CITY OF PLYMOUTH
AGENDA
Regular Housing and Redevelopment Authority
Council Chambers
3400 Plymouth Boulevard, Plymouth, MN
March 26, 2026, 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 an 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. Minutes 01-22-2026

4.2 Accept Plymouth Towne Square financials.

1. PTS BALANCE SHEET 12.2025 adj
2. PTS 12-MONTH P&L 12.2025
3. PTS COMPARATIVE P&L 12.2025
4. PTS VARIANCE 12.2025
5. PTS CASHFLOW 12.2025

4.3 Accept Vicksburg Crossing financials.

1. VC - Balance Sheet - 12.2025 adj
2. VC - 12-Month P&L - 12.2025
3. VC COMPARATIVE 12.2025
4. VC P&L VARIANCE 12.2025
5. VC - Cashflow -12.2025

5. PUBLIC HEARINGS

5.1 Community Development Block Grant (CDBG) – Hold Public Hearing on 2026 Annual Action Plan

1. Resolution 2026-01

2. Tables and Descriptions
3. PY 2025 Progress
4. Public Services summary
5. Draft 2026 AAP

6. NEW BUSINESS

6.1 Election of Officers — Chair, Vice Chair and Secretary

7. UPDATES

7.1 HRA Updates

8. ADJOURNMENT

Regular Housing and Redevelopment Authority
March 26, 2026
Agenda Number: 4.1

To:	Housing and Redevelopment Authority
Prepared by:	Steven Schmidt, Housing Manager
Reviewed by:	Grant Fernelius, CED Director
Item:	**Adopt proposed minutes**

1. Action Requested:
Adopt proposed minutes

2. Background:
Adopt proposed minutes from the January 2026 HRA Comission meeting

3. Budget Impact:

4. Attachments:
1. Minutes 01-22-2026

DRAFTED MINUTES
PLYMOUTH HOUSING AND REDEVELOPMENT AUTHORITY
JANUARY 22, 2026

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

ABSENT: Commissioner Rahfat Hussain

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

OTHERS PRESENT:

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 Patrin to approve the Agenda. **Vote.** 6 Ayes. **MOTION** passed unanimously.

4. CONSENT AGENDA

4.1. Approved minutes from December 4, 2025.

MOTION by Commissioner Kelner, seconded by Commissioner Peterson to approve the Consent Agenda. **Vote.** 6 Ayes. **MOTION** passed unanimously.

5. PUBLIC HEARINGS

No public hearings.

6. NEW BUSINESS

6.1. Adopt 2026 work plan

Housing Manager Schmidt gave an overview of the staff report.

Mayor Wosje provided additional information on recent strategic planning discussions noting that the city council will be having an off-site strategic planning session, and affordable housing will be a component of that discussion. He stated that following that session, further direction will be provided to the HRA on the topic.

Chair Williams asked if members of the community and/or HRA will be able to attend and/or listen in on the planning session.

Mayor Wosje replied it is an open meeting; therefore, others can attend, but the discussion will by the city council.

Commissioner Peterson noted an upcoming council study session on January 27th and asked for more information.

HRA Executive Director Fernelius commented he can review that information under updates.

Commissioner Swanson stated he likes the outline as drafted by staff, and once they have direction from the city council, they will have a more defined plan.

MOTION by Commissioner Peterson, seconded by Commissioner Swanson, to adopt the 2026 HRA work plan. **Vote.** 6 Ayes. **MOTION** passed unanimously.

7. UPDATES

Housing Manager Schmidt provided an overview of the written report. He also provided additional information on the upcoming council study session that will take place on January 27th.

8. ADJOURNMENT

MOTION by Chair Williams, with no objection, to adjourn the meeting at 7:19 p.m.

Regular Housing and Redevelopment Authority
March 26, 2026
Agenda Number: 4.2

To:	Housing and Redevelopment Authority
Prepared by:	Steven Schmidt, Housing Manager
Reviewed by:	Grant Fernelius, CED Director
Item:	**Accept Plymouth Towne Square financials.**

1. Action Requested:
Accept Plymouth Towne Square 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 2025 year-end reporting period

3. Budget Impact:
N/A

4. Attachments:
1. PTS BALANCE SHEET 12.2025 adj
2. PTS 12-MONTH P&L 12.2025
3. PTS COMPARATIVE P&L 12.2025
4. PTS VARIANCE 12.2025
5. PTS CASHFLOW 12.2025

Balance Sheet

PLYMOUTH TOWNE SQUARE

As Of December 31, 2025

	Ending Balance	Total
ASSETS		
CURRENT ASSETS		
US BANK OPER ACCT	238,214	
US BANK SEC DEP ACCT	77,128	
INVESTMENTS - WORKING CAPITAL FUND	1,265,841	
INVESTMENTS - NEW DEBT SERVICE	201,003	
ACCOUNTS REC-TENANTS	12,299	
INTEREST RECEIVABLE	5,159	
ACCOUNTS REC-OTHER	859	
PREPAID PROPERTY INSURANCE	18,638	
PREPAID WORKERS COMP INSUR	115	
PREPAID OTHER	10,619	
TOTAL CURRENT ASSETS		1,829,875
FIXED ASSETS		
LAND	459,247	
SITE IMPROVEMENTS	224,407	
BUILDING	5,767,619	
BUILDING IMPROVEMENTS	1,195,121	
FURN, FIXT & EQUIP-GENERAL	594,401	
CONSTRUCTION IN PROGRESS	35,934	
FURNITURE & FIXTURES - HOUSEKEEPING	8,696	
COMPUTERS/OFFICE EQUIPMENT	13,060	
LEASE ASSET	12,470	
A/D -LEASES	-7,930	
ACCUMULATED DEPRECIATION	-5,668,188	
TOTAL FIXED ASSETS		2,634,837
NON-CURRENT ASSETS		
TOTAL ASSETS		**4,464,712**

Balance Sheet

PLYMOUTH TOWNE SQUARE

As Of December 31, 2025

	Ending Balance	Total
LIABILITIES		
CURRENT LIABILITIES		
PREPAID MONTHLY RENT	80	
DUE TO GRACE MANAGEMENT INC	31	
ACCRUED PAYROLL	6,982	
ACCRUED COMPENSATED BALANCES	4,771	
ACCRUED REAL ESTATE TAXES	38,587	
LEASES PAYABLE -SHORT TERM	4,199	
ACCRUED OTHER	9,794	
TOTAL CURRENT LIABILITIES		64,444
LONG-TERM LIABILITIES		
SECURITY DEPOSITS	77,218	
LEASES PAYABLE -LONG TERM	354	
		77,573
TOTAL LIABILITIES		**142,017**
EQUITY		
RETAINED EARNINGS RSRVD FOR DS	261,003	
RETAINED EARNINGS	1,176,456	
NET INVESTMENT IN CAPITAL ASSETS	2,846,045	
TOTAL EQUITY		**4,283,504**
CURRENT YEAR INCOME/(LOSS)		**39,191**
TOTAL LIABILITIES & EQUITY		**4,464,712**

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
INCOME													
APARTMENT RENTAL REVENUE	67,352	65,770	67,558	66,874	66,180	67,185	66,716	66,236	66,236	66,025	63,432	65,656	795,220
HRA INDIVIDUAL	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,663	200,000
GARAGE RENT	3,720	3,720	3,900	3,810	3,780	3,840	3,840	3,780	3,780	3,600	3,480	3,600	44,850
GUEST ROOM REVENUE	0	0	0	0	0	0	130	0	0	0	0	0	130
LAUNDRY REVENUE	125	1,825	345	370	1,380	654	1,204	40	1,152	980	1,293	2,063	11,431
APPLICATION FEE REVENUE	0	105	0	100	0	0	0	0	70	0	70	0	345
TRANSFER FEE REVENUE	0	500	0	0	0	0	0	0	0	1,000	0	0	1,500
INVESTMENT INCOME	1,756	1,755	1,756	1,756	21,754	1,756	15,274	1,756	1,756	15,424	1,756	1,756	68,254
CONTRIBUTED CAPITAL REVENUE	0	0	0	0	0	0	0	0	0	0	0	0	0
MISCELLANEOUS REVENUE	0	434	5	65	269	60	355	0	16	31	116	197	1,547
TOTAL INCOME	**89,619**	**90,776**	**90,230**	**89,641**	**110,030**	**90,162**	**104,186**	**88,479**	**89,676**	**103,728**	**86,813**	**89,934**	**1,123,276**
EXPENSES													
ADMINISTRATION													
MANAGER SALARIES/WAGES	5,945	5,350	5,923	5,732	5,923	5,732	5,923	5,923	5,732	5,923	5,732	6,802	70,638
PAYROLL TAXES	1,001	1,055	1,047	1,166	1,057	977	1,031	1,388	758	758	745	1,498	12,481
HEALTH INSURANCE	1,242	823	1,520	1,171	1,101	1,101	1,101	850	1,101	1,118	1,118	794	13,041
WORKERS COMP INSURANCE	170	113	113	113	113	113	113	236	215	212	116	116	1,746
MAINTENANCE SALARIES/WAGES	5,171	4,736	5,112	5,195	5,198	5,168	5,187	5,126	5,036	5,459	5,122	5,239	61,749
EMPLOYEE COSTS	0	0	0	0	0	0	0	0	0	0	4	(1,360)	(1,356)
DATA PROCESSING	20	41	35	52	52	10	35	42	40	30	725	37	1,120
BANK FEES	113	126	132	126	178	129	127	203	100	131	120	125	1,611
DUES, SUBS & MEMBERSHIPS	65	0	0	0	0	0	0	0	0	0	0	0	65
LICENSE & PERMITS	0	0	0	0	330	0	1,108	0	0	290	150	0	1,878
POSTAGE/OVERNIGHT EXPRESS	0	0	0	0	0	0	0	0	0	31	0	0	31
PRINTING	0	0	0	0	0	0	0	0	0	88	0	0	88
MANAGEMENT FEES	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	65,952
PROFESSIONAL FEES	0	0	0	115	0	0	0	46	0	1,308	0	0	1,469
TELEPHONE EXPENSE	434	444	440	444	444	394	453	386	424	457	434	477	5,230
EQUIPMENT LEASE/REPAIR	706	666	804	844	995	552	1,359	1,570	2,002	480	975	372	11,323
OFFICE SUPPLIES	49	235	0	38	178	54	196	8	132	0	135	57	1,081
TOTAL ADMIN EXPENSES	**20,413**	**19,085**	**20,621**	**20,492**	**21,066**	**19,727**	**22,129**	**21,273**	**21,037**	**21,782**	**20,871**	**19,652**	**248,149**
LIFE ENRICHMENT													
RESIDENT PROGRAM/ACTIVITIES	235	166	298	194	104	84	323	275	95	158	1,162	2,154	5,248
TOTAL LIFE ENRICHMENT EXPENSES	**235**	**166**	**298**	**194**	**104**	**84**	**323**	**275**	**95**	**158**	**1,162**	**2,154**	**5,248**

