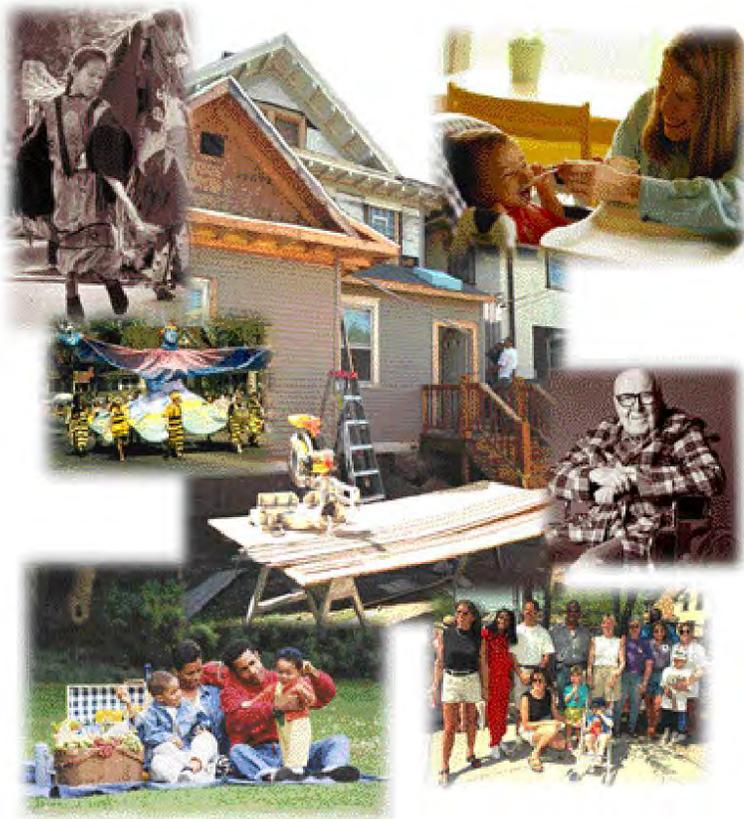


# The City of Plymouth

## HENNEPIN COUNTY CONSORTIUM CONSOLIDATED PLAN FY 2015-2019 and ANNUAL ACTION PLAN FY 2015



**DRAFT**



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



# Consolidated Plan

Executive Summary	
ES-05 Executive Summary.....	3
The Process	
PR-05 Lead & Responsible Agencies .....	5
PR-10 Consultation .....	6
PR-15 Citizen Participation.....	15
Needs Assessment	
NA-05 Overview .....	17
NA-50 Non-Housing Community Development Needs.....	18
Market Analysis	
MA-05 Overview .....	20
MA-45 Non-Housing Community Development Assets.....	21
MA-50 Needs and Market Analysis Discussion.....	16
Strategic Plan	
SP-05 Overview .....	28
SP-10 Geographic Priorities .....	29
SP-25 Priority Needs .....	30
SP-35 Anticipated Resources .....	38
SP-40 Institutional Delivery Structure.....	44
SP-45 Goals .....	48
SP-65 Lead based paint Hazards .....	52
SP-70 Anti-Poverty Strategy.....	54
SP-80 Monitoring .....	56
Annual Action Plan	
AP-15 Expected Resources.....	58
AP-20 Annual Goals and Objectives.....	65
AP-35 Projects.....	69
AP-38 Project Summary .....	70
AP-50 Geographic Distribution .....	79
AP-85 Other Actions.....	80
AP-90 Program Specific Requirements .....	83

## Executive Summary

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

#### 1. Introduction

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

#### 2. Summary of the objectives and outcomes identified in the Plan

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 to support fair housing activities. The City will continue to provide 0% interest deferred loans for housing rehabilitation and for first time homebuyers city-wide. The City will also provide capital funding to assist with the rehabilitation of special needs rental housing. Lastly, the City will provide CDBG funds to support social services and fair housing implementation.



**Table 1 - City of Plymouth 2015-2019 Consolidated Plan Objectives**

#### 3. Evaluation of past performance

The City of Plymouth has a long history of actively working to preserve and upgrade the condition of its housing, maintain housing affordability, and provide needed social services. The CDBG-funded single-family rehabilitation loan program (including lead-based paint abatement) have been a very successful and important part of these efforts. Each year the City evaluates its performance relative to its Consolidated Plan goals through Consolidated Annual Performance Evaluation Report (CAPER). For the past several years, the City has been on track to meet all of its Consolidated Plan goals. The only exception is the goal for first time homebuyer assistance, which experienced two years of limited activity due to a slowdown in the local housing market and stricter lending criteria among first mortgage lenders which made it difficult for low/moderate income buyers to qualify for loans.

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

**4. Summary of citizen participation process and consultation process**

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

**5. Summary of public comments**

The City of Plymouth received six public comments in support of the provision of social services in the City through CDBG funds. No other public comments were received on the Plymouth portion of the Plan.

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

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

**7. Summary**

## The Process

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

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

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

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

**Table 2– Responsible Agencies**

### Narrative

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

### Consolidated Plan Public Contact Information

James Barnes

HRA Manager

3400 Plymouth Blvd

Plymouth, MN 55447

763-509-5412

[jbarnes@plymouthmn.gov](mailto:jbarnes@plymouthmn.gov)

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

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

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

These activities are coordinated by Hennepin County at the local level. Where appropriate, the city may refer organizations and services agencies to each other to coordinate efforts.

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

This coordination is completed by the Minneapolis/Hennepin County Continuum of Care and the Office to End Homelessness.

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

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

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

**Table 3– Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	HOME Line
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through Hennepin County and the city's annual non-profit funding review.
2	<b>Agency/Group/Organization</b>	COMMUNITY ACTION PARTNERSHIP OF SUBURBAN HENNEPIN
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through Hennepin County and the city's annual non-profit funding review.
3	<b>Agency/Group/Organization</b>	People Responding in Social Ministry
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through Hennepin County and the city's annual non-profit funding review.
4	<b>Agency/Group/Organization</b>	TreeHouse
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through Hennepin County and the city's annual non-profit funding review.
5	<b>Agency/Group/Organization</b>	Hammer Residences
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through Hennepin County and the city's annual non-profit funding review.
6	<b>Agency/Group/Organization</b>	Senior Community Services (SCS)
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through Hennepin County and the city's annual non-profit funding review.
7	<b>Agency/Group/Organization</b>	City of Plymouth
	<b>Agency/Group/Organization Type</b>	PHA Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Section 8 Department (which acts as the PHA for the City of Plymouth) was consulted throughout the need assessment and goal setting process for the Consolidated Plan.
8	<b>Agency/Group/Organization</b>	NEW HOPE
	<b>Agency/Group/Organization Type</b>	Other government - Local Adjacent Unit of Local Government
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In addition to participating in the Consortium survey, the City of New Hope and City staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
9	<b>Agency/Group/Organization</b>	MAPLE GROVE
	<b>Agency/Group/Organization Type</b>	Other government - Local Adjacent Unit of Local Government
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Responded to the Consortium survey. Consultation with the city will help develop Priority Needs and Goals.
10	<b>Agency/Group/Organization</b>	MINNETONKA
	<b>Agency/Group/Organization Type</b>	Other government - Local Adjacent Unit of Local Government
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Minnetonka and Plymouth staff meet regularly to discuss housing and economic development needs. In addition to information gathered through these meetings, Minnetonka participated in the Consortium survey which was sent to cities and public service agencies. This coordination/consultation contributed to the development of the housing needs and goals. Minnetonka is an Entitlement Jurisdiction for CDBG and receives a direct allocation from HUD. Coordination will help both agencies better target federal funding over the next five years.
11	<b>Agency/Group/Organization</b>	Metropolitan Council - Metro HRA
	<b>Agency/Group/Organization Type</b>	Housing PHA Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Plymouth and the Metropolitan Council regularly coordinate and communicate regarding economic/community development and affordable housing issues including coordination between the Housing Policy Plan and the Consolidated Plan. Goals in the Consolidated Plan may overlap with Metropolitan Council affordable housing goals for cities.

