms and conditions of the contract.

Any recipient (including its employees and affiliates) of Minnesota Housing funds that discovers evidence, receives a report from another source or has other reasonable basis to suspect that a misuse of funds has occurred must immediately make a report through one of the communication channels described in section 1.07.

1.04 Conflict of Interest

A conflict of interest – Actual, Potential or Appearance of a Conflict of Interest – occurs when a person has an actual or apparent duty or loyalty to more than one organization and the competing duties or loyalties may result in actions which are adverse to one or both parties. A Potential Conflict of Interest or Appearance of a Conflict of Interest exists even if no unethical, improper or illegal act results from it.

- Actual Conflict of Interest: An Actual Conflict of Interest occurs when a person’s decision or action would compromise a duty to a party without taking immediate appropriate action to eliminate the conflict.
- Potential Conflict of Interest: A Potential Conflict of Interest may exist if a person has a relationship, affiliation or other interest that could create an inappropriate influence if the person is called on to make a decision or recommendation that would affect one or more of those relationships, affiliations or interests.
- Appearance of a Conflict of Interest: The Appearance of a Conflict of Interest means any situation that would cause a reasonable person, with knowledge of the relevant facts, to question whether another person’s personal interest, affiliation or relationship inappropriately influenced that person’s action, even though there may be no Actual Conflict of Interest.

A conflict of interest includes any situation in which one’s judgment, actions or non-action could be interpreted to be influenced by something that would benefit them directly or through indirect gain to a Partner, Family Member, Relative, Friend, Business or other Outside Interest with which they are involved. Such terms are defined below.

- Business: Any company, corporation, partnership, proprietorship, firm, enterprise, franchise, association, organization, self-employed individual or any other legal entity which engages either in nonprofit or profit-making activities.
- Family Member: A person’s current and former spouse; children, parents, and siblings; current and former children-in-law, parents-in-law, and siblings-in-law; current and former stepchildren and stepparents; grandchildren and grandparents; and members of the person’s household.
- Friend: A person with whom the individual has an ongoing personal social relationship. “Friend” does not generally include a person with whom the relationship is primarily professional or primarily based on the person being a current or former colleague. “Friend” does not include mere acquaintances (i.e., interactions are coincidental or relatively superficial). Social media friendships, connections, or links, by themselves, do not constitute friendship.
- Outside Interest: An Outside Interest may occur when an individual, their Family Member or their Partner has a connection to an organization via employment (current or prospective), has a financial interest or is an active participant.
- Partner: A person’s romantic and domestic partners and outside Business partners.
- Relative: Uncle or aunt; first or second cousin; godparent; godchild; other person related by blood, marriage or legal action with whom the individual has a close personal relationship.

Once made aware of a conflict of interest, Minnesota Housing will make a determination before disbursing any further funds or processing an award. Determinations could include:

- Revising the contracting party’s responsibilities to mitigate the conflict
- Allowing the contracting party to create firewalls that mitigate the conflict
- Asking the contracting party to submit an organizational conflict of interest mitigation plan

- Terminating the contracting party's participation

Any person or entity (including its employees and affiliates) that enters into a contract with Minnesota Housing must avoid and immediately disclose to Minnesota Housing any and all conflicts of interest through one of the communication channels described in section 1.07.

A contracting party should review its contract and request for proposals (RFP) material, if applicable, for further requirements.

1.05 Assistance to Employees and Affiliated Parties

Any party entering into a contract with Minnesota Housing for the purpose of receiving an award or benefit in the form of a loan, grant, combination of loan and grant or other funding is restricted in issuing a loan, grant, combination of loan and grant or other funding to a recipient ("Affiliated Assistance") who is also: (1) a director, officer, agent, consultant, employee or Family Member of an employee of the contracting party; (2) an elected or appointed official of the State of Minnesota; or (3) an employee of Minnesota Housing, unless each of the following provisions are met:

- The recipient meets all eligibility criteria for the program;
- The assistance does not result in a violation of the contracting party's internal conflict of interest policy, if applicable;
- The assistance does not result in a conflict of interest as outlined in section 1.04;
- The assistance is awarded utilizing the same costs, terms and conditions as compared to a similarly situated unaffiliated recipient and the recipient receives no special consideration or access as compared to a similarly situated unaffiliated recipient; and
- The assistance is processed, underwritten and/or approved by staff/managers who are independent of the recipient and independent of any Family Member of the recipient. Family Member is defined in section 1.04.