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
HOUSEKEEPING													
CONTRACT LABOR	1,470	1,470	1,470	1,470	1,686	1,470	1,470	1,470	1,470	1,470	1,974	1,470	18,360
CLEANING SUPPLIES	382	36	0	163	8	29	70	651	15	113	80	433	1,980
TOTAL HOUSEKEEPING EXPENSES	**1,852**	**1,506**	**1,470**	**1,633**	**1,694**	**1,499**	**1,540**	**2,121**	**1,485**	**1,583**	**2,054**	**1,903**	**20,340**
BUILDING & GROUNDS													
CONTRACT LABOR	12,946	6,825	193	473	193	770	634	193	193	193	499	389	23,498
CABLE TV EXPENSE	157	159	159	154	147	142	159	150	143	143	174	161	1,847
UTILITIES - ELECTRICITY	1,189	1,835	1,468	1,534	1,848	2,238	2,513	2,349	2,400	2,039	1,599	(11)	20,999
UTILITIES - GAS	5,976	5,923	3,556	2,943	2,144	1,400	949	1,257	852	1,605	2,621	2,621	31,846
UTILITIES - WATER/SEWER	2,336	2,304	2,320	2,264	2,260	2,260	2,164	2,684	2,424	2,898	2,661	2,504	29,079
WATER SOFTENING SERVICE	188	572	556	368	330	269	468	370	0	958	223	491	4,792
DOORS, KEYS & WINDOWS	0	0	437	232	0	0	0	0	0	0	0	0	669
FIRE SYSTEM SERVICE	1,636	543	543	543	543	557	1,316	550	550	2,005	719	134	9,639
LAWN SERVICE/LANDSCAP/SNOW RMVL	1,295	1,780	1,700	1,940	4,697	2,390	2,350	1,550	13,191	9,140	1,965	2,100	44,098
PEST CONTROL	0	0	0	146	0	146	0	0	0	146	0	146	584
TRASH REMOVAL	2,333	2,911	2,911	2,697	2,954	2,958	2,914	2,958	2,958	2,916	3,189	6,356	38,057
UNIT TURNOVER REPAIRS	6,431	4,304	2,779	625	375	905	5,320	5,240	4,046	14,687	11,434	7,981	64,127
ELEVATOR-REPAIRS & MAINT	782	782	782	1,446	782	782	782	782	782	829	829	829	10,192
REPAIRS & MAINTENANCE	4,481	4,507	3,812	14,324	9,781	965	3,233	2,386	232	5,365	2,607	3,637	55,329
BUILDING & GROUNDS SUPPLIES	340	700	517	487	2,256	3,651	378	1,016	1,019	410	874	205	11,853
HVAC - REPAIRS & MAINTENANCE	299	419	308	308	2,137	1,880	696	213	308	1,549	308	2,808	11,231
TOTAL BUILDING & GROUNDS	**40,390**	**33,563**	**22,041**	**30,484**	**30,447**	**21,313**	**23,876**	**21,696**	**29,097**	**44,882**	**29,701**	**30,353**	**357,842**
OTHER OPERATING EXPENSES													
PROPERTY & LIABILITY INSURANCE	3,998	3,998	3,998	3,998	3,998	4,158	4,052	3,996	3,996	3,996	3,996	3,996	48,183
PAYMENT IN LIEU OF PROPERTY TAX	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,211	38,587
TOTAL OTHER OPERATING EXPENSES	**7,214**	**7,214**	**7,214**	**7,214**	**7,214**	**7,374**	**7,268**	**7,212**	**7,212**	**7,212**	**7,212**	**7,207**	**86,770**
TOTAL OPERATING EXPENSES	**70,104**	**61,534**	**51,644**	**60,018**	**60,526**	**49,998**	**55,136**	**52,578**	**58,926**	**75,617**	**61,000**	**61,269**	**718,349**
NET OPERATING INCOME / (L0SS)	**19,515**	**29,242**	**38,586**	**29,623**	**49,505**	**40,164**	**49,050**	**35,901**	**30,750**	**28,111**	**25,813**	**28,666**	**404,927**
DEPREC, INTEREST & OTHER													
DEPRECIATION EXPENSE	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	17,980	215,760
RESERVE/REPLACE CAPITAL EXPENSE	0	6,377	4,093	0	0	8,950	11,529	4,920	31,609	9,708	70,518	1,607	149,312
INTEREST EXPENSE	0	0	166	0	0	168	0	0	167	0	0	164	664
TOTAL DEPREC, INTEREST & OTHER	**17,980**	**24,357**	**22,238**	**17,980**	**17,980**	**27,098**	**29,509**	**22,900**	**49,756**	**27,688**	**88,498**	**19,751**	**365,736**
NET INCOME / (LOSS)	**1,535**	**4,885**	**16,348**	**11,643**	**31,525**	**13,067**	**19,541**	**13,001**	**(19,006)**	**422**	**(62,685)**	**8,915**	**39,191**

Comparative Profit and Loss

PLYMOUTH TOWNE SQUARE

Through December 31, 2025

MTD Actual	Budget	Last Year	Description	YTD Actual	Budget	Last Year
			INCOME			
65,656	66,720	66,202	APARTMENT RENTAL REVENUE	795,220	800,640	788,037
16,663	16,663	18,000	HRA INDIVIDUAL	200,000	200,000	216,000
3,600	3,840	3,720	GARAGE RENT	44,850	46,080	46,296
0	65	0	GUEST ROOM REVENUE	130	715	1,495
0	0	0	HOUSEKEEPING REVENUE	0	0	100
2,063	990	910	LAUNDRY REVENUE	11,431	11,880	11,524
0	0	0	APPLICATION FEE REVENUE	345	350	245
0	0	0	TRANSFER FEE REVENUE	1,500	750	0
1,756	1,750	(12,171)	INVESTMENT INCOME	68,254	21,000	35,169
197	100	951	MISCELLANEOUS REVENUE	1,547	1,200	2,234
89,934	**90,128**	**77,613**	**TOTAL INCOME**	**1,123,276**	**1,082,615**	**1,101,100**
			EXPENSES			
			ADMINISTRATION			
6,802	5,790	5,872	MANAGER SALARIES/WAGES	70,638	69,546	67,422
1,498	865	1,215	PAYROLL TAXES	12,481	10,435	9,910
794	1,018	903	HEALTH INSURANCE	13,041	11,948	12,564
116	145	110	WORKERS COMP INSURANCE	1,746	1,740	1,528
5,239	5,078	5,063	MAINTENANCE SALARIES/WAGES	61,749	60,892	58,563
(1,360)	10	0	EMPLOYEE COSTS	(1,356)	120	720
0	0	0	SEMINAR/TRAINING	0	200	0
37	35	50	DATA PROCESSING	1,120	420	479
125	195	107	BANK FEES	1,611	2,340	2,348
0	0	0	DUES, SUBS & MEMBERSHIPS	65	65	60
0	0	0	LICENSE & PERMITS	1,878	1,120	1,408
0	15	0	MILEAGE REIMBURSEMENT	0	180	0
0	0	0	POSTAGE/OVERNIGHT EXPRESS	31	150	73
0	15	0	PRINTING	88	180	185
5,496	5,492	5,234	MANAGEMENT FEES	65,952	65,948	62,808
0	225	0	PROFESSIONAL FEES	1,469	2,700	1,287
477	535	434	TELEPHONE EXPENSE	5,230	6,420	6,584
372	325	454	EQUIPMENT LEASE/REPAIR	11,323	3,900	10,587
57	75	0	OFFICE SUPPLIES	1,081	900	779
19,652	**19,818**	**19,441**	**TOTAL ADMIN EXPENSES**	**248,149**	**239,204**	**237,306**
			LIFE ENRICHMENT			
2,154	2,000	2,858	RESIDENT PROGRAM/ACTIVITIES	5,248	6,105	7,571
2,154	**2,000**	**2,858**	**TOTAL LIFE ENRICHMENT EXPENSES**	**5,248**	**6,105**	**7,571**

Comparative Profit and Loss

PLYMOUTH TOWNE SQUARE

Through December 31, 2025

MTD Actual	Budget	Last Year	Description	YTD Actual	Budget	Last Year
			MARKETING			
0	10	0	ADVERTISING	0	120	0
0	**10**	**0**	**TOTAL MARKETING EXPENSES**	**0**	**120**	**0**
			HOUSEKEEPING			
1,470	1,560	1,470	CONTRACT LABOR	18,360	18,720	17,640
433	185	0	CLEANING SUPPLIES	1,980	2,220	2,149
1,903	**1,745**	**1,470**	**TOTAL HOUSEKEEPING EXPENSES**	**20,340**	**20,940**	**19,789**
			BUILDING & GROUNDS			
389	500	193	CONTRACT LABOR	23,498	6,000	4,869
161	125	119	CABLE TV EXPENSE	1,847	1,500	1,455
(11)	1,900	1,465	UTILITIES - ELECTRICITY	20,999	25,850	20,538
2,621	4,000	5,158	UTILITIES - GAS	31,846	33,500	25,859
2,504	2,000	2,364	UTILITIES - WATER/SEWER	29,079	26,950	26,441
491	470	735	WATER SOFTENING SERVICE	4,792	5,640	4,893
0	200	0	DOORS, KEYS & WINDOWS	669	2,400	740
134	1,250	559	FIRE SYSTEM SERVICE	9,639	15,000	18,832
2,100	2,650	5,810	LAWN SERVICE/LANDSCAP/SNOW RMVL	44,098	38,700	29,737
146	170	141	PEST CONTROL	584	820	705
6,356	2,250	2,327	TRASH REMOVAL	38,057	27,000	28,356
7,981	3,413	0	UNIT TURNOVER REPAIRS	64,127	41,000	43,800
829	1,000	782	ELEVATOR-REPAIRS & MAINT	10,192	12,000	9,990
3,637	3,800	1,470	REPAIRS & MAINTENANCE	55,329	51,800	45,694
205	1,725	382	BUILDING & GROUNDS SUPPLIES	11,853	20,700	14,124
2,808	1,350	299	HVAC - REPAIRS & MAINTENANCE	11,231	16,200	7,444
0	1,000	0	MISCELLANEOUS B & G EXPENSES	0	12,000	0
30,353	**27,803**	**21,803**	**TOTAL BUILDING & GROUNDS**	**357,842**	**337,060**	**283,477**
			OTHER OPERATING EXPENSES			
3,996	4,310	3,998	PROPERTY & LIABILITY INSURANCE	48,183	50,408	47,307
3,211	3,211	3,230	PAYMENT IN LIEU OF PROPERTY TAX	38,587	38,587	38,760
7,207	**7,521**	**7,228**	**TOTAL OTHER OPERATING EXPENSES**	**86,770**	**88,995**	**86,067**
61,269	**58,897**	**52,801**	**TOTAL OPERATING EXPENSES**	**718,349**	**692,424**	**634,210**
28,666	**31,231**	**24,812**	**NET OPERATING INCOME / (L0SS)**	**404,927**	**390,191**	**466,890**
			DEPREC, INTEREST & OTHER EXPENSE			
17,980	17,974	17,500	DEPRECIATION EXPENSE	215,760	215,754	210,000
1,607	16,663	36,365	RESERVE/REPLACE CAPITAL EXPENSE	149,312	200,000	178,166
164	0	166	INTEREST EXPENSE	664	0	656
19,751	**34,637**	**54,030**	**TOTAL DEPREC, INTEREST & OTHER**	**365,736**	**415,754**	**388,822**
8,915	**(3,406)**	**(29,219)**	**NET INCOME / (LOSS)**	**39,191**	**(25,563)**	**78,068**