12	<b>Agency/Group/Organization</b>	Office to End Homelessness
	<b>Agency/Group/Organization Type</b>	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 Planning organization Business Leaders Civic Leaders Business and Civic Leaders Foundation Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
13	<b>Agency/Group/Organization</b>	Hennepin County Human Services and Public Health Department
	<b>Agency/Group/Organization Type</b>	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 - Local Regional organization Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consortium staff met with staff from Hennepin County Human Services and Public Health Department (HSPHD) regarding market conditions, housing needs, gaps in service, and recommendations for priorities. . Additionally, HSPHD staff participates in HOME application reviews.

14	<b>Agency/Group/Organization</b>	Minnesota Department of Health
	<b>Agency/Group/Organization Type</b>	Health Agency Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MDH was consulted regarding data on child lead poisoning. Consultation was used to develop the Lead-based paint strategy of this Plan.
15	<b>Agency/Group/Organization</b>	U.S. Bank
	<b>Agency/Group/Organization Type</b>	Business Leaders Business and Civic Leaders Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mortgage staff from US Bank were consulted regarding trends in the market for first time homebuyers and the need for first time homebuyer assistance. Consultation was used to develop the goals of this plan and to develop ideas for marketing CDBG-funded first-time homebuyer assistance loans to households in need.

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

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

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Hennepin County	

**Table 4– Other local / regional / federal planning efforts**

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

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

**Narrative**

## **PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)**

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

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

In addition to public hearings conducted by the County Board, the City of Plymouth held a public hearing to receive comments regarding the annual projects and activities to be funded. The Plymouth Housing and Redevelopment Authority held a public hearing on March 26th, 2015 and asked the public to comment on the proposed activities. Notice of the public hearing was published in the official local newspaper as well as on the City website. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries. Representatives of six social service agencies attended and provided comments in support of the public service goals of the Action Plan. No other comments were received.

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

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

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Representatives from six social service agencies attended the public hearing and provided comments. Two members of the public attended but did not provide comment.	All comments received were in support of the goals outlined in the Action Plan.	No comments were rejected.	

**Table 5– Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

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

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

### **Describe the jurisdiction's need for Public Facilities:**

Due to a growing population and continued new residential development, the City is need of a new public works facility, a new school, and additional park space. However, these Public Facility needs will be met through local funding sources. Plymouth implements a park dedication fee on new development so that additional park space may be added in tandem with the addition of new households to the City. Other Public Facility needs are currently being met through other local funding sources, including property taxes.

### **How were these needs determined?**

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

### **Describe the jurisdiction's need for Public Improvements:**

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

### **How were these needs determined?**

The needs were determined through an annual capital improvement program, which is based upon city staff's technical expertise, elected officials' input, and resident input.

### **Describe the jurisdiction's need for Public Services:**

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

### **How were these needs determined?**

Social service organizations and agencies serving residents in the City of Plymouth were consulted regarding the current and future need for Public Services. Because these organizations interact with persons and households in need of public services on a daily basis, they have first-hand knowledge of

the need present in the community as well as insight on trends in how needs in the community are changing. Additionally, the Hennepin County Consortium conducted a survey with public service agencies and established needs based upon a number of criteria more specifically spelled out in the Hennepin County section of this plan.

**Based on the needs analysis above, describe the State's needs in Colonias**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

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

## Introduction

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

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	83	183	0	0	0
Arts, Entertainment, Accommodations	2,948	2,892	9	6	-2
Construction	749	1,702	2	4	2
Education and Health Care Services	5,775	3,091	17	7	-10
Finance, Insurance, and Real Estate	4,234	4,064	12	9	-4
Information	1,055	1,132	3	2	-1
Manufacturing	3,700	10,034	11	22	11
Other Services	1,262	1,374	4	3	-1
Professional, Scientific, Management Services	5,449	7,747	16	17	1
Public Administration	0	0	0	0	0
Retail Trade	3,551	2,390	10	5	-5
Transportation and Warehousing	580	215	2	0	-1
Wholesale Trade	2,412	6,946	7	15	8
Total	31,798	41,770	--	--	--

**Table 6 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

### Labor Force

Total Population in the Civilian Labor Force	40,099
Civilian Employed Population 16 years and over	37,965
Unemployment Rate	5.32
Unemployment Rate for Ages 16-24	19.67
Unemployment Rate for Ages 25-65	3.47

**Table 7 - Labor Force**

Data Source: 2007-2011 ACS

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	14,942
Farming, fisheries and forestry occupations	1,172
Service	2,433
Sales and office	9,783
Construction, extraction, maintenance and repair	1,267
Production, transportation and material moving	1,066

**Table 8 – Occupations by Sector**

Data Source: 2007-2011 ACS

### Travel Time

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	24,468	69%
30-59 Minutes	9,954	28%
60 or More Minutes	814	2%
<b>Total</b>	<b>35,236</b>	<b>100%</b>

**Table 9 - Travel Time**

Data Source: 2007-2011 ACS

### Education:

#### Educational Attainment by Employment Status (Population 16 and Older)

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	643	77	403
High school graduate (includes equivalency)	3,164	202	1,096
Some college or Associate's degree	8,347	390	1,674
Bachelor's degree or higher	20,089	709	2,911

**Table 10 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	9	95	52	124	153
9th to 12th grade, no diploma	641	309	225	318	269
High school graduate, GED, or alternative	1,020	942	907	2,613	2,287
Some college, no degree	1,994	1,495	1,238	4,070	2,042
Associate's degree	297	938	860	1,817	404
Bachelor's degree	1,182	4,380	3,980	7,147	1,883
Graduate or professional degree	86	1,350	2,342	4,510	1,026

**Table 11 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,700
High school graduate (includes equivalency)	31,492
Some college or Associate's degree	40,796
Bachelor's degree	63,630
Graduate or professional degree	87,378

**Table 12 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

The largest employment sectors for jobs located within the City of Plymouth are Manufacturing (24% of jobs), Professional/Scientific/Management Services (19% of jobs), and Wholesale Trade (17% of jobs). The major employment sectors for employed residents living within the City of Plymouth are Education & Health Care Services (18%), Professional/Scientific/Management Services (17%), Finance, Insurance, & Real Estate (13%), and Manufacturing (12%).