A contracting party need not disclose Affiliated Assistance to Minnesota Housing. However, the contracting party must document and certify, prior to the award, that the Affiliated Assistance meets each of the provisions outlined above. This documentation must be included in the Affiliated Assistance file and must be made available to Minnesota Housing upon request. Affiliated Assistance that does not meet each of the provisions outlined above will be considered a violation of Minnesota Housing conflict of interest standards and must be reported by the contracting party through one of the communication channels outlined in section 1.07.

1.06 Suspension

By entering into any contract with Minnesota Housing, a contracting party represents that the contracting party (including its employees or affiliates that will have direct control over the subject of the contract) has not been suspended from doing business with Minnesota Housing. Please refer to

Minnesota Housing’s website for a list of [suspended individuals and organizations](#) (Go to mnhousing.gov, scroll to the bottom of the screen and select Report Wrongdoing, then select Suspensions from the menu).

1.07 Disclosure and Reporting

Minnesota Housing promotes a “speak-up, see something, say something” culture whereby internal staff must immediately report instances of fraud, misuse of funds, conflicts of interest or other concerns without fear of retaliation through one of the communication channels listed below. External business partners (e.g., administrators, Grantees or borrowers) and the general public are strongly encouraged to report instances of fraud, misuse of funds, conflicts of interest or other concerns without fear of retaliation using these same communication channels.

- Minnesota Housing’s Chief Risk Officer at 651.296.7608 or 800.657.3769 or by email at MHFA.ReportWrongdoing@state.mn.us;
- Any member Minnesota Housing’s [Servant Leadership Team](#), as denoted on Minnesota Housing’s current organizational chart (Go to mnhousing.gov, scroll to the bottom of the screen and select About Us, select Servant Leadership Team); or
- [Report Wrongdoing or Concerns \(mnhousing.gov\)](#) (Go to mnhousing.gov, scroll to the bottom of the screen and select Report Wrongdoing).

1.08 Electronic Signatures

Minnesota Housing will use and accept e-signatures on eligible program documents subject to all requirements set forth by state and federal law and consistent with Minnesota Housing policies and procedures. The use of e-signatures for eligible program documents is voluntary. Questions regarding which documents Minnesota Housing permits to be e-signed should be directed to Minnesota Housing staff.

1.09 Fair Housing Policy

It is the policy of Minnesota Housing to affirmatively further fair housing in all its programs so that individuals of similar income levels have equal access to Minnesota Housing programs, regardless of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, gender identity or sexual orientation.

Minnesota Housing’s fair housing policy incorporates the requirements of Title VI of the Civil Rights Act of 1968; the Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendment Act of 1988; and the Minnesota Human Rights Act. Housing providers and other entities involved in real-estate related transactions are expected to comply with the applicable statutes, regulations and related policy guidance. Housing providers should ensure that admissions, occupancy, marketing and operating procedures comply with non-discrimination requirements. Housing providers

and other entities involved in real-estate related transactions must comply with all non-discrimination requirements related to the provision of credit, as well as access to services.

In part, the Fair Housing Act and the Minnesota Human Rights Act make it unlawful, because of protected class status, to:

- Discriminate in the selection/acceptance of applicants in the rental of housing units;
- Discriminate in the making or purchasing of loans for purchasing, constructing or improving a dwelling, or in the terms and conditions of real-estate related transactions;
- Discriminate in the brokering or appraisal of residential property;
- Discriminate in terms, conditions or privileges of the rental of a dwelling unit or services or facilities;
- Discriminate in the extension of personal or commercial credit or in the requirements for obtaining credit;
- Engage in any conduct relating to the provision of housing that otherwise make unavailable or denies the rental of a dwelling unit;
- Make, print or publish (or cause to make, print or publish) notices, statements or advertisements that indicate preferences or limitations based on protected class status;
- Represent a dwelling is not available when it is in fact available;
- Refuse to grant a reasonable accommodation or a reasonable modification to a person with a disability;
- Deny access to, or membership or participation in, associations or other services organizations or facilities relating to the business of renting a dwelling or discriminate in the terms or conditions of membership or participation; or
- Engage in harassment or quid pro quo negotiations related to the rental of a dwelling unit.