Profit and Loss Variance

PLYMOUTH TOWNE SQUARE

Through December 31, 2025

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
INCOME							
APARTMENT RENTAL REVENUE	65,656	66,720	(1,065)	795,220	800,640	(5,421)	800,640
HRA INDIVIDUAL	16,663	16,663	0	200,000	200,000	0	200,000
GARAGE RENT	3,600	3,840	(240)	44,850	46,080	(1,230)	46,080
GUEST ROOM REVENUE	0	65	(65)	130	715	(585)	715
LAUNDRY REVENUE	2,063	990	1,073	11,431	11,880	(449)	11,880
APPLICATION FEE REVENUE	0	0	0	345	350	(5)	350
TRANSFER FEE REVENUE	0	0	0	1,500	750	750	750
INVESTMENT INCOME	1,756	1,750	6	68,254	21,000	47,254	21,000
MISCELLANEOUS REVENUE	197	100	97	1,547	1,200	347	1,200
TOTAL INCOME	**89,934**	**90,128**	**(194)**	**1,123,276**	**1,082,615**	**40,661**	**1,082,615**
EXPENSES							
ADMINISTRATION							
MANAGER SALARIES/WAGES	6,802	5,790	(1,012)	70,638	69,546	(1,092)	69,546
PAYROLL TAXES	1,498	865	(633)	12,481	10,435	(2,046)	10,435
HEALTH INSURANCE	794	1,018	224	13,041	11,948	(1,093)	11,948
WORKERS COMP INSURANCE	116	145	29	1,746	1,740	(6)	1,740
MAINTENANCE SALARIES/WAGES	5,239	5,078	(161)	61,749	60,892	(857)	60,892
EMPLOYEE COSTS	(1,360)	10	1,370	(1,356)	120	1,476	120
SEMINAR/TRAINING	0	0	0	0	200	200	200
DATA PROCESSING	37	35	(2)	1,120	420	(700)	420
BANK FEES	125	195	70	1,611	2,340	729	2,340
DUES, SUBS & MEMBERSHIPS	0	0	0	65	65	0	65
LICENSE & PERMITS	0	0	0	1,878	1,120	(758)	1,120
MILEAGE REIMBURSEMENT	0	15	15	0	180	180	180
POSTAGE/OVERNIGHT EXPRESS	0	0	0	31	150	119	150
PRINTING	0	15	15	88	180	92	180
MANAGEMENT FEES	5,496	5,492	(4)	65,952	65,948	(4)	65,948
PROFESSIONAL FEES	0	225	225	1,469	2,700	1,231	2,700
TELEPHONE EXPENSE	477	535	58	5,230	6,420	1,190	6,420
EQUIPMENT LEASE/REPAIR	372	325	(47)	11,323	3,900	(7,423)	3,900
OFFICE SUPPLIES	57	75	18	1,081	900	(181)	900
TOTAL ADMIN EXPENSES	**19,652**	**19,818**	**166**	**248,149**	**239,204**	**(8,945)**	**239,204**
LIFE ENRICHMENT							
RESIDENT PROGRAM/ACTIVITIES	2,154	2,000	(154)	5,248	6,105	857	6,105
TOTAL LIFE ENRICHMENT EXPE	**2,154**	**2,000**	**(154)**	**5,248**	**6,105**	**857**	**6,105**

Profit and Loss Variance

PLYMOUTH TOWNE SQUARE

Through December 31, 2025

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
MARKETING							
ADVERTISING	0	10	10	0	120	120	120
TOTAL MARKETING EXPENSES	**0**	**10**	**10**	**0**	**120**	**120**	**120**
HOUSEKEEPING							
CONTRACT LABOR	1,470	1,560	90	18,360	18,720	360	18,720
CLEANING SUPPLIES	433	185	(248)	1,980	2,220	240	2,220
TOTAL HOUSEKEEPING EXPENS	**1,903**	**1,745**	**(158)**	**20,340**	**20,940**	**600**	**20,940**
BUILDING & GROUNDS							
CONTRACT LABOR	389	500	111	23,498	6,000	(17,498)	6,000
CABLE TV EXPENSE	161	125	(36)	1,847	1,500	(347)	1,500
UTILITIES - ELECTRICITY	(11)	1,900	1,911	20,999	25,850	4,851	25,850
UTILITIES - GAS	2,621	4,000	1,379	31,846	33,500	1,654	33,500
UTILITIES - WATER/SEWER	2,504	2,000	(504)	29,079	26,950	(2,129)	26,950
WATER SOFTENING SERVICE	491	470	(21)	4,792	5,640	848	5,640
DOORS, KEYS & WINDOWS	0	200	200	669	2,400	1,731	2,400
FIRE SYSTEM SERVICE	134	1,250	1,116	9,639	15,000	5,361	15,000
LAWN SERVICE/LANDSCAP/SNOW RM	2,100	2,650	550	44,098	38,700	(5,398)	38,700
PEST CONTROL	146	170	24	584	820	236	820
TRASH REMOVAL	6,356	2,250	(4,106)	38,057	27,000	(11,057)	27,000
UNIT TURNOVER REPAIRS	7,981	3,413	(4,568)	64,127	41,000	(23,127)	41,000
ELEVATOR-REPAIRS & MAINT	829	1,000	171	10,192	12,000	1,808	12,000
REPAIRS & MAINTENANCE	3,637	3,800	163	55,329	51,800	(3,529)	51,800
BUILDING & GROUNDS SUPPLIES	205	1,725	1,520	11,853	20,700	8,847	20,700
HVAC - REPAIRS & MAINTENANCE	2,808	1,350	(1,458)	11,231	16,200	4,969	16,200
MISCELLANEOUS B & G EXPENSES	0	1,000	1,000	0	12,000	12,000	12,000
TOTAL BUILDING & GROUNDS	**30,353**	**27,803**	**(2,550)**	**357,842**	**337,060**	**(20,782)**	**337,060**
OTHER OPERATING EXPENSES							
PROPERTY & LIABILITY INSURANCE	3,996	4,310	314	48,183	50,408	2,225	50,408
PAYMENT IN LIEU OF PROPERTY TAX	3,211	3,211	0	38,587	38,587	0	38,587
TOTAL OTHER OPERATING EXPI	**7,207**	**7,521**	**314**	**86,770**	**88,995**	**2,225**	**88,995**
TOTAL OPERATING EXPENSES	**61,269**	**58,897**	**(2,372)**	**718,349**	**692,424**	**(25,925)**	**692,424**
NET OPERATING INCOME / (L0SS)	**28,666**	**31,231**	**(2,565)**	**404,927**	**390,191**	**14,736**	**390,191**
DEPREC, INTEREST & OTHER							
DEPRECIATION EXPENSE	17,980	17,974	(6)	215,760	215,754	(6)	215,754
RESERVE/REPLACE CAPITAL EXPENS	1,607	16,663	15,056	149,312	200,000	50,688	200,000
INTEREST EXPENSE	164	0	(164)	664	0	(664)	0
TOTAL DEPREC, INTEREST & OT	**19,751**	**34,637**	**14,886**	**365,736**	**415,754**	**50,018**	**415,754**
NET INCOME / (LOSS)	**8,915**	**(3,406)**	**12,321**	**39,191**	**(25,563)**	**64,754**	**(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**	**4,885**	**16,348**	**11,643**	**31,525**	**13,067**	**19,541**	**13,001**	**(19,006)**	**422**	**(62,685)**	**8,915**	**39,191**
ADJUSTMENTS TO NET CASHFLOW:													
DEPRECIATION & AMORTIZATION	**17,980**	**17,980**	**17,980**	**17,980**	**17,980**	**17,980**	**17,980**	**17,980**	**17,980**	**17,980**	**17,980**	**17,980**	**215,760**
(INCR) / DECR IN A/R	**5,131**	**(2,134)**	**(1,595)**	**(1,169)**	**(6,336)**	**8,335**	**3,492**	**(2,172)**	**(2,633)**	**(2,483)**	**(2,269)**	**(3,889)**	**(7,722)**
(INCR) / DECR IN ESCROW	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
(INCR) / DECR IN PREPAID EXP	**1,929**	**3,017**	**6,252**	**509**	**3,785**	**(21,819)**	**(20,559)**	**10,159**	**5,473**	**2,922**	**6,895**	**(825)**	**(2,263)**
(INCR)/DECR IN OTHER ASSETS	**(21,826)**	**(16,667)**	**(16,667)**	**(16,667)**	**(41,999)**	**(16,667)**	**(28,569)**	**(16,667)**	**(16,667)**	**(31,033)**	**(16,667)**	**(16,663)**	**(256,760)**
(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**	**11,906**	**(15,314)**	**13,553**	**735**	**(23,941)**	**3,567**	**(11,198)**	**17,821**	**9,939**	**24,816**	**(64,316)**	**(22,467)**
INCR /(DECR) IN ACCRD LIAB	**3,475**	**4,788**	**(36,347)**	**3,316**	**18,920**	**(9,622)**	**6,932**	**1,316**	**13,950**	**(10,805)**	**5,136**	**8,567**	**9,626**
TOTAL ADJUSTMENTS	**16,653**	**18,889**	**(45,691)**	**17,522**	**(6,916)**	**(45,735)**	**(17,157)**	**(582)**	**35,925**	**(13,480)**	**35,891**	**(59,145)**	**(63,825)**
NET OPERATING CASHFLOW:	**18,189**	**23,774**	**(29,343)**	**29,165**	**24,609**	**(32,668)**	**2,384**	**12,420**	**16,919**	**(13,058)**	**(26,794)**	**(50,230)**	**(24,634)**
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**	**23,774**	**(29,343)**	**29,165**	**24,609**	**(32,668)**	**2,384**	**12,420**	**16,919**	**(13,058)**	**(26,794)**	**(50,230)**	**(24,634)**

Regular Housing and Redevelopment Authority
March 26, 2026
Agenda Number: 4.3

To: Housing and Redevelopment Authority

Prepared by: Steven Schmidt, Housing Manager

Reviewed by: Grant Fernelius, CED Director

Item: **Accept Vicksburg Crossing financials.**

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1. Action Requested:

Accept attached Vicksburg Crossing 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 2025 year-end reporting.