### Describe the workforce and infrastructure needs of the business community:

The business community in Plymouth requires a diverse workforce due to the broad array of industry types located in Plymouth, ranging from Manufacturing and Wholesale Trade to Professional, Scientific, and Management Services. The business community thus requires a workforce with a mix of skills, training, and education. The data above indicated that Plymouth has a larger share of jobs in

Manufacturing and Wholesale Trade than employed residents who work in those industries. In other words, workers at Manufacturing and Wholesale Trade jobs located in Plymouth are generally commuting in from other communities. This may indicate a need for additional workforce housing in Plymouth.

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

Several major employers will relocate or expand to the City of Plymouth in the near future, including TCF Bank Polaris Industries and Smiths Medical. Additionally, several of Plymouth's small and mid-size manufacturing companies are planning expansions, as evidenced by planning and building permit applications received within the last 12 months. These employment expansions and relocations will result in the addition of several thousand new jobs in the City of Plymouth. These major and minor employment expansions may create additional need for transportation infrastructure, workforce development, and workforce housing.

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

The skills and education of the current workforce generally correspond well to the employment opportunities within the City and in nearby communities. Overall unemployment within the City of Plymouth is 5.32%. Among those in the labor force aged 25 to 65, the unemployment rate is just 3.47%. The greatest unemployment rate is currently found among those in the labor force between the ages of 16 and 24, nearly 20% of whom are unemployed as of the latest data. This indicates a need for a.) educational and workforce development opportunities for high-school and college age workers, and; b) more entry-level employment opportunities.

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

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

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

No

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

N/A

### **Discussion**

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

## **MA-50 Needs and Market Analysis Discussion**

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

For the purposes of this section "concentration" is defined as census tracts where more than 5% of LMI households experience multiple housing problems. The most common housing problem among low- and moderate-income (LMI) households in Plymouth is cost burden, which is common to LMI households across the City. As visible in the below maps based on data provided by HUD, 20% or more of LMI households experience cost burden in every census tract in Plymouth. However, problems of overcrowding and substandard housing are not common in Plymouth. There are no census tracts in Plymouth where more than 5% of LMI households experience overcrowding or substandard housing. Thus there are no areas in Plymouth that meet the above definition of concentration of multiple housing problems. Rather the problem of cost-burden is prevalent among LMI households in all areas of the City and is not specific to any particular geographic area.

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

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

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

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

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

### **Are there any community assets in these areas/neighborhoods?**

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

**Are there other strategic opportunities in any of these areas?**

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

<b>Race</b>	<b>Number</b>	<b>Percentage</b>
White alone (not Hispanic)	57,614	83.29
Black or African American alone (not Hispanic)	3,067	4.43
American Indian and Alaska Native alone (not Hispanic)	184	0.27
Asian alone (not Hispanic)	5,060	7.32
Native Hawaiian and Other Pacific Islander alone (not Hispanic)	22	0.03
Some other race alone (not Hispanic)	215	0.31
Two or more races (not Hispanic)	1,182	1.71
Persons of Hispanic Origin	1,827	2.64
Total	69,171	
2007-11 ACS		

**Table 13 - For Plymouth (Place) - Race**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

### **Geographic Area**

**Table 14 - Geographic Priority Areas**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

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

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

### Priority Needs

Table 15 – Priority Needs Summary

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

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

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

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

	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Economic development strategies, including business assistance, improve the local economy and expand economic opportunities.
	<b>Basis for Relative Priority</b>	<p>The Consortium reviewed data and city/community partner economic development survey results. Economic development priorities established by HUD were also considered. Goals were established based upon a number of criteria, including:</p> <ul style="list-style-type: none"> <li>• Impact on a large number of low-income households</li> <li>• Unique needs of particular geographic areas and/or populations</li> <li>• Ability of CDBG funds to leverage other public and private funding</li> <li>• The absence (or loss) of other funding sources</li> <li>• The past success of projects and activities in meeting the needs of their clients</li> <li>• The support of the community for these projects and activities</li> </ul> <p>Economic development activities were deemed to be a high priority by our partners and help expand economic opportunities.</p>
5	<b>Priority Need Name</b>	Housing Opportunities for Homeless Populations
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Chronic Homelessness
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	

	<b>Description</b>	Support funding permanent housing units for the homeless population through capital funding of new construction or rehabilitation of current units, rapid rehousing efforts, and rental assistance.
	<b>Basis for Relative Priority</b>	Hennepin County has made great progress on its ten year plan to end homelessness. However, the development of affordable housing units is still lacking. Housing for homeless families is our highest priority, followed by housing for homeless youth and households below 30% AMI. Homelessness policy and priorities for the Consortium will continue to be set by the Executive Committee for the Heading Home Hennepin plan. For purposes of the plan, the Continuum of Care is assuming level federal and local funding levels for the years of the plan.
6	<b>Priority Need Name</b>	Neighborhood Revitalization
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	This need includes the following: <ul style="list-style-type: none"> <li>• Acquisition or demolition of blighted properties</li> <li>• Code enforcement</li> <li>• Build or improve public facilities/infrastructure</li> </ul>

<p><b>Basis for Relative Priority</b></p>	<p>The Consortium reviewed city and community partner survey neighborhood revitalization results and its experience with implementation of the prior Five Year Consolidated Plan. Goals were established based upon a number of criteria, including:</p> <ul style="list-style-type: none"> <li>• Impact on a large number of low-income households</li> <li>• Unique needs of particular geographic areas and/or populations</li> <li>• Ability of CDBG funds to leverage other public and private funding</li> <li>• The absence (or loss) of other funding sources</li> <li>• The past success of projects and activities in meeting the needs of their clients</li> <li>• The support of the community for these projects and activities</li> </ul> <p>Neighborhood revitalization activities were deemed to be a high priority by the Consortium as a whole. However, the City of Plymouth has a lesser need for these activities based upon the above criteria, so this need is given a lower priority in the portion of the Plan specific to Plymouth.</p>
-------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**Narrative (Optional)**

The Consortium set five-year Priority Needs based on:

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

The Plan uses the CDBG definitions as described below.

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

The Consortium has established goals based on current funding resource allocations remaining constant.

The Priority Levels for the Needs listed above were established based on the community consultation, needs assessment, and market analysis processes described within this plan. Additionally, the historical outcomes of the City's CDBG and other housing and economic development programs were evaluated. Also, given the finite amount of CDBG funds available to Plymouth, the availability of other programs and funding sources to address needs was considered in the establishment of priorities. For example, needs for housing opportunities for homeless populations and economic development were given a lower priority due to the availability of other local, county, and state resources and programs dedicated to those needs.