Minnesota Housing has a commitment to affirmatively further fair housing for individuals with disabilities by promoting the accessibility requirements set out in the Fair Housing Act, which establish design and construction mandates for covered multifamily dwellings and requires those in the business of buying and selling dwellings to make reasonable accommodations and to allow persons with disabilities to make reasonable modifications.

1.10 Minnesota Government Data Practices

Minnesota Housing, and any party entering into a contract with Minnesota Housing, must comply with the Minnesota Government Data Practices Act, Minnesota Statutes Chapter 13, as it applies to all data provided by Minnesota Housing under the contract, and as it applies to all data created, collected, received, stored, used, maintained or disseminated by the contracting party under the contract. The civil remedies of Minnesota Statutes Section 13.08 apply to the release of the data referred to in this section by either the contracting party or Minnesota Housing. If the contracting party receives a request to release the data referred to in this section, the contracting party must notify Minnesota

Housing. Minnesota Housing will give the contracting party instructions concerning the release of the data to the requesting party before the data is released. The contracting party's response to the request shall comply with applicable law.

1.11 Prevailing Wage

Under certain circumstances, awards of Minnesota Housing funds may trigger state prevailing wage requirements under [Minnesota Statutes Chapter 177 or Minnesota Statutes Section 116J.871](#). In broad terms, Minnesota Statutes Chapter 177 applies to an award of \$25,000 or greater for housing that is publicly owned. [Minnesota Statutes Section 116J.871](#) applies to awards for non-publicly owned housing that meet the following conditions: (1) new housing construction (not rehabilitation of existing housing); (2) a single entity receives from Minnesota Housing \$200,000 or more of grant proceeds or \$500,000 of loan proceeds; or (3) allocations or awards of low-income housing tax credits, for which tax credits are used for multifamily housing projects consisting of more than ten units.

Minnesota Statutes Section 116J.871 sets out several exceptions to the applicability of prevailing wage including (1) rehabilitation of existing housing; (2) new housing construction in which total financial assistance at a single project site is less than \$100,000; and (3) financial assistance for the new construction of fully detached single-family affordable homeownership units for which the financial assistance covers no more than ten fully detached single-family affordable homeownership units.

Entities receiving funding from Minnesota Housing as described in this section shall notify all employers on the project of the recordkeeping and reporting requirements in Minnesota Statutes Section 177.30, paragraph (a), clauses (6) and (7). Each employer shall submit the required information to Minnesota Housing.

Questions related to submission of required information to Minnesota Housing may be directed to:
mhfa.prevailingwage@state.mn.us.

All questions regarding state prevailing wages and compliance requirements should be directed to that agency as follows:

Division of Labor Standards and Apprenticeship
State Program Administrator
443 Lafayette Road N, St. Paul, MN 55155
651.284.5091 or dli.prevwage@state.mn.us

[If a contractor or subcontractor fails to adhere to prevailing wage laws, then that contractor or subcontractor could face civil and/or criminal liability.](#)

Bring It Home Rental Assistance Program

Frequently Asked Questions

Bring It Home was established under [Minnesota Statute 462A.2095](#) as a statewide rental assistance program that provides tenant-based and project-based rental assistance through Program Administrators.

The information in this Frequently Asked Questions (FAQ) document is supplementary to the [Bring It Home Program Guide](#) and Grant Contract Agreements. In the event of any conflicts between the information in this document and the Bring It Home Program Guide and/or Grant Contract Agreement, the information in the Bring It Home Program Guide and/or Grant Contract Agreement will govern and control.

Updates to this FAQ will be identified and dated accordingly.

Please review the [Local Government Housing Programs](#) webpage and [Bring It Home Program Guide](#) for additional details, including program eligibility requirements, eligible uses, definitions and related information.