3. Budget Impact:

N/A

4. Attachments:

1. VC - Balance Sheet - 12.2025 adj
2. VC - 12-Month P&L - 12.2025
3. VC COMPARATIVE 12.2025
4. VC P&L VARIANCE 12.2025
5. VC - Cashflow -12.2025

Balance Sheet

VICKSBURG CROSSING

As Of December 31, 2025

	Ending Balance	Total
ASSETS		
CURRENT ASSETS		
US BANK OPER ACCT	888,290	
US BANK SEC DEP ACCT	76,550	
INVESTMENTS - WORKING CAPITAL FUND	1,451,601	
INVESTMENTS - DEBT SERVICE	(2,725)	
ACCOUNTS REC-TENANTS	(1,328)	
INTEREST RECEIVABLE	712	
ACCOUNTS REC-OTHER	1,182	
PREPAID PROPERTY INSURANCE	16,928	
PREPAID WORKERS COMP INSUR	116	
PREPAID OTHER	12,507	
TOTAL CURRENT ASSETS		2,443,832
FIXED ASSETS		
LAND	874,593	
SITE IMPROVEMENTS	269,965	
BUILDING	9,904,487	
FURNITURE, FIXTURES & EQUIP-GENERAL	747,039	
COMPUTERS/OFFICE EQUIPMENT	8,680	
LEASE ASSET	6,669	
ACCUMULATED DEPRECIATION	(6,564,921)	
A/D -LEASES	(2,734)	
TOTAL FIXED ASSETS		5,243,778
NON-CURRENT ASSETS		
TOTAL ASSETS		**7,687,610**

Balance Sheet

VICKSBURG CROSSING

As Of December 31, 2025

	Ending Balance	Total
LIABILITIES		
CURRENT LIABILITIES		
DUE TO GRACE MANAGEMENT INC	88	
ACCRUED PAYROLL	7,243	
ACCRUED COMPENSATED BALANCES	5,918	
ACCRUED INTEREST	50,163	
ACCRUED REAL ESTATE TAXES	65,350	
LEASES PAYABLE -SHORT TERM	1,333	
BOND PAYABLE-2021A ST	495,000	
ACCRUED OTHER	10,838	
TOTAL CURRENT LIABILITIES		635,932
LONG-TERM LIABILITIES		
SECURITY DEPOSITS	75,250	
BOND PREMIUM-2021A	239,093	
BOND PAYABLE-2021A	5,050,000	
LEASES PAYABLE -LONG TERM	2,675	
		5,367,018
TOTAL LIABILITIES		**6,002,951**
EQUITY		
NET INVESTMENTS IN CAPITAL ASSETS	(724,600)	
RESTRICTED FOR DEBT SERVICE	605,390	
UNRESTRICTED	1,513,134	
TOTAL EQUITY		**1,393,924**
CURRENT YEAR INCOME/(LOSS)		**290,735**
TOTAL LIABILITIES & EQUITY		**7,687,610**

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
INCOME													
APARTMENT RENTAL REVENUE	107,933	108,548	108,773	108,028	108,257	108,002	109,907	110,622	110,862	110,862	111,720	109,790	1,313,304
APARTMENT RENTAL REVENUE - COUNTY	2,087	2,087	2,087	2,097	2,113	2,113	2,113	2,113	2,113	2,113	2,030	1,554	24,620
HRA SUBSIDY - TAX LEVY	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,337	40,000
GARAGE RENT	4,080	4,080	4,140	4,080	4,020	4,080	4,080	4,080	4,080	4,080	4,117	4,020	48,937
GUEST ROOM REVENUE	300	0	0	0	420	1,200	180	0	180	135	185	180	2,780
APPLICATION FEE REVENUE	0	0	35	35	0	35	0	0	0	0	0	0	105
TRANSFER FEE REVENUE	0	0	0	0	0	0	500	0	0	0	0	0	500
INVESTMENT INCOME	1,756	1,755	1,756	1,756	26,281	1,756	17,161	1,756	1,756	15,985	1,756	1,756	75,229
CONTRIBUTED CAPITAL REVENUE	0	0	0	0	0	0	0	0	0	0	0	0	0
MISCELLANEOUS REVENUE	340	330	340	330	330	770	380	368	333	489	1,535	386	5,931
TOTAL INCOME	**119,829**	**120,133**	**120,464**	**119,659**	**144,754**	**121,289**	**137,654**	**122,272**	**122,657**	**136,998**	**124,676**	**121,023**	**1,511,406**
EXPENSES													
ADMINISTRATION													
MANAGER SALARIES	6,491	5,846	6,473	6,264	6,473	6,264	6,473	6,473	6,264	6,473	6,264	6,003	75,758
PAYROLL TAXES	1,044	1,092	1,090	1,183	1,083	1,016	1,058	1,319	831	770	772	1,545	12,803
HEALTH INSURANCE	1,160	1,122	1,122	1,122	1,088	1,088	1,088	911	1,088	1,105	1,105	876	12,877
WORKERS COMP INSURANCE	169	113	113	113	113	113	113	188	184	184	232	119	1,752
MAINTENANCE SALARIES/WAGES	5,077	4,606	5,064	4,530	5,213	5,058	4,802	5,092	4,890	5,087	4,910	5,123	59,451
EMPLOYEE COSTS	0	0	0	0	0	0	0	0	0	0	4	(1,320)	(1,316)
DATA PROCESSING	35	40	35	35	35	43	35	42	40	30	801	37	1,209
BANK FEES	107	90	106	92	100	92	98	100	91	106	11	110	1,103
DUES, SUBS & MEMBERSHIPS	0	0	0	0	0	0	65	0	0	0	0	0	65
LICENSE & PERMITS	0	0	200	0	0	0	0	0	0	0	0	0	200
POSTAGE/OVERNIGHT EXPRESS	0	0	0	0	0	0	0	2	0	0	0	0	2
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	54	0	0	25	0	0	0	50	0	1,308	0	0	1,437
TELEPHONE EXPENSE	561	551	551	557	556	662	554	551	559	550	570	580	6,803
EQUIPMENT LEASE/REPAIR	433	125	474	634	114	365	339	790	259	238	723	125	4,619
OFFICE SUPPLIES	0	102	392	0	105	84	213	383	548	50	150	0	2,026
TOTAL ADMIN EXPENSES	**20,122**	**18,678**	**20,609**	**19,546**	**19,870**	**19,776**	**19,828**	**20,894**	**19,746**	**20,892**	**20,532**	**18,190**	**238,682**
LIFE ENRICHMENT													
RESIDENT PROGRAM/ACTIVITIES	0	243	706	0	361	477	114	815	184	296	611	1,416	5,224
TOTAL LIFE ENRICHMENT EXPENSES	**0**	**243**	**706**	**0**	**361**	**477**	**114**	**815**	**184**	**296**	**611**	**1,416**	**5,224**

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
MARKETING													
ADVERTISING - INTERNET	0	0	0	0	0	900	0	0	600	0	0	0	1,500
TOTAL MARKETING EXPENSES	**0**	**0**	**0**	**0**	**0**	**900**	**0**	**0**	**600**	**0**	**0**	**0**	**1,500**
HOUSEKEEPING													
CONTRACT LABOR	1,887	1,667	1,667	2,107	1,887	1,887	1,667	1,667	1,667	1,667	1,667	1,667	21,104
CLEANING SUPPLIES	0	232	54	0	33	197	63	167	27	0	82	0	856
TOTAL HOUSEKEEPING EXPENSES	**1,887**	**1,899**	**1,721**	**2,107**	**1,920**	**2,084**	**1,730**	**1,834**	**1,694**	**1,667**	**1,749**	**1,667**	**21,960**
BUILDING & GROUNDS													
CONTRACT LABOR	193	193	197	626	193	197	389	193	193	193	193	193	2,949
CABLE TV EXPENSE	381	341	366	366	356	356	388	373	356	363	356	375	4,375
UTILITIES - ELECTRICITY	2,181	2,355	2,280	1,775	1,665	2,052	1,130	2,294	2,324	2,180	1,886	1,856	23,978
UTILITIES - GAS	6,448	6,241	3,900	1,930	1,467	1,465	925	738	759	747	1,820	4,979	31,420
UTILITIES - WATER/SEWER	1,768	1,613	1,690	1,921	1,875	1,875	1,823	2,457	2,140	2,272	2,206	1,641	23,280
WATER SOFTENING SERVICE	227	233	0	267	272	0	197	228	0	248	150	0	1,820
DOORS, KEYS & WINDOWS	0	180	423	1,093	0	180	0	180	426	0	180	0	2,661
FIRE SYSTEM SERVICE	1,269	2,775	129	129	1,357	470	960	1,915	285	746	920	310	11,266
LAWN SERVICE/LANDSCAP/SNOW RMVL	950	3,240	3,000	1,745	1,550	2,413	2,245	1,550	1,660	1,550	1,965	(1,150)	20,718
PEST CONTROL	0	0	153	0	0	153	0	0	153	40	0	153	652
TRASH REMOVAL	3,423	3,206	3,211	3,735	3,267	3,211	3,259	3,498	753	2,223	1,984	2,252	34,023
UNIT TURNOVER REPAIRS	0	625	0	9,521	195	3,830	195	400	375	864	0	1,129	17,133
ELEVATOR-REPAIRS & MAINT	628	628	668	668	655	655	1,781	655	655	655	655	655	8,955
REPAIRS & MAINTENANCE	180	4,891	1,109	349	9,915	8,216	2,283	1,431	2,377	2,610	815	3,763	37,939
BUILDING & GROUNDS SUPPLIES	333	274	595	0	980	234	388	79	526	863	270	466	5,007
HVAC - REPAIRS & MAINTENANCE	295	295	295	295	2,348	876	856	298	288	2,889	310	977	10,023
TOTAL BUILDING & GROUNDS	**18,274**	**27,090**	**18,015**	**24,419**	**26,093**	**26,182**	**16,819**	**16,289**	**13,270**	**18,441**	**13,708**	**17,599**	**236,199**
OTHER OPERATING EXPENSES													
PROPERTY & LIABILITY INSURANCE	3,448	3,448	3,448	3,448	3,448	3,571	3,489	3,456	3,456	3,456	3,456	3,456	41,580
PAYMENT IN LIEU OF PROPERTY TAX	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,444	65,350
TOTAL OTHER OPERATING EXPENSES	**8,894**	**8,894**	**8,894**	**8,894**	**8,894**	**9,017**	**8,935**	**8,902**	**8,902**	**8,902**	**8,902**	**8,900**	**106,930**
TOTAL OPERATING EXPENSES	**49,177**	**56,805**	**49,946**	**54,966**	**57,137**	**58,437**	**47,426**	**48,733**	**44,396**	**50,197**	**45,502**	**47,772**	**610,495**
NET OPERATING INCOME / (L0SS)	**70,651**	**63,328**	**70,518**	**64,693**	**87,616**	**62,852**	**90,228**	**73,538**	**78,261**	**86,800**	**79,174**	**73,251**	**900,911**
DEPREC, INTEREST & OTHER													
DEPRECIATION EXPENSE	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,719	27,714	332,623
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	51,096	17,790	1,869	0	3,789	2,346	8,456	0	95,145	6,452	4,688	191,631
INTEREST EXPENSE	9,426	9,426	9,603	9,426	9,426	9,600	9,426	9,426	9,605	9,426	9,426	9,606	113,823
TOTAL DEPREC, INTEREST & OTHER	**34,820**	**85,915**	**52,787**	**36,689**	**34,820**	**38,783**	**37,166**	**43,276**	**34,999**	**129,965**	**41,272**	**39,683**	**610,176**
NET INCOME / (LOSS)	**35,831**	**(22,587)**	**17,731**	**28,004**	**52,796**	**24,069**	**53,062**	**30,262**	**43,262**	**(43,164)**	**37,902**	**33,568**	**290,735**