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

### Introduction

The HRA intends to pursue all possible resources to address its planned 2015 program year activities. The following list provides information on other sources of funds that are used for community development and housing programs within the City of Plymouth.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	233,760	50,000	100,000	383,760	1,120,000	For the 2015 CDBG program year, Plymouth will receive a slightly reduced CDBG allocation of \$233,760. Additionally, \$50,000 of program income and \$100,000 of carryover from prior-year CDBG activities is anticipated. For the remainder of the Con Plan, Plymouth estimates an annual CDBG allocation of \$230,000, based on funding trends in the past several years. Program income of \$50,000 per year is projected.
LIHTC	public - federal	Housing	0	0	0	0	0	The HRA has been working with several private developers to utilize this resource to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 8	public - federal	Admin and Planning Housing	0	0	0	0	0	Currently the Plymouth HRA has funding for 225 vouchers (including 30 vouchers for non-elderly disabled). There are another 148 voucher holders residing in Plymouth who ported in from other jurisdictions.
Tax Exempt Bond Proceeds	public - local	Housing	0	0	0	0	0	Since 1995, the City has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 983 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, 136 of these apartments are affordable to low-income renters.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Increment Financing	public - local							The City's Tax Increment Housing Assistance Program (TIHAP) makes excess Tax Increments from existing and future Tax Increment Districts in the City available for eligible affordable housing developments. Of the funds received to date, the City has allocated \$236,000.00 to the Stone Creek Village apartment complex. In 2006 the City created a TIF Housing District to assist Common Bond communities with their development of Vicksburg Commons. In 2010, the City approved a loan of \$600,000.00 to the Westview Estates project. This project provides 67 workforce housing units assisting households at or below 60 percent of the area median income. In 2011, the City created a TIF District to support a 157-unit mixed income apartment development. This project includes 16 workforce housing units and is expected to commence construction in 2015. The City will also consider the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding.
		Consolidated Plan Housing	0	0	PLYMOUTH 0	0	0	40

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Housing Public Services	0	0	0	0	0	This organization has been very supportive of all efforts in Plymouth of furthering affordable housing initiatives. This non-profit also has a significant housing fund to assist in funding affordable housing efforts.
Other	public - state	Housing	0	0	0	0	0	Minnesota Housing Finance Agency (MHFA): This agency provides first time homebuyer programs, housing rehabilitation programs, and development and redevelopment financing through their Consolidated RFP process. The HRA also developed a partnership in 2003 with the Center for Energy and Environment (CEE) pertaining to the MHFA Fix-Up Fund and MHFA Deferred Loan Program. While CEE remains the approved lender for the Fix-Up Fund, the HRA works in collaboration with them in marketing the program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Economic Development	0	0	0	0	0	The Fund was capitalized from the first \$100,000.00 in principal plus interest to be paid by Value Rx in repayment of a loan from the Minnesota Department of Trade and Economic Development's (DTED) Economic Recovery Program (ERP). The PEDF allows the HRA to provide loans at favorable terms for business activities in the City that could create new jobs, increase the tax base, or leverage other needed economic development funds. The City has issued one loan for \$180,000.00 to a company that relocated its headquarters to Plymouth.
Other	public - local	Housing	551,000	0	0	551,000	0	The HRA has used this levy for several years to provide subsidized rental housing for 133 senior citizen households utilizing approximately \$265,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional \$286,000.00 is utilized for the funding, administration and supervision of the HRA and City affordable housing programs.

Table 16 - Anticipated Resources

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

The HRA intends to pursue all possible resources to address its Consolidated Plan 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.

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

The City of Plymouth owns two senior rental housing developments. Plymouth Town Square, developed in 1994, has provided 99 affordable housing units / subsidized senior housing units through an annual amount of Plymouth HRA tax levy ranging from \$215,000.00 to \$320,000.00. By providing a deep subsidy, the HRA is working to help the residents at PTS obtain decent, affordable housing and to avoid homelessness. The 2014 occupancy averaged 99%. Vicksburg Crossing, built in 2006 with 97 units, offers affordable rents to low and moderate income residents. The HRA Board sets rents on an annual basis. A subsidy of \$50,000 from the HRA tax levy helps keep rent levels affordable. The occupancy for 2014 averaged 98.5%.

**Discussion**

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

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PLYMOUTH	Government	Ownership Planning Rental	Jurisdiction
COMMUNITY ACTION PARTNERSHIP OF SUBURBAN HENNEPIN	Subrecipient	Non-homeless special needs public services	Jurisdiction
HOME Line	Subrecipient	public services	Jurisdiction
Senior Community Services (SCS)	Subrecipient	public services	Jurisdiction
TreeHouse	Subrecipient	public services	Jurisdiction
People Responding in Social Ministry	Subrecipient	public services	Jurisdiction
Hammer Residences	Subrecipient	Rental	Jurisdiction
HENNEPIN COUNTY		Homelessness Planning Rental	Region

**Table 17 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

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

A significant gap in the institutional delivery system is the need for the additional private and/or non-profit developers of new affordable housing in Plymouth. In order to make the most impact given limited funding and the high cost of new housing construction, Plymouth has historically targeted its CDBG funding to the rehabilitation of affordable housing units (both rental and ownership) so that a larger number of households may be assisted. When possible, Plymouth has partnered with private and non-profit housing developers to provide assistance for the construction of new affordable housing through local funding sources such as Tax Increment Financing, Housing Revenue Bonds, and local tax levies. Because available funding sources are not sufficient to cover the entire costs of new construction the City must rely on such partners in the private and non-profit sector. In order to address this gap, the

City will work with private and non-profit developers to find new opportunities to partner in the creation of new affordable housing, and will pursue all available local, state, and federal funding sources to provide such assistance when possible.

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

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

**Table 18 - Homeless Prevention Services Summary**

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

Hennepin County is the principal provider of these services within the Consortium jurisdictions. The County’s Family Homeless Prevention and Assistance Program (FHPAP) partners with other funding sources to coordinate service delivery and ensure families gain stable housing whether they need short term rental assistance, financial counseling, job counseling, or legal help. Prevention programs connect people with mainstream services and local nonprofit agencies that work in the area where the family

lives. In particular, suburban prevention programs funded by ESG and FHPAP work with specific cities and their food shelves to ensure that families can get support in their local communities. Hennepin County social services are dispersed to "service hubs" in the northwest, west, and south suburbs.

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

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

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

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

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

- Our community has developed specific programming for our refugee population, which experiences unique challenges to housing, in part because of their trauma, large family size, lack of English skills, lack of recognized credentials and schooling, and barriers to integrating into American society.
- Chemically-dependent single adults have both sober housing and "wet housing" available, depending on their needs and ability to maintain sobriety.