A) Request for Proposals (RFP) Application Materials

Overall & Program Administrator Eligibility

1. What is the grant period for the first round of the Bring It Home Rental Assistance Program?

The grant period for the first round of the Bring It Home Rental Assistance Program is two years.

2. Can a Program Administrator apply for more than the minimum grant amount?

Yes, however there may not be additional funding to provide more than the minimum grant amount.

3. If you are a Housing and Redevelopment Authority (HRA) that doesn't currently administer Housing Choice Vouchers (HCV), can you apply to be a Program Administrator?

Yes, HRAs that do not currently administer HCV may apply to become Program Administrators for the Bring It Home Rental Assistance Program, if there is not an HRA that administers HCV that is planning to serve that area. The eligibility requirements outlined in the Program Guide

include demonstrating the capacity to effectively administer the program within their Service Area. All applications will be reviewed through the Request for Proposal (RFP) process to determine if the applying entity meets the necessary criteria to administer the program.

4. Can a Tribal Nation and a Housing Authority or other entity from the same Tribal Nation both apply to be Program Administrators?

Only one entity can be selected to be the Program Administrator/Grantee for a specific Service Area and only one entity can apply to administer the Bring It Home program per Tribal Nation. If two applicants propose to serve the same Service Area, Minnesota Housing will determine who will be funded based on the scoring criteria outlined in the RFP.

Program Features and Policies

5. What guidance will be provided to Program Administrators that want to project base their vouchers? What specific obligations will need to be delineated in a Bring It Home version of a project-based HAP contract?

Program Administrators should refer to their existing procedures to determine how to project base vouchers or suggest an amended or different procedure through Options 2 or 3 in the Program Guide. Program Administrators can use a form similar to their existing HAP contracts for Bring it Home as long as it complies with the statutory requirements. NAHRO could provide a template for a Bring It Home project-based contract that is standard across Program Administrators. Minnesota Housing reserves the right to review project-based contracts.

6. If we project base vouchers, do those have to be prioritized for households with children under 18?

Yes, if you choose to use project-based vouchers, those vouchers must be prioritized for households with children under 18. This aligns with the program's statutory requirement to give preference to households with children under the age of 18 and annual incomes at or below 30% of the area median income (AMI). Program Administrators must implement this priority across all rental assistance options, including project-based vouchers, to ensure compliance with the Bring It Home Program guidelines.

7. Can Program Administrators establish additional priority populations, and how does this align with the prioritization of households with children under 18 and incomes up to 30% AMI?

Yes, the statute allows Program Administrators to establish additional priority populations based on local needs. However, this must be done in alignment with the program's primary statutory priority: households with children under 18 years of age and annual incomes at or below 30% of the area median income (AMI). Any additional priorities must not conflict with or override this requirement and should complement the program's overarching goals.

8. Will any grant funding be advanced to Program Administrators since most Program Administrators will not have the funds to cover the first month or two of HAP payments?

Yes. The Agency has approved advanced payments to Program Administrators who are selected as grantees of up to 50% of Start-up costs and 3 months of Housing Assistance Payments (HAP).

9. Can the program cover back-owed rent?

No.

Start-Up Costs

10. Can you provide an estimate of Start-Up Costs to help with budgeting?

Start-up funding depends on the number of vouchers you plan to issue. We recommend using an estimate of approximately \$959 per voucher for start-up costs to align with start-up costs provided by HUD for the HCV program. However, smaller program administrators (those issuing 60 or fewer vouchers) may require a higher per-voucher estimate, while larger program administrators may need less due to economies of scale.

In total, \$6 million has been allocated for Start-Up Costs across all eligible program administrators, including HRAs and tribal entities.

11. Is Start-Up Costs funding separate from Administrative Fees?

Yes, Start-Up Costs funding is separate from Administrative Fees. Start-up costs cover the necessary expenses to establish program staff and infrastructure for operating the Bring It Home Rental Assistance Program. These costs may include developing program policies, hiring and training staff, marketing, setting up waitlists, and establishing program procedures during the first 12 months of the program.

Start-up costs will be provided through the initial grants for the first round of funding only and are in addition to the Bring It Home Rental Assistance Program grant proceeds used for Housing Assistance Payments and Administrative Fees.

12. Are Start-Up Costs limited to the first 12 months of the program?

Yes, Start-Up Costs are generally limited to what will be needed in the first 12 months after signing the grant agreement to prepare for administering the program, but may possibly be extended under certain circumstances with approval by Minnesota Housing. After this period, Program Administrators will transition to receiving ongoing funding through Administrative Fees, which are based on the number of vouchers issued.

13. Can multiple HRAs have a single contract with one entity for specific start-up costs such as software updates or program form creation?

Yes, however, the cost to the HRA and the contractor must be included in both the Bring It Home application and the workplan that will be attached to the grant contract agreement. If the cost to the HRA is greater than \$10,000, the bidding and procurement process as outlined by Office of Grants Management would need to be followed.

14. What if we start administrating the program and determine that we cannot administer it? Will we have to repay our start-up cost funding to the state?

Yes, if a Program Administrator cannot fulfill their responsibilities, Minnesota Housing will require repayment of start-up cost funding as outlined in the Grant Contract Agreement.

15. Is there an “out clause” in the grant contract agreement, in the case that we determine that operating the program is not feasible?

There is not an “out clause” in the grant contract agreement. If a Program Administrator has issued vouchers and has households receiving rental assistance, the Program Administrator must continue to provide that rental assistance until the 2-year grant period has expired. If the Program Administrator decides it cannot operate the program at that time, it may find another eligible Program Administrator to administer the program.

B) Program Implementation

Eligible Households

16. Do eligible households need to be below 50% AMI at both initial eligibility and annual recertification?

Yes, households must be at or below 50% AMI at both initial eligibility and annual recertification.

17. Should we use gross or adjusted gross income for household income calculations?

Minnesota Housing is authorizing Program Administrators to use adjusted gross income in their income calculations to be consistent with existing HCV procedures.

18. Can Program Administrators serve households above 50% AMI at initial eligibility or annual recertification if their current HCV Administrative Plan allows it?

No, this is not allowable. The requirement must be met regardless of what your Administrative Plan permits. Statutory requirements are outlined at the start of Chapter 3 in the Program Guide to ensure compliance.

19. Is there a “grace period” for a household if they exceed 50% AMI at recertification?

If a household's income exceeds 50% of the area median income (AMI) at recertification, Program Administrators must provide a written notice to the household. Program Administrators may offer up to a 180-day grace period, similar to the HCV program, to allow the household time to adjust to the change in their assistance status. This grace period ensures a smoother transition while maintaining compliance with program guidelines.

20. What can be included in the rent payment? For example, if a tenant has to pay for renters insurance and that is in the lease agreement, can it be counted as rent?

In general, rent includes the actual rent payment plus all non-optional ongoing fees that are required to be paid as part of a total monthly payment and listed in the lease. Please refer to Minnesota Statute 504B.120 Subd 1.

21. Can we structure the program so that households can pay less than 30% of their income in rent?

You can, as long as the difference between what a household is paying for rent and the actual rent is the same amount or less than the difference between a household paying 30% of their income in rent and 120% of the payment standard.

22. Do applicants need to be a Minnesota resident? Is this something that we need to screen at time of applying to ensure that the applicant is a Minnesota resident?

Yes, applicants do need to be Minnesota residents. Program Administrators should refer to their existing HCV procedures as to how they define Minnesota resident and/or establish their own process to determine Minnesota residency such as looking at a driver's license or utility bill. Program Administrators should decide on a procedure and apply it consistently.

23. Is the rental assistance only for existing renters?

No, rental assistance is not limited to existing renters. The Bring It Home Rental Assistance Program provides financial support to eligible households, whether they are currently renting or seeking housing. Eligibility criteria include being a Minnesota resident, having an annual income at or below 50% of the area median income (AMI), and paying more than 30% of household income on rent.

24. Does an applicant have to be "cost burdened" in order to apply?

Yes, applicants must be "cost burdened". Minnesota Housing has interpreted the statute to include households that are experiencing homelessness as cost burdened. Program Administrators can use their existing procedures or another process to determine whether a household is cost burdened, as long as it is applied consistently.

25. If we have families in our community that are in short term emergency housing, can those families be eligible for Bring it Home?

Yes, as long as they are cost burdened and not receiving federal rental assistance.

26. If an applicant is currently on the Section 8 waitlist, can they move to the waitlist for Bring it Home?

Yes, as long as they are not currently receiving rental assistance, if there are separate waitlists for Section 8 and Bring It Home vouchers, an applicant can be on both lists.

27. If an applicant currently has an HCV or project-based voucher, can they give it up and get a tenant voucher through Bring it Home instead?

No. Under statute households currently receiving federal tenant-based or project-based rental assistance under Section 8 of the United States Housing Act of 1937 are not eligible for tenant-based assistance through the Bring It Home Rental Assistance Program.

28. If a household is currently receiving short term rental assistance, such as FHPAP, can they be switched to a longer-term voucher under the Bring It Home program?

A Program Administrator may use a 6-month “look forward” period to evaluate applicants for the Bring It Home program. If an applicant is on short-term rental assistance, and that rental assistance will expire within the next 6 months, or the household will otherwise meet the requirement of paying more than 30% of their income toward rent, then they can be switched from the short-term rental assistance to a Bring It Home voucher.

Prioritization for Rental Assistance

29. For the priority for households with children under 18, do we give those households preference on the waiting list?

To be clear, the priority is not for households that have children under 18 years old. It is for households that have *both* children under 18 years of age or under in the household *and* have incomes up to 30% AMI. If both of these criteria are met, these households must be given priority. Program Administrators must ensure that these households are prioritized when determining eligibility and issuing rental assistance. This prioritization applies to both tenant-based and project-based rental assistance and should be integrated into the waitlist and application procedures to align with program requirements. If there are no households meeting this priority, Program Administrators may move to priorities based on local needs.

30. What if there are no households with children under 18 needing rental assistance? Can we prioritize a different demographic?

Yes, if there are no eligible households with children under 18 applying for or on the waitlist for rental assistance, Program Administrators may provide assistance to other eligible households. In such cases, Program Administrators should follow the prioritization guidelines outlined in their approved Administrative plans and ensure compliance with the Bring It Home Program requirements.

31. If we are a Tribal Program Administrator and we are planning to serve more than one geographic area that includes non-tribal lands, can we have a preference for Tribal members that are not living on tribal lands?

Program Administrators may not have preferences for protected classes under the Fair Housing Act or the Minnesota Human Rights Act, unless otherwise allowed by law (for example, on tribal land.) Political classification is not a protected class under either the Fair Housing Act or the Minnesota Human Rights Act; therefore, if a Tribal Nation has a priority or a preference for a particular political classification, that would not be a violation of civil rights laws.

32. Can we serve households that have a tribal member in it?

Yes, you can serve any household that has a tribal member in it.

Program Operations

33. When will we have to request reimbursement by for each month (i.e. what date)?

Requests for reimbursement must be submitted by the 15th of the month unless other arrangements have been approved by Minnesota Housing.

34. What documentation do we need to show to receive admin fees?

To receive Administrative Fees Program Administrators must submit documentation verifying the issuance of vouchers. Administrative Fees are disbursed on a per-voucher, per-month basis, to Program Administrators based on the number of vouchers issued. Disbursement requests must be submitted using the form provided by Minnesota Housing and in accordance with the timelines and procedures outlined in the Grant Contract Agreement.

35. If we are serving more than one county what payment standard should we use?

If you are serving more than one county, you can choose to use the higher payment standard of those counties or an average of those payment standards or propose another method for determining the payment standard for that area. If an alternative method of determining the payment standard is used, it must be approved by Minnesota Housing.

36. What is the process for approving modifications or amendments to administrative policies after executing the grant agreement? Are there thresholds or limits we should plan for?

Modifications to administrative policies may be necessary after the grant agreement is executed, especially during the early years of the program as opportunities for improvement are identified.

If additional modifications to your administrative plan under Option 2 are needed, you will likely need to submit an updated workplan to Minnesota Housing. Our team will review the proposed changes in consultation with our legal and grants teams. Once approved, the grant contract agreement will be amended to incorporate the modifications.

You can make changes to your workplan under the program, but any significant adjustments will require an amended grant contract to ensure compliance with program guidelines.

37. Do we need to use HMIS to report on the program?

No.

38. How will new questions and issues be addressed?

The Bring It Home team plans to hold bi-weekly webinars after grant contracts are executed (and/or after selections) to answer questions and troubleshoot potential issues.



To: Housing and Redevelopment Authority

Prepared by: Steven Schmidt, Housing Manager

Reviewed by: Grant Fernelius, CED Director

Item: **HRA Updates**

1. Action Requested:

Receive updates from HRA staff. No formal action is required

2. Background:

Attached are updates from the HRA division.

3. Budget Impact:

N/A

4. Attachments:

1. HRA_Updates__March_2025_

MEMORANDUM

DATE: March 20, 2025

TO: HRA Commissioners

FROM: Grant Fernelius, CED Director/HRA Executive Director
Steven Schmidt, Housing Manager

SUBJECT: Updates for March 2025

The following memo summarizes relevant projects and activities of the Community and Economic Development (CED) Department.

Development Updates

See link to our website on development activity:

[Development Docket | City of Plymouth, MN \(plymouthmn.gov\)](https://www.plymouthmn.gov/development-docket)

Plymouth Towne Square Updates

The Plymouth City Council approved a contract with Morcon Construction for the elevator modernization. The project schedule is still in development. The bid scoping process has begun for the roof replacement at Plymouth Towne Square. An inspection of the roof was conducted on February 28th. The Plymouth HRA has partnered with ESi Engineering for the bid scope generation and bid process. The roof, including engineering services, will be paid for by the League of Minnesota Cities Insurance Trust less a \$20,000 deductible.

Plymouth Towne Square has received a Recumbent Cross Trainer Stepper exercise machine from an anonymous doner. The Nustep Cross Trainer Stepper is valued at \$5,000. A two-year service plan is also included in the donation. The Cross-Trainer Stepper will be placed in the Plymouth Towne Square exercise room. Acceptance of this donation will go before City Council on April 8th as required by state statute 465.03.





Affordable Housing Trust Fund

On March 13th the City Council held a special meeting to discuss the creation of an Affordable Housing Trust Fund. An Affordable Housing Trust Fund is allowed under state statute to make grants, loans, and loan guarantees for the development, rehabilitation, or financing of housing. In addition, this fund can house dollars from federal, state, or local funds and private donations for housing projects. Council provided direction to staff for a draft ordinance to be reviewed and discussed at a future study session scheduled for April 22nd.

Meeting with HRA Chair

Last week staff and Mayor Wosje met with Chair Williams to discuss the HRA priorities and work plan for year ahead. Among the topics discussed was the possibility of adding or modifying the HRA's current workplan. Given recent council discussions of a potential housing nexus study and creation of a local housing trust fund, the general consensus was to wait until those policies are clarified. In addition, the group also discussed the idea of a joint session in coming months. The details of a joint session need to be worked out and will be shared once more is known.

HRA Board Vacancy

As many of you are aware, commissioner Michelle Soderberg resigned from the Board last week. She wants to focus on some other priorities for the time being. Michelle was first appointed to the HRA in December 2014 and served as chair for several years. She oversaw several transition periods in both staff and the commission and was instrumental in leading the HRA's 2021 Strategic Plan and more recent adoption of an Inclusionary Housing Policy. Staff enjoyed working with her and will miss her presence on the board. The council has approved the process for refilling the vacancy and is actively accepting applications at this time. An appointment is expected to happen sometime this spring.

Bloomington Opportunity Housing Ordinance

There has been a lot of interest in the inclusionary housing policy and zoning work that was done by the City of Bloomington. The City adopted it's Opportunity Housing Ordinance in 2019 and the Plymouth City Council has expressed interest in this approach. As background information, here is a link to an article that was produced by the Federal Reserve Bank of Minneapolis on the topic:

[Striking the right balance to attract affordable housing | Federal Reserve Bank of Minneapolis](#)

This item was requested to be included for informational purposes by Chair Williams.