Comparative Profit and Loss

VICKSBURG CROSSING

Through December 31, 2025

MTD Actual	Budget	Last Year	Description	YTD Actual	Budget	Last Year
			INCOME			
109,790	109,137	107,879	APARTMENT RENTAL REVENUE	1,313,304	1,293,734	1,289,245
1,554	2,053	2,071	APARTMENT RENTAL REVENUE - COUNTY	24,620	24,636	26,089
3,337	3,337	3,750	HRA SUBSIDY - TAX LEVY	40,000	40,000	45,000
4,020	4,080	4,080	GARAGE RENT	48,937	48,960	48,872
180	280	0	GUEST ROOM REVENUE	2,780	2,180	3,870
0	70	0	APPLICATION FEE REVENUE	105	560	385
0	0	0	TRANSFER FEE REVENUE	500	1,500	1,000
1,756	1,750	(11,537)	INVESTMENT INCOME	75,229	21,000	45,612
386	290	340	MISCELLANEOUS REVENUE	5,931	3,480	5,565
121,023	**120,997**	**106,583**	**TOTAL INCOME**	**1,511,406**	**1,436,050**	**1,465,638**
			EXPENSES			
			ADMINISTRATION			
6,003	6,337	6,455	MANAGER SALARIES	75,758	76,000	74,384
1,545	931	1,278	PAYROLL TAXES	12,803	11,139	10,369
876	1,015	909	HEALTH INSURANCE	12,877	11,945	12,866
119	150	105	WORKERS COMP INSURANCE	1,752	1,800	1,555
5,123	5,273	5,920	MAINTENANCE SALARIES/WAGES	59,451	63,232	58,419
(1,320)	10	0	EMPLOYEE COSTS	(1,316)	120	680
0	0	0	SEMINAR/TRAINING	0	150	0
37	35	35	DATA PROCESSING	1,209	420	395
110	190	86	BANK FEES	1,103	2,280	2,058
0	0	0	DUES, SUBS & MEMBERSHIPS	65	65	60
0	0	0	LICENSE & PERMITS	200	906	1,793
0	10	0	MILEAGE REIMBURSEMENT	0	120	0
0	9	0	POSTAGE/OVERNIGHT EXPRESS	2	108	15
0	19	0	PRINTING	0	228	937
4,991	4,991	4,991	MANAGEMENT FEES	59,892	59,892	59,892
0	223	21	PROFESSIONAL FEES	1,437	2,676	1,318
580	575	537	TELEPHONE EXPENSE	6,803	6,900	6,660
125	350	513	EQUIPMENT LEASE/REPAIR	4,619	4,200	5,731
0	120	62	OFFICE SUPPLIES	2,026	1,440	881
18,190	**20,238**	**20,911**	**TOTAL ADMIN EXPENSES**	**238,682**	**243,621**	**238,013**
			LIFE ENRICHMENT			
1,416	1,900	1,405	RESIDENT PROGRAM/ACTIVITIES	5,224	6,750	5,930
1,416	**1,900**	**1,405**	**TOTAL LIFE ENRICHMENT EXPENSES**	**5,224**	**6,750**	**5,930**

Comparative Profit and Loss

VICKSBURG CROSSING

Through December 31, 2025

MTD Actual	Budget	Last Year	Description	YTD Actual	Budget	Last Year
			MARKETING			
0	0	0	ADVERTISING	0	500	0
0	0	0	ADVERTISING - INTERNET	1,500	0	1,200
0	**0**	**0**	**TOTAL MARKETING EXPENSES**	**1,500**	**500**	**1,200**
			HOUSEKEEPING			
1,667	1,850	1,517	CONTRACT LABOR	21,104	22,200	19,098
0	155	125	CLEANING SUPPLIES	856	1,860	1,135
1,667	**2,005**	**1,642**	**TOTAL HOUSEKEEPING EXPENSES**	**21,960**	**24,060**	**20,233**
			BUILDING & GROUNDS			
193	600	761	CONTRACT LABOR	2,949	7,200	5,345
375	290	303	CABLE TV EXPENSE	4,375	3,480	3,702
1,856	2,000	1,873	UTILITIES - ELECTRICITY	23,978	29,400	24,497
4,979	4,500	5,079	UTILITIES - GAS	31,420	33,900	22,357
1,641	1,800	1,610	UTILITIES - WATER/SEWER	23,280	22,300	22,287
0	160	266	WATER SOFTENING SERVICE	1,820	1,920	2,316
0	73	0	DOORS, KEYS & WINDOWS	2,661	876	2,690
310	200	129	FIRE SYSTEM SERVICE	11,266	7,100	8,731
(1,150)	3,500	2,850	LAWN SERVICE/LANDSCAP/SNOW RMVL	20,718	28,100	25,431
153	0	153	PEST CONTROL	652	898	612
2,252	2,350	2,632	TRASH REMOVAL	34,023	28,200	32,301
1,129	4,250	8,551	UNIT TURNOVER REPAIRS	17,133	51,000	44,064
655	710	628	ELEVATOR-REPAIRS & MAINT	8,955	8,520	7,515
3,763	2,500	2,881	REPAIRS & MAINTENANCE	37,939	31,800	36,350
466	1,600	251	BUILDING & GROUNDS SUPPLIES	5,007	17,950	3,423
977	1,000	950	HVAC - REPAIRS & MAINTENANCE	10,023	12,000	10,387
0	1,000	0	MISCELLANEOUS B & G EXPENSES	0	12,000	0
17,599	**26,533**	**28,918**	**TOTAL BUILDING & GROUNDS**	**236,199**	**296,644**	**252,009**
			OTHER OPERATING EXPENSES			
3,456	3,676	3,448	PROPERTY & LIABILITY INSURANCE	41,580	43,088	41,022
5,444	5,444	5,382	PAYMENT IN LIEU OF PROPERTY TAX	65,350	65,350	64,650
8,900	**9,120**	**8,830**	**TOTAL OTHER OPERATING EXPENSES**	**106,930**	**108,438**	**105,672**
47,772	**59,796**	**61,707**	**TOTAL OPERATING EXPENSES**	**610,495**	**680,013**	**623,057**
73,251	**61,201**	**44,877**	**NET OPERATING INCOME / (L0SS)**	**900,911**	**756,037**	**842,581**
			DEPREC, INTEREST & OTHER			
27,714	27,714	24,876	DEPRECIATION EXPENSE	332,623	332,623	298,512
(2,325)	2,209	(2,325)	AMORTIZATION EXPENSE	(27,900)	26,486	(27,900)
4,688	9,587	0	RESERVE/REPLACE CAPITAL EXPENSE	191,631	115,000	28,403
9,606	9,429	10,794	INTEREST EXPENSE	113,823	113,115	128,148
39,683	**48,939**	**33,345**	**TOTAL DEPREC, INTEREST & OTHER**	**610,176**	**587,224**	**427,163**
33,568	**12,262**	**11,532**	**NET INCOME / (LOSS)**	**290,735**	**168,813**	**415,418**

Profit and Loss Variance

VICKSBURG CROSSING

Through December 31, 2025

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
INCOME							
APARTMENT RENTAL REVENUE	109,790	109,137	653	1,313,304	1,293,734	19,570	1,293,734
APARTMENT RENTAL REVENUE - COL	1,554	2,053	(499)	24,620	24,636	(16)	24,636
HRA SUBSIDY - TAX LEVY	3,337	3,337	0	40,000	40,000	0	40,000
GARAGE RENT	4,020	4,080	(60)	48,937	48,960	(23)	48,960
GUEST ROOM REVENUE	180	280	(100)	2,780	2,180	600	2,180
APPLICATION FEE REVENUE	0	70	(70)	105	560	(455)	560
TRANSFER FEE REVENUE	0	0	0	500	1,500	(1,000)	1,500
INVESTMENT INCOME	1,756	1,750	6	75,229	21,000	54,229	21,000
MISCELLANEOUS REVENUE	386	290	96	5,931	3,480	2,451	3,480
TOTAL INCOME	**121,023**	**120,997**	**26**	**1,511,406**	**1,436,050**	**75,356**	**1,436,050**
EXPENSES							
ADMINISTRATION							
MANAGER SALARIES	6,003	6,337	334	75,758	76,000	242	76,000
PAYROLL TAXES	1,545	931	(614)	12,803	11,139	(1,664)	11,139
HEALTH INSURANCE	876	1,015	139	12,877	11,945	(932)	11,945
WORKERS COMP INSURANCE	119	150	31	1,752	1,800	48	1,800
MAINTENANCE SALARIES/WAGES	5,123	5,273	150	59,451	63,232	3,781	63,232
EMPLOYEE COSTS	(1,320)	10	1,330	(1,316)	120	1,436	120
SEMINAR/TRAINING	0	0	0	0	150	150	150
DATA PROCESSING	37	35	(2)	1,209	420	(789)	420
BANK FEES	110	190	80	1,103	2,280	1,177	2,280
DUES, SUBS & MEMBERSHIPS	0	0	0	65	65	0	65
LICENSE & PERMITS	0	0	0	200	906	706	906
MILEAGE REIMBURSEMENT	0	10	10	0	120	120	120
POSTAGE/OVERNIGHT EXPRESS	0	9	9	2	108	106	108
PRINTING	0	19	19	0	228	228	228
MANAGEMENT FEES	4,991	4,991	0	59,892	59,892	0	59,892
PROFESSIONAL FEES	0	223	223	1,437	2,676	1,239	2,676
TELEPHONE EXPENSE	580	575	(5)	6,803	6,900	97	6,900
EQUIPMENT LEASE/REPAIR	125	350	225	4,619	4,200	(419)	4,200
OFFICE SUPPLIES	0	120	120	2,026	1,440	(586)	1,440
TOTAL ADMIN EXPENSES	**18,190**	**20,238**	**2,048**	**238,682**	**243,621**	**4,939**	**243,621**
LIFE ENRICHMENT							
RESIDENT PROGRAM/ACTIVITIES	1,416	1,900	484	5,224	6,750	1,526	6,750
TOTAL LIFE ENRICHMENT EXPE	**1,416**	**1,900**	**484**	**5,224**	**6,750**	**1,526**	**6,750**