- While Native Americans are less than one percent of the county's population, they are seven percent of the homeless population and more than one quarter of the unsheltered population. Several Native American focused programs address these specific needs.
- Families homeless grew dramatically during the Great Recession while single adult homelessness grew much more slowly. Funding for family homelessness has responded by redirecting some funds to rapid rehousing services, focusing on repeat shelter users, and expanding capacity to meet this

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

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

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

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

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

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner rehabilitation assistance	2015	2019	Affordable Housing		Preserve/Create Single Family Homeownership	CDBG: \$650,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	Direct homebuyer assistance	2015	2019	Affordable Housing		Preserve/Create Single Family Homeownership	CDBG: \$315,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
3	Rental housing rehabilitation	2015	2019	Affordable Housing Non-Homeless Special Needs		Preserve/Create Multifamily Rental Opportunities	CDBG: \$75,000	Rental units rehabilitated: 8 Household Housing Unit
4	Homeowner education	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
5	Senior services	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 225 Persons Assisted
6	Youth services	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Homelessness prevention	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
8	Fair Housing	2015	2019	Fair Housing		Education, outreach, and services	CDBG: \$25,000	
9	Tenant counseling	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 1250 Persons Assisted

Table 19 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Homeowner rehabilitation assistance
	<b>Goal Description</b>	Loans and grants for the repair and rehabilitation of owner-occupied homes.
2	<b>Goal Name</b>	Direct homebuyer assistance
	<b>Goal Description</b>	Loans to assist homebuyers with closing costs, down payment, and mortgage principal reduction.
3	<b>Goal Name</b>	Rental housing rehabilitation
	<b>Goal Description</b>	Capital funding for the rehabilitation of rental housing, including special needs rental housing.

4	<b>Goal Name</b>	Homeowner education
	<b>Goal Description</b>	Homeownership counseling such as first time homebuyer training workshops, mortgage foreclosure counseling, housing rehabilitation counseling, and reverse mortgage counseling.
5	<b>Goal Name</b>	Senior services
	<b>Goal Description</b>	Assistance to seniors with interior and exterior home maintenance (such as yard work, snow removal, and minor repairs) to help seniors remain in their homes with dignity and safety.
6	<b>Goal Name</b>	Youth services
	<b>Goal Description</b>	Counseling, mentoring, and support groups for at-risk youth.
7	<b>Goal Name</b>	Homelessness prevention
	<b>Goal Description</b>	Temporary housing assistance to help owners and renters remain in their homes during a short-term financial crisis.
8	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Activities to promote fair housing choice, enforcement, testing, outreach, information and referral in Plymouth and throughout suburban Hennepin County.
9	<b>Goal Name</b>	Tenant counseling
	<b>Goal Description</b>	Tenant hotline, tenant representation in landlord/tenant negotiations, tenant organizing to preserve affordable housing and help prevent evictions.

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

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

Plymouth's CDBG housing programs are generally oriented towards the rehabilitation and preservation of existing affordable housing units rather than to the provision of new housing. The Plymouth First Time Homebuyer Loan program does assist low- and moderate-income families in the purchase of affordable homes. During the 2015-2019 Consolidated Plan cycle, Plymouth expects to assist 15 low- and moderate-income families through that program.

Plymouth does not operate any public housing, thus there are no goals in this plan designated as "public housing goals". However, the City of Plymouth owns two affordable senior rental housing developments, Plymouth Town Square (99 units) and Vicksburg Crossing (97 units). By providing a deep subsidy to these buildings, the HRA is working to help the residents obtain decent, affordable housing and to avoid homelessness. Additionally, the Plymouth HRA operates the Section 8 Housing Choice Voucher program in Plymouth. Currently the Plymouth HRA has funding for 225 vouchers (including 30 vouchers for non-elderly disabled). There are another 148 voucher holders residing in Plymouth who ported in from other jurisdictions.

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

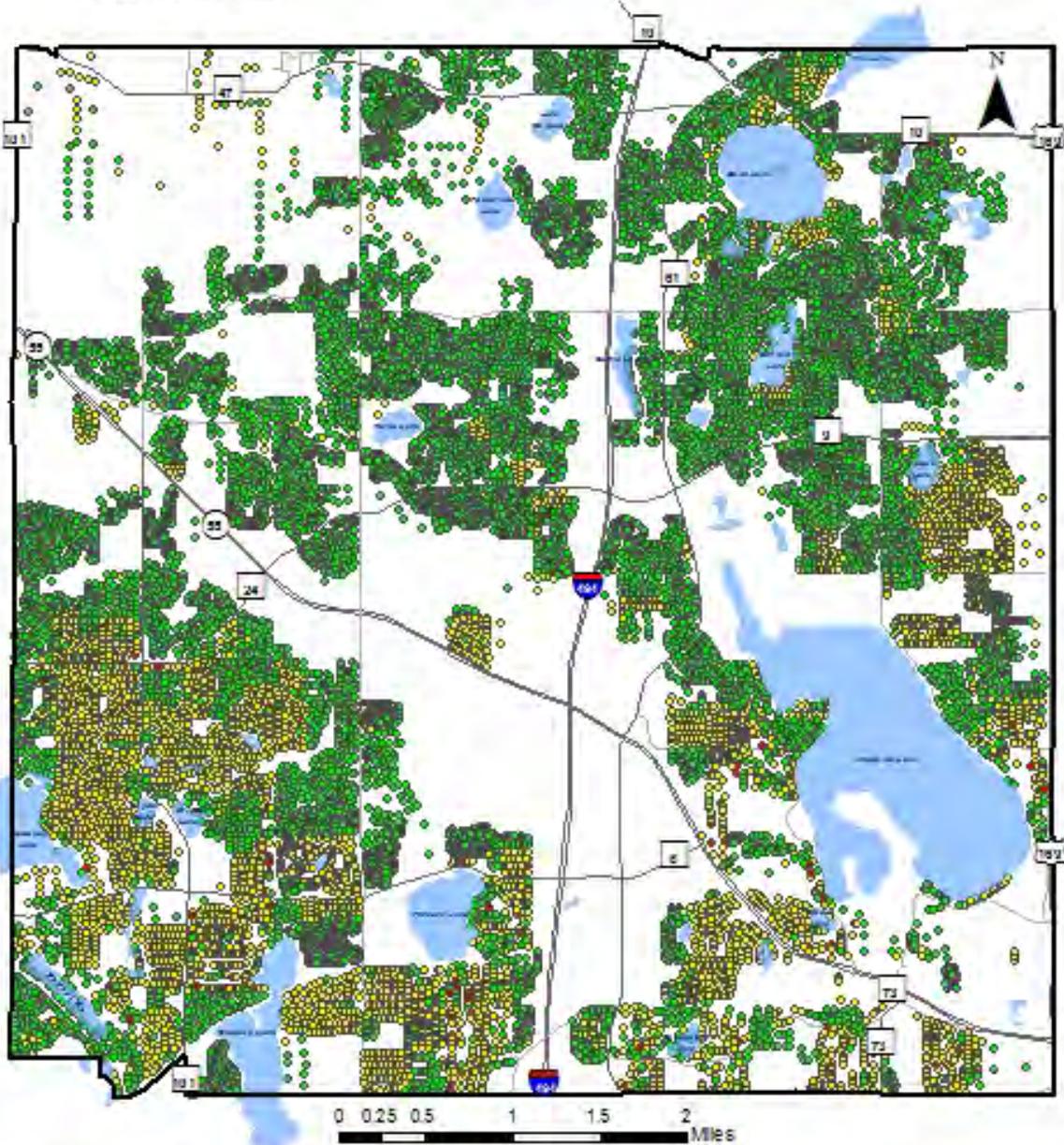
### **Actions to address LBP hazards and increase access to housing without LBP hazards**

All participants in Plymouth's CDBG housing programs receive an EPA pamphlet "How to Protect Your Family from Lead in the Home". Recipients of CDBG assistance through Plymouth's Housing Rehabilitation Loan and First Time Homebuyer Loan 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 rehab 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.

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

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

## Age and Geographic Context of Plymouth Housing Stock



**Year Built  
(Residential Parcels)**

◆ 1950 (74)    ◊ 1951-1977 (5,291)    ◆ 1978-2013 (17,467)

Data source: Hennepin County, 2012

Created by: City of Plymouth Housing Division, January 2014

### Map- Year Built of Residential Properties

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

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

As a member of the Hennepin County Consortium, the City of Plymouth adopts the goals and policies of the Hennepin County anti-poverty strategy. As the City of Plymouth resides in Hennepin County, residents are able to receive assistance through anti-poverty programs coordinated at the County level. Hennepin County assists individuals and families access resources that help them move into self-sufficiency. Hennepin County Human Services delivers a variety of services to individuals or families that assists with basic needs or encourages client change around specific objectives. Efforts include:

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

Hennepin County workforce development efforts help alleviate poverty by improving family and individual economic opportunities that lead to a sustainable living wage. The county works with private and non-profit sectors to train and match employees; and partners with colleges, universities and training programs to develop a strong future workforce. Initiatives include:

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

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

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

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

## **SP-80 Monitoring - 91.230**

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

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

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

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

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

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

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

*Performance Report-* The fourth element of the monitoring process involves preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), as required by HUD. The report is

submitted to HUD before September 30 each year. If a significant discrepancy between goals and performance is found, additional consultation may occur. Further, progress in meeting its goals may harm the applicant's chances for future funding.

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

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

## Expected Resources

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

#### Introduction

The HRA intends to pursue all possible resources to address its planned 2015 program year activities. The following list provides information on other sources of funds that are used for community development and housing programs within the City of Plymouth.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	233,760	50,000	100,000	383,760	1,120,000	For the 2015 CDBG program year, Plymouth will receive a slightly reduced CDBG allocation of \$233,760. Additionally, \$50,000 of program income and \$100,000 of carryover from prior-year CDBG activities is anticipated. For the remainder of the Con Plan, Plymouth estimates an annual CDBG allocation of \$230,000, based on funding trends in the past several years. Program income of \$50,000 per year is projected.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public - federal	Housing	0	0	0	0	0	The HRA has been working with several private developers to utilize this resource to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.
Section 8	public - federal	Admin and Planning Housing	0	0	0	0	0	Currently the Plymouth HRA has funding for 225 vouchers (including 30 vouchers for non-elderly disabled). There are another 148 voucher holders residing in Plymouth who ported in from other jurisdictions.
Tax Exempt Bond Proceeds	public - local	Housing	0	0	0	0	0	Since 1995, the City has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 983 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, 136 of these apartments are affordable to low-income renters.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Increment Financing	public - local	Housing						The City's Tax Increment Housing Assistance Program (TIHAP) makes excess Tax Increments from existing and future Tax Increment Districts in the City available for eligible affordable housing developments. Of the funds received to date, the City has allocated \$236,000.00 to the Stone Creek Village apartment complex. In 2006 the City created a TIF Housing District to assist Common Bond communities with their development of Vicksburg Commons. In 2010, the City approved a loan of \$600,000.00 to the Westview Estates project. This project provides 67 workforce housing units assisting households at or below 60 percent of the area median income. In 2011, the City created a TIF District to support a 157-unit mixed income apartment development. This project includes 16 workforce housing units and is expected to commence construction in 2015. The City will also consider the creation of additional TIF districts as appropriate to assist affordable housing projects as necessary to supplement outside funding.
	Consolidated Plan		0	0	PLYMOUTH	0	0	60

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Housing Public Services	0	0	0	0	0	This organization has been very supportive of all efforts in Plymouth of furthering affordable housing initiatives. This non-profit also has a significant housing fund to assist in funding affordable housing efforts.
Other	public - state	Housing	0	0	0	0	0	Minnesota Housing Finance Agency (MHFA): This agency provides first time homebuyer programs, housing rehabilitation programs, and development and redevelopment financing through their Consolidated RFP process. The HRA also developed a partnership in 2003 with the Center for Energy and Environment (CEE) pertaining to the MHFA Fix-Up Fund and MHFA Deferred Loan Program. While CEE remains the approved lender for the Fix-Up Fund, the HRA works in collaboration with them in marketing the program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Economic Development	0	0	0	0	0	The Fund was capitalized from the first \$100,000.00 in principal plus interest to be paid by Value Rx in repayment of a loan from the Minnesota Department of Trade and Economic Development's (DTED) Economic Recovery Program (ERP). The PEDF allows the HRA to provide loans at favorable terms for business activities in the City that could create new jobs, increase the tax base, or leverage other needed economic development funds. The City has issued one loan for \$180,000.00 to a company that relocated its headquarters to Plymouth.
Other	public - local	Housing	551,000	0	0	551,000	0	The HRA has used this levy for several years to provide subsidized rental housing for 133 senior citizen households utilizing approximately \$265,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing. An additional \$286,000.00 is utilized for the funding, administration and supervision of the HRA and City affordable housing programs.

Table 20 - 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 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.

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

The City of Plymouth owns two senior rental housing developments. Plymouth Town Square, developed in 1994, has provided 99 affordable housing units / subsidized senior housing units through an annual amount of Plymouth HRA tax levy ranging from \$215,000.00 to \$320,000.00. By providing a deep subsidy, the HRA is working to help the residents at PTS obtain decent, affordable housing and to avoid homelessness. The 2014 occupancy averaged 99%. Vicksburg Crossing, built in 2006 with 97 units, offers affordable rents to low and moderate income residents. The HRA Board sets rents on an annual basis. A subsidy of \$50,000 from the HRA tax levy helps keep rent levels affordable. The occupancy for 2014 averaged 98.5%.

**Discussion**

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

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner rehabilitation assistance	2015	2019	Affordable Housing		Preserve/Create Single Family Homeownership	CDBG: \$216,760	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Direct homebuyer assistance	2015	2019	Affordable Housing		Preserve/Create Single Family Homeownership	CDBG: \$70,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Rental housing rehabilitation	2015	2019	Affordable Housing Non-Homeless Special Needs		Preserve/Create Multifamily Rental Opportunities	CDBG: \$20,000	Rental units rehabilitated: 3 Household Housing Unit
4	Homeowner education	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$7,000	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
5	Senior services	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 48 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Youth services	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
7	Homelessness prevention	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
8	Fair Housing	2015	2019	Fair Housing		Education, outreach, and services Housing Opportunities for Homeless Populations Preserve/Create Multifamily Rental Opportunities Preserve/Create Single Family Homeownership	CDBG: \$5,000	
9	Tenant counseling	2015	2019	Non-Housing Community Development		Education, outreach, and services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 280 Persons Assisted

**Table 21 – Goals Summary**

**Goal Descriptions**

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

<b>9</b>	<b>Goal Name</b>	Tenant counseling
	<b>Goal Description</b>	Tenant hotline, tenant representation in landlord/tenant negotiations, tenant organizing to preserve affordable housing and help prevent evictions.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The Plymouth HRA will implement the following activities during the program year in order to address the strategies and priorities of the 2015-2019 Consolidated Plan.

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

**Table 22 – Project Information**

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

The allocation priorities above were established based on the priorities and needs identified in the 2015-2019 Consolidated Plan. An effort was made to address a broad range of needs that have been identified in the City while accounting for the reality of limited funding. Obstacles to addressing underserved needs include an overall limited availability in funding as well as regulatory limitations regarding how funds can be used. For example, regulations limit the amount of CDBG funds which may be used for public services to no more than 15% of the grant amount plus program income.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeowner rehabilitation assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	CDBG: \$216,760
	<b>Description</b>	The Plymouth HRA offers two programs to assist low/moderate-income home owners rehabilitate their homes. The Housing Rehab Loan Program offers deferred zero interest loans to homeowners for needed home repairs. The Emergency Repair Grant Program provides grants of up to \$5,000 for emergency/urgent home repairs for seniors.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	<p>The HRA will continue to operate two housing rehabilitation programs: the Housing Rehab Loan Program and the Emergency Repair Grant Program. The Housing Rehab Loan Program offers 0% interest deferred loans of up to \$30,000.00 for low- and moderate-income homeowners to rehabilitate their owner-occupied homes. An additional \$10,000 (max \$40,000) is available for households in need of accessibility improvements for disabled residents and/or for lead paint hazard reduction. Applications accepted year-round on a first-come first-served 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, which may include repairing or replacing roofing, siding, windows, electrical, plumbing, and heating and insulation. Other repairs may also be eligible as determined by an inspection of the home.</p> <p>The Emergency Repair Grant Program provides up to \$5,000 for emergency and/or small repairs for households aged 60+ in owner-occupied homes. Those who meet income eligibility guidelines may qualify for a grant to repair or replace broken water heaters, furnaces, doors, locks, plumbing and other urgency repairs.</p>
<b>2</b>	<b>Project Name</b>	First Time Homebuyer Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Direct homebuyer assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	This program provides direct homeownership 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 \$25,000.00 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principle reduction.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	This 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 \$25,000.00 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principle reduction. Applications are accepted throughout the year on a first-come first-served 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.
<b>3</b>	<b>Project Name</b>	Affordable Rental Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rental housing rehabilitation
	<b>Needs Addressed</b>	Preserve/Create Multifamily Rental Opportunities
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Assist with the rehabilitation of three affordable rental houses operated by Hammer Residences. Hammer Residences provides housing and support to individuals who have developmental disabilities. The HRA will provide funds to install upgraded fire suppression systems in three of the Hammer Residences.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	The HRA will provide funds to install upgraded fire suppression systems in three of the affordable rental houses operated by Hammer Residences. These three homes are in need of water supply upgrades for their fire sprinkler systems. The homes currently have outdated systems which use holding tanks and electric pumps; these systems are prone to failure because of the stagnant water that sits in the tanks for long periods of time. The homes will receive upgraded systems, including the installation of new 1.5 inch water lines tapped into the water main line to ensure a reliable, high-volume supply of water for the fire-suppression sprinkler systems.
4	<b>Project Name</b>	Homeownership Counseling
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeowner education
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG: \$7,000
	<b>Description</b>	CAPSH will provide homebuyer education, foreclosure prevention, reverse mortgage, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	CAPSH will provide homebuyer education, foreclosure prevention, reverse mortgage, and other homeowner counseling services to 60 households in Plymouth. Services are available year round. Clients are issued a worksheet/budget form that demonstrates their assets and liabilities. Proof of income letters, pay stubs, W-2s and account statements are all used to gather relevant client information.
5	<b>Project Name</b>	Tenant Counseling
	<b>Target Area</b>	

	<b>Goals Supported</b>	Tenant counseling
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Tenant advocacy hotline, tenant organizing for preservation of affordable housing and tenant education services available to all Plymouth residents.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Tenant advocacy hotline, tenant organizing for preservation of affordable housing and tenant education services available to all Plymouth residents. Records of these calls are maintained in the computerized database which is programmed to report this information. Clients that are represented by attorneys are interviewed and specific income information is obtained and reported.
6	<b>Project Name</b>	Youth Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Youth services
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Family Hope Services TreeHouse Program helps at-risk teenagers by providing year-round counseling, support and other programs for youth at no charge to the participants. 100 low to moderate income Plymouth youth will be served. Clients are required to complete a welcome to TreeHouse form that contains information on gender, age, race & ethnicity, address and financial information.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	TreeHouse helps at-risk teenagers by providing year-round counseling, support and other programs for youth at no charge to the participants. Clients are required to complete a welcome to TreeHouse form that contains information on gender, age, race & ethnicity, address and financial information.
7	<b>Project Name</b>	Senior Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Senior services
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Senior Community Services will provide low to moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Senior Community Services will provide low/moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income. Clients are required to complete a H.O.M.E Service Request Form that contains gender, race & ethnicity, address and monthly income information. Proof of income letters, pay stubs, W-2s and social security and account statements are all used to gather relevant client information.
8	<b>Project Name</b>	Homelessness Prevention
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness prevention
	<b>Needs Addressed</b>	Education, outreach, and services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	People Responding in Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low/moderate-income persons living in the City of Plymouth in order to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	People Responding in Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of ten low/moderate income persons living in the City of Plymouth in order to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure. Clients are required to provide proof of income through paystubs, bank statements, tax returns, or other forms. The program will be available to low/moderate income residents city-wide.
9	<b>Project Name</b>	Fair Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education and enforcement activities. The project includes evaluation and monitoring of implemented activities.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education and enforcement activities. The project includes evaluation and monitoring of implemented activities.
10	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	

<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$30,000
<b>Description</b>	Provides for 1) Oversight, management, monitoring and coordination of the CDBG Program. 2) Public information on CDBG Program activities available to all City residents.
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	Program management, monitoring, and evaluation of overall CDBG program, including the costs of staff engaged in program management.

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

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

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

**Geographic Distribution**

Target Area	Percentage of Funds

**Table 23 - Geographic Distribution**

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

Investments are not targeted geographically but are instead available to low/moderate income households city-wide. Investments are not targeted geographically because (as the Needs and Market Analysis of this plan describes) the City of Plymouth has no areas of concentrations of low/income or minority households nor any areas of concentrations of housing problems. By having this policy it allows us to serve as many low/mod households as possible.

**Discussion**

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

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

### **Introduction**

Despite limited funding, the Plymouth CDBG program is designed to meet a wide range of needs, including social services, affordable housing, 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.

### **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 2015-2019 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 of low to moderate income families. In order to preserve the affordable housing stock "Restrictive Covenants" have been placed on a number of new units built. These Restrictive Covenants run with the land for a period of 20 years and contain restrictions on the transfer of the property only to someone who is a low to moderate income resident. To preserve and expand the supply of decent, safe, and affordable housing, the City will provide financial assistance for rehabilitation and repair of owner-occupied units of low to moderate income families.

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

The portion of 2015 CDBG funds allocated to the Housing Rehabilitation Program allows low-income homeowners to stay in current housing while allowing the City to maintain a stable affordable housing base. The City and HRA make every effort to create affordable rental and owner-occupied housing opportunities as well as provide provisions that new developments remain affordable for years to come.

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

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

As part of the City's Rental Housing Licensing Program, all rental properties in the City are inspected at least every two years. The inspector has satisfied HUD's Risk Assessment Course and is a Certified Risk Assessor. All participants in the Housing Rehabilitation, First Time Homebuyer and Section 8 Programs, who reside or purchase housing that was built before 1978, receive copies of the EPA brochure "Protect Your Family From Lead In Your Home".

The Plymouth HRA has incorporated procedures in the guidelines for all federally funded programs to meet the requirements of the federal lead-based paint regulations. Discussion of the Lead-Based Paint (LBP) requirements take place at the initial meeting with HRA staff and the Certification of Receipt of LBP information is signed by the applicant and kept in the applicant's file. If deteriorated paint is found in a home built before 1978 and lead hazard reduction work may be needed because painted surfaces will be disturbed during rehabilitation, the appropriate level of lead testing and other actions are initiated. The HRA contracts with a certified Risk Assessor to perform the necessary tests to determine if and where there is a lead hazard risk. The Assessment report identifies the presence and location of LBP and the areas that need to be addressed. If LBP is found, the homeowner is notified. As a condition of receiving funding, LBP hazards must be addressed and lead safe work practices are required for all rehabilitation work that disturbs painted surfaces. Appropriate lead hazard reduction measures are also incorporated into the Scope of Improvements. Clearance of the unit is required and a copy of the clearance report is given to the homeowner and kept in the homeowner's file.

The above lead-based paint control actions enable the City of Plymouth to abate lead issues and be in full compliance with the Federal Lead-Based Paint rules.

### **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.

### **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 Health Homes grant funding for lead-based paint hazard reduction for clients using our CDBG Housing Rehabilitation Loan Program. This allows households to remove lead-based paint hazards from the home while utilizing the CDBG funding to make other needed repairs, resulting in a greater impact to the living environment for the household.

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

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

The HRA requires recipients of their First Time Homebuyer Programs to attend homebuyer workshops presented by CAPSH or other accredited Home Stretch workshops. CAPSH seeks to assist lower-income households by providing them with comprehensive homeownership training and financial counseling. At the end of the training period, the family is able to purchase the home.

## **Discussion**

## Program Specific Requirements

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

#### Introduction

This section of the Action Plan responds to various program-specific requirements for CDBG Action Plans. This includes an estimate of additional CDBG funds expected to be available during the program year as well as an estimate of the percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income. Federal regulations require that not less than 70 percent of the aggregate of CDBG fund expenditures must be used for activities benefiting low- and moderate-income persons.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>50,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	92.00%

## **Discussion**

Program income (PI) is occasionally received through the repayment of deferred zero interest loans made in previous years through the First Time Homebuyer and Housing Rehabilitation programs. When PI is received it is typically immediately reprogrammed to support current First Time Homebuyer and Housing Rehabilitation loan activities (depending on where the need/activity is greatest at the time the PI is received). The receipt of PI is somewhat unpredictable as it is generally triggered when previous loan recipients sell or refinance their homes. All PI received to date has been reprogrammed to support First Time Homebuyer and Housing Rehabilitation activities during the 2014 program year. The HRA anticipates receiving approximately \$50,000 in PI during the 2015 program year that will be reprogrammed to support projects during the program year. This estimate is based on loan repayment trends over the past five years.

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

The HRA estimates that 92% 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

Grantee SF-424's and Certification(s)

OMB Number: 4845-0034  
 Expiration Date: 09/31/2016

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Free Application <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
a. Legal Name: City of Plymouth		
b. Employer/Taxpayer Identification Number (EIN/TIN): 4-430893R	c. Organizational DUNS: US91016730000	
<b>d. Address:</b>		
* Street1: 3400 Plymouth Blvd	<input type="text"/>	
Street2:	<input type="text"/>	
* City: Plymouth	<input type="text"/>	
County/Parish:	<input type="text"/>	
* State: MN Minnesota	<input type="text"/>	
Province:	<input type="text"/>	
* Country: USA: UNITED STATES	<input type="text"/>	
* Zip/Postal Code: 55447-3282	<input type="text"/>	
<b>e. Organizational Unit:</b>		
Department Name: Community Development	Division Name: Housing	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: Mr.	* First Name:	* Rank:
Middle Name:	<input type="text"/>	
* Last Name: Garcia	<input type="text"/>	
Suffix:	<input type="text"/>	
Title: HRM Manager	<input type="text"/>	
Organizational Affiliation:		
<input type="text"/>		
* Telephone Number: 763-509-5413	Fax Number: 763-509-5407	
* Email: sgarcia@plymouthmn.gov		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14-218"/>	
CFDA Title: <input type="text" value="Community Development Block Grant"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>	
* Title: <input type="text"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
Title: <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="Cancel Attachment"/>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="2015 City of Plymouth Community Development Block Grant Program"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: PA 003	* b. Program/Project: 607-003
Attach an additional list of Program/Project/Congressional Districts if needed.	
<input type="button" value="Add Attachment"/> <input type="button" value="Cancel"/> <input type="button" value="View Attachment"/>	
<b>17. Proposed Project:</b>	
* a. Start Date: 07/01/2015	* b. End Date: 06/30/2016
<b>18. Estimated Funding (\$):</b>	
* a. Federal	253,750.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	50,000.00
* g. TOTAL	283,750.00
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b> <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on _____ <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach _____ <input type="button" value="Add Attachment"/> <input type="button" value="Cancel"/> <input type="button" value="View Attachment"/>	
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)</b> <input checked="" type="checkbox"/> ** I AGREE. <small>** The list of certifications and assurances on an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
<b>Authorized Representative:</b>	
Prefix: 62	* First Name: Dave
Middle Name:	
* Last Name: Galligan	
Suffix:	
* Title: City Manager	
* Telephone Number: 763 509 4300	Fax Number: 763 509 4050
* Email: dgalligan@plymouth.mn.gov	
* Signature of Authorized Representative: 	* Data Signat: 545-15

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
  - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

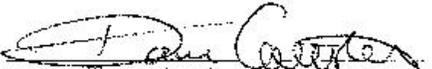
**Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:**

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all sub awards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction --** The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan --** The housing activities to be undertaken with CDBG funds are consistent with the strategic plan.

**Section 3 --** It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Dave Callister, City Manager

5-15-15  
Date

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year 2015, shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

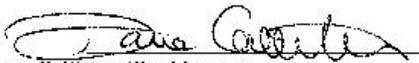
**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

  
Dave Callister, City Manager

5-15-15  
Date

~~OPTIONAL CERTIFICATION  
CDBG~~

~~Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):~~

~~The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.~~

~~\_\_\_\_\_  
Date~~

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

City of Plymouth  
3400 Plymouth Blvd. N.  
Plymouth, MN 55447

Check \_\_\_\_\_ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of sub recipients or subcontractors in covered workplaces).

## Appendix - Alternate/Local Data Sources