Profit and Loss Variance

VICKSBURG CROSSING

Through December 31, 2025

	MTD Actual	Budget	Var.	YTD Actual	Budget	Var.	Year Budget
MARKETING							
ADVERTISING	0	0	0	0	500	500	500
ADVERTISING - INTERNET	0	0	0	1,500	0	(1,500)	0
TOTAL MARKETING EXPENSES	**0**	**0**	**0**	**1,500**	**500**	**(1,000)**	**500**
HOUSEKEEPING							
CONTRACT LABOR	1,667	1,850	183	21,104	22,200	1,096	22,200
CLEANING SUPPLIES	0	155	155	856	1,860	1,004	1,860
TOTAL HOUSEKEEPING EXPENS	**1,667**	**2,005**	**338**	**21,960**	**24,060**	**2,100**	**24,060**
BUILDING & GROUNDS							
CONTRACT LABOR	193	600	408	2,949	7,200	4,251	7,200
CABLE TV EXPENSE	375	290	(85)	4,375	3,480	(895)	3,480
UTILITIES - ELECTRICITY	1,856	2,000	144	23,978	29,400	5,422	29,400
UTILITIES - GAS	4,979	4,500	(479)	31,420	33,900	2,480	33,900
UTILITIES - WATER/SEWER	1,641	1,800	159	23,280	22,300	(980)	22,300
WATER SOFTENING SERVICE	0	160	160	1,820	1,920	101	1,920
DOORS, KEYS & WINDOWS	0	73	73	2,661	876	(1,785)	876
FIRE SYSTEM SERVICE	310	200	(110)	11,266	7,100	(4,166)	7,100
LAWN SERVICE/LANDSCAP/SNOW RM	(1,150)	3,500	4,650	20,718	28,100	7,382	28,100
PEST CONTROL	153	0	(153)	652	898	246	898
TRASH REMOVAL	2,252	2,350	98	34,023	28,200	(5,823)	28,200
UNIT TURNOVER REPAIRS	1,129	4,250	3,121	17,133	51,000	33,867	51,000
ELEVATOR-REPAIRS & MAINT	655	710	55	8,955	8,520	(435)	8,520
REPAIRS & MAINTENANCE	3,763	2,500	(1,263)	37,939	31,800	(6,139)	31,800
BUILDING & GROUNDS SUPPLIES	466	1,600	1,134	5,007	17,950	12,943	17,950
HVAC - REPAIRS & MAINTENANCE	977	1,000	23	10,023	12,000	1,977	12,000
MISCELLANEOUS B & G EXPENSES	0	1,000	1,000	0	12,000	12,000	12,000
TOTAL BUILDING & GROUNDS	**17,599**	**26,533**	**8,934**	**236,199**	**296,644**	**60,445**	**296,644**
OTHER OPERATING EXPENSES							
PROPERTY & LIABILITY INSURANCE	3,456	3,676	220	41,580	43,088	1,508	43,088
PAYMENT IN LIEU OF PROPERTY TAX	5,444	5,444	0	65,350	65,350	0	65,350
TOTAL OTHER OPERATING EXPI	**8,900**	**9,120**	**220**	**106,930**	**108,438**	**1,508**	**108,438**
TOTAL OPERATING EXPENSES	**47,772**	**59,796**	**12,024**	**610,495**	**680,013**	**69,519**	**680,013**
NET OPERATING INCOME / (L0SS)	**73,251**	**61,201**	**12,050**	**900,911**	**756,037**	**144,874**	**756,037**
DEPREC, INTEREST & OTHER							
DEPRECIATION EXPENSE	27,714	27,714	0	332,623	332,623	0	332,623
AMORTIZATION EXPENSE	(2,325)	2,209	4,534	(27,900)	26,486	54,386	26,486
RESERVE/REPLACE CAPITAL EXPENS	4,688	9,587	4,899	191,631	115,000	(76,631)	115,000
INTEREST EXPENSE	9,606	9,429	(177)	113,823	113,115	(708)	113,115
TOTAL DEPREC, INTEREST & OT	**39,683**	**48,939**	**9,256**	**610,176**	**587,224**	**(22,952)**	**587,224**
NET INCOME / (LOSS)	**33,568**	**12,262**	**21,306**	**290,735**	**168,813**	**121,922**	**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**	**(22,587)**	**17,731**	**28,004**	**52,796**	**24,069**	**53,062**	**30,262**	**43,262**	**(43,164)**	**37,902**	**33,568**	**290,735**
ADJUSTMENTS TO NET CASHFLOW:													
DEPRECIATION & AMORTIZATION	**27,719**	**27,719**	**27,719**	**27,719**	**27,719**	**27,719**	**27,719**	**27,719**	**27,719**	**27,719**	**27,719**	**27,714**	**332,623**
(INCR) / DECR IN A/R	**10,366**	**(6,895)**	**1,195**	**(2,960)**	**4,919**	**(5,112)**	**1,230**	**(1,485)**	**(2,030)**	**3,867**	**(5,695)**	**5,324**	**2,724**
(INCR) / DECR IN ESCROW	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
(INCR) / DECR IN PREPAID EXP	**3,363**	**3,984**	**3,120**	**1,955**	**(301)**	**(19,177)**	**(18,661)**	**9,059**	**4,551**	**771**	**4,212**	**1,260**	**(5,864)**
(INCR)/DECR IN OTHER ASSETS	**(10,546)**	**541,862**	**(3,333)**	**(3,333)**	**(31,137)**	**(3,333)**	**(23,980)**	**49,587**	**(3,333)**	**(22,805)**	**(3,333)**	**(3,337)**	**482,979**
(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)**	**69,060**	**(64,963)**	**23,820**	**(24,188)**	**33,001**	**(18,830)**	**(22,489)**	**14,130**	**88,467**	**(85,012)**	**(25,979)**	**(25,703)**
INCR /(DECR) IN ACCRD LIAB	**13,645**	**(529,863)**	**(42,970)**	**10,132**	**28,852**	**3,131**	**14,184**	**(36,124)**	**12,650**	**14,266**	**14,780**	**512,098**	**14,781**
TOTAL ADJUSTMENTS	**31,828**	**105,867**	**(79,232)**	**57,333**	**5,864**	**36,228**	**(18,339)**	**26,267**	**53,687**	**112,285**	**(47,329)**	**517,080**	**801,540**
NET OPERATING CASHFLOW:	**67,660**	**83,280**	**(61,502)**	**85,337**	**58,660**	**60,297**	**34,723**	**56,529**	**96,949**	**69,121**	**(9,427)**	**550,648**	**1,092,275**
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)**	**(2,325)**	**(2,325)**	**(2,325)**	**(2,325)**	**(2,325)**	**(2,325)**	**(2,325)**	**(2,325)**	**(2,325)**	**(2,325)**	**(497,325)**	**(522,900)**
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**	**80,955**	**(63,827)**	**83,012**	**56,335**	**57,972**	**32,398**	**54,204**	**94,624**	**66,796**	**(11,752)**	**53,323**	**569,374**

Regular Housing and Redevelopment Authority
March 26, 2026
Agenda Number: 5.1

To:	Housing and Redevelopment Authority
Prepared by:	Grace Scoonover, Housing Policy & Grant Coordinator
Reviewed by:	Grant Fernelius, CED Director Steven Schmidt, Housing Manager
Item:	**Community Development Block Grant (CDBG) – Hold Public Hearing on 2026 Annual Action Plan**

1. Action Requested:

Hold Public Hearing and approve resolution for 2026 CDBG Annual Action 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). CDBG is intended to support community development activities to build stronger and more resilient communities. To be eligible for CDBG, an activity must meet one of the three national objectives:

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 anticipate for the 2026 program year, from July 1, 2026, to June 30, 2027, HUD will allocate $244,820 to the City of Plymouth. Staff anticipate receiving $80,000 in program income during PY 2026. 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 2026, the public service allocation may not exceed $44,326. Through the annual public service RFP process, $44,300 is recommended for allocation to public services, as detailed below. The remaining $280,520 would be allocated between internal and external housing programs, as detailed below.

RECOMMENDATION:

Staff recommends approval of Resolution No. 2026-01 after the Plymouth Housing and Redevelopment Authority holds a public hearing and considers any public comments related to the program year 2026 Annual Action Plan and program allocations as noted in the tables and descriptions attached.

3. Budget Impact:

N/A

4. Attachments:

1. Resolution 2026-01
2. Tables and Descriptions
3. PY 2025 Progress
4. Public Services summary
5. Draft 2026 AAP

CITY OF PLYMOUTH

HRA RESOLUTION 2026-01

A RESOLUTION TO APPROVE THE APPLICATION AND ALLOCATION OF FISCAL YEAR 2026 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 26, 2026, to obtain the views of citizens on the proposed use of $244,820 in grant funding plus $80,000 in anticipated program income funds for the 2026 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 2026 Community Development Block Grant funds totaling $244,820 in addition to $80,000 in anticipated program income totaling $324,820 from the U.S. Department of Housing and Urban Development with the following allocations:

1.	Housing Rehabilitation Grant/Loans	94,546.00
2.	First Time Homebuyer Program	70,000.00
3.	Program Administration	45,000.00
4.	Hammer Residences	18,500.00
5.	Community Land Trust	50,000.00
6.	Lutheran Social Services of MN	5,000.00
7.	Fair Housing Activities	2,474.00
8.	PRISM	9,825.00
9.	HOME Line	9,825.00
10.	Interfaith Outreach	9,825.00
11.	Senior Community Services	9,825.00
	Total	$ 324,820.00

BE IT FURTHER RESOLVED, that if there is an increase or decrease in the anticipated funding amount for the 2026 CDBG fiscal year, the difference will be distributed according to the contingency language in the 2025-2029 Consolidated Plan.

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 2025 CDBG funds be allocated to the same program activity in 2026, unless otherwise reallocated by the City Council.

Approved this 26th day of March, 2026 by the Plymouth Housing and Redevelopment Authority.

____

James Williams, Chair

____

Grant Fernelius, Executive Director

TABLES AND DESCRIPTIONS

Table 1.1: Recommended Allocations for CDBG PY 2026

	Agency	Amount Requested	Estimated 2025 Carryover Funds	2026 Funding Recommended	Program Income	Total Amount Available
Internal	Housing Rehab Programs	NA	$0	**$94,546**	$40,000	$134,546
Internal	First Time Homebuyer Program	NA	$0	**$70,000**	$40,000	$110,000
Internal	CDBG Administration	NA	$0	**$45,000**	-	$45,000
External	Hammer Residences – Public Facilities Improvements	$21,500	$0	**$18,500**	-	$18,500
External	Homes Within Reach - Community Land Trust	$50,000	$0	**$50,000**	-	$50,000
External	Fair Housing Activities	NA	$26	**$2,474**	-	$2,500
+10	**Housing Program Total:**	**$71,500**	**$26**	**$280,520**	**$ 80,000**	**$360,546**
	Lutheran Social Services	$6,000	$0	**$5,000**		$5,000
Public Service	PRISM	$20,000	$0	**$9,825**	-	$15,000
Public Service	HOME Line	$16,330	$0	**$9,825**	-	$11,000
Public Service	Interfaith Outreach	$21,624	$0	**$9,825**	-	$11,000
Public Service	Senior Community Services	$20,000	$0	**$9,825**	-	$12,000
	Public Service Total:	**$83,954**	**$0**	**$44,300**	**-**	**$44,300**
	GRAND TOTAL:	**$193,722**	**$26**	**$332,284**	**$80,000**	**$404,846**

RECOMMENDATIONS FOR INTERNAL PROGRAMS:

Staff recommends an allocation of $209,456 to internally administered programs.

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

The First-Time Homebuyer program assisted four homebuyers with the purchase of a home in program year 2024. The homebuyers expressed that they would not have been able to purchase a home without the financial assistance offered through Plymouth's FTHB program. Staff receive inquiries from prospective buyers, lenders, and real estate agents at least weekly, often more frequently. 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 low- to moderate-income homebuyers to find properties that are affordable. Staff recommends allocating **$70,000** in funds to the FTHB program in the 2026 program year to assist two homebuyers.

The Housing Rehabilitation program includes both rehabilitation loans and emergency repair grants. Over the past five years, the rehab program has assisted an average of six households per year. Staff recommends allocating **$94,546** to the Housing Rehab program to provide between 4 and 6 rehab loans and emergency repair grants.

Both the First-Time Homebuyer and Housing Rehabilitation programs generate income from the repayment of deferred loans. Repayments occur when a homeowner moves or refinances their first mortgage. Over the past five years, the average amount of program income received annually has been $137,439.39. To date, $50,688.11 has been received in program income during PY 2025. Staff are conservatively budgeting $80,000 of program income received during PY 2026.

Additionally, the HRA allocates a portion of CDBG funds for expenses to administer the program. HUD regulates that program administration spending does not exceed a cap of 20 percent of the total allocation and current year program income. For PY 2026, the administrative cap is expected to be $64,964. Staff recommends that **$45,000** be allocated for program administration.

Table 1.2: Internal Programs Allocation for CDBG PY 2026

Housing Program	Proposed Activity	Estimated 2025 Carryover Funds	2026 Funding Recommendation	Estimated Program Income	Total Amount Available
Housing Rehab	Provide 2 deferred loans and 2 grants	$0	**$94,546**	$40,000	$134,546
First Time Homebuyer	Provide 2 loans to assist with down payment and closing cost assistance	$0	**$70,000**	$40,000	$110,000
CDBG Administration	Program Administration	$0	**$45,000**	-	$45,000
	TOTAL:	**$0**	**$209,546**	**$80,000**	**$289,546**

RECOMMENDATIONS FOR EXTERNAL PROGRAMS:

Staff recommends an allocation of $70,974 to externally administered programs.

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

The CDBG funding for Hammer Residences 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 **$18,500** be awarded to Hammer Residences in PY 2026. Their request includes renovations and accessibility improvements to three homes. Work includes replacing common area flooring with vinyl plank flooring, replacing a garage floor, and repairing a driveway. Each of these projects will mitigate existing trip hazards of surfaces in heavily trafficked areas, thus decreasing fall risk and increasing ease of movement for individuals with limited mobility, including individuals using wheelchairs and 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 and implementing analyses and fair housing activities to continue throughout the remainder of the 2025-2029 contract period. Staff recommends **$2,474** be allocated for the continuation of this effort.

Table 1.3: External Programs Allocation for CDBG PY 2026

Housing Program	Proposed Activity	Amount Requested	Estimated 2025 Carryover Funds	2026 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	$21,500	$0	**$18,500**	$18,500
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	-	$26	**$2,474**	$2,500
	TOTAL:	**$71,500**	**$0**	**$70,974**	**$71,000**

RECOMMENDATIONS FOR PUBLIC SERVICES:

Staff recommends an allocation of $44,300 to public service activities.

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. HUD regulates that public services spending does not exceed a cap of 15 percent of the total allocation and prior year program income. For PY 2026, the public services cap is expected to be $44,326.

Staff solicited five social service agencies to submit a public service application and posted the Request for Funding Proposals on the city website and in the Sun Sailor local newspaper. 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 2026

Agency	Proposed Activity	Amount Requested	Estimated 2025 Carryover Funds	2026 Funding Recommended	Total Amount Available
PRISM	Provide homelessness prevention services to 5 households	$20,000	$0	**$9,852**	$9,852
HOME Line	Provide a tenant hotline and represent tenants in negotiations to preserve affordable housing to 240 households	$16,330	$0	**$9,825**	$9,852
Lutheran Social Services of MN	Provide foreclosure prevention, rehab, prepurchase and reverse mortgage counseling to 50 households	$6,000	$0	**$5,000**	$5,000
Interfaith Outreach	Provide housing assistance and homelessness prevention to 5 households	$21,624	$0	**$9,825**	$9,852
Senior Community Services	Provide minor home maintenance services for 70 senior residents	$20,000	$0	**$9,825**	$9,852
	TOTAL:	**$83,954**	**$0**	**$44,300**	**$44,300**

PY 2025 CDBG Action Plan Progress (as of 3/20/2026)

Goals	Progress	PY 2025 Allocation	PY 2025 Expenses	Program Income	PY 2025 Balance
Rehabilitate 4 homes through deferred loans of up to $40,000 and grants up to $7,500	1 rehab loan(s) in process, - grants, n/a additional applications received	$94,782	$0	$35,688.11	$130,470.11
Provide 2 **first-time homebuyer** deferred loans up to $35,000	n/a pre-qualified applicants, 0 applicant funds committed	$70,745	$0	$15,000	$85,745
Assist with the rehab of 3 affordable rental units operated by **Hammer** Residences, Inc.	3 units scheduled for rehab work to by completed early spring	$31,330	$0	-	$31,330
Assist with the purchase of 1 home for **Homes Within Reach's land trust**	Search for home is ongoing	$50,532	$0	-	$50,532
Provide 60 households homeownership and financial counseling services through **Lutheran Social Services** of MN	0 households served	$6,604	$0	-	$6,604
Provide services to 240 renters households through **HOME Line**	0 households served	$11,117	$0	-	$11,117
Provide services to 100 seniors with the H.O.M.E (Household and Outside Maintenance for Elderly) program through **S.C.S**.	- seniors served	$12,128	$0	-	$12,128
Provide homelessness prevention assistance to 12 households through **PRISM**.	- households served	$15,160	$0	-	$15,160
Provide homelessness preventions assistance to 9 households through **Interfaith Outreach.**	- households served	$11,117	$0	-	$11,117
Fair Housing Activities	Outreach, education, and enforcement activities	$2,526	$0	-	$2,526
CDBG Administration	Administration Services	$30,319	$44,110.72	-	$0
TOTALS:		**$335,820**	**$44,110.72**	**$50,688.11**	**$356,189.11**

Summary of 2026 CDBG Public Service Funding Applications

- **HOME Line**
- Amount requested: $16,330
- Amount recommended: $9,825

HOME Line's application is to support their tenant hotline staffed by 5 full-time attorneys, 4 half-time attorneys, 1 full-time volunteer coordinator, 4 tenant advocates, and volunteer phone advocates (primarily law students from three area law schools). 3 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 20,241 new calls statewide last year; 239 of those calls were from households in Plymouth. For the 2026 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: $21,624
- Amount recommended: $9,825

Interfaith Outreach's application is to support their Emergency Financial Assistance program. The program provides 1-3 months of emergency rent and utility 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 increase in Plymouth households served from 903 in FY24 to 1073 in FY25. IOCP anticipates that CDBG funds will prevent homelessness for 5 Plymouth households through emergency rent assistance during the 2026 Program Year.

- **Lutheran Social Services of Minnesota (LSS)**
- Amount requested: $6,000
- Amount recommended: $5,000

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 21.5% of households in Plymouth are cost burdened by housing (meaning they pay more than 30% of their income for housing costs). In the 2026 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: $20,000
  - ❖ Amount recommended: $9,825

  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 demonstrates the ongoing need for the Homelessness Prevention program through client data; 27 Plymouth residents received rental assistance in FY24, and that number increased to 55 Plymouth residents during FY25. During the 2026 program year, PRISM anticipates CDBG funding will provide rental assistance for 5 Plymouth households, as well as supporting organizational staffing costs.

- **Senior Community Services (SCS)**

❖ Amount requested: $20,000
❖ Amount recommended: $9,825

  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 sharply increased from 2023 to 2024 by 37%. Based on more recent program data, SCS expects client numbers will level out to be closer to 2023 program numbers, anticipating serving 70 households during the 2026 CDBG program year.

Executive Summary

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

1. Introduction

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

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Plymouth will carry out activities that will provide for the preservation of the city's housing stock, improve housing affordability, provide essential social services, and support fair housing activities. The city will continue to provide 0% interest deferred loans for housing rehabilitation and first-time homebuyers city-wide. The city will also provide capital funding to assist with the improvement of residential public facilities for disabled individuals and for the 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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Plymouth has a long history of actively working to preserve and upgrade the condition of its housing, maintain housing affordability, and provide needed social services. The CDBG funded single-family rehabilitation loan program (including lead-based paint abatement) and first-time homebuyer loan program have been 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 2025 program year nears the end of quarter three, the city and subgrantee partners will be working hard to complete activities, meet upcoming timeliness testing, and to make progress toward meeting all its 2025-2029 Consolidated Plan goals.
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

Summary from citizen participation section of plan.

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 March 26, 2026 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 19, 2026 and will be posted 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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The city will hold a public hearing on March 26, 2026 at the Housing and Redevelopment Authority meeting. Written comments will be accepted from February 24, 2026 to March 26, 2026 and notice of the comment period and draft Action Plan will be published in the official local newspaper and posted on the city website on February 19, 2026.

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 24, 2026 to March 26, 2026 and may be made or presented at the public hearing on March 26, 2026. 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.

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: Steven Schmidt, Housing Manager
Phone: 763-509-5412; Email: sschmidt@plymouthmn.gov
3400 Plymouth Boulevard
Plymouth, MN 55447

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

1. Introduction

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

These activities are coordinated by Hennepin County at the local level. One of Hennepin County's services to enhance coordination includes development of a unit to focus specifically on housing stability for all county clients. Their work is to develop strategies to enhance prevention, support, and development of housing to meet the needs of residents within the county. Additionally, the county works with the City of Plymouth to provide assistance through the Continuum of Care department which works with HOME funds and the Office to End Homelessness.

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

Where appropriate, staff refer 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Plymouth does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	HOME Line
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need 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**	PRISM
	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?	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 of MN
	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?	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, Inc
	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?	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 COMMUNITY PARTNERS
	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
	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.

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8	**Agency/Group/Organization**	PLYMOUTH
	Agency/Group/Organization Type	PHA Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management 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 Market Analysis
	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**	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 HOUSING & REDEVELOPMENT AUTHORITY
	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 Other government - Federal Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders Neighborhood Organization

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

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

Table 3 - Other local / regional / federal planning efforts

Narrative

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

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

The 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 it’s website, social media, and email. The City of Plymouth is part of the Hennepin County Consortium, and therefore the city's Annual Action Plan is part of the Hennepin County Consortium Annual 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 26, 2026 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 19, 2026 as well as posted on the City website. Written comments will be accepted from February 24, 2026 to March 26, 2026 prior to the City of Plymouth City Council authorization of the 2026 Annual Action Plan on April 13, 2026.

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 20, 2025, 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 comment period and public hearing	TBD	TBD	
2	Public Hearing	Non-targeted/broad community	To be updated after conclusion of public comment period and public hearing	TBD	TBD	
3	Internet Outreach	Non-targeted/broad community	To be updated after conclusion of public comment period and public hearing	TBD	TBD	https://www.plymouthmn.gov/departments/community-economic-development/housing

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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	Public Meeting	Non-targeted/broad community	To be updated after conclusion of public comment period and public hearing	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For the 2026 CDBG program year, Plymouth's CDBG allocation is expected to be $244,820. 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	244,820.00	80,000.00	0.00	324,820.00	960,000.00	For the 2026 CDBG program year, Plymouth anticipates an allocation of $244,820. Additionally, $80,000 of program income 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	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	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 more than seven tax increment financing districts and secured more than 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	0.00	0.00	0.00	0.00	0.00	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	Housing	0.00	0.00	0.00	0.00	0.00	Plymouth HRA Tax Levy: The HRA 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.

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 98.1% in 2025. 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 98.7% in 2025.
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. New sources, including BIH and LIRC 4(d)1, will be implemented to expand existing housing supports in the city.

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	2029	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: $94,654.00	Homeowner Housing Rehabilitated: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Direct homebuyer assistance	2025	2029	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: $70,000.00	Direct Financial Assistance to Homebuyers: 2 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: $18,500.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12 Persons Assisted
4	Homeowner education	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: $5,000.00	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Senior services	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: $9,825.00	Public service activities for Low/Moderate Income Housing Benefit: 70 Households Assisted
6	Homelessness prevention	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: $19,650.00	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
7	Tenant counseling	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: $9,825.00	Public service activities for Low/Moderate Income Housing Benefit: 240 Households Assisted
8	Homeownership creation	2025	2029	Non-Housing Community Development	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: $50,000.00	Direct Financial Assistance to Homebuyers: 1 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Fair Housing	2025	2029	Fair Housing	City of Plymouth	Fair Housing	CDBG: $2,474.00	Other: 1 Other
10	Administration	2025	2029	Program Administration	City of Plymouth	Administration	CDBG: $45,000.00	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 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 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 oversight, management, monitoring and coordination of the CDBG program. Also provides 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 projects 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	West Hennepin Affordable Housing Land Trust (HWR)
4	Facilities for Persons with Disabilities (Hammer Residences)
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 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 Homebuyer 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 ($522,500 according to SPAAR in January 2026) that present barriers to entry for many prospective first-time homeowners.

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: $94,546.00
	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	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	During the 2026 program year, the City expects to assist two low- to moderate- income households with home rehabilitation loans and 2 low- to moderate-income senior households with emergency repair grants.
	Location Description	The program is available to low- and moderate-income residents city-wide.
	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: $70,000.00
	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	6/30/2027
	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.
3	**Project Name**	West Hennepin Affordable Housing Land Trust (HWR)
	Target Area	City of Plymouth
	Goals Supported	Homeownership creation
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: $50,000.00

	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	6/30/2027
	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: $18,500.00
	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	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	A total of 12 low- to moderate-income individuals currently reside in the three homes where rehabilitation and repair projects are planned to increase accessibility and incorporate life-cycle housing designs.
	Location Description	Three Hammer residence homes are located within the City of Plymouth. The homes are referred to as Merrimac, Tyler, and Queensland House.
	Planned Activities	Hammer Residences provides housing and support to individuals who have developmental disabilities. The city will provide funds to improve accessibility of the properties by replacing common area flooring and a garage floor, and repairing a driveway. Each project will mitigate current trip hazards and create smoother walkways that better accommodate wheelchair and walker use.
5	**Project Name**	Homeownership Counseling (LSS)
	Target Area	City of Plymouth
	Goals Supported	Homeowner education
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: $5,000.00
	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	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Lutheran Social Services (LSS) will provide counseling services to 50 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: $9,825.00
	Description	HOME Line offers a tenant advocacy hotline that is available to all Plymouth residents.
	Target Date	6/30/2027
	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 renters statewide. The CDBG allocation will assist with staff costs of providing tenant advocacy and information to low- and moderate-income Plymouth renter households on issues including outstanding maintenance repairs and avoiding evictions.
7	**Project Name**	Senior Community Services (SCS)
	Target Area	City of Plymouth
	Goals Supported	Senior services
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: $9,825.00
	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	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	SCS estimates 70 low- to moderate-income seniors will benefit from this funding.
	Location Description	All senior citizens (age 55+) who are low- to 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- to moderate-income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income.
8	**Project Name**	Homelessness Prevention (PRISM)
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: $9,825.00
	Description	People Responding in Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low- to moderate-income households 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	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	PRISM expects to help five Plymouth households with homelessness prevention during the 2026 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- to moderate-income households 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. House Case Managers work with households throughout the rental assistance process, and connect households to additional support through PRISMs basic needs programs.
9	**Project Name**	Homelessness Prevention (IOCP)
	Target Area	City of Plymouth

	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: $9,825.00
	Description	Interfaith Outreach and Community Partners will provide emergency, short term housing assistance to low- to moderate-income households experiencing temporary financial crises.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	IOCP expects to help five Plymouth households with homelessness prevention during the 2026 program year.
	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- to moderate-income households experiencing temporary financial crises. IOCP also offers clients longer term, individualized support through Housing Navigation services. IOCP's activities are intended to promote housing retention and family stability.
10	**Project Name**	Fair Housing
	Target Area	City of Plymouth
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: $2,474.00
	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.
	Target Date	6/30/2027
	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	This project supports fair housing activities of the FHIC, which covers much of 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: $45,000.00
	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	6/30/2027
	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- to 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- to moderate-income households city-wide. Investments are not targeted geographically because the City of Plymouth has no areas of concentrations of low- to moderate-income nor any areas of concentrations of housing problems.

Discussion

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 Loan and Emergency Grant Programs for repairs, the First-Time Homebuyer Program for new homeowners, as well as through subgrantee and social service funding to assist with housing costs, maintenance, and financial planning. There are challenges in providing affordable housing because of several factors. Factors include insufficient availability of affordable housing units, increase in cost of living, and more.

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 of Plymouth addresses affordable housing barriers in a variety of ways. In early 2026, the city adopted a LIRC 4(d)1 policy and a Housing Improvement Area (HIA) policy, which provide financial incentives and last resort capital improvement financing options respectively, to maintain existing affordable housing. Additionally, the city will aid first-time homebuyers with direct homeownership assistance and partner with a community land trust to acquire homes which are then purchased by eligible low- or moderate-income buyers. The city will partner with subgrantees that provide tenant and homeowner education and support services, housing stabilization services, and rehabilitation assistance. As a member of the FHIC, the city is involved with researching, understanding, and addressing impediments to fair housing. The city also addresses affordable housing barriers through supporting new affordable housing developments. The city works with developers and supports housing through the use of Tax Increment Financing (TIF), and Housing Revenue Bonds (HRB) funding. After several years of research and drafting, an Inclusionary Housing Policy was adopted in 2024 to ensure new residential developments receiving city financial assistance, such as TIF and HRB, include a reasonable proportion of units affordable to low- and moderate-income households.

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 and preserving affordable housing, 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 resident services and tenant advocacy, a rising need for funding to senior aging in place services due to rising demand and client volume, and 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, the Inclusionary Housing policy requires "Restrictive Covenants" be established on properties where the city has assisted with housing development. These Restrictive Covenants run with the land for a period of 25 years and contain restrictions on the transfer of the property only to low- to moderate-income households. To preserve and expand the supply of decent, safe, and affordable housing, the city will continue to prioritize CDBG funds for 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 Homebuyer program , HIA program, and LIRC 4(d)1 program . The city's Inclusionary Housing policy provides financial incentives 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 low- to moderate-income home buyers and ensure long-term affordability. 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 tenants advocacy, resources to prevent homelessness, and home maintenance services to support independence and allow older adults to safely remain in their homes. One partner, Hammer Residencies, 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 HOME Line, 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 the First-Time Homebuyer Program to attend homebuyer workshops presented by an accredited Home Stretch organization.

Discussion

The City of Plymouth uses all available resources throughout the city, county, and state to assist homeowners and renters within the city. When the City of Plymouth is alerted to a resident with housing needs, the response is to coordinate with other departments and agencies to assist that resident.

Program Specific Requirements

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

Introduction

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.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

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

OMB Control No: 2506-0117 (exp. 09/30/2021)

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, Housing Rehabilitation, and public service activities during the 2025 program year. The HRA does not anticipate receiving additional PI before the start of the 2026 program year that would be reprogrammed to support current projects. This estimate is based on PI received to date and the lower frequency of pay-off communications.
In addition, the city anticipates receiving approximately $80,000 in PI during the 2026 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).

Attachments

Citizen Participation Comments

APG
EAST CENTRAL M NNESOTA

-Public Notice Ad Proof-

This is the proof of your ad scheduled to run on the dates indicated below. Please proof read carefully. If changes are needed, please contact us prior to deadline at Cambridge (763) 691-6000 or email at publicnotice@apgecm.com

Date: 02/12/26

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Customer: CITY OF PLYMOUTH, A/P

Address: 3400 PLYMOUTH BLVD
PLYMOUTH

Telephone: (763) 509-5080
Fax: (763) 509-5060

Ad ID: 1519198
Copy LIne: March 26 PH CDBG 2026 AAP

PO Number: GRACE SCOONOVER
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Total Depth: 7.333
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CITY OF PLYMOUTH

NOTICE OF PUBLIC HEARING

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

PUBLIC COMMENTS SOLICITED

2026 ANNUAL ACTION PLAN

On Thursday, March 26, 2026 at 7:00 p.m. at Plymouth City Hall, 3400 Plymouth Blvd, Plymouth MN, 55447, the Plymouth Housing and Redevelopment Authority (HRA) will hold a public hearing on the City's proposed use of the 2026 Community Development Block Grant (CDBG) funding the City anticipates receiving from the U.S. Department of Housing and Urban Development for the Program Year beginning July 1, 2026 and ending June 30, 2027. Funded activities will be available citywide.

The City of Plymouth is soliciting public comments on the 2026 draft Annual Action Plan. The HRA Commissioners will consider comments made prior to and during the public hearing when formulating their recommendations for the Plymouth City Council meeting on Monday, April 13, 2026. Written and verbal comments will be accepted during the public comment period beginning February 24, 2026 and ending on March 26, 2026 at 4:30pm. Comments should be addressed to Grace Scoonover, Plymouth HRA, 3400 Plymouth Blvd., Plymouth, MN 55447 or gscoonover@plymouthmn.gov. A copy of the comment letter will be included in documents submitted to HUD.

Copies of the 2026 draft Annual Action Plan will be available at the front desk of City Hall, the Plymouth library, the Plymouth Community Center and on the city website for the duration of the public comment period. If you would like a copy of any of the documents or if you have questions, please contact Grace Scoonover at 763-509-5413 or gscoonover@plymouthmn.gov.

Published in the Sun Sailor
February 19, 2026
1519198

https://www.plymouthmn.gov/departments/administrative-services-/city-clerk/legal-notices

the date of meeting.

NOTICE OF PUBLIC HEARING-PUBLIC COMMENTS SOLICITED

NOTICE OF PUBLIC HEARING

PUBLIC COMMENTS SOLICITED

CITY OF PLYMOUTH

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

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9:58 AM
2/20/2026

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

Regular Housing and Redevelopment Authority
March 26, 2026
Agenda Number: 6.1

To:	Housing and Redevelopment Authority
Prepared by:	Steven Schmidt, Housing Manager
Reviewed by:	Grant Fernelius, CED Director
Item:	**Election of Officers — Chair, Vice Chair and Secretary**

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1. Action Requested:
Elect HRA Commission Officers — Chair, Vice Chair and Secretary

2. Background:
HRA Commission officers are appointed at the annual meeting held in March each year. The elected officers hold office for one year or until their successors are elected.

The current HRA Commission officers are as follows:

HRA Chair – James Williams
HRA Vice Chair – Wayne Peterson
Secretary - Bob Swanson

3. Budget Impact:
N/A

4. Attachments:

Regular Housing and Redevelopment Authority
March 26, 2026
Agenda Number: 7.1

To:	Housing and Redevelopment Authority
Prepared by:	Steven Schmidt, Housing Manager
Reviewed by:	Grant Fernelius, CED Director
Item:	**HRA Updates**

1. Action Requested:

No action is needed at this time. This is provided for informational purposes.

2. Background:

Development Updates

See link to our website on development activity:

[Development Docket | City of Plymouth, MN (plymouthmn.gov)]

General Updates

Staffing Updates

The Plymouth HRA has completed the hiring process for a third HRA specialist. Ashley McNamara has accepted the position. Ashley holds a bachelors degree in Political Science with minors in Communications, Psychology and Criminal Justice. She has over 10 years experience administering rental assistance programs working with both private sector and governmental sector organizations. We are excited to have Ashley join our team. Her first day will be April 13th. In addition to helping balance the current workload of the Housing Choice Voucher program, Ashley will work with the implementation of the Bring it Home Rental Assistance Program.

Met Council Housing Nexus Study

Staff attended a meeting hosted by the Met Council to receive an update on the regional housing nexus study that the agency has initiated. The meeting was attended by a handful of cities and the consultant hired by the agency (CommunityScale). The study is intended to be used as a tool in the development of local inclusionary housing policies and helps to illustrate the increased need for affordable housing within the creation of market rate development. The housing nexus tool is in the final stages of development and Met Council expects to release it later this year.

3. Budget Impact:
N/A

4. Attachments: