

# Hennepin County Consortium 2025-2029 Consolidated Plan and 2025 Annual Action Plan

DRAFT April 4, 2025

[www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)

## Consortium Members:

Hennepin County

City of Bloomington

City of Eden Prairie

City of Plymouth



Website

[www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)



# HENNEPIN COUNTY

## MINNESOTA

### Acknowledgements

#### Hennepin County Board of Commissioners

Jeffrey Lunde, 1<sup>st</sup> District  
Irene Fernando, 2<sup>nd</sup> District  
Marion Greene, 3<sup>rd</sup> District  
Angela Conley, 4<sup>th</sup> District

Debbie Goettel, 5<sup>th</sup> District  
Heather Edelson, 6<sup>th</sup> District  
Kevin Anderson, 7<sup>th</sup> District

#### County Administration

David J. Hough, County Administrator

#### Housing and Economic Development

Kevin Dockry, Chief Housing and Economic Development Officer  
Julia Welle Ayres, Housing Development and Finance Director

##### *Federal Programs*

Omar Martinez, Manager  
Sydney Quinlan

##### *Multi-family housing development*

Abbie Loosen, Manager  
Eva Fisk  
Brian Johnson  
Griffin McEnery  
Katrina Nygaard

##### *Contracts and compliance*

Jordan Lutter, Supervisor  
Mikayeel Mulla

##### *Homeownership Programs*

Mike Jensen, Manager	Melisa Illies, Manager
Isak Collins	Kayla Chapman
Dale Cooney	Slava Goldstein
Charlotte Koroscik	Kelly Koch
Ben Jones	Andrea Stinley
Eliza Schell	Carol Ann Young
John Strharsky	
Andrew Urch	

#### City of Bloomington

Sarah Abe, HRA Administrator  
Michael Palermo, Assistant HRA Administrator

#### City of Plymouth HRA

Grant Fernelius, Community Development Director

#### City of Eden Prairie

Jeanne Karschnia, Housing Services Coordinator

In compliance with the Americans with Disabilities Act (ADA), this material is also available in alternative forms. Please call 612-348-8955 (voice) or 612-596-6985 (TDD/TTY)

##### **IMPORTANT INFORMATION**

Hennepin County provides free interpreter services, upon request.

##### **INFORMACIÓN IMPORTANTE**

Hennepin County proporciona intérpretes a su pedido, gratis para Usted.

##### **COV LUS QHIA TSEEM CEEB**

Qhov chaw Hennepin County muaj neeg txhais lus dawb, yog koj xa tau kev pab.

##### **MACLUUMAAD MUHIIM AH**

Hennepin County waxa ay idiin heli kartaa tarjubaan lacag la'aan ah, haddii aad codsataan.

##### **ВАЖНАЯ ИНФОРМАЦИЯ**

По Вашей просьбе Hennepin County может бесплатно предоставить Вам услуги переводчика

##### **THÔNG TIN QUAN TRỌNG**

Hennepin County cung cấp dịch vụ thông dịch miễn phí, theo yêu cầu.

## Table of Contents

Consortium Members: .....	0
Executive Summary.....	4
ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b) .....	4
The Process .....	8
PR-05 Lead & Responsible Agencies - 91.200(b) .....	8
PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	10
PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c) .....	32
NA-05 Overview .....	36
NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c) .....	37
NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2).....	45
NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2).....	48
NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2).....	51
NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2) .....	52
NA-35 Public Housing - 91.405, 91.205 (b) .....	54
NA-40 Homeless Needs Assessment - 91.405, 91.205 (c) .....	59
NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d).....	63
NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) .....	65
MA-05 Overview .....	68
MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2).....	69
MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a) .....	72
MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a) .....	75
MA-25 Public and Assisted Housing - 91.410, 91.210(b) .....	78
MA-30 Homeless Facilities and Services - 91.410, 91.210(c).....	81
MA-35 Special Needs Facilities and Services - 91.410, 91.210(d).....	83
MA-40 Barriers to Affordable Housing - 91.410, 91.210(e) .....	88

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f) .....	90
MA-50 Needs and Market Analysis Discussion .....	97
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) .....	99
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) .....	101
SP-05 Overview .....	104
SP-10 Geographic Priorities - 91.415, 91.215(a)(1) .....	106
SP-25 Priority Needs - 91.415, 91.215(a)(2) .....	107
SP-30 Influence of Market Conditions - 91.415, 91.215(b) .....	112
SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2) .....	113
SP-40 Institutional Delivery Structure - 91.415, 91.215(k) .....	116
SP-45 Goals - 91.415, 91.215(a)(4) .....	122
SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c).....	128
SP-55 Barriers to Affordable Housing - 91.415, 91.215(h).....	129
SP-60 Homelessness Strategy - 91.415, 91.215(d) .....	131
SP-65 Lead-based Paint Hazards - 91.415, 91.215(i) .....	134
SP-70 Anti-Poverty Strategy - 91.415, 91.215(j) .....	136
SP-80 Monitoring - 91.230 .....	138
Consortium Members: .....	140
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2) .....	141
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e) .....	144
AP-35 Projects - 91.420, 91.220(d) .....	150
AP-38 Project Summary .....	151
AP-50 Geographic Distribution - 91.420, 91.220(f) .....	159
AP-55 Affordable Housing - 91.420, 91.220(g) .....	161
AP-60 Public Housing - 91.420, 91.220(h) .....	162

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) ..... 163

AP-75 Barriers to affordable housing - 91.420, 91.220(j) ..... 168

AP-85 Other Actions - 91.420, 91.220(k) ..... 170

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4) ..... 175

## Executive Summary

### ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The Hennepin County Consortium Consolidated Plan (Consolidated Plan) 2025-2029 has been developed to fulfill statutory planning and application requirements for receiving and utilizing three Housing and Urban Development (HUD) funding programs in suburban Hennepin County.

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)
- Emergency Solutions Grants (ESG) Programs

The Hennepin County Consortium is comprised of four entitlement jurisdictions:

- The City of Bloomington
- The City of Eden Prairie
- The City of Plymouth
- Urban Hennepin County which includes the remaining 38 cities in Hennepin County

The Consolidated Plan establishes community development and affordable housing goals for the use of CDBG, HOME, and ESG funds over the five program years from 2025 to 2029. Each program year runs from July 1 to June 30 of the following year. At the start of each program year, the Consortium will develop an Annual Action Plan detailing how CDBG, HOME, and ESG funds will be allocated. At the end of each program year, the Consortium will prepare a Consolidated Annual Performance Evaluation Report (CAPER) to assess progress to the Consolidated Plan's goals.

Assuming federal funding levels remain consistent, the Consolidated Plan is expected to guide the use of approximately \$23 million dollars, including \$14 million in CDBG funds, \$7.5 million in HOME funds, and \$1.2 million in ESG funds, including program income. *(Note: Expected CDBG allocations for Bloomington, Eden Prairie, and Plymouth are not included in this estimate.)*

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

The Consolidated Plan priorities were developed through a comprehensive review of demographic data, community and citizen input, relevant public policies and plans, and past funding outcomes in suburban Hennepin County. The plan aims to achieve both HUD and local

objectives and outcomes that benefit low- and moderate-income residents in suburban Hennepin County.

Objectives:

- Provide decent housing
- Provide a suitable living environment
- Expand economic opportunities

Outcomes:

- Assisting homeless persons obtain affordable housing, and increase housing stability
- Increasing and preserving the availability of permanent housing that is affordable and accessible to low-income households
- Improving the safety and livability of neighborhoods

Through a collaborative process including city, non-profit, and citizen participation the following Priority Needs have been established for the use of CDBG, HOME, and ESG funding in suburban Hennepin County for the Consolidated Plan period:

1. Increase and preserve affordable housing choice for renters at or below 50% AMI, with highest priority for households at or below 30% AMI, and for homeowners/homebuyers at or below 80% AMI, with highest priority for homeowners/homebuyers at or below 60% AMI
2. Prevent homelessness and increase housing stability, prioritizing households at or below 30% AMI
3. Improve community infrastructure

Goals were developed to meet these Priority Needs.

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

Each year the Consortium evaluates its performance relative to the Consolidated Plan through Consolidated Annual Performance Evaluation Report (CAPER). The 2025 Program Year will not be evaluated until the fall of 2026. The most recent CAPER evaluated the 2023 Program Year against the 2020-2024 Consolidated Plan goals.

One of the primary goals of Hennepin County is to reduce disparities in housing, employment, education, income, transportation, health, and criminal justice outcomes between households of color and white households. With this in mind, Hennepin County has focused on investment

in activities that serve the more low-income and extremely low-income households, who are disproportionately people of color. Further, Hennepin County has taken action to invest meaningfully in these activities, which means fewer contracts, less administrative burden, and more focused impact. As an example, we funded Homebuyer Assistance and property acquisition in 2023, which are resource-intensive and help only a few households, yet make a deeper personal impact. This has resulted in serving fewer households than previous years but having strong outcomes on community.

In 2022, we more than doubled our investment in emergency rental assistance. The County expended \$3.5 million in emergency assistance from CDBG-CV, specifically rental assistance for 153 households and mortgage assistance for 133 households to resolve their emergencies and expended \$3.509 million ESG-CV on homeless diversion and assistance. Although CDBG-CV funding has since been expended, the community need for emergency rental assistance has remained high in Hennepin County. To meet this need, a large portion of the public service set-aside for CDBG has been allocated to this activity in the following years to be used in conjunction with other State and local funds.

The Consortium will continue to evaluate past performance and maintain strong partnerships with municipalities and private and nonprofit partners to meet Consortium goals.

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

The Consolidated Plan includes collaborative and coordinated efforts of interested individuals, government, for-profit and nonprofit agencies, and HUD supported data to quantify needs. Input was gathered in a variety of ways: County staff met with affordable housing developers and city staff, held a community listening sessions, attended community meetings, and consulted with nonprofit agencies. In addition, a web-based survey for residents was widely promoted through social media and targeted to low- and moderate-income households.

The four cities that receive a "direct allocation" of CDBG funding through Hennepin County (Brooklyn Park, Maple Grove, Richfield and St. Louis Park) held public hearings and provided council resolutions of support for the funding allocations in those cities. The Hennepin County Board of Commissioners will hold a public hearing on Tuesday, April 29, 2025, at 1:30 virtually with an in-person option. The public hearing will be live streamed on the internet with closed caption, and residents may call in to provide prerecorded or real-time public comment during the hearing. They can also attend in person to testify live.

A copy of the 2025-2029 Draft Consolidated Plan and 2025 Annual Action Plan will be available for 30 days beginning April 4 through May 4, 2025, on the Hennepin County website:

<https://www.hennepin.us/housing-plans>.



Notice of the public comment period and public hearing were sent to the Hennepin County egov list and emailed to cities within Hennepin County for city newsletters and social media. The published public notices included the following language: " If you need help to make it possible for you to be active in the public hearing such as sign language interpreter or assisted hearing equipment, this help can be provided if you ask. To ask for help, please call 612-543-4342 at least three days prior to the hearing."

**5. Summary of public comments**

All comments received will be included in the submission of the final Consolidated Plan and Action Plan.

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

All comments received will be included in the submission of the final Consolidated Plan and Action 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	HENNEPIN COUNTY	Housing and Economic Development
HOME Administrator	HENNEPIN COUNTY	Housing and Economic Development
ESG Administrator	HENNEPIN COUNTY	Housing and Economic Development

Table 1 – Responsible Agencies

#### Narrative

Hennepin County is the lead entity and responsible for overseeing the development, implementation, and evaluation of the Consolidated Plan for the Hennepin County Consortium of suburban cities. The allocation of funds differs by program.

The City of Minneapolis receives direct allocations of CDBG, HOME & ESG from HUD.

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

The Cities of Bloomington, Eden Prairie, and Plymouth are entitlement jurisdictions which receive CDBG directly from HUD.

Hennepin County Housing and Economic Development administers the balance of the CDBG resources.

- **Public Services:** The County sets aside the maximum allowed amount of CDBG for public services (15%) and offers these funds throughout the balance of suburban communities with a request for proposals process.
- **Direct allocation cities:** The County currently provides a proportional direct allocation of CDBG to cities with over 3.5% of the need using HUD's allocation formula (population, poverty levels (double weighted), and overcrowding). Eligible cities utilize a public process to determine how to use CDBG funds in their community. The cities of Brooklyn Park, Maple Grove, Richfield, and St. Louis Park fall into this category for the 2025 program year. This is the final year that cities may be considered direct allocation cities. Beginning in PY 2026, all cities within suburban Hennepin County will join the Consolidated Pool.

- Consolidated Pool: Cities eligible for less than \$100,000 of CDBG after the administration and public services set aside, or those that have voluntarily opted in for PY 2025, are placed into the Consolidated Pool. The remaining funds are offered using a competitive request for proposal basis to projects serving the remaining suburban communities.

#### *HOME Investment Partnership (HOME)*

Hennepin County Housing and Economic Development administers HOME resources on behalf of the Hennepin Consortium of suburban cities (including and in partnership with Bloomington, Eden Prairie, and Plymouth).

The County offers HOME funds in a competitive request for proposal basis for projects located throughout suburban Hennepin County.

#### *Emergency Solutions Grant (ESG)*

Hennepin County Housing and Economic Development administers ESG funds in cooperation with the county's Health and Human Service area (HHS). Funds are offered on a request for proposal basis, in conjunction with other funds, for rapid re-housing for households referred from the Coordinated Entry System.

#### **Consolidated Plan Public Contact Information**

For questions regarding the Plan, please contact:

Julia Welle Ayres

Housing Development and Finance Director

Hennepin County Housing and Economic Development Department

612-543-4342 or [julia.welleayres@hennepin.us](mailto:julia.welleayres@hennepin.us)

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

Hennepin County leads the coordination for the Consolidated Plan. The cities of Bloomington, Eden Prairie, and Plymouth have created portions of the plan specific to those cities, which are part of the Hennepin County Consortium Consolidated Plan. These three cities are responsible for the development of annual plans and reports for the respective CDBG programs. The Consolidated Plan is written in accordance with HUD guidelines regarding data requirements and the types of goals by income group and population.

County staff consulted with a wide variety of organizations in the development of the Consolidated Plan, as described below and in the Citizen Participation section. In addition to resident and community partner consultations, the county assessed the current state of housing and community development needs by primary and secondary research to supplement the U.S. Census American Communities Survey and CHAS Data supplied by HUD.

Every year, County staff again consult with cities and community partners, local reports, and updated Census data.

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

Hennepin County Housing and Economic Development (HED) department works closely with partners in and outside of the County to coordinate the delivery and impact of housing and services.

HED has developed shared priorities and performance metrics with Hennepin County Human Services' Housing Stability department and works to align strategies for greatest impact. The departments coordinate timing and goals in requests for housing capital and services funding proposals. This includes HOME funds, the Hennepin County Housing and Redevelopment Authority's Affordable Housing Initiative Fund (AHIF) and Supportive Housing Strategy, state Housing Support funds, and federal McKinney-Vento (CoC) funds. Similarly, Housing Stability implements the County's ESG funds with state Family Homeless Prevention and Assistance Program (FHPAP) funds for competitive selection and oversight.

The County developed the Supportive Housing Strategy specifically to increase this type of coordination and alignment across internal and external partners. The Strategy provides capital financing for supportive housing projects meeting criteria developed by the intended tenants

and the agencies that support them, including the Continuum of Care, Adult Behavioral Health department, Child Welfare department, Healthcare for the Homeless FQHC, Ryan White HIV program, and Long-Term Supports and Services (disability services) department.

Hennepin County works closely with several PHAs. The county developed a referral process from the Coordinated Entry System with some PHAs with a homeless preference for some specialty tenant-based Housing Choice Vouchers. The county also worked with Minneapolis PHA to launch a locally funded voucher program in which McKinney Vento liaisons connect up to 300 families and children at-risk of or experiencing homelessness with housing assistance and support services.

Finally, the County also partnered with our two largest PHAs to administer the pandemic recovery Emergency Housing Voucher program. Hennepin County Human Services and partner non-profits entered into MOUs with the PHAs, ensuring that every voucher was allocated to an individual or household that was 'literally' homeless (in shelter or on the streets) through the local Coordinated Entry System (CES), and guaranteeing a minimum one year of services for all voucher recipients. The two PHAs were successful in leasing 100% of vouchers within the allowed timeframe, thereby moving more than 350 people out of homelessness.

The most recent public documents of our coordination are found in the 2025-2029 Five Year Consolidated Plan at <https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments>.

**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**

The Minneapolis/Hennepin County Continuum of Care (CoC) & Hennepin's Housing Stability department convene CoC members around specific target populations and intervention types to coordinate and develop new collective strategies to make homelessness rare, brief and non-recurring. The CoC's Lived Experience Advisory Group (LEAG) and Youth Action Board (YAB) bring together people with lived experience of homelessness to weigh in on strategies. The CoC's Executive Committee supports these strategies, and the Funding Committee evaluates existing and proposed projects for service and reallocates funds to meet emerging needs. Both LEAG and YAB participate in funding decisions relating to Federal, State and County funds and hiring decisions within Hennepin County's Housing Stability Area.

All homeless designated housing programs that receive public funding are required to fill all vacancies through the Coordinated Entry System (CES). The CES system prioritizes veterans, chronically homeless persons and families, people with disabilities and those who have the longest histories of homelessness and medical fragilities. The process also assesses household

preferences, including preferences for culturally specific services, to support the best match between person and program.

Hennepin County has very few homeless families that meet the HUD definition of chronic homelessness due to successes of our system. During the pandemic, the County saw significant fluctuation in family shelter demand. In response, Hennepin County has expanded family shelter capacity, created a new team of housing focused case workers for families and invested in a 'surge' of additional rapid rehousing in response to these pressures.

For single adults, Housing Stability has developed a by-name list of those who meet requirements of chronic homeless status. Since June 2017, when this approach began, over 1,600 chronically homeless people – with an average experience of four years homelessness each – were housed with a 93% retention rate.

The State of Minnesota adopted a by-name registry for veterans in 2015 and Hennepin County CoC actively participates in registry meetings and a by-name approach. In 2024, Hennepin County declared that it had, in fact, reach functional zero for veteran homelessness.

The youth-specific crisis response system in Hennepin CoC consists of multiple access points (crisis line, website and mobile app, drop-in centers, and street and school outreach), prevention services, youth-specific Emergency Shelter beds, Rapid ReHousing / Transitional Housing beds, Host Homes and Permanent Supportive Housing units. HUD selected Hennepin County as a youth Homeless Demonstration Program site in 2021 to leverage an additional \$3.5m in HUD Continuum of Care funding over a two-year period in support of the vision and goals developed with leadership from our Youth Action Board.

**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**

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

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

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

1	<b>Agency/Group/Organization</b>	City of Brooklyn Park
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement,

		and will help us better target federal funding over the next five years.
2	<b>Agency/Group/Organization</b>	City of Edina
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
3	<b>Agency/Group/Organization</b>	City of Brooklyn Center
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes</b>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development



	<b>of the consultation or areas for improved coordination?</b>	needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
4	<b>Agency/Group/Organization</b>	City of Richfield
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Suburban HRAs provided information on their Housing Choice Voucher programs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in

		community engagement, and will help us better target federal funding over the next five years.
5	<b>Agency/Group/Organization</b>	City of St. Louis Park
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Suburban PHAs provided information on their Public Housing units and Housing Choice Voucher programs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
6	<b>Agency/Group/Organization</b>	City of Hopkins
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Suburban PHAs provided information on their Public Housing units and Housing Choice Voucher programs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
7	<b>Agency/Group/Organization</b>	City of Maple Grove
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.

8	<b>Agency/Group/Organization</b>	City of Minnetonka
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
9	<b>Agency/Group/Organization</b>	City of New Hope
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly

		increased participation in community engagement, and will help us better target federal funding over the next five years.
10	<b>Agency/Group/Organization</b>	City of Bloomington
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Suburban PHAs provided information on their Public Housing units and Housing Choice Voucher programs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
11	<b>Agency/Group/Organization</b>	City of Plymouth
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes</b>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on

	<b>of the consultation or areas for improved coordination?</b>	October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Suburban PHAs provided information on their Public Housing units and Housing Choice Voucher programs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
12	<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>	Hennepin County 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. Metro HRA also provided information on their Housing Choice Voucher programs. Goals in the Consolidated Plan may help cities reach Metropolitan Council affordable housing goals for cities.
13	<b>Agency/Group/Organization</b>	MINNESOTA HOUSING FINANCE AGENCY
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes</b>	Hennepin County and Minnesota Housing are in continuous conversations about specific projects as well as ongoing policy issues and housing trends.

	<b>of the consultation or areas for improved coordination?</b>	Additionally, both Hennepin County and Minnesota Housing participate in the Inter-agency Stabilization Group which identifies housing developments in need of intervention. HSPHD and the Office to End Homelessness also consult with Minnesota Housing.
14	<b>Agency/Group/Organization</b>	Office to End Homelessness
	<b>Agency/Group/Organization Type</b>	Housing 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 Publicly Funded Institution/System of Care Other government - County Other government - Local Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy 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.

15	<b>Agency/Group/Organization</b>	Hennepin County Human Services and Public Health Department
	<b>Agency/Group/Organization Type</b>	Housing 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 Publicly Funded Institution/System of Care Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HHS and Housing and Economic Development meet regularly to coordinate activities and strategies, especially around reducing racial disparities and aligning housing development with HHS client needs. This coordination will continue to improve as the two departments continue to exchange information. HHS staff participates in HOME application reviews.
16	<b>Agency/Group/Organization</b>	Duffy Development Corporation
	<b>Agency/Group/Organization Type</b>	Housing Community Development Financial Institution
	<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</b>	Developer attended listening session in December of 2024, and has received HOME funds for affordable housing projects. General themes included challenges financing large family units, any affordable units in



	<b>of the consultation or areas for improved coordination?</b>	suburban communities, and negotiating multiple complex funding sources. Consultation will help identify Priority Needs and Goals.
17	<b>Agency/Group/Organization</b>	City of Eden Prairie
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Suburban PHAs provided information on their Public Housing units and Housing Choice Voucher programs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
18	<b>Agency/Group/Organization</b>	Hennepin County's Lived Experience Advisory Group
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Hennepin County Housing and Economic Development staff presented information regarding the upcoming Consolidated Plan process on November 18, 2024 and received verbal feedback from members of this committee. Members were

		also made aware of the survey released during this time. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years. Hennepin County staff work with the members of LEAG to assist in funding decisions, hiring decisions, as well as garnering feedback for the current systems in place to assist with homelessness in Hennepin County.
19	<b>Agency/Group/Organization</b>	Hennepin County Eviction Prevention Stakeholders
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services - Homeless Services - Fair Housing Publicly Funded Institution/System of Care Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy  Non-Homeless Special Needs Market Analysis Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Hennepin County Housing and Economic Development staff presented information regarding the upcoming Consolidated Plan process on November 13, 2024, and received verbal feedback from members of this committee. Members were also made aware of the survey released during this time. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
20	<b>Agency/Group/Organization</b>	Hennepin County Department of Broadband Connectivity and Digital Inclusion
	<b>Agency/Group/Organization Type</b>	Other Government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis Strategic Plan

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Hennepin County Housing staff consulted with members of the Broadband Connectivity department on October 9, 2024, in order to receive feedback on potential areas of coordination, trends within local economics, and areas of potential prioritization and focus. Their input and partnership will help federal funds be leveraged alongside local and state funds in the upcoming five years.
21	<b>Agency/Group/Organization</b>	Hennepin County Department of Climate Resiliency
	<b>Agency/Group/Organization Type</b>	Other Government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Hennepin County Housing staff consulted with members of the Climate Resiliency department on September 30, 2024, in order to receive feedback on potential areas of coordination, trends within local economics, and areas of potential prioritization and focus. Their input and partnership will help federal funds be leveraged alongside local and state funds in the upcoming five years.
22	<b>Agency/Group/Organization</b>	Hennepin County Continuum of Care
	<b>Agency/Group/Organization Type</b>	Housing 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 Publicly Funded Institution/System of Care Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy 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>	Hennepin County Housing staff consulted with members of the Economic Development department on October 7, 2024, in order to receive feedback on potential areas of coordination, trends within local economics, and areas of potential prioritization and focus. The CoC's input and partnership will help federal funds be leveraged alongside local and state funds in the upcoming five years.
23	<b>Agency/Group/Organization</b>	Hennepin County Department of Economic Development
	<b>Agency/Group/Organization Type</b>	Services - employment Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	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>	Hennepin County Housing staff consulted with members of the Economic Development department on November 15, 2024, in order to receive feedback on potential areas of coordination, trends within local economics, and areas of potential prioritization and focus. Their input and partnership will help federal funds be leveraged alongside local and state funds in the upcoming five years.
24	<b>Agency/Group/Organization</b>	Hennepin County Homeless Prevention Services
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services - Children Services - Elderly Persons Services – Homeless Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy 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>	Hennepin County Housing staff consulted with members of the Homeless Prevention Services department on October 9, 2024, in order to receive feedback on potential areas of coordination, trends within local economics, and areas of potential prioritization and focus. Their input and partnership will help federal funds be leveraged alongside local and state funds in the upcoming five years.
25	<b>Agency/Group/Organization</b>	Hennepin County Homeless Response System Leadership
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy 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>	Hennepin County Housing staff consulted with members of the Economic Development department on October 7, 2024, in order to receive feedback on potential areas of coordination, trends within local economics, and areas of potential prioritization and focus. Their input and partnership will help federal funds be leveraged alongside local and state funds in the upcoming five years.
26	<b>Agency/Group/Organization</b>	City of Golden Valley
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
27	<b>Agency/Group/Organization</b>	City of Shorewood
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy 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>	Hennepin County Housing and Economic Development staff convened all Consortium City staff to identify housing and community development needs for the Consolidated Plan: Our Kick-Off on October 22, 2024, designed our community engagement and consultation goals; our December 4, 2024, meeting covered input from community

		engagement and data analysis to set goals and priorities and to confirm that shared goals and priorities were reflected in RFPs. Finally, all cities were invited to participate in RFP selection committees. This coordination helped raise awareness of the Consolidated Plan, greatly increased participation in community engagement, and will help us better target federal funding over the next five years.
--	--	--

**Table 2 – Agencies, groups, organizations who participated**

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

All agency types identified by HUD have been consulted through coordination with internal Hennepin County departments such as the Office to End Homelessness and Health Human Services, and coordination with external partners such as Minnesota Housing and cities.

### **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>
Housing Policy Plan	Metropolitan Council	The goal of the Metropolitan Council's Housing Policy is to "Create housing options that give people in all stages of life and of all economic means viable choices for safe, stable and affordable homes". The Consolidated Plan, and the associated funding, is a tool to cities in meeting the affordable housing goals outlined in the HPP.
2020 Regional Analysis of Impediments to Fair Housing	Lawyers Group under contract to Fair Housing Implementation Council	Affirmatively furthering Fair Housing actions are sourced from the findings in the 2020 Analysis of Impediments to Fair Housing Choice (AI) and build upon previous AIs.
PHA's 5-Year Annual Plans	Hopkins HRA and Housing Authority of St. Louis Park	The PHAs in suburban Hennepin County aim to o create safe, affordable, suitable living environments for low-income households. This overlaps the goals of the Consolidated Plan related to rental housing, housing homeless populations, and economic development.

<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>
Housing Policy Plan	Metropolitan Council	The goal of the Metropolitan Council's Housing Policy is to "Create housing options that give people in all stages of life and of all economic means viable choices for safe, stable and affordable homes". The Consolidated Plan, and the associated funding, is a tool to cities in meeting the affordable housing goals outlined in the HPP.
Hennepin County 2040 Comprehensive Plan	Hennepin County	The goals relating to economic development and workforce development overlap with the CEDS goals of "promoting employment growth and developing the workforce; and providing basic infrastructure and amenities (transportation, service buildings, libraries, and parks."
Choice, Place and Opportunity	Metropolitan Council	The Fair Housing Equity Assessment for the Twin Cities region analyzes regional equity and access to opportunity. This overlaps with the goals of the Consolidated Plan related to rental housing, housing homeless populations, education, outreach and services, and economic development.

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

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

Hennepin County is highly coordinated internally between departments and externally with public entities. Internally, Housing and Economic Development coordinates with the Office to End Homelessness, Hennepin County HHS, the Hennepin HealthCare, among other departments.

Externally, the county works closely with Minnesota Housing to consult on funding needs and priorities.

In addition, staff from each agency participates in funding award meetings. Hennepin County and Minnesota Housing staff communicate regularly regarding projects that receive both HOME or CDBG funds and funding from Minnesota Housing. Finally, the county communicates with Hennepin County cities on an ongoing basis regarding economic development and affordable housing issues and the role federal funds may play.



Additional external consulting with other public entities in the development of the Consolidated Plan is accomplished through periodic inter-jurisdictional meetings between representatives of HUD entitlement communities in the Metro Area. These meetings have included representatives from the cities of Minneapolis, St. Paul, Plymouth; Metropolitan Council; HUD; Hennepin, Ramsey and Anoka counties; and the Washington, Dakota and Bloomington Housing and Redevelopment Authorities as well as the State of Minnesota. Discussion topics of this group consist of joint issues and concerns raised by the Consolidated Plan.

#### **Narrative**

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

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

#### **Summarize citizen participation process and how it impacted goal setting**

The Consortium supports and encourages the participation of residents, community groups, and other interested agencies in both the development and the evaluation of the Consolidated Plan's programs and activities. The citizen participation process is designed to encourage all residents, including non-English-speaking and minority populations to participate.

In December 2025, Hennepin County Housing and Economic Development hosted a listening session at an affordable housing development funded with HOME funds in suburban Hennepin County. This affordable housing development was selected for the listening session as it serves household at or below 50% of the Area Median Income. Staff prepared a presentation on the data from the Needs Assessment and Market Analysis for group discussion to hear what's working, what's not working, opportunities or ideas to pursue, and recommendations.

From October 30 through December 13, Housing and Economic Development hosted a web-based survey. The survey was available on the County's website and was promoted by suburban Cities and targeted through social media platforms. More than 1,000 people completed the survey, nearly all reporting being from suburban Hennepin County (98%). The survey asked responders to prioritize three major goal areas from "most important" to "least important", then asked responders to prioritize activities within those goal areas. Responders could also provide open comments about their responses. Finally, respondents were asked to provide demographic information. Of the respondents who provided demographic information:

- 41% are estimated to have income below 80% AMI
- 85% were homeowners
- 14% were people of color (5% black, 3% Asian, 1% Native American, 5% Latino, 1% Native Hawaiian)

Where significant differences appeared, input from low-income households and households of color were prioritized.

HED and jurisdiction cities utilized themes from resident input, together with data analysis, to set major goals and priorities for the 2025-2029 Consolidated Plan. Most notably, resident input led prioritization of emergency assistance, and of affordable housing development for lower income households.

The 2025 Action Plan's goals and activities were developed to meet the 2025-2029 Consolidated Plan priorities and objectives. The 2025 Action Plan activities are also responsive to the elevated needs raised by residents due to the sustained economic impacts of COVID-19. Throughout the pandemic, HED's community partners have shared the continued high need for any financial support to bridge unemployment, including emergency housing and utilities assistance, food assistance, and affordable housing; and for further tenant advocacy and housing services to help people new to housing instability navigate complex systems. These needs have not decreased in the most recent years and continue to be a high priority cited by community partners and residents throughout the county.

Each entitlement jurisdiction and direct allocation city held public hearings regarding the use of CDBG funds. Public hearings allowed residents to provide comment and ask questions to elected officials in real time and provided accessibility for persons with disabilities and limited English proficiency.

The Hennepin County Consortium is required to develop and follow a detailed Citizen Participation Plan. The Citizen Participation Plan sets forth the process to be followed at the community and county levels through the duration of the Consolidated Plan. The Citizen Participation Plan, together with the full overview of our 2025-2029 community engagement, is available as part of our Five Year Consolidated Plan at <https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments>. The county continuously accepts and evaluates public comments. Any resulting changes to the Action Plan would be made in accordance with the 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	Public hearing at 1:30 pm on April 29, 2025	N/A	N/A	www.hennepin.us
2	Newspaper Ad	Non-targeted/broad community	Public notice of the public comment draft and period will be available April 4-May 4, 2025	N/A	N/A	N/A
3	Public Meeting	Non-targeted/broad community	Listening sessions were held December 4, 2024, in Brooklyn Center.	N/A	N/A	
4	Public Meeting	Non-targeted/broad community	Hennepin County staff attended the annual Heading Home Hennepin meeting on November 19, 2024 in downtown Minneapolis.	N/A	N/A	
5	Internet Outreach	Non-targeted/broad community  Non-English Disabilities	1,000 people participated, 41 percent <80 percent AMI, 85 percent homeowners, 14 percent people of color	N/A	N/A	<a href="https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments">https://www.hennepin.us/your-government/research-data/housing-plans-accomplishments</a>
6	Email distribution list	Non-targeted/broad community	Notice of the public comment period and draft plans shared through Hennepin County's Housing Development Newsletter	N/A	N/A	N/A

**Table 4 – Citizen Participation Outreach**

## **NA-05 Overview**

### **Needs Assessment Overview**

The following needs assessment reviews the housing, homelessness, special needs, and community development needs apparent in suburban Hennepin County.

Section NA -10 provides a summary of household type and housing problems by income group, as well as very basic discussions on the intersections of domestic violence, disability, and other risk factors with housing need or instability.

Sections NA 15-30 analyze disproportionately greater need in the areas of housing problems (defined as overcrowding, cost burden, or inadequate kitchen or plumbing), severe housing problems, and housing cost burden. This analysis finds greater prevalence of these issues in lower income populations, as well as marked differences in most or all these categories between white and non-white households, with every measured racial minority group meeting the disproportionately greater need threshold in at least one issue category.

Section NA-35 surveys the supply and demand of federally assisted public housing, as well as Section 8 rental assistance. In both cases and in nearly all jurisdictions within suburban Hennepin County, demand for these affordable housing programs vastly outstrips supply, with waitlists for public housing and/or rental assistance vouchers taking years to clear and accepting only a small fraction of qualified households that apply.

Section NA-40 provides demographic data on the homeless population in Hennepin County, both sheltered and unsheltered. Since the waning of the pandemic, Hennepin County and our partners have drastically increased the number of households we supported to exit homelessness into permanent housing. Even so, more people are becoming homeless than exiting homelessness to housing year-over year, primarily as a result of economic factors. We continue to see disproportionately large representation of people of color in the homeless population.

Section NA-45 discusses issues within the non-homeless special needs population. This includes mental illness, physical disabilities, age-related disabilities, chemical dependency, and individuals with HIV/AIDs, among others. The need for housing affordability is acute in many of these groups, and each requires specifically tailored housing and supportive service solutions. Housing opportunities for those with multiple simultaneous barriers to stability, such as mental illness and a criminal background, is especially lacking.

Section NA-50 describes the non-housing community development needs of suburban Hennepin County. Demand for a variety of social services (primarily homeless prevention and emergency assistance) continues, as well as neighborhood revitalization activities.

**NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)**

**Summary of Housing Needs**

This section reviews the housing needs experienced by low- and moderate-income suburban Hennepin residents.

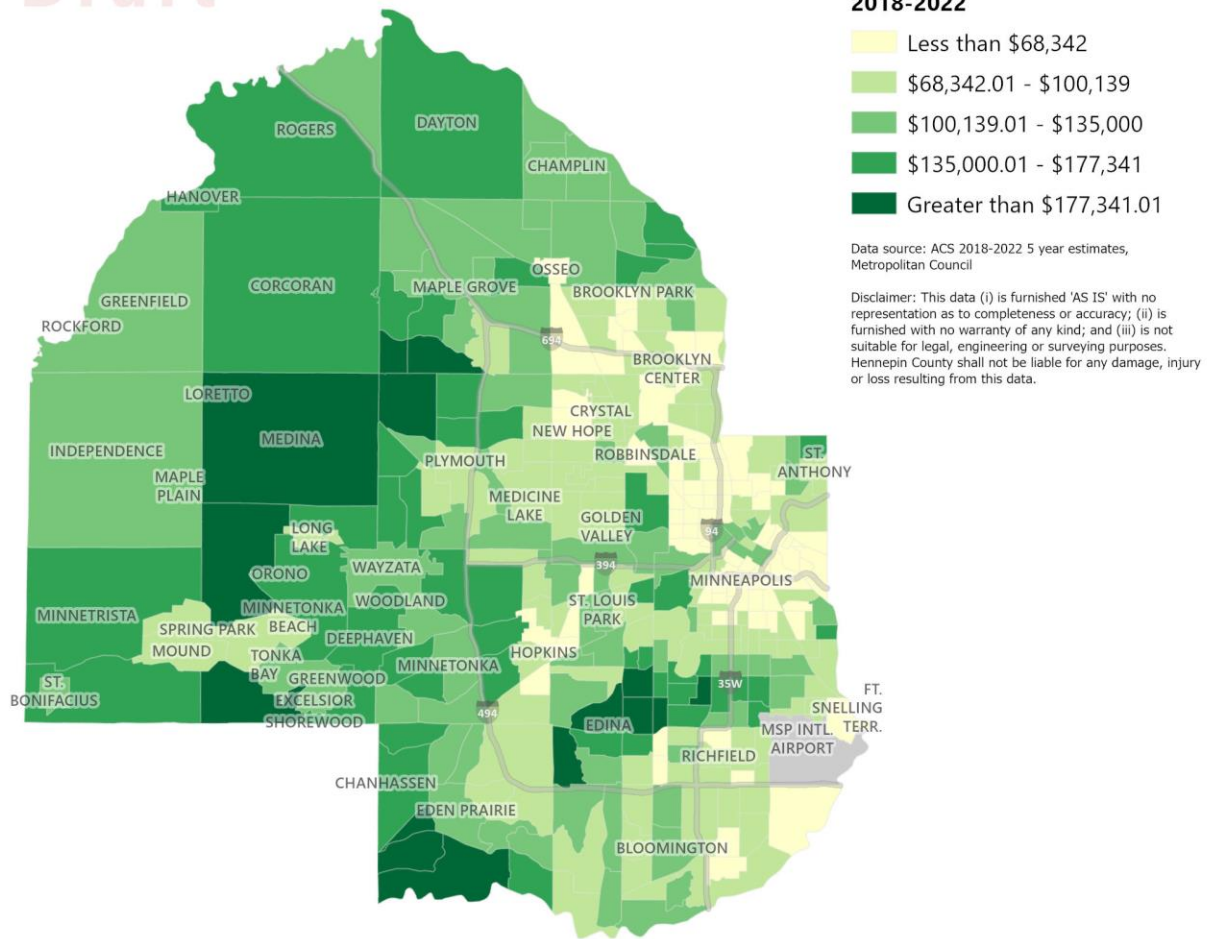
Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	807,015	840,450	4%
Households	325,415	339,020	4%
Median Income	\$51,711	\$81,169	57%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

## Median Household Income in Hennepin County – Consolidated Plan 2025-2029

Draft



## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	35,913	35,479	60,675	36,407	170,545
Small Family Households	6,983	9,605	17,803	13,268	94,005
Large Family Households	1,942	1,967	4,727	2,678	13,534
Household contains at least one person 62-74 years of age	9,268	8,773	14,890	8,741	34,315
Household contains at least one person age 75 or older	8,823	7,366	9,836	3,660	10,815
Households with one or more children 6 years old or younger	4,087	4,751	8,375	5,064	17,424

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	528	374	422	110	1,434	135	60	66	34	295
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	284	545	678	214	1,721	24	155	74	80	333
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	811	582	969	320	2,682	209	118	528	262	1,117
Housing cost burden greater than 50% of income (and none of the above problems)	12,828	3,912	1,015	110	17,865	8,617	4,294	1,913	520	15,344
Housing cost burden greater than 30% of income (and none of the above problems)	2,449	8,872	6,735	1,018	19,074	2,586	5,030	9,041	3,419	20,076
Zero/negative Income (and none of the above problems)	819	0	0	0	819	1,149	0	0	0	1,149

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	14,448	5,433	3,079	760	23,720	8,982	4,629	2,587	900	17,098
Having none of four housing problems	7,303	12,087	20,454	10,812	50,656	5,149	13,337	34,535	23,948	76,969
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,111	4,589	2,262	10,962	1,925	2,313	3,430	7,668
Large Related	1,244	482	163	1,889	497	738	734	1,969
Elderly	5,662	4,153	2,666	12,481	7,120	4,757	4,159	16,036
Other	5,647	4,775	3,163	13,585	1,882	1,691	2,675	6,248
Total need by income	16,664	13,999	8,254	38,917	11,424	9,499	10,998	31,921

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	812	812	1,674	1,176	0	2,850
Large Related	0	0	79	79	417	346	105	868
Elderly	4,625	1,962	750	7,337	5,260	2,066	1,044	8,370
Other	0	4,964	1,188	6,152	1,499	0	0	1,499
Total need by income	4,625	6,926	2,829	14,380	8,850	3,588	1,149	13,587

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	935	1,082	1,500	535	4,052	213	254	417	237	1,121
Multiple, unrelated family households	110	45	69	10	234	14	24	180	114	332
Other, non-family households	55	4	66	39	164	4	25	0	0	29
Total need by income	1,100	1,131	1,635	584	4,450	231	303	597	351	1,482

Table 11 – Crowding Information - 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

### **Describe the number and type of single person households in need of housing assistance.**

Many single households are precariously housed. According to the Comprehensive Housing Affordability Strategy (2016-2020), single person households make up 61% of the renter households with incomes from 0<30% AMI, for a total of 5,041 adults. Among households with incomes from 0<30% AMI who are cost burdened over 50%, single persons make up 60%, or 4,964 adults. This data shows that many single households are precariously housed. Average rents have risen steadily, and the vacancy rate is very low leaving very low-income single person households few options.

Almost all our unsheltered and chronically homeless populations are single person households, including most of the veterans. In addition, single adults make up most of the clients served through the disability waiver program of Human Services. More discussion of these issues can be found in NA-40-45.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

According to the American Community Survey (5 yr est. 2019-2023), 7.3% of the population, or roughly 92,000 people, have a disability under the age of 65.

People with incomes below the federal poverty level are 2-3 times more likely to have disabilities. According to the American Community Survey (5 yr est. 2019-2023), there are 10,825 people with a disability (visual/hearing, cognitive, ambulatory, self-care) who are extremely low income. All of these households could be considered precariously housed and in need of housing assistance if they experience any emergency or change.

As the population continues to age, more people will need assistance with self-care and independent living. Over 16 percent suburban Hennepin County residents are aged over 65. Seniors are the fastest-growing population in suburban Hennepin, growing 25% in the last 10 years. Seniors are most likely to have hearing, ambulatory, or independent living difficulties. Thus, affordable units with specialized care is also a housing need.

Data from Hennepin's Homeless Management Information Survey finds that 20% of households in the Coordinated Entry System report fleeing domestic violence, and 70% report a disability of long duration.

### **What are the most common housing problems?**

The most common housing problems are affordability, availability, and crowding. Out of all the households that have at least one housing problem, 71% of renters and 51% of homeowners are cost burdened and not the other issues. From 2010-2018, average rent rose 20%, while median incomes increased 13%. At least 15 Suburban cities saw rents increase more than 15%. The median rent for a one-bedroom apartment is \$1,223/month and for a two-bedroom rent is \$1,900, which is out-of-reach of households even at 60% of the area median income (HousingLink, *Hennepin County Rental Housing Brief: Q4 2024; 2024*).

Regarding availability, from 2010-2018, the number of renting households in Suburban Hennepin County increased by 13,0742, while the number of new rental units increased by only 12,8271. The majority of new renters had higher incomes (above 100% AMI), often renting units affordable to households with low-moderate income, further squeezing households with lower incomes (American Community Survey 5-Year Estimates, 2007-2011, 2013-2017). This has resulted in Hennepin County's vacancy rate remaining below 5%

since 2013, and falling 29% since 2010 (Minnesota Housing Partnership, *Market Watch: Hennepin*, 2019; HousingLink, *Hennepin County Rental Housing Brief: Q4 2024*; 2024).

Such low vacancy rates allow landlords to be picky. Applicants with past evictions or criminal backgrounds are declined even if they have a voucher.

Lack of affordability and availability lead to over-crowding. As noted in Table 5 above, 4,450 renting households reporting over-crowding, but 1,100 (25%) were under 30% of the AMI. Overcrowding occurs most frequently in inner-tier cities with older, lower-quality housing stock, further exacerbating any deferred maintenance or substandard housing conditions.

Many who enter shelter have no recent rental history as they have been doubling up or couch hopping for extended periods of time. People who enter shelter typically have incomes far below 30 percent Area Median Income. Many families rely solely on TANF, and singles rely solely on the state's General Assistance program, which provides \$203/month.

### **Are any populations/household types more affected than others by these problems?**

People with extremely low incomes (ELI) (<30% AMI), among whom people of color are over-represented, are most affected by these problems. Extremely low-income renters are 76% of the rent burdened households that pay over 50% of their income towards rent. Due to increases in higher-income renters, delayed production in new rental units, and higher-income renters occupying affordable units, the gap between ELI households and the units affordable and available to them is greater than 20,000 units in suburban Hennepin. In addition, 77% of ELI renters are overcrowded, cost-burdened, or have incomplete kitchen or plumbing facilities, compared to 45% overall (CHAS 2016-2022).

People of color are more likely to have extremely low incomes in Hennepin County, with median incomes for Native Americans and black or African Americans at \$49,307 and \$45,463, respectively, compared to \$99,362 for white residents. Families headed by single women, 2/3 of whom are women of color or Latina, are also more likely to have extremely low incomes, with median income of \$33,904 (American Community Survey, 2017-2022).

Of the homeowners who are paying over 50% of their income towards their mortgage, 65% of them are extremely low income and another 26% are low income. Of the homeowners who are paying over 30% of their income towards their mortgage but not over 50%, 35% of them are moderate income.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

People with low incomes most at risk of homelessness have similar profiles to people experiencing homelessness. They are largely people of color: 69% of homeless prevention participants are black or African American (compared to 13% of the total population), 7% are American Indian (<1% of total population), and 10% are white (73% of total population). They have extremely low incomes, and they typically have disabilities and poor criminal, housing, and/or credit histories. In addition, most come from a doubled-up situation – the first response for many when they lose their housing. Interviews with families and surveys of single adults also

find that many have gone for years without their names on a lease, moving from household to household because they can't afford a place of their own.

Formerly homeless families and individuals nearing the end of rapid rehousing assistance almost universally struggle with affording costs of living after the subsidy ends. Their greatest need is affordable housing and assistance increasing their incomes. Among households receiving rapid rehousing assistance, single adults most frequently return to shelter, especially African Americans and Native American single adults. To combat returns to shelter, we work to identify households most at risk of returning to shelter and transfer them to longer-term rent subsidies.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The population most at risk of homelessness is renters with incomes below 30% of the area median income who are severely housing cost burdened. The answer to the previous questions were based on extrapolations from the data from our Homeless Management Information Systems, American Community Survey, and Community Housing Strategy Estimates.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The population most at risk of homelessness is renters with incomes below 30% of the area median income who are severely housing cost burdened. Households with extremely low incomes, a disability, mental illness, or criminal backgrounds all experience greater housing instability. Often the first response is to couch hop or double up with family or friends resulting in overcrowding that can exacerbate any deferred maintenance or substandard conditions.

Households living in regions and properties with high eviction rates are even further at risk of instability and risk of homelessness. Once a household suffers an eviction, it can follow them for years and severely limit housing options.

## **Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Lower-income households experience disproportionate housing challenges. However, when analyzing housing disparities by both income levels and race, different subsets of the populations are affected in different ways. The CHAS data below illustrate these disparities in Hennepin County regarding four “Housing Problems: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	28,472	7,444	0
White	18,782	5,498	0
Black / African American	6,487	805	0
Asian	921	333	0
American Indian, Alaska Native	81	15	0
Pacific Islander	0	0	0
Hispanic	1,447	268	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,953	11,548	0
White	16,063	8,734	0
Black / African American	5,175	1,273	0
Asian	773	493	0
American Indian, Alaska Native	40	114	0
Pacific Islander	0	14	0
Hispanic	1,350	580	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	21,425	39,237	0
White	15,915	29,761	0
Black / African American	2,533	4,279	0
Asian	1,202	2,443	0
American Indian, Alaska Native	24	66	0
Pacific Islander	4	0	0
Hispanic	1,206	1,705	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,085	30,299	0
White	4,782	23,908	0
Black / African American	550	2,345	0
Asian	568	2,130	0
American Indian, Alaska Native	0	69	0
Pacific Islander	0	10	0
Hispanic	69	1,232	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

**Discussion**

Among the households with extremely low-incomes, 79% have at least one housing problem. Among Latinos and Native Americans with extremely low income, a staggering 85% have at least one housing problem, and 89% of black or African American households have at least one severe housing problem.

Within all the low-income households (between 30% and 50% AMI), we see the most disparities in housing problems in Hennepin County. Overall, 71% of low-income households have at least one



housing issue. However, 84 of low-income African American households and 76% of low-income Latino households have at least one housing issue.

Among the moderate-income households (between 50% and 80% AMI), 35% have a housing problem. However, 41% of Latino households with moderate incomes have a housing problem.

Some racial and ethnic groups have housing issues more than others even when separating households by income. Native Americans, African Americans, and Latinos with lowest incomes face great disparities, and Latinos face disparities as income levels increase.

## NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Hennepin County, like the rest of the nation has some significant disparities in severe housing problems between higher income households and moderate- and low-income households. These housing issues are most prevalent in communities of color. The data tables below and the discussion outline and highlight some of the starkest disparities in severe housing issues in Hennepin County when considering race/ethnicity and income level.

The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,430	12,452	0
White	14,830	9,401	0
Black / African American	5,797	1,480	0
Asian	731	525	0
American Indian, Alaska Native	63	33	0
Pacific Islander	0	0	0
Hispanic	1,257	459	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

### 30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,062	25,424	0
White	6,866	17,900	0
Black / African American	2,074	4,381	0
Asian	379	907	0
American Indian, Alaska Native	10	144	0

<b>Severe Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Pacific Islander	0	14	0
Hispanic	580	1,358	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	5,666	54,989	0
White	3,322	42,367	0
Black / African American	1,079	5,739	0
Asian	694	2,956	0
American Indian, Alaska Native	0	92	0
Pacific Islander	0	4	0
Hispanic	420	2,492	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

### 80%-100% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,660	34,760	0
White	1,045	27,654	0
Black / African American	190	2,700	0
Asian	377	2,321	0
American Indian, Alaska Native	0	69	0
Pacific Islander	0	10	0
Hispanic	55	1,253	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

## Discussion

Among households with extremely low incomes (<30% AMI), 65% have at least one severe housing problem. This is relatively proportionate across race apart from three racial/ethnic groups. Highest disparities exist among the Latino and Native American communities, among whom 73% and 66% of extremely low-income households, relatively, have at least one severe housing problem. Among African Americans, who represent a much larger portion of residents, 80% have at least one housing issue.

Within low-income households (between 30% and 50% AMI), we see the most disparities in severe housing problems in Hennepin County. Overall, 28% of low-income households have at least one severe housing problem. However, 32% of low-income African American households and 30% of low-income Latino households have one severe housing problem.

Among moderate-income households (50% and 80% AMI), 10% have a severe housing problem. Among moderate-income Latino households, 15% have a severe housing problem. Every other racial group is proportional to the entire jurisdiction.

Overall, again, more Latinos, African Americans, and Native Americans have housing issues than others even when separating households by income, and Latinos are consistently overrepresented across all income levels.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Hennepin County has stark housing cost burden disparities across race and ethnicity. The following CHAS data from 2016-2020 demonstrate these disparities across communities.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	255,407	46,065	35,385	2,085
White	209,524	34,389	25,072	1,413
Black / African American	14,876	6,784	6,797	102
Asian	16,765	1,670	1,173	135
American Indian, Alaska Native	493	72	73	15
Pacific Islander	42	4	0	0
Hispanic	8,466	2,108	1,356	152

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion

Across the jurisdiction, 24% of households pay more than 30% of their incomes toward housing costs (cost burdened), and 12% pay more than 50% of income toward housing costs (severely cost burdened), but we see disparities for African Americans, Native Americans, and Latinos. According to the CHAS data, 47% of African Americans are cost burdened and another 24% are severely cost burdened. Among Native Americans, 22% are severely cost burdened (no disparity among cost-burdened households). Among Latinos, 29% are cost burdened and 11% of Latinos are severely cost burdened.

### **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

People with extremely low incomes in Hennepin County, as in the rest of the country, are more likely to be housing cost burdened, be over-crowded, and live in lower quality homes. In addition, while 65% of all households <30% AMI have at least one housing problem, 80% of Black households and 73% of Latino households <30% AMI have at least one housing problem. We also see disproportionate housing cost burden amongst Native American households with lowest incomes. This disproportionately higher need doesn't exist at 80-100% AMI.

**If they have needs not identified above, what are those needs?**

Housing costs are increasing, and incomes aren't keeping up, which leads to increased competition for scarce affordable housing. The COVID-19 pandemic was demonstrated to impact groups with lowest incomes hardest, and to exacerbate existing needs such as education, employment, health, and income. Stable and affordable housing provide a foundation for families to focus on those needs.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Two clusters of racial or ethnic groups generally overlap with areas of higher cost burden. These clusters are just south of Minneapolis (some or all of Bloomington and Richfield), and just northwest of Minneapolis (parts of Brooklyn Park, Brooklyn Center, Crystal, Golden Valley, Robbinsdale, and New Hope. These are generally older, inner ring suburbs with lower housing values, more social services, and greater transit connections to the central cities than the rest of suburban Hennepin County.

## NA-35 Public Housing - 91.405, 91.205 (b)

### Introduction

There are 6 Public Housing Authorities (PHAs) within suburban Hennepin County: Metropolitan Council (Metro) Housing and Redevelopment Authority (HRA), Bloomington HRA, Hopkins HRA, Plymouth HRA, Richfield HRA, and St. Louis Park Housing Authority (HA). Only two PHAs operate federally assisted public housing programs: Hopkins HRA and St. Louis Park HA. Neither of these are “troubled” agencies as determined by HUD.

Plymouth HRA has two independent senior buildings: Plymouth Towne Square (99 units), and Vicksburg Crossing (96 units). Maple Grove HRA and Bloomington HRA operate a small number of scattered-site single-family publicly owned housing, independent of HUD's public housing program.

The county does not have any direct relationship with the public housing authorities and does not supply any direct funding. The PHAs provide input on the Consortium Consolidated Plan and the Consortium provides them with assistance and certifications for their PHA Plans. The updated PHA plans for the federally assisted public housing are due to HUD at different times and the county relies on those plans to provide up-to-date, accurate information for the sections of the Consolidated Plan.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	74	0	0	0	0	0	0
# of units vouchers in use			159						

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)



## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,202	0	0	0	0	0
Average length of stay	0	0	6	0	0	0	0	0
Average Household size	0	0	1	0	0	0	0	0
# Homeless at admission	0	0	5	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	21	0	0	0	0	0
# of Disabled Families	0	0	48	0	0	0	0	0
# of Families requesting accessibility features	0	0	74	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	55	0	0	0	0	0	0
Black/African American	0	0	16	0	0	0	0	0	0
Asian	0	0	2	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	0	0	0	0	0	0
Not Hispanic	0	0	70	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Public housing properties in suburban Hennepin County follow Section 504. The PHAs meet the needs of small families and applicants on the waiting list for accessible units.

Hopkins HRA has low turnover of units and only has issues in matching up someone from the wait list with an appropriate unit.

St. Louis Park HA's inventory of 1-bedroom accessible units is adequate to meet the demand on the wait lists, however the HA has no 2-bedroom accessible units and only 1 3-bedroom unit. The demand is great for the family units, making it challenging to provide realistic timing estimates for applicants on the 3-bedroom accessible unit wait list.

The actual demand for accessibility features within the county varies by PHA service area. Hopkins has only three fully wheelchair-accessible units yet reports past difficulties in finding applicants that required accessibility features when an opening was available.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The number of people on the waiting lists for public housing and Section 8 far outnumber the number of units or Housing Choice Vouchers available. Thus, many participants wait many years to receive a Housing Choice Voucher or get into these public housing units.

The St. Louis Park HA has depleted the HCV/Section 8 waiting list and will be opening in spring of 2025 with the intention to place 250 applicants on the waiting list. As of 12/32/2024, St. Louis Park HRA had 1200 people on the public housing waiting list for 1–5-bedroom units.

The Plymouth HRA opened its HCV waitlist in July 2024. Applications for the waitlist were accepted for 3 days and over 5,000 applications were received. The results were put through randomized lottery, and 500 applicants were chosen and placed on the HCV waitlist. Prior to this, the Plymouth HRA waitlist was last opened in 2017. It took 7 years to work through the prior applicant list of 500.

The Bloomington HRA currently manages an HCV waiting list of about 5,000 households, far exceeding the number of vouchers available in the community. The waiting list encompasses many different types of families. The demand for housing for seniors continues to grow in Bloomington. Three- and four-bedroom units remain in high demand as well, with limited vacancy within the community. We continue to seek out partnerships with regional partners to provide additional services especially to disabled and extremely low-income households.

PHAs within the County outline important needs for their tenants and voucher recipients as childcare, transportation, food assistance, mental health services, job searching venues, English Language Learner (ELL) services, and personal budgeting or economic self-sufficiency classes. These needs are particularly acute within the smaller PHAs which have small budgets earmarked for necessary physical asset maintenance. These PHAs are unable to provide the range of services required by disabled and/or extremely low-income tenants.

To address these needs to the greatest extent possible, PHAs have formed partnerships or contracted with nonprofit partners such as Vail Place (a mental health service provider) and STEP (providing a variety of food, health, and employment services). Metro HRA administers a Family Self-Sufficiency Program for its Section 8 program participants, while St. Louis Park contracts for similar services for both public housing and Section 8 tenants through Resource, Inc.

### **How do these needs compare to the housing needs of the population at large**

These needs mirror the needs of the broader population of household with low incomes.

### **Discussion**

St. Louis Park: 145 units (108 single bedroom, 37 scattered site single family homes with 3-5 bedrooms). St. Louis Park HA has one four story multi-family building, Hamilton House, with 108 one-bedroom units and 2 two-bedroom units for the caretakers. It also has 37 scattered-site single family homes consisting of 17 three-bedroom, 17 four-bedroom, and 3 five-bedroom homes. Overall, St. Louis Park's public housing units are in good condition; however, there are planned and needed updates, maintenance, or improvements to many of the units. The City of St. Louis Park has a rental inspection ordinance in addition to inspections done by the Housing Authority. All of the units have passed the City's inspection or have minor improvements that are in the works.

Hopkins: 76 units (all single bedroom). The Dow Tower development, built in 1971, contains 100% of Hopkins' public housing units. All units are single bedroom, housing at most two individuals.

A high concentration of persons residing in public housing and receiving section 8 have disabilities. In addition to economic needs, this population also often needs assistance to live independently and remain lease compliant. The greatest need, however, is for more affordable apartment buildings, subsidies and landlords that will accept subsidies. Many participants wait years to receive a Housing Choice Voucher and then find it useless as they cannot find a property willing to enter into contract with the Housing Choice Voucher Program.

## NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction:

Hennepin County's 2024 Point in Time (PIT) count found more homeless families using shelter, similar numbers of single adults experiencing homelessness and fewer unaccompanied young people.

### Homeless Needs Assessment

Population	Source: 2024 PIT		Source: 2024 LSA			
	Persons Experiencing Homelessness on a Given Night		# Experiencing Homelessness each year	# Becoming Homeless Each Year	# Exiting Homelessness Each Year	# of Days Persons Experience Homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2154	33	3,691	2,012	1,128	196
Persons in Households with Only Children	18	2	174	145	35	35
Persons in Households with Only Adults	1198	461	5,227	3,050	731	104
Chronically Homeless Individuals	338	242	1,706	<i>not available</i>	<i>not available</i>	<i>not available</i>
Persons in Chronically Homeless Families	56	7	301	<i>not available</i>	<i>not available</i>	<i>not available</i>
Veterans	108	5	257	154	143	90

**Data Source Comments:** Data extrapolated from local Homeless Management Information System and Housing Inventory Chart.

### Census aimed to learn where people spent the night on January 25, 2024

The count found that in Hennepin County, 3,361 people were staying in shelters and transitional housing programs, and 496 people were experiencing unsheltered homelessness. Those numbers compare with 2,843 and 469, respectively, in 2023.

The overall increase in people using shelter was driven by a spike in families experiencing homelessness. That number was up by 30% from 2023 and followed an increase of 79% from 2022 to 2023. As a result of Hennepin County's shelter-all policy for families, more than 98% of families were in shelter or transitional housing and avoided unsheltered homelessness.

A number of causes factored into the increased demand for family shelter, including the end of the eviction moratorium, the winding down of pandemic-era supports for low-income households, inflation affecting prices of food and fuel and an increase in households newly arrived in Hennepin County without recourse to legal employment or benefits.

The number of people experiencing unsheltered homelessness peaked in 2020, when 642 people were in unsheltered settings. This year’s count represents the largest number of people in shelter since the count began.

The majority of people experiencing homelessness in Hennepin County make use of shelter and this year’s increase in shelter use also means it is also the largest total number of people counted since the count began. When the count started in 2005, 3,058 people were in shelters and 357 were in unsheltered settings.

Find more information here: [2024 Point in Time count infographic \(PDF, 1MB\)](#)

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

N/A

**Nature and Extent of Homelessness: (Optional)**

	Emergency Shelter	Transitional Housing	Unsheltered	Total
American Indian, Alaska Native, or Indigenous	161	33	198	392
Asian or Asian American	29	9	9	47
Black, African American, or African	993	224	146	1,363
Hispanic/Latina/e/o Only	571	7	10	588
Middle Eastern or North African	1	0	2	3
Native Hawaiian or Other Pacific Islander	7	1	0	8
White	324	90	101	515
Hispanic and One or More Race	748	30	11	789
Non-Hispanic and Multiple Race	1149	23	19	161
<b>Total Homeless Households</b>	<b>2,953</b>	<b>417</b>	<b>496</b>	<b>3,866</b>

**Data Source Comments:** Data extrapolated from local Homeless Management Information System and Housing Inventory Chart.

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Families:** The 2024 PIT count in Hennepin County recorded an increase in, and record number of, families experiencing homelessness. The total number of households was 628 comprising of 2,187 adults and children. That number was up by 30% from 2023 and followed an increase of 79% from 2022 to 2023. As a result of Hennepin County’s shelter-all policy for families, more than 98% of families were in shelter or transitional housing and avoided unsheltered homelessness.

A number of causes factored into the increased demand for family shelter, including the end of the eviction moratorium, the winding down of pandemic-era supports for low-income households,

inflation affecting prices of food and fuel and an increase in households newly arrived in Hennepin County without recourse to legal employment or benefits.

**Veterans:** In October 2024, the United States Interagency Council on Homelessness confirmed that Hennepin County Continuum of Care had met the required standards to declare an ‘effective end to Veteran homelessness.’ At that point there were 72 Veterans experiencing homelessness, of whom 48 were in service-intensive transitional housing or bridge housing. Veterans experiencing homelessness were being identified and moving into a housing within an average of less than 90 days.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Homelessness in Hennepin County is overwhelmingly experienced by people of color. Black residents make up 13% of the general population of Hennepin County but approximately 60% of people experiencing homelessness. This is significantly higher than already disproportionate rates of poverty. We see an even more extreme example with the Native American community where representation among people experiencing homelessness is much higher than already disproportionate rates of poverty.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Hennepin County operates a shelter-all policy for family shelter, whereby capacity is expanded to meet demand in real-time so that no child sleeps outside. Hennepin also provides deep investment to local single adult shelters to provide ~900 shelter beds with a focus on lowering barriers and ensuring throughput to permanent housing placements. On the night of the PIT, 98% of families were in shelter and 87% of all people experiencing homelessness were in shelter. Of the ~9,000 individuals that use homeless shelters each year, we typically find that 93%+ have incomes below 30% AMI.

The number of people experiencing unsheltered homelessness peaked in 2020 in Hennepin County, when 642 people were in unsheltered settings during the 2020 PIT count. From 2020-2024 Hennepin County invested in lowering barriers to shelter, providing housing focused supports directly in unsheltered settings and increasing the quantity, quality and variety of housing programs. Over this period unsheltered homelessness reduced by 23% in Hennepin County (even as it increased by 21% across the US as a whole and almost doubled in some major cities). As of the 2024 PIT count, there were 496 people experiencing homelessness in unsheltered settings. 93% of those experiencing unsheltered homelessness are single adults or in adult only households.

### **Chronic homelessness**

A by-name list was introduced for people experiencing chronic homeless in July 2017 and Hennepin County joined the Built for Zero movement in 2018 with Community Solutions. Through ongoing strengthening of our policies and processes, particularly in relation to Coordinated Entry, we saw housing outcomes accelerate. As of March 2025, over 1,700 people experiencing chronic

homelessness have been housed through these efforts (with an average experience of 44 months of homelessness prior to housing). To date, 92% have not returned to homelessness. Hennepin County has been selected to participate in the Big City Last Mile project with Community Solutions Built for Zero, recognizing and amplifying local progress in addressing chronic homelessness.

**Discussion:**

Over the course of 2023, Hennepin County and our partners supported 2,171 people to exit homelessness into permanent housing. That represents an increase of 18% compared to 2022 and 57% compared to 2021. Even so, the increase in this year's PIT count represents more people becoming homeless, primarily as a result of economic factors, than exiting homelessness to housing over the course of the year.



## **NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)**

### **Introduction**

#### **Describe the characteristics of special needs populations in your community:**

Hennepin County has a great need for the development and maintenance of supportive housing for special needs populations. The number of aging adults needing affordable specialty care, especially, will continue to grow. Hennepin County is also striving to provide housing opportunities for people with disabilities in the most integrated community-based setting possible consistent with a person's health, safety, and service needs. Housing opportunities for those with multiple barriers to stability, such as mental illness, chemical dependency and a criminal background, is especially lacking.

#### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Across special needs populations, there is a great need for additional safe, affordable housing units. Some examples of special housing needs include assisted living that doesn't require tenants to be able to "self-pay" for services before becoming income-eligible for Medicaid funding, group or individual housing for adolescents and adults with disabilities and very high behavioral needs, tenancy supports for people with mental illnesses or substance use disorders, more rental subsidies to afford rents on a fixed income, and property managers that accept and support tenants with special needs and poor histories.

The needs of these populations are determined using Health and Human Services (HHS) service utilization data, input from the populations and their workers, and by the Hennepin Housing Key. For the Supportive Housing Strategy, HHS data populated an algorithm to identify the County's priority population of residents, and staff are surveying and hosting focus groups with people from the priority groups to learn their housing needs and preferences. The Hennepin Housing Key tracks requests for housing compared to the inventory in the Housing Key to identify unmet needs.

For all of these populations, we need a continuum of housing options that meets the needs and interests of different people at different points in their lives, and that aims for individualization and community integration. A more complete continuum will ensure a "flow" through the system from institutional settings, to structured, supportive settings, to independent housing.

#### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

#### **If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of**

**disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Not applicable

**Discussion:**

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

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

First-ring suburbs and fully developed cities are facing the deterioration of public facilities, and several cities identified the need to rehabilitate and/or add new or replacement facilities as a priority. Given the high costs of these improvements, public facilities projects will only be prioritized when they serve an identifiable low-income population, and when they will make a significant impact on an expressed need of the community.

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

On our resident input survey, 33% of respondents prioritized neighborhood revitalization, including both public facilities and public improvements, higher than all other activities.

In our stakeholder consultations, partners emphasized the efficiency of using CDBG for large capital projects, as opposed to smaller projects. Partners also demonstrated the importance of focusing funding for public facilities improvements in areas with highest concentration of poverty and other vulnerability factors, and on projects that can improve livability and connectedness.

Given these trends, we will target funding for public facilities where they can make the biggest impact on livability and connectedness for people with lowest incomes by focusing on:

- Impact on a large number of low-income households/areas.
- Unique needs of geographic areas and/or populations.
- Ability to connect people to jobs, education, and amenities via transit or proximity.
- Ability of CDBG funds to leverage other public and private funding, or the absence (or loss) of other funding sources and/or “costs” of discontinuing funding.
- The past success of projects and activities in meeting the needs of the community.
- The support of the community for these projects and activities.

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

Aging infrastructure is a problem facing older, first-ring suburbs where the majority of roads, and sewer and water lines are nearing the end of their useful lives. Budgetary limitations are preventing cities from addressing these problems, despite evidence that early, preventive intervention can avoid higher costs later. However, again given the high costs of these activities, public improvements will only be prioritized when they serve an identifiable low-income population, and when they meet and expressed need of the community.

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

See the above response regarding public facilities, which also covered input regarding public improvements.

Given these trends, we will target funding for public facilities where they can make the biggest impact on livability and connectedness for people with lowest incomes by focusing on:

- Impact on a large number of low-income households/areas.
- Unique needs of geographic areas and/or populations.
- Ability to connect people to jobs, education, and amenities via transit or proximity.
- Ability of CDBG funds to leverage other public and private funding, or the absence (or loss) of other funding sources and/or “costs” of discontinuing funding.
- The past success of projects and activities in meeting the needs of the community.
- The support of the community for these projects and activities.

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

Public services support a variety of critical education, outreach and services for low to moderate income residents. These services are most effective when delivered in coordination with county-wide systems to make homelessness rare, brief, and non-recurring, and when targeted and tailored to mitigate long-standing population barriers. The highest need services are:

- Emergency assistance: financial assistance to prevent eviction/homelessness, food shelves.
- Homelessness prevention: services provided to prevent homelessness.

We also see a high need for:

- Tenant advocacy: tenant education to keep housing units safe.
- Senior services: home maintenance and chore services, meal programs.
- Youth services: growth/mentorship programs, homelessness and criminal justice diversion services.
- Domestic abuse services: safety, support, raising awareness, legal advocacy, shelter, referrals

Funding for public services is necessary due to declining resources for nonprofit organizations and growing demand of these services.

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

On our resident input survey, 24% of respondents placed ‘offering public services to reduce homelessness and poverty and increase housing stability’ as their top priority for the use of federal funds. Of those respondents, 39% selected offering ‘supportive services to prevent homelessness’ as the most effective way to address this need, followed by offering ‘financial assistance to prevent evictions’ (a top priority for 18% of respondents).

In our stakeholder consultations, partners emphasized that our programs and interventions were tested during the pandemic, and we learned what really works. Eviction filings increased to unseen levels in 2022 when the eviction moratorium ended; but levels have sustained. Property owners filed

nearly 9,000 eviction filings in 2024, compared to 4,900 in 2019. People with lowest incomes have much higher needs now than before the pandemic due to a confluence of social and economic factors, and we now have fewer financial resources to support them. Stakeholders illustrated the importance of delivering assistance system-wide in order to limit the “social service run-around”, and to connect households to the most cost-effective supports to ensure county-wide housing stability, i.e.:

- Light-touch services for seniors, youth, and people experiencing domestic abuse to increase housing stability;
- Tenant education and problem-solving for tenants at risk of eviction;
- Emergency rental assistance and legal representation for tenants with eviction filings and incomes below 30% of the area median income (those with a real risk of becoming homeless but-for assistance);
- Medium-to-long-term case management for households with additional risk factors and history of non-payment of rent to increase incomes, employment, health, and mental health outcomes

## **MA-05 Overview**

### **Housing Market Analysis Overview:**

The following market analysis section presents an overview of the trends, assets, and programs corresponding to the needs identified in the Needs Analysis section above.

Section MA-10 provides key data on housing size and property types by tenure. It summarizes the region's affordable housing assets. Additionally, it estimates the number of units projected to exit the affordable housing stock within the next five years due to expiring Section 8 contracts or Low-Income Housing Tax Credits obligation periods. This estimate does not account for further losses from physical deterioration or disappearance of "naturally occurring" affordable units due to rising rents and home prices. The analysis highlights a particularly urgent need for new housing, especially for low-income larger families with children and the region's growing senior population.

Section MA-15 analyzes the cost of housing, using ACS and CHAS data to illuminate trends of rising rents, falling vacancy rates, and a resulting rise in housing cost burden. Although some new affordable rental housing (and for the first time in decades for some suburban cities, large multifamily market rate housing) are proposed or in development, the market for rental units in suburban Hennepin County remains extremely tight. Rising home values in the County present good news for existing homeowners, but those same trends create challenges for younger households seeking to enter homeownership. This analysis finds that there is not sufficient housing for all income levels, and that HOME rents have not kept pace with market median rents, resulting in deeper subsidies and fewer units built with HOME funds.

Section MA-20 provides information on the age and physical condition of the housing stock. Definitions of substandard condition estimates of properties needing rehabilitation and estimates of the number of low-moderate income households with children under 6 years of age affected by lead-based paint hazards (40,618) are provided.

Section MA-25 describes the number, location, and physical condition of public housing. Only two PHAs in suburban Hennepin County operate federally assisted public housing: St. Louis Park, Hopkins. These developments total approximately 300 units, the vast majority of which are single bedroom units in large developments 40 or more years old. Inadequate federal funding is a common problem that has resulted in an underinvestment in the physical infrastructure of the public housing properties. The vacancy rates are low in public housing and the number and type of public housing units is inadequate relative to demand. Section MA-30 describes the facilities and services for people experiencing homelessness, including those funded at the federal, state, and local level.

Section MA-35 describes the needs of the elderly, persons with mental and physical disabilities, people with substance use disorders, public housing residents, persons with HIV/AIDS, and the county programs targeted towards these groups.

## MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

### Introduction

Most housing units in suburban Hennepin County are single family homes. Although we see investment development in all housing types, proportions remain the same.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	209,100	59%
1-unit, attached structure	39,841	11%
2-4 units	7,577	2%
5-19 units	20,129	6%
20 or more units	74,650	21%
Mobile Home, boat, RV, van, etc	1,847	1%
<b>Total</b>	<b>353,144</b>	<b>100%</b>

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	489	0%	6,087	6%
1 bedroom	4,975	2%	38,332	38%
2 bedrooms	41,605	17%	38,812	39%
3 or more bedrooms	191,623	80%	17,084	17%
<b>Total</b>	<b>238,692</b>	<b>99%</b>	<b>100,315</b>	<b>100%</b>

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to Housing Link's Streams data, currently there are approximately 15,985 units of subsidized affordable rental housing in suburban Hennepin County. Of these, approximately 20% (3,354 units) are affordable to households earning less than 30% AMI. More than two-thirds are targeted to households earning 50% and 60% AMI (4,552 units at 50% AMI, 7,376 units at 60%). Since 2020, the number of units affordable at 50% and 60% AMI have nearly doubled, while the number of units affordable at 30% AMI decreased.

Streams data account for rental housing targeted at 80% AMI or lower only produced with Low Income Housing Tax Credits, Project-Based Section 8, public housing, and a variety of other programs, which accounts for the vast majority of subsidized rental units. It incorporates data obtained from the Minnesota Housing Finance Agency, HUD, and other agencies, as well as local governments and nonprofits. Streams data may not be entirely comprehensive, may not accurately determine exactly

how many units are the results of each specific program, and does not include emergency shelter, transitional, or supportive housing.

Finding a similar tally for assisted homeowner units from all federal, state, and local programs is virtually impossible. FHA and MHFA both offer a variety of mortgage assistance programs at various income targeting levels. Some lenders, cities and HRAs offer homeowner assistance as well, such as Bloomington HRA's "Rental Homes for Future Homebuyers Program," which targets families below 50% AMI and sets aside a portion of rent each month towards a future mortgage down payment.

The County's major affordable housing finance programs are HOME, CDBG, and the HRA's Affordable Housing Incentive Fund (AHIF). These funds are restricted to households under 80% AMI, and for the 2020-2024 biennium are focused on renters below 30% AMI and homeowners below 60% AMI.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

According to Housing Link's Streams data, contracts representing 1,458 units of project-based Section 8 affordable housing in suburban Hennepin County are set to expire within the next five years. Approximately, 434 of these units are affordable to 30% AMI or lower households, making these some of the most needed and most deeply subsidized units available. Not all these units can be expected to leave the Section 8 program, of course, but provides a ceiling for how large the loss of affordable units could be.

Another area of concern is the early opt-out provision that will be available to many Low-Income Housing Tax Credit (LIHTC) property owners within the next five years. According to Housing Link's Streams data, there are 935 units in LIHTC properties that will reach their 15-year affordability opt out date and whose owners have not agreed to waive their right to request a Qualified Contract under section 42. Again, this number is closer to a ceiling on potential losses of affordable units than an expected total.

The above figures total 2,393 units of affordable subsidized housing that could be lost over the next five years from just a limited number of programs, not including units that could leave the housing stock through deteriorating physical condition.

**Does the availability of housing units meet the needs of the population?**

Given the rising prevalence of cost burdened households, the persistence of homelessness (discussed in NA-40), and the stark disparities in housing problems by race and income level (NA 15-30), it would appear that the availability of housing units does not adequately meet the needs of the population. CHAS data suggest is a gap of 60,765 between households with incomes 60% AMI renting those units. The issues faced by particular subgroups is discussed below, whereas the broader issue of affordability is discussed in greater detail in the following section (MA-15: The Cost of Housing).

**Describe the need for specific types of housing:**



The Consortium will target resources with specific attention to the creation and preservation of rental housing affordable to those at or below 50% AMI with preference to maximizing resources as available to those at or below 30% AMI. Priority will be for the creation of new units with 3+ bedrooms to accommodate the need for large family households, for seniors, and for people with high tenancy barriers. In ownership, the Consortium will pursue the development of housing opportunities for households at or below 60% AMI. Housing will be developed for long housing life with minimal maintenance needs for the homeowner over the long term.

## **Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

### Introduction

The shortage of affordable housing in suburban Hennepin County continues to increase, imposing financial strains to households, particularly those with low and very low incomes. Vacancy rates continue to be low at approximately 5% in suburban Hennepin County, at least 17 Suburban cities seeing vacancy rates below 5%, which drives up the prices of rent. With low vacancy rates for both ownership and rentals, not only is it difficult for the general population to find housing, but it is also especially difficult for low-income renters and renters with poor credit, housing, and criminal histories to access affordable housing.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

**Table 28 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	9,542	9.5%
\$500-999	26,414	26.3%
\$1,000-1,499	40,972	40.9%
\$1,500-1,999	16,363	16.3%
\$2,000 or more	7,069	7.1%
<b>Total</b>	<b>100,360</b>	<b>100.1%</b>

**Table 29 - Rent Paid**

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	7,222	No Data
50% HAMFI	23,436	10,500
80% HAMFI	60,109	52,490
100% HAMFI	No Data	82,479
<b>Total</b>	<b>90,767</b>	<b>145,469</b>

**Table 30 – Housing Affordability**

Data Source: 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,007	1,149	1,410	1,916	2,209
High HOME Rent	763	915	1,151	1,636	1,828
Low HOME Rent	763	915	1,125	1,300	1,450

**Table 31 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

The current available of housing units does not meet the needs of households at all income levels in Hennepin County. The problem of insufficient housing is most acute among those households with incomes below 30% of Median Family Income (MFI).

Table 10: Cost Burden >50% in the NA-10 Housing Needs Assessment Section reveals that 28,088 households earning 0-30% AMI are cost burdened, with housing costs consuming over 30% of income. Overall, Hennepin County's rental market is largely priced to serve renters earning 51-80% MFI.

### How is affordability of housing likely to change considering changes to home values and/or rents?

As the population continues to grow, so does the demand for housing, leading to a steady decline in housing affordability. Currently, with apartment vacancy rates at historically low levels, both Fair Market Rent and HOME rents are significantly lower than the Area Median Rent. This trend means that naturally occurring affordable housing will become harder to find, and any available options are likely by of poor quality. Due to market dynamics, naturally affordable rental housing is being sold or redeveloped at current market rates. Similarly, the rising cost of home sales indicate that homeownership affordability will be an increasingly pressing issue. Additionally, a large portion of affordable housing, particularly privately-owned single-family homes, are occupied by higher-income individuals, further widening the gap between the need for affordable housing and its availability.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents, which are based off HUD-calculated Fair Market Rents, are below the area median rents found in the market for all unit types and increase in magnitude as unit size increases. This gap between FMR-determined HOME rents and the actual median rent in the area has the practical effect of decreasing the number of affordable units produced using HOME funds dispersed by the Consortium. Limiting rents to levels below what private landlords could charge on the open market requires offering deeper subsidies up front during the financing period to make projects financially

viable. This leaves less funding available for subsequent projects, lowering the total number of units that can be produced using HOME funds. There is little flexibility for the Consortium to create a strategic response to this issue aside from increasing its per unit or per project subsidy, since it does not control the levels of HOME rents.

## **Discussion**

## MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

### Introduction

**Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

Hennepin County defines "Substandard Condition but Suitable for Rehabilitation" as any dwelling unit with substantial deferred maintenance resulting in deficiencies in essential utilities and facilities, where the cost to repair or replace the defects and/or deficiencies would not exceed 50 percent of the market value of the dwelling, as indicated on the current property tax statement.

Hennepin County defines "Substandard Condition not Suitable for Rehabilitation" as any dwelling unit containing defects in structural elements or a combination of deficiencies in essential utilities and facilities, where the defects or deficiencies are of sufficient total significance that the cost to repair or replace the defects and/or deficiencies would exceed 50 percent of the market value of the dwelling unit, as indicated on the current property tax statement.

Hennepin County defines "Standard Condition" as housing without significant physical/structural defects and, requires standard updates and/or correction or minor livability problems, maintenance work that can be easily addressed or accessibility improvements.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	42,240	18%	41,168	41%
With two selected Conditions	470	0%	3,202	3%
With three selected Conditions	15	0%	204	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	195,955	82%	55,759	56%
<b>Total</b>	<b>238,680</b>	<b>100%</b>	<b>100,333</b>	<b>100%</b>

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	36,276	15%	16,647	17%
1980-1999	68,816	29%	30,968	31%
1950-1979	107,534	45%	46,926	47%
Before 1950	26,073	11%	5,800	6%
<b>Total</b>	<b>238,699</b>	<b>100%</b>	<b>100,341</b>	<b>101%</b>

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	133,607	56%	52,726	53%
Housing Units build before 1980 with children present	23,290	10%	17,328	17%

**Table 34 – Risk of Lead-Based Paint**

**Data Source:** 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,335	70	1,405
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 35 - Vacant Units**

**Data Source:** 2017-2021 CHAS (Vacant Units with/without complete kitchen or plumbing)

## Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Maintaining existing affordable housing continues to be a critical need including through rental rehabilitation. Affordable housing providers have experienced an extraordinary spike in costs, especially costs related to insurance and security over the last few years making it difficult for them to maintain units or work on new projects. A few buildings have been sold, and many others may need reinvestment. Overall market availability and affordability as discussed elsewhere in this plan make it critical that existing affordable units stay in the market.

Lacking complete plumbing or complete kitchen facilities is generally rare in suburban Hennepin County and do not demonstrate the need for rehabilitation. The inclusion of cost burden and overcrowding in the CHAS data above, which are not necessarily indicative of physical deficiencies, as criteria for "housing conditions" mean that measure is not as useful in determining rehabilitation needs (especially with the widespread nature of cost burden, as discussed in sections NA-25 and MA-15). Overcrowding is growing as more multi-generation and non-traditional households form, either due to choice, or to the local market affordability and availability of 'starter homes' delaying home buying.

While the definitions of standard and substandard condition for Hennepin County are described above, each jurisdiction within the county has different approaches to cataloguing housing condition. Owner occupied rehab continues to receive high priority from suburban Hennepin municipalities and others. Additionally, Hennepin County itself has seen high demand (in the form of growing waiting lists in many of the suburban cities). Over the last five years, 55% of all assisted homeowners have

been low and extremely low income and 38% of completed projects were to correct an emergency repair such as a leaking roof, tagged furnace, or major sewer line repair. Hennepin County is also anticipating a growing need to assist households to age in place. We know that our demographics indicate that Hennepin County will have a growing population of older adults. Research by Hennepin County indicated the majority wished to age in place as long as they could. Over the last five years, 30% of completed projects were the home of at least one person 65 years of age or older.

**Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards. 91.205(e), 91.405**

The total pre 1980 units in Hennepin County according to a 5-year estimate from the 2022 American Community Survey is 340,584. Based on a study by Jacobs et al in 2002 (Prevalence of Lead-Based Paint Hazards in US Housing), we can expect around 40% of those units to have at least one lead-based paint hazard equaling 136,234 housing units. However, households with lower incomes may be less able to continue to fully maintain all painted surfaces.

The CHAS data above estimates that there are 40,618 low/mod households with a child under six occupying pre-1980. Children under 6 are the population most at risk for childhood lead exposure. While age of housing is still a major risk factor along with lower incomes, elevated blood lead data for our jurisdiction is also showing us that refugee and immigrant populations can have exposures to other sources of lead as well.

**Discussion**

## MA-25 Public and Assisted Housing - 91.410, 91.210(b)

### Introduction

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			76						
# of accessible units			159						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

Public housing in suburban Hennepin County includes two buildings and a scattered site portfolio outlined below.

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The St. Louis Park Housing Authority: 159 total public housing units.

The Housing Authority (HA) owns Hamilton House, a low-rise apartment building (108 one-bedroom units and two two-bedroom units) built in 1975, and 37 scattered site single-family units consisting of 17 three-bedroom, 17 four-bedroom, and 3 five-bedroom homes acquired or constructed between 1974 and 1996. Hamilton House is designated for general occupancy; however, priority for the one-bedroom units is given to elderly and disabled applicants. The single-family scattered site units house families with children. The HA also holds the HUD Annual Contributions Contract (ACC) and maintains a waiting list for 12 two-bedroom Public Housing apartment units located at Louisiana Court.

Overall, St. Louis Park's public housing units are in good condition; however, there are planned and needed updates, maintenance, or improvements to many of the units. The City of St. Louis Park has a rental inspection ordinance in addition to inspections done by the Housing Authority. All the units have passed the City's inspection or have minor improvements that are in the works. Hamilton House is a 50-year building and significant improvements will be needed in the coming years that exceed the capital and operating funds from HUD.

The last HUD physical inspection was in March 2023 and the HA scored 99.75 points



Hopkins: 76 units (all single bedroom)

All of Hopkins' public housing units are within a single development, and all are single bedroom. The Dow Tower development, built in 1971, contains 100% of Hopkins' public housing units. All units are single bedroom, housing at most two individuals.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Dow Towers	85
Hamilton House and Scattered Site	99

**Table 37 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Hamilton House properties in St. Louis Park are aging. Although the HA has done a good job maintaining the properties and utilizing the operating and capital funds from HUD, as well as applying for funding from Minnesota Housing, future improvements will far exceed the funding allocated for these properties. Hamilton house is a 50-year-old apartment building will need improvements including replacement of all plumbing in the coming years. The HA just completed a Physical Needs Analysis, and the architect noted how well the HA has maintained the units, but identified several areas of need over the next five years for the aging property. Plumbing is the most expensive improvement, but updates to electrical panels, replacing fire doors, and updates to the fire security system will all be needed.

Maintaining single family scattered sited units can be expensive as they are aging. The units are well maintained and the HA plans for windows, roofs, furnace and other necessary updates, but the HA is seeing more water and sewer line repair needs that are very expensive as the infrastructure is aging. In the single-family homes, as with the apartment units, in unit flooring, bathroom and kitchen updates are needed based on age and wear and tear.

Hopkins’ Dow Towers requires fire suppression updates, which it will complete with assistance from Program Year 2024 CDBG.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Each public housing agency has an individualized strategy for improving the lives of residents outlined in its respective PHA Plan, submitted to HUD every 5 years (and supplemented annually). Hennepin County does not take an active role in directing local PHAs but does serve as a partner in many areas of service or care. All public housing units are inspected annually to plan, and a list is generated of needs for each unit. These inspections aid in developing their five-year Capital Fund Program planning. The property managers also communicate with tenants regularly and remind them to call in work order requests immediately to address issues before they become emergencies. At turnover each unit is evaluated for needed improvements since some items such as flooring is much easier to replace when the unit is vacant.

The St. Louis Park Housing Authority regularly engages with residents whether it is directly related to public housing or about opportunities and information from the city. This is done through meetings, newsletters for the public housing apartment building, and regular email updates to scattered site residents.

Residents are also referred to the Family Self Sufficiency (FSS) program and at Hamilton House, the ROSS service coordinator meets with all new residents and facilitates meetings and education sessions for residents.

**Discussion:**

In general, the state of public housing in suburban Hennepin County can be described as aged and dwindling. Recent years have seen the conversion of some public housing into other forms of affordable housing (i.e. RAD conversion, converting public housing units to project-based section 8 vouchers). The developments that remain are mostly over 50 years old and will or already do require significant capital investments to upgrade and maintain. There is also little flexibility in the types of units available, with St. Louis Park having the only federally assisted public housing that has multi-bedroom options available for families. Demand for public housing remains high, with long wait lists that take years to clear.

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

#### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	1878	200	270	803	0
Households with Only Adults	944	75	249	1633	0
Chronically Homeless Households	0	0	0	581	0
Veterans	0	10	85	646	0
Unaccompanied Youth	25	23	143	70	0

**Table 38 - Facilities Targeted to Homeless Persons**

**Data Source Comments:** Data from Hennepin County Homeless Management Information System and Housing Inventory Count.

#### **Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Hennepin County Public Health hosts a robust 'Healthcare for the Homeless' team, providing health services through street outreach, co-location with shelters and drop-ins and a dedicated clinic and medical respite shelter as part of a larger supportive housing complex in downtown Minneapolis. Services they provide include medical care (medication refills, minor injuries, wellness checks and sick visits, birth control, infectious disease testing and treatment), mental health care, substance use disorder care, and broader referrals and care coordination.

The Hennepin County Employment & Training Services for People Exiting Homelessness Pilot Program was developed in partnership between Hennepin County Office of Workforce Development and Housing Stability in 2021. From 2021-2023, the program received a total of 218 referrals and 85% of referrals have resulted in program enrollment and service participation. Of those participants, 52 individuals obtained either part-time or full-time employment, and 81 individuals either enrolled in a training/education program or paid work experience.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Hennepin County hosts a robust network of services that connect those experiencing homeless swiftly to shelter and other resources as needed, and prioritizes sustainable exits to housing, especially for those experiencing chronic homelessness or with other high needs.

Our street outreach provision and coordination has been enhanced in response to increases in unsheltered homelessness with new funding and providers creating new teams focused on culturally specific services and chemical dependency.

In 2016 a central office – the “Adult Shelter Connect” – was established to coordinate entry to, and allocation of resources within, the single adult shelter system. Through daytime walk-ins, or phone calls at any time, single adults can receive an initial assessment and reserve a shelter bed at any of the shelters that has capacity. Those already in shelter can reserve a bed on departure in the morning and know that it will be held for them until a certain time in the evening. Our shared Homeless Management Information System (HMIS) provides the platform for the reservation system and enables us to track people experiencing homelessness in the system and target them for interventions. In particular, it directly feeds into our by-name list of people experiencing chronic homelessness, allowing us to prioritize them for housing interventions through the Coordinated Entry System.

Our Coordinated Entry System continues to mature as we prioritize based on medical fragility, chronicity and client choice. The entire CES process is integrated into the shared HMIS, providing transparency and maximizing connection points for across outreach, drop-in centers, housing programs and other services. Special access points and processes have been established for those interacting with domestic violence services. All Permanent Supportive Housing programs – scattered site and site-based, Rapid ReHousing programs and Transitional Housing Programs that receive Federal, State, County or City funds are required to exclusively take their referrals through the CES.

## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

Hennepin County Health and Human Services (HHS) assists special needs clients with housing needs across all service areas of the County. HHS aims to maintain and develop housing options for all people with disabilities in the most integrated community-based setting consistent with the person's health, safety and service needs.

HHS has taken on a more person-centered approach to ensure that people's voices and preferences drive decisions around housing. As individuals can take more control of their choices, we will need a more varied pool of housing. Two example of our Hennepin County is meeting this need is through the Supportive Housing Strategy and Single-Room Occupancy Strategy. In both instances, staff used data and input from people with lived experience, in consultation with technical housing experts, to understand gaps in our housing continuum, then developed funding mechanisms to create new housing options tailored to the expressed needs and preferences of the HHS priority populations.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Hennepin County prioritizes housing for the elderly, people with disabilities, and other special populations, through our capital funding programs for multifamily rental development, including HOME. Our annual Request for Proposals (RFP) process gives priority to development proposals that will create housing opportunities for these residents, with on-site services provided to support housing stability. Via the RFP, Hennepin County staff review many factors, including (1) the experience of capacity of the entire supportive housing team (housing owners, property managers, and service providers), (2) the proposed tenant selection plan to ensure that it is reasonable and workable for the proposed target population, (3) the fit between the supportive housing and any other housing or non-housing uses planned on the site, and (4) the benefits of the project location for the target population. Proposals that best meet our evaluation criteria are selected for funding.

In 2019, Hennepin County created the Supportive Housing Strategy, a program designed to create housing opportunities for households with extremely low incomes (30% AMI) and other barriers to housing stability. The Supportive Housing Strategy pairs capital funding with ongoing funding to pay for on-site social services. The Supportive Housing Strategy's eight priority populations were identified via an intensive process involving Hennepin County human services staff from a wide variety of service areas. Households with extremely low incomes and with highest barriers to housing stability were selected for prioritization. Hennepin County's Supportive Housing Strategy priority populations are described in the following sections.

People experiencing the longest periods of homelessness with additional barriers (High Priority Homeless): This priority population is defined as households (individuals, families with children, and youth) prioritized for permanent supportive housing through the Hennepin County Coordinated Entry system. Beginning in June 2017, Hennepin County began targeting this population, engaging with community partners and employing best practices including a by-name list and data tools and tracking. Since that time, over 1,000 people who were experiencing chronic homelessness have been moved into housing (with a 94% retention rate). Housing people experiencing chronic homelessness makes a significant impact on both the individual and the larger homeless response system as moving out long-term shelter stayers makes space for people new to shelter.

In Hennepin County, the typical composition of a chronically homeless household is one male, however some people prefer a roommate. People of color disproportionately experience chronic homelessness and are significantly more likely to exit programs back to homelessness. Most have general assistance, some have social security disability benefits, and few have earned income. They tend to be hard to engage, have high behavioral and health needs and have significant housing barriers (i.e. criminal history and negative housing history). Due to these higher barriers and needs, serving people who are experiencing chronic homelessness is a skill that is honed by agencies and professionals over time.

Hennepin County has funded over 400 units for this population in 20 developments.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

**Programs for persons with mental illnesses leaving, or at risk of leaving, institutions:** This population includes people with serious and persistent mental health conditions that are either (1) currently served by either County-operated or contracted programs, OR (2) served by the HUD Section 811 program as administered by Minnesota Housing and Minnesota Department of Human Services. Several local initiatives work to ensure smooth transitions out of institutions. Hennepin County's Hennepin Health 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.

Via RFP, we seek array of housing options allowing persons with serious mental illness to be as integrated into community settings as possible. Providing housing for people with mental illnesses focuses on:

- Providing stable and supportive housing for people with serious and persistent mental health conditions makes a significant impact on both the individual and the larger system, including: Facilitating access to treatment and other needed health care/social services
- Decreasing use of emergency department, hospital stays, and other crisis services

- Reducing the bottleneck to the system that occurs with extended hospitalizations due to housing instability, and
- Diverting individuals from the civil commitment process.

To date, Hennepin County has funded 56 units in 4 developments for this population.

**People with complex medical conditions and currently homeless:** This population includes people experiencing homelessness with complicating factors such as advanced age, difficulties with activities of daily living, cognitive issues or combinations of these or other medical or mental health issues that worsen with homelessness to find housing more quickly. These medical complexities make housing more crucial; residents often need housing that includes medical and other supports on site. Residents are referred via the medical fragility pathway that is part of Hennepin County's Coordinated Entry System. Hennepin County has funded twelve units in one project serving this population.

**Persons with Alcohol/Drug Addictions (People with severe substance use disorders):** This priority population includes Single adults with severe Substance Use Disorders (SUD), as identified by County-operated and contracted case managers utilizing the ASAM assessment. Extremely affordable housing that is available immediately upon discharge from treatment and that accepts tenants with criminal backgrounds and assisted living that is tolerant of recovery and relapse. Hennepin County has funded twenty units in one project serving this population.

**People with intellectual and/or developmental disabilities:** Group homes or individualized housing options for adolescents and adults with very high behavioral needs. Most individuals with intellectual/developmental disabilities receiving Medicaid services currently reside independent living, assisted living, group homes, and independent settings, but they experience service gaps and disruptions. Hennepin County has identified several groups with disabilities as priority populations for the Supportive Housing Strategy program. Those groups include:

- **People, including transition age youth, with developmental disabilities, traumatic brain injury, and/or neurodiverse:** Persons aged 18 or older with Fetal Alcohol Spectrum Disorder (FASD), autism spectrum disorder, intellectual/developmental disabilities, and other neurodiverse conditions that don't fall neatly into funded categories. Although youth (18+) and adults with intellectual/developmental disabilities and/or neurodiverse conditions have distinct causes and effects, they share commonalities, e.g. difficulties in socializing, emotional volatility, and behavioral support needs in response to stress. People are affected differently across a spectrum, some able to live and work independently with little support, others unable to live independently needing fulltime care. Hennepin County has funded twelve units in one project serving this population.
- **People with disabilities involved with Hennepin County's department of community corrections and rehabilitation services ("DOCCR"):** Single adults with a disability diagnosis who are on probation/parole supervision. Criminal history and residential restrictions make

housing extremely difficult to find, even for those who have income and can afford housing. Hennepin County has funded eight units in one project serving this population.

- **Families with disabilities involved with child protection services:** Families involved with, or at risk of involvement with, Hennepin County child protection and who are experiencing homelessness or housing instability. Lack of stable housing is often a precipitating factor for a family's involvement with the child welfare system, a significant barrier to ending a family's involvement, and a threat to child well-being. Keeping Families Together integrates supportive services and affordable housing for families with a focus on ensuring they are safely and permanently unified or reunified and stabilized. Hennepin County has funded thirty-two units in two projects serving this population.

**Youth involved in County systems:** Youth involved with County systems include unaccompanied minors, youth with foster care experience and sexually exploited youth. As minors, this group is unable to legally rent an apartment without a parent/guardian, may end up in homeless shelters and need assistance with housing that includes intensive wrap-around services. Hennepin County has funded thirty units in one project serving this population.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Hennepin County HHS's "Hennepin Housing Key" provides real time openings for special needs housing in an on-line e-government tool for clients, case managers, and housing providers. The Housing Key centralizes information about real-time vacancies, supports appropriate referrals to available units, and provides resources for community members with specialized housing needs. This tool is available to anyone in the community searching for specialized housing because of a disability. In the next year, Hennepin County will continue to add more supportive housing units to the Housing Key inventory and will improve and enforce referral processes for housing receiving County funding.

Hennepin County's capital funding pool, the Supportive Housing Strategy, was developed in 2019 to develop special needs housing. The Supportive Housing Strategy has already awarded funds to develop housing for people with severe substance use disorders, families with disabilities involved in Child Protection Services, people with severe mental illnesses exiting from institutional care, and other target groups. Since its start, the Supportive Housing Strategy has helped fund 575 units of permanent supportive housing in 270 different projects across Hennepin County.

In 2025, Hennepin County received twenty-one Supportive Housing Strategy Capital applications serving high priority homeless individuals, people with complex medical conditions, the elderly/seniors, seniors living with HIV and AIDS, people with disabilities, and people with severe substance abuse disorders. In addition to capital funding, in 2025, Hennepin County will launch its capitalized service reserves program which will provide a sustained funding source for on-site services for the first 15 years of the project.



**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

To forward these goals in PY 2025, we will use our CDBG and HOME funds to

- Create 151 new units of affordable rental housing, prioritizing units affordable to people with special needs (incomes <30% AMI).
- Rehab 199 units of rental housing to improve the safety and living conditions in affordable housing developments for households with low- and moderate-incomes.
- Rehab 40 units of housing owned by low- and moderate-income residents, helping seniors to stay in their homes as long as possible.
- Provide public services to 3,002 low- and moderate-income households.

## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

In addition to social and market factors that restrict the supply and availability of affordable housing, some of which are outlined above, barriers also include insufficient and/or declining federal funding for affordable housing, local zoning and permitting practices, transportation, and tenant screening practices with disparate impact on vulnerable groups.

Insufficient and declining funds at the federal level have throttled efforts to keep up with demand for affordable housing. Local PHAs report struggling to meet the needs of residents in federally assisted public housing and manage aging infrastructure on minimal budgets. Some local PHAs have opted to utilize RAD conversions to tap private and local public dollars for crucial maintenance, but that reduces capital available for other affordable housing. Community Development Block Grants and HOME allocations to Hennepin County have varied year to year, but each have declined by approximately 15% in nominal dollars since 2000, representing an even larger decrease in real dollars. This decline in federal funding exacerbates the underlying issues of growing suburban poverty and rising housing costs.

While zoning is traditionally the purview of individual city governments, it has an impact throughout the county and wider metropolitan area. Some cities may enact zoning or permitting policies intended to beautify neighborhoods, separate what were once thought to be "incompatible uses," fund important infrastructure, or enhance quality of life, but with the effect of limiting or even ruling out the construction of affordable housing by raising costs. These may include:

- Large minimum lot sizes for single family homes
- Large minimum square footage per unit requirements for both single and multifamily housing
- Lack of land area zoned or guided for multifamily construction
- On-site parking requirements that are onerous or unnecessary for subsidized housing
- High fees for sewer, water, park dedication, permitting, or other functions
- Required design features that may be cost-prohibitive for affordable unit construction

While any or all of these policies may be well-intentioned or rooted in concern for the fiscal well-being of a municipality, they can have the cumulative impact of making it difficult or impossible to build affordable housing in places that would lessen patterns of racial and economic segregation.

Transportation policy can sometimes limit affordable housing. There is a well-documented spatial mismatch in the Twin Cities metro area between places that offer economic opportunities for low-skill workers and the places they can afford to live, often exacerbated by a reliance on transit.

Finally, tenant selection criteria with disparate impacts on vulnerable populations create additional barriers to affordable housing, as noted in the Needs Assessment. States, Counties, and Cities have different authorities to protect tenants.

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

### Introduction

Hennepin County's Housing and Economic Development department works to support businesses that create jobs, and the County's Workforce Development ensures that Hennepin residents are competitive for those jobs. Hennepin County's Economic Development team implements a variety of strategies including providing financing and technical assistance to aspiring entrepreneurs and established businesses, increasing inclusive access to entrepreneurship training and business development tools through innovative digital platforms, effective communication strategies, and dedicated business navigation staff. Hennepin County's Workforce Development team supports workforce training for both youth and adults and job placement. The County funds this work with a combination of Hennepin County HRA funds, state funding and Federal funding, including through Community Development Block Grants for program-eligible activities.

### 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	683	678	0	0	0
Arts, Entertainment, Accommodations	28,470	31,329	10	9	-1
Construction	10,592	16,450	4	5	1
Education and Health Care Services	58,264	72,832	20	20	0
Finance, Insurance, and Real Estate	27,471	33,803	9	9	0
Information	6,587	6,060	2	2	-1
Manufacturing	31,875	35,959	11	10	-1
Other Services	10,146	12,357	3	3	0
Professional, Scientific, Management Services	46,206	52,857	16	15	-1
Public Administration	0	0	0	0	0
Retail Trade	28,401	40,034	10	11	1
Transportation and Warehousing	7,620	12,020	3	3	1
Wholesale Trade	17,489	20,641	6	6	0
Total	273,804	335,020	--	--	--

**Table 39 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	706,447
Civilian Employed Population 16 years and over	699,314
Unemployment Rate	4.3%
Unemployment Rate for Ages 16-24	14.3%
Unemployment Rate for Ages 25-65	3.5%

**Table 40 - Labor Force**

Data Source: 2018-2023 ACS

Occupations by Sector	Number of People
Management, business and financial	166,298
Farming, fisheries and forestry occupations	1,219
Service	90,692
Sales and office	124,895
Construction, extraction, maintenance and repair	26,138
Production, transportation and material moving	70,335

**Table 41 – Occupations by Sector**

Data Source: 2018-2023 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	387,785	73%
30-59 Minutes	128,624	24%
60 or More Minutes	16,919	3%
Total	533,328	

**Table 42 - Travel Time**

Data Source: 2018-2023 ACS

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	25,526	1,947	13,594
High school graduate (includes equivalency)	67,488	3,970	22,710
Some college or Associate's degree	135,168	6,700	27,217
Bachelor's degree or higher	346,437	8,486	34,396

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2018-2023 ACS

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	752	3,243	7,227	10,567	7,103
9th to 12th grade, no diploma	9,562	4,853	5,959	9,218	5,311
High school graduate, GED, or alternative	26,649	23,985	23,966	46,230	40,274
Some college, no degree	37,709	29,875	24,521	53,350	41,109
Associate’s degree	4,638,	15,617	16,107	29,963	15,135
Bachelor’s degree	23,502	90,185	63,568	93,801	48,193
Graduate or professional degree	1,553	36,941	42,806	62,377	34,687

**Table 44 - Educational Attainment by Age**

Data Source: 2018-2023 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$32,608
High school graduate (includes equivalency)	\$40,830
Some college or Associate’s degree	\$49,636
Bachelor’s degree	\$76,192
Graduate or professional degree	\$94,290

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2018-2023 ACS

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

The major employment sectors in suburban Hennepin County shown in the table above are health care and social assistance, with 16.5% of jobs; professional and technical services, with 10.1% of jobs; and manufacturing, with 8.3% of jobs. Also significant are: finance and insurance (8.0%), retail trade (7.4%), accommodation and food services (7.0%), and educational services (6.9%).

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

The major employment sectors in Hennepin County require a highly educated workforce. Corporate headquarters, healthcare and life science, finance and banking, advanced manufacturing, software and IT, and research companies are attracted to this area because of the highly educated workforce and the strength of the University of Minnesota and other educational institutions in developing the next generation of talent. Infrastructure needs of the business community include a highly effective multimodal transportation system (including air, freight, transit, roadways, bike and pedestrian networks), access to fiber connectivity, access to efficient and affordable energy and water systems.

According to the US Bureau of Labor Statistics, Hennepin County has an unemployment rate of 2.6%, lower than the state of Minnesota as a whole in 2023. This very low unemployment rate means that businesses in growing local sectors are having difficulty attracting and retaining talent. State demographers expect to see a labor force decline from 2025 to 2035. Local, regional, and state

agencies are collaborating to accelerate regional competitiveness and inclusive economic growth through job creation, capital investment, visitor attraction, and other strategic initiatives.

Employment and wage gaps between white workers and workers of color persist. Disaggregated unemployment rates reveal disparities by race, including unemployment rate gaps of 11.6% between white workers and American Indian and Alaskan Native workers, and 5.7% employment gap between white workers and Black or African American workers. These disparities demonstrate a need to ensure our investments in education, transit, connectivity, and workforce development provide benefits to communities with the greatest needs.

**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.**

Major public sector initiatives include the buildout of the region's transit system, including the METRO Green Line Extension serving downtown Minneapolis and the southwestern suburbs, and the METRO Blue Line Extension serving downtown Minneapolis and the northwestern suburbs. These two projects will stimulate private investment and create opportunities for business growth along these corridors, as well as connect residents across the metro to existing jobs in suburban communities. Hennepin County is currently working with partners to assess the improved access to jobs these investments represent and to identify opportunities for customized training, connections to cities, chambers of commerce, workforce resources and employer education to maximize the number of jobs accessible via new transit investments. The County will also support business innovation and invest in capacity building for entrepreneurs and small businesses

Light rail transitway investments build on the region's current high-frequency transit system that provides intro-regional connections to opportunity, including education, employment, and recreation. Find a map of these investments on page 17 of the Metropolitan Council's *Imagine 2050 Transit Investment Plan* found here: <https://metrocouncil.org/Council-Meetings/Committees/Metropolitan-Council/2025/2-12-25/Section-8.aspx>.

Additional arterial Bus Rapid Transit (BRT) routes are planned that will connect Hennepin County communities to more regional destinations.

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

The region has a highly educated workforce that corresponds to the region's employment opportunities, including the highest percentage of population holding a high school degree or higher

(92.2%) among the 30 largest US metropolitan areas. While skills requirements are constantly changing to meet increasingly technical job requirements, the region is well-served by a high concentration of colleges and universities that train the workforce for the skills needed in the future. This highly educated workforce corresponds to the employment opportunities in the local corporate headquarters, finance and banking industries, advanced manufacturing, software and IT, research, healthcare and life science related companies.

Not all Hennepin County residents are prepared for highly technical jobs. American Community Survey data illustrate that, while 98% of white residents have graduated from high school and 57% have graduated from college, 82% of African Americans have graduated from high school and 21.2% have graduated from college, 82.5% of Native Americans have graduated from high school and 16.9% have graduated from college, and 66.7% of Latinos have graduated from high school and 18.8% have graduated from college. an overall Hennepin County high school graduation rate of 77% (2014-2015), but 60.9% for Latinos, 58.2% for African Americans, and 46% for American Indians. (Greater MSP: 88% white students, 70.6% students of color in 14-county metro). These statistics explain the huge wage disparities among races/ethnicities, and illustrate the mismatch between skills and education of people of color, and employment opportunities paying living wages.

**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.**

The Hennepin-Carver Workforce Investment Board (WIB) deploys roughly 15% of all workforce development funding distributed statewide. The WIB provides funding to suburban Hennepin Workforce Service Centers as well as nonprofit workforce training providers serving youth and adults seeking employment. The WIB is currently conducting a Higher Education and Career Advising Pilot (HECAP) to provide up-to-date labor market information and resources on planning for post-secondary training, including accessing financial aid and selecting an appropriate program, as well as other career planning topics such as goal setting and navigating business culture. Part of this initiative provides opportunities for community and technical college students ranging from touring local businesses, attending industry speaker panels, to job shadowing and mentorship. These efforts align with the Consolidated Plan goal of expanding economic opportunities. In addition, Hennepin County workforce development 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 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.
- Hennepin Pathways programs - training and paid internships for marginalized communities



- 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
- Training and employment partnerships -- with NorthPoint, Urban League, Summit OIC and others.

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

The Metropolitan Council, the metropolitan planning organization for the seven-county metropolitan region, adopted the 2020 Regional Economic Framework in partnership with Greater MSP and the Center for Economic Inclusion. The Regional Economic Framework serves as the Comprehensive Economic Development Strategy (CEDS) for the region. Imagine 2050, the regional development guide created by the Metropolitan Council and in process of adoption in 2025, includes a Regional Economic Framework chapter that will ensure the region has a planning document that meets CEDS Requirements. Find more information here: <https://metro council.org/Planning/Regional-Economic-Framework.aspx>.

**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.**

Hennepin County's Elevate Hennepin initiative aligns with the Regional Economic Development Frameworks strategic priority "Startups and Innovation." Hennepin County has developed a curated digital resource hub, [www.elevatehennepin.org](http://www.elevatehennepin.org), that increases access to local, state, and federal events, programs, and funding sources for aspiring entrepreneurs, startups, and early-stage businesses. Though Elevate Hennepin, Hennepin County invests in dedicated on-staff business navigators to meet with entrepreneurs and connect them with tools and resources that best fit their needs and interests at their stage of growth. Elevate Hennepin embodies Hennepin County's investment in providing inclusive access to resources, and breaking down barriers faced by disadvantaged entrepreneurs, including entrepreneurs who are Black, Indigenous, and people of color. Hennepin County has also invested in best-in-class resources to support emerging and established businesses, including no-cost consulting from experts in business planning, marketing, accounting, legal issues, technology, and access to capital. Elevate Hennepin is one part of Hennepin County's anti-poverty strategy, creating equitable access to entrepreneurship as a pathway to wealth creation.

To-date, Elevate Hennepin has supported 3,262 businesses with no-cost consulting from industry experts. Since 2022, Elevate Hennepin has helped 222 businesses launch, with 72% launched by entrepreneurs of color. With the support of Elevate Hennepin, 156 businesses have access \$35.8

million in financing. 80% of the businesses financed were owned by people of color. Over 680 jobs were retained or created as a result of financing.

Elevate Hennepin and the Consolidated Plan are directed and implemented by collaborative teams within a combined Housing and Economic Development department. Work is coordinated among teams, and a shared understanding of the county's unique economic, workforce, and housing characteristics. In addition, Hennepin County implements Elevate Hennepin in cooperation with several suburban Hennepin communities that are included in the Consolidated Plan through multi-jurisdictional cooperative agreements: Brooklyn Center, Brooklyn Park, Edina, Hopkins, New Hope, Richfield, Robbinsdale, and St. Louis Park.

The Regional Economic Framework also calls for a focus on job growth. Hennepin County invests in job growth through active support of second-stage companies as they plan to enter new markets and begin to face challenges of scale. CEO Next is an eight-month cohort-based program that supports up to 24 businesses a year. Since inception, CEO Next has supported over 200 businesses through challenges associated with growth, retaining and creating over 5,200 jobs.

Hennepin County's redevelopment programs, including the Environmental Response Fund for cleanup of contaminated lands and the Transit Oriented Communities program for development along transit corridors, also coordinate with the Consolidated Plan and the Regional Economic Framework.

## **Discussion**

The Hennepin Consortium's economic development and anti-poverty strategy support residents' competitiveness for living wage jobs, and support businesses with the potential to create jobs. The County allocates CDBG dollars for workforce development and supplements these Federal dollars with local and state funds administered through our HRA and Workforce Development.

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

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

Limitations in the CHAS Data set and CPD Maps make it difficult to determine areas of concentration of households with multiple housing problems. CHAS Data count the number of households "with none of the 4 housing problems" and those with "one or more of the 4 housing problems," but do not track households with multiple housing problems. Additionally, CPD Maps only allows for display of housing problems other than cost burden in percent terms within given income brackets. For these reasons, it is not possible to definitively determine areas where households with multiple housing problems are concentrated.

In more general terms, it is likely that multiple housing problems are clustered in inner ring suburbs, particularly those on the Northwest border of the city of Minneapolis (Brooklyn Park, Brooklyn Center, Robbinsdale) and those directly South of Minneapolis (Richfield, Bloomington). There are at least three reasons to suspect these spatial patterns: the age of the housing stock, poverty rates, and the prevalence of housing cost burden in these areas (cost burden is by far the most common housing problem - see NA-25 for discussion of spatial concentrations of housing cost burden).

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

HUD defines racially concentrated areas of poverty as areas where at least 50% of the population are people of color and at least 40% of the population have family incomes that are less than 100% of the federal poverty line or three times the regional poverty level.

Based on HUD's available GIS map from 2020 which documents racially concentrated areas of poverty per their standards, there is only one census tract located in Brooklyn Park.

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

This area of Brooklyn Park includes several large multi-family complexes (mostly one-bedroom), townhomes, older single-family home neighborhoods as well as commercial areas that are typical of 1970's development patterns. According to the 2023 census, the median household income in the identified census tract (268.19) is \$28,248. This census tract also has a large portion of residents born abroad with a high rate of racial diversity. A large proportion of the City's single-family home rental licenses are also located in this area.

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

Several community assets exist in this area including two elementary schools, two middle schools, a high school and a community recreation center. The North Hennepin Community College campus is

located in the northwest corner of this area and a new Hennepin County Library is currently under construction. In addition, over 15 parks, including a 9-hole golf course, serve these neighborhoods. The Metro Blue Line Extension LRT (Bottineau) project will have one LRT station at the intersection of West Broadway Avenue and Brooklyn Boulevard.

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

The City and its partners have invested many resources to enhance neighborhood stability and to increase the position of this area in the regional housing marketplace. Over the years, the City has invested over \$30 million in infrastructure and housing improvements and redevelopment in the Village Creek and surrounding neighborhoods. The City's Economic Development Authority owns 15 acres of vacant land that is ready for a development opportunity. As the housing crisis unfolded, an ambitious foreclosure recovery program was implemented to address vacant and distressed single-family homes in these neighborhoods. To date over 200 homes in the city have undergone significant rehabilitation and are now occupied by homeowners.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

In Hennepin County, there are significant barriers for low- and moderate-income households and neighborhoods to have access to reliable and affordable wired broadband connectivity. Starting in 2024, the Federal Communications Commission (FCC) has a new standard benchmark of an internet speed of 100 download megabits per second and 20 upload speeds per megabits per seconds (100/20 Mbps) to suffice for the advancement in telecommunications capability. This is a significant increase from the previous benchmark of 25/3 Mbps set in 2015. These changes often require improvements in residential broadband infrastructure.

According to the 2023 Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data, many households in Hennepin County are also cost-burdened after paying rent or mortgage based on area medium income (AMI) of less than 30 percent. This means they are at risk of being unable to afford basic needs such as broadband internet.

- 28,080 or 78 percent of household renters and 12,545 or 57 percent of household owners have an AMI of 30 percent or less and spend 50 percent or less of their cost.
- 32,760 or 69 percent of household renters and 13,075 or 53 percent of household owners have an AMI of 30 percent or less and have 1 or more severe problems.

To reduce the broadband infrastructure barriers, between 2022 and 2024, programs led by the Broadband and Digital Inclusion (BDI) department in Hennepin County ensure residents have access to reliable, high-speed wired broadband. Two types of projects were done concurrently: Broadband Infrastructure Projects and Apartment Projects.

Broadband Infrastructure Projects focused on connecting rural areas of Hennepin County with reliable and high-speed fiber broadband.

- 258.41 miles or 1,364,392 feet of fiber broadband wires were installed to served 2,946 residents in the city of Corcoran, Dayton, Greenfield, Independence, Minnetrista, and Rogers.

Apartment Projects helped residents in neighborhoods that lack the infrastructure for broadband by installing wired broadband in apartment complexes.

- 550 households served between nine buildings: University Inn, Stevens Square, Smith Lodge, Mission Lodge, Metro Inn, Meadows of Oxboro, Linden Place Apts., Garfield Commons, and Anishinabe Wakiagun.

Additional improvements in housing infrastructure are needed to ensure to reliable and high-speed wire broadband for low- and moderate-income households and neighborhoods.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Increasing the number of wired broadband internet providers allows for competitive pricing and higher-quality options for households. In Hennepin County, there are locations that have only one provider option for high-speed, reliable wired broadband internet.

According to the FCC National Broadband Map, there are homes near Hennepin County libraries that have only one internet service provider while others have multiples, for example:

- Rogers Library
  - Xfinity cable internet at 2000/200 Mbps\*
  - CenturyLink at .2/.2 Mbps\*
- North Regional Library
  - Xfinity cable internet at 2000/200 Mbps\*
  - Quantum Fiber at 940/940 Mbps\*
- Westonka Library
  - Mediacom Bolt at 1000/50 Mbps\*
- Penn Lake Library
  - Xfinity cable internet at 1200/35 Mbps\*
  - CenturyLink at .2/.2 Mbps\*
  - Quantum Fiber at 8000/8000 Mbps\*

\* The first number is the download speed. The second number is the upload speed.

Inconsistency of broadband quality for Hennepin County households hinders a competitive market for residents, leaving some without an affordable option.

According to the FCC adopted rules, having more broadband internet providers gives low-income and under-served communities more options, reducing the likelihood of unequal access.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

In 2021, Hennepin County conducted a climate vulnerability assessment to determine the natural hazard risks posed by existing and projected climate trends in Hennepin County and identify the populations and operations within the county that are most vulnerable to the impacts of our changing climate. Its purpose was to provide data that identifies climate change vulnerabilities within the county's water, transportation, and natural systems, as well as risks to public health, public services, and the built environment.

The following natural hazard risks could be expected due to climate change in Hennepin County:

- **Warming, Heat, and Humidity** – Yearly average maximum temperatures in Hennepin County are slowly increasing at a rate of 0.09°F per decade, and projected climate scenarios show that the frequency and magnitude of hot days, warm nights, and heat waves are likely to increase by mid-century. Humidity, or dew-point temperature (a measure of water vapor in the air), is also increasing. Increased heat and humidity are favorable conditions for severe storms with high wind, hail, or tornados—severe weather events that are projected to increase beyond mid-century. Some specific anticipated natural hazard impacts include:
  - Increased air pollution and reduced air quality
  - Increased frequency and severity of non-local wildfires
  - Warming surface waters, which can result in algal blooms and fish kills
  - Forest die-offs of plant species that can no longer tolerate warmer, more humid growing conditions
- **Warming Winters** - A distinct climate change trend occurring in Hennepin County is warmer winters. Based on data collected at the Minneapolis-St. Paul airport, winter temperatures since 1969 have increased at a surprising rate of approximately 2.2°F per decade. With increased winter temperatures come more freeze-thaw cycling and less consistent lake ice cover. Although average annual snowfall is steady or increasing, warmer winter temperatures result in less snow cover, shorter snow-cover season, and decreased snowpack thickness. Other impacts include:
  - Increased freeze-thaw cycling
  - Increased occurrence of winter flooding resulting from rainfall on frozen ground and waterway ice dams that cause an unpredictable rise in spring flood stages.
  - Increased risk of human illness resulting from overwintering survival of insects that carry pathogens like Lyme disease, West Nile virus, and human anaplasmosis, now found locally.

- Increased survival of existing invasive species and arrival of new invasive species, causing much loss of habitat and additional expense to manage or control the invasive species.
- Increased survival of destructive tree pests such as emerald ash borer and the pine bark beetle.
- Extreme Precipitation - Hennepin County has and will continue to experience more wet conditions caused by increased precipitation. Precipitation increases are occurring in each season of the year, with the largest increases in spring and summer. Not only has total precipitation increased, but the intensity and frequency of large events have also increased, with significant potential impacts on Hennepin County residents and operations, including:
  - Increased frequency and severity of localized and large-scale regional flooding along streams or river systems, adjacent to lakes, and near wetlands or other low-lying areas.
  - Fluctuations in groundwater levels and more prolonged groundwater rise.
  - Saturated soils on steep slopes, causing slope failures and landslides.
- Drought - Several historic droughts have occurred across Hennepin County dating back to 1863, including the Dust Bowl period in the 1930s. An increase in drought conditions has not been observed in recent data, and projected scenarios only show a slight possibility of increasing drought conditions by the mid-century. However, it is important to remember that severe drought, such as the Dust Bowl period, is part of normal climate fluctuation and should be expected. Increased drought conditions will have negative impacts on Hennepin County residents and operations. Increased drought conditions will have negative impacts on Hennepin County residents and operations, including:
  - Increased demand for water for public and private use (including agriculture), resulting in drawdown of aquifers and additional water supply costs for public utilities and water users.
  - Limitations on availability or allowable use of water for personal use and property irrigation.
  - Stress to crops and vegetation.
  - Stress to wetlands and lake ecosystems
  - Increased risk of wildfires, flash flooding, and erosion.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Data shows that our communities of color, low-income families, and residents with disabilities will be the most vulnerable to the impacts of these hazard risks; especially during flooding events, heat waves, and poor air quality days. The Center for Disease Control completed an analysis of socioeconomic status, race, ethnicity, language, household composition, disability status, and access



to housing and transportation. The resulting census tracts align with where the county's most vulnerable residents live.

The CDC analysis also aligns with another analysis conducted by the Metropolitan Council. That analysis found that the eastern, more populous and more built, half of Hennepin County had vulnerability to issues such as extreme heat events and flooding. Those areas have greater populations of limited English proficient populations (communication barrier), higher poverty, greater heat island, and areas of lower elevation. While surface flooding risk is spread more evenly across the county, the areas of higher vulnerability are areas of higher population, which include many areas occupied by renters, people of color and households of lower incomes.

These most vulnerable communities have limited ability to leverage resources for adapting to and overcoming the increased natural hazard risks associated with climate change due to their health, social, economic and racial disparities.

Potential impacts to housing occupied by low and moderate-income households from these hazard risks include:

- Greater need for air conditioning in homes and buildings that may not currently have it
- Increased energy use and costs for heating, cooling, and potentially water if shortages occur
- Greater need for energy efficiency and electrification improvements to address increasing energy burden
- Decreased indoor air quality due to humidity, i.e. mold
- More frequent and extreme property damage due to flooding, mold, invasive pests and increased freezing and thawing
- More frequent power outages resulting from severe storms or high energy demand.
- Increased need for energy storage or generators for power outages, in particular for those who require electricity for medical needs
- Damage to underground infrastructure and building foundations, including potential to mobilize historic contamination, plumes, and vapors, and the formation of sinkholes
- Increased cost to purchasing home renter's insurance or homeowner's insurance

Additionally, for the county's most vulnerable communities, these hazard risks have the potential to:

- Increase the frequency and severity of heat-induced illness.
- Exacerbate physical and mental health issues due to periods of high heat and humidity.
- Exacerbate existing health conditions such as asthma or chronic obstructive pulmonary disease (COPD) due to reduced air quality
- Increase the risk of human illness resulting from overwintering survival of insects that carry pathogens like Lyme disease, West Nile virus, and human anaplasmosis, now found locally.
- Increase the safety risks from moving or deep water on roadways, roadway failure, unstable slopes, disrupted emergency access, and contaminated water.

## SP-05 Overview

### Strategic Plan Overview

Overall, utilizing data trends, resident survey results, targeted listening sessions, and consultations, we identified the following values to guide our work:

- Continue general prioritization from past years, due to demonstrated feasibility and impact, and affirmation of priorities in needs assessment;
- Streamline and focus activities to increase impact of funding by minimizing activities with administrative burdens too high for the related impact on lowest income residents, and by adding geographic priorities to activities where relevant and feasible; and
- Increase targeting and uptake of households with incomes <30% AMI and households with systemic barriers to housing stability in our activities, to impact disparities in housing cost burden, poor housing quality, and lack of affordable housing.

Strategies to increase targeting and uptake of these households include:

- Give highest priority to funding activities that meaningfully impact target households;
- Assess program policies to identify and reduce access barriers target populations;
- Promote/target activities to low/mod communities / communities with systemic barriers to housing stability; and
- Evaluate success in decreasing disparities.

The Consortium will implement these values and strategies through the following Priority Needs:

1. Increase and preserve affordable housing choice for renters at or below 50% AMI, with highest priority for households at or below 30% AMI, and for homeowners/homebuyers at or below 80% AMI, with highest priority for homeowners/homebuyers at or below 60% AMI
2. Prevent homelessness and increase housing stability, prioritizing households at or below 30% AMI
3. Improve community infrastructure

Assuming funding remains constant over the next five years, the Consortium anticipates directing approximately \$25 million (including program income) in the following estimates:

- \$18.5 MM toward increasing and preserving affordable housing choice. This includes:
  - Building and preserve affordable rental housing
  - Building new housing, acquiring and rehabilitating existing housing, or proving homebuyer assistance to create affordable homebuying opportunities,
  - Rehabilitating homes owned by lower income households

- Tenant-based rental assistance and rapid rehousing for households <30% AMI
- \$2.2 MM toward preventing homelessness and increasing housing stability. This includes:
  - Emergency Assistance and homeless prevention for households <30% AMI
  - Senior, youth, and domestic violence services to increase housing stability
- \$1.7 MM toward improving community infrastructure. This includes:
  - Parks, sidewalks, business facades in low-mod areas
- \$2.8 MM for administration, Fair Housing activities, and operating support for Community Housing Development Organizations (CHDOs).

Together it is anticipated these activities will create or preserve approximately 1,400 rental units including special needs and homeless units, create or maintain 250 owned homes, and provide public service and neighborhood revitalization projects to over 121,000 low to moderate income people.

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

**Geographic Area**

**Table 46 - Geographic Priority Areas**

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state:

As indicated in resident input, consultations, and data analysis, the need for investments is greater in regions with lowest incomes. Therefore, wherever possible, investments are allocated to those regions, while still ensuring access to low-income households living throughout the jurisdiction.

CDBG funds are available to all cities in Urban Hennepin County. The cities of Bloomington, Eden Prairie and Plymouth are entitlement jurisdictions which receive a direct allocation of funds from HUD. For Program Year 2025 only, Hennepin County will provide direct allocations of CDBG funding to non-entitlement cities accounting for over 3.5% of the distribution of poverty, population, and housing overcrowding. From Program Year 2026 and onwards, all non-entitlement suburban Hennepin County cities will participate in the "Consolidated Pool" and funding will be awarded through a competitive RFP process. The 15 percent set aside for public services will be also awarded through a competitive RFP process.

HOME funds are awarded through a competitive RFP process for projects throughout suburban Hennepin County (in compliance with HOME regulations).

ESG funds are available throughout suburban Hennepin County.

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

### Priority Needs

1	<b>Priority Need Name</b>	Increase and Preserve Affordable Housing Choice
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Public Housing Residents Chronically Homeless Individuals Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Create or Preserve Affordable Rental Housing Tenant Based Rental Assistance and Rapid Rehousing Create or Preserve Affordable Homeownership Opportunities Repair Homes for Low-Income Homeowners
	<b>Description</b>	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. 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.  This need includes the following:

	<ul style="list-style-type: none"> <li>• Property acquisition/rehabilitation/construction of multi-family housing to be occupied by low- to moderate-income renters</li> <li>• Support for permanent housing units for the homeless population through capital funding of new construction or rehabilitation of current units, rapid rehousing efforts, and rental assistance.</li> <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 is financial 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>	<p>Because of high levels of cost burdened households, especially among households with extremely low incomes, and the amount of affordable housing not meeting the need (as identified in the Need Analysis section), the development and preservation of multifamily housing is a high priority. Community partners and cities universally rated affordable rental housing as a high priority need in the survey and meetings.</p> <p>The cities and survey respondents also universally rated homeownership as a high priority need in the survey and in meetings. Due to the realities of the increasing property values and the costs of homeownership, low-income households (&lt;60% AMI) are the highest priority population, however moderate-income households (&lt;80% AMI) are still eligible. Rehabilitation of owned homes 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. A 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 our consultation.</p> <p>Hennepin County has made great progress in making homelessness rare, brief, and nonrecurring. However, the development of, and access to, affordable housing units is still lacking. Homelessness policy and priorities will continue to be set by the Executive Committee for the Continuum of Care.</p>
<b>2</b>	
<b>Priority Need Name</b>	Prevent Homelessness and Increase Housing Stability
<b>Priority Level</b>	High
<b>Population</b>	<p>Extremely Low</p> <p>Low</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Chronic Homelessness</p> <p>Individuals</p>

	<p>Families with Children</p> <p>Mentally Ill</p> <p>Veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p> <p>Non-housing Community Development</p>
<b>Geographic Areas Affected</b>	
<b>Associated Goals</b>	<p>Emergency Assistance and Homelessness Prevention</p> <p>Services to Increase Housing Stability</p>
<b>Description</b>	There is a continued need to support the education, outreach and services activities (public services) within Hennepin County.
<b>Basis for Relative Priority</b>	<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. Based on input, emergency assistance and homeless prevention were identified as the highest priority, as was households with extremely low incomes (&lt;30% AMI). In addition, goals were established based upon a number of criteria, including:</p> <ul style="list-style-type: none"> <li>• Impact of cost per household on meaningful outcomes</li> <li>• Prioritization and access for households with extremely low incomes and people of color</li> <li>• Serves an area or population with a high rate of poverty, evictions, or other relevant disparities</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 and/or "costs" of discontinuing funding</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 Hennepin County.</p>

3	<b>Priority Need Name</b>	Improve Community Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Acquisition and/or Demolition of Structures Build/Improve Public Facilities or Infrastructure
	<b>Description</b>	Support the stabilization and safety of communities through demolition of blighted structures and the building and improving of community amenities.
	<b>Basis for Relative Priority</b>	<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 and/or "costs" of discontinuing funding</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 our partners and survey respondents and help provide a suitable living environment.</p>
4	<b>Priority Need Name</b>	Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Administration CHDO Operating Fair Housing Activities
	<b>Description</b>	Support general administration of CDBG and HOME, CHDO Operating, and Fair Housing.



<b>Basis for Relative Priority</b>	Administrative activities meet federal regulations, and ensure adequate monitoring, oversight, and planning support for CDBG, HOME, and regional Fair Housing efforts.
------------------------------------	--

**Table 47 – Priority Needs Summary**

**Narrative (Optional)**

## SP-30 Influence of Market Conditions - 91.415, 91.215(b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Low vacancy rates, high rents, tenant screening processes, and landlord acceptance of vouchers will affect tenants' ability to find apartments and utilize TBRA.
TBRA for Non-Homeless Special Needs	Low vacancy rates, high rents, tenant screening processes, and landlord acceptance of vouchers will affect tenants' ability to find apartments and utilize TBRA.
New Unit Production	New construction of housing will be affected by land costs, zoning, construction pricing, insurance costs, market demand for the particular unit design, unit size, available land suitable for new residential construction and resulting level of subsidy needed per unit. It will also be impacted by uncertainties surrounding the private activity bonds and Low-Income Housing Tax Credits.
Rehabilitation	Housing rehabilitation will be affected by construction pricing, market demand for a particular unit design, unit size, housing stock available to be acquired for rehabilitation and resulting level of subsidy needed per unit.
Acquisition, including preservation	Acquisition costs will be variable especially with the growing gap between affordable and market rents, available land, and overall market demand for the development sites.

**Table 48 – Influence of Market Conditions**

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

### **Introduction**

Changing political structures and economic fluctuations make it difficult to predict the resources that will be available over the next five years to meet the needs of low- and moderate-income people. CDBG, HOME, and ESG have had budget cuts in recent years. The assumptions below assume that CDBG, HOME, and ESG funding remains stable. The actual funding may change, which will lead to a change in the target goals in this document.

Below is an estimate of expected resources based on the allocations and amounts approved by Congress and provided by HUD. If more or less CDBG is allocated than anticipated, HED will recalculate admin and public services based on the percent proposed below. Dependent on the reduction amount, Hennepin County will adjust remaining capital projects based on a feasibility analysis.

If HED receives more or less HOME than anticipated, admin will be adjusted commensurately, and further adjustments will be made based on a feasibility analysis.

If HED receives more or less ESG than anticipated, the amount made available in HHS's request for proposals will be increased or decreased.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,918,805	\$325,000	\$409,814	\$3,653,709	\$12,975,220	Assumes annual allocation remains constant and \$325,000 per year of Program Income which would go to homeowner rehab.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,500,000	\$376,750	\$1,000,000	\$2,876,750	\$7,507,000	Assumes annual allocation remains constant, includes funds repaid from prior projects.
ESG	public - federal	Financial Assistance Overnight Shelter Rapid re-housing	\$255,000	0	0	\$255,000	\$1,020,000	Assumes annual allocation remains constant.

Table 49 - 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**

Federal funds will be leveraged by funds from Minnesota Housing, multi-family housing revenue bonds, mortgage revenue bonds, project-based Section 8, low-income housing tax credits, McKinney-Vento Homeless Assistance programs, Hennepin County's Affordable Housing Incentive Fund, Supportive Housing Strategy, and Homeownership Assistance Fund (local), developer equity, and philanthropic sources.

The following describes how required Consolidated Plan formula matches will be obtained:

- HOME funds are generally a small financial contribution to a much larger project total development cost and so the 25% match can be met through a variety of sources. HOME projects are awarded additional points based on the percent of match funding available for that project. Cumulatively, the Consortium has exceeded match requirements with approximately \$30 million in excess match.
- The 1:1 match for ESG will be obtained via the activities of the Hennepin County Rapid Rehousing Grant.

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

Hennepin County will consider the Consolidated Plan goals, along with other county priorities, when disposing of excess parcels remaining from transit projects or development projects. Hennepin County Housing and Economic Development regularly works with Land Information and Tax Services (LITS) on leveraging tax forfeit property for affordable housing. Hennepin County will continue to work with (LITS) and the cities to explore potential sites for future affordable housing projects.

**Discussion**

## 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
BLOOMINGTON	Government	Planning Public services	City of Bloomington
EDEN PRAIRIE	Government	Planning Public facilities	City of Eden Prairie
PLYMOUTH	Government	Planning Public services	City of Plymouth
Brooklyn Center	Subrecipient	Ownership	City of Brooklyn Center
Brooklyn Park	Subrecipient	Ownership Neighborhood improvements Public facilities	City of Brooklyn Park
EDINA	Subrecipient	Ownership	City of Edina
HOPKINS	Subrecipient	Rental	City of Hopkins
MAPLE GROVE	Subrecipient	Ownership Rental	City of Maple Grove
MINNETONKA	Subrecipient	Ownership	City of Minnetonka
NEW HOPE	Subrecipient	Ownership	City of New Hope
RICHFIELD	Subrecipient	Ownership	City of Richfield
ST. LOUIS PARK	Subrecipient	Ownership	City of St. Louis Park
CRYSTAL	Subrecipient	Public facilities	City of Crystal
Accessible Space, Inc.	Non-profit organizations	Rental	Suburban Hennepin County
Aeon	Non-profit organizations	Rental	Suburban Hennepin County

Avenues for Homeless Youth	Non-profit organizations	Public services	Suburban Hennepin County
Community Emergency Assistance Programs (CEAP)	Non-profit organizations	Public services	Suburban Hennepin County
Community Action Partnership of Hennepin County (CAP-HC)	Non-profit organizations	Public services	Suburban Hennepin County
Community Neighborhood Housing Services	Non-profit organizations	Ownership	Suburban Hennepin County
HOME Line	Non-profit organizations	Public services	Suburban Hennepin County
Housing Link	Non-profit organizations	Fair Housing	Hennepin County
Intercongregational Communities Association	Non-profit organizations	Public services	Suburban Hennepin County
INTERFAITH OUTREACH COMMUNITY PARTNERS	Non-profit organizations	Public services	Suburban Hennepin County
PRISM	Non-profit organizations	Public services	Suburban Hennepin County
THE SALVATION ARMY	Non-profit organizations	Public services	Suburban Hennepin County
Senior Community Services (SCS)	Non-profit organizations	Public services	Suburban Hennepin County
SOJOURNER PROJECT, INC.	Non-profit organizations	Public services	Suburban Hennepin County
St. Louis Park Emergency Program	Non-profit organizations	Public services	Suburban Hennepin County
Twin Cities Habitat for Humanity	Non-profit organization	Ownership	Suburban Hennepin County

VEAP: Volunteers Enlisted to Assist People	Non-profit organizations	Public services	Suburban Hennepin County
WESTERN COMMUNITY ACTION NETWORK	Non-profit organizations	Public services	Suburban Hennepin County
WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST	CHDO	Ownership	Suburban Hennepin County
YMCA of the North	Non-profit organizations	Public services	Suburban Hennepin County
Duffy Development Corporation	Developer	Rental	Suburban Hennepin County
Sand Development, LLC	Developer	Rental	Suburban Hennepin County

**Table 50 - Institutional Delivery Structure**

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

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. Implementation of the Consolidated Plan will require maintaining and improving the relationships formed during the development of the Consolidated Plan and throughout the previous years of administering these federally funded programs. Maintaining a dialogue with human service providers, health agencies, and public agencies will assist in carrying out the goals set through strategy accomplishments.

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

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<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



Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 51 - 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)**

By way of example, in 2024:

The Tenant Resource Connections hotline served 10,000 households at risk for eviction, providing referrals to legal and mediation services, emergency rental assistance programs, mainstream benefits, and other resources. The RentHelp Hennepin program administered more than \$13 million in emergency rental assistance to prevent evictions for 3,500 extremely low-income renter households.

Through school-based support programs, Hennepin County provided services and \$2.3 million in short to medium-term rental assistance to more than 500 families at imminent risk for homelessness, in partnership with the nine school districts with the highest volume of students at risk for housing instability.

The Homeless to Housing program helped almost 700 people, including 117 families, transition from homelessness into housing. Hennepin County responded to a crisis in family homelessness that resulted in shelter demand spiking at almost 500 households in January – more than 400 percent of capacity. The county maintained the shelter-all policy for families, a commitment that no child sleeps outside. Since the start of 2024, concerted housing efforts have reduced the family shelter census by 52%, and outflow from family shelter exceeds inflow. Streets to Housing offers trauma-informed, housing-focused engagements at encampments, community-based programs and other known locations where unsheltered people go to obtain basic needs and services. The team, which was

recognized with a NACo award in 2024, is currently working with more than 300 people, connecting them to vital resources on their journeys from unsheltered homelessness to housing.

Hennepin County achieved its goal of meeting federal benchmarks for effectively ending homelessness among veterans in Hennepin County. That does not mean veterans do not experience homelessness, but that our system is prepared to quickly respond and move people back into permanent housing in less than 90 days on average. Hennepin County continued to support almost 12,000 units of low-barrier housing for people who need extra supports, including case management, health care and more. Staff also collaborated across departments to advocate for and shape additional units under development, many of which are prioritized for people exiting chronic homelessness.

Hennepin County also facilitated high-impact national and local coverage of this important and nation-leading work. Highlights include:

- [Wall Street Journal: The Struggle to Help Homeless People Who Don't Want Help](#)
- [Invisible People: Homelessness is Solvable: Hennepin County Shows How](#)
- [New Yorker: Not Your Childhood Library](#)
- [Star Tribune: How Hennepin County spends nearly \\$200 million a year on homelessness prevention](#)

**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**

During 2024, Hennepin County and our partners helped 2,526 people to transition from homelessness into permanent housing. This represents an 82% increase compared to 2021. We made great strides with pandemic recovery resources, even as we responded to unprecedented demand for family shelter.

The critical interventions developed have helped make homelessness rare, brief and nonrecurring in our communities. They are creating and strengthening pathways out of homelessness and into stable, permanent housing. However, the most significant gap remains a shortage of affordable housing and/or ongoing rental assistance for those on the lowest incomes. Demand far exceeds supply of these resources, and many people remain homeless as a result with no means of paying for housing.

We are also seeing increased acuity of client needs, particularly in relation to the opioid epidemic. Support service funding has not increased commensurately, and we are now heading into a period in which resources for homeless prevention and rehousing will reduce significantly following the end of pandemic era funding.

**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**

With the end of 2024 marking the end of pandemic recovery funding – and coinciding with several other financial pressures impacting Hennepin County and our partners – further significant system expansion is unlikely. Consolidation and sustainability are priorities. This does not, however, mean that further progress in increasing housing outcomes is not possible. It does mean that progress will have to come from increasing the efficiency, effectiveness and equity with which existing resources are used.

By leveraging all of Hennepin County’s roles – funder, quality assurance, performance monitoring, Coordinated Entry referrals, direct service, subject matter expert – we are pursuing opportunities to increase the utilization of existing housing resources by reducing the number of days it takes to house people coming out of homelessness. This will support a goal of continuing to reduce homelessness within existing resources.

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

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Create or Preserve Affordable Rental Housing	2025	2029	Affordable Housing Public Housing	Increase and Preserve Affordable Housing Choice	CDBG: \$2,219,000 HOME: \$3,600,000	Rental units constructed: 400 Household Housing Unit Rental units rehabilitated: 400 Household Housing Unit
2	Tenant Based Rental Assistance and Rapid Rehousing	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Increase and Preserve Affordable Housing Choice	HOME: \$2,250,000 ESG: \$1,250,000	Tenant-based rental assistance / Rapid Rehousing: 450 Households Assisted
3	Create or Preserve Affordable Homeownership Opportunities	2025	2029	Affordable Housing	Increase and Preserve Affordable Housing Choice	CDBG: \$2,900,000 HOME: \$2,026,750	Homeowner Housing Added: 100 Household Housing Unit Direct Financial Assistance to Homebuyers: 75 Households Assisted
4	Repair Homes for Low-to-Moderate Income Owners	2025	2029	Affordable Housing Non-Homeless Special Needs	Increase and Preserve Affordable Housing Choice	CDBG: \$5,375,000	Homeowner Housing Rehabilitated: 180 Household Housing Unit
5	Emergency Assistance and Homeless Prevention	2025	2029	Non-Housing Community Development	Prevent Homelessness and Increase Housing Stability	CDBG: \$1,475,000	Public service activities other than Low/Moderate Income

							Housing Benefit: 10000 Persons Assisted  Homelessness Prevention: 400 Persons Assisted
<b>6</b>	Services to Increase Housing Stability	2025	2029	Non-Housing Community Development	Prevent Homelessness and Increase Housing Stability	CDBG: \$800,000	Public service activities other than Low/Moderate Income Housing Benefit: 18000 Persons Assisted
<b>7</b>	Acquisition and/or Demolition of Structures	2025	2029	Non-Housing Community Development	Improve Community Infrastructure	CDBG: \$100,000	Buildings Demolished: 2 Buildings
<b>8</b>	Build/Improve Public Facilities or Infrastructure	2025	2029	Non-Housing Community Development	Improve Community Infrastructure	CDBG: \$1,075,025	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
<b>9</b>	Administration	2025	2029	Administration	Administration	CDBG: \$1,700,000 HOME: \$750,000	
<b>10</b>	CHDO Operating	2025	2029	CHDO	Administration	HOME: \$250,000	Other: 5 Other
<b>11</b>	Fair Housing Activities	2025	2029	Fair Housing	Administration	CDBG: \$150,000	Other: 5 Other

**Table 52 – Goals Summary**  
HENNEPIN COUNTY

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Create or Preserve Affordable Rental Housing
	<b>Goal Description</b>	Assist in the creation of new rental housing opportunities and the preservation of safe rental housing opportunities affordable to households with incomes below 60% AMI, with highest priority for units affordable to households with incomes below 30% AMI.
<b>2</b>	<b>Goal Name</b>	Tenant Based Rental Assistance and Rapid Rehousing
	<b>Goal Description</b>	Provide Tenant Based Rental Assistance (TBRA) to low-income households to preserve their housing or to move from homelessness into permanent housing that evolves into self-sufficient living. The priority populations are households who are homeless, formerly homeless, or at imminent risk of homelessness with initial income at or below 50 percent Area Median Income (AMI) with the highest priority/preference for 30 percent AMI. Provide housing relocation and stabilization services, short- and medium-term rental assistance, to transition households living in shelters or inhabitable living conditions into permanent housing and achieve sustainable living/stability.
<b>3</b>	<b>Goal Name</b>	Create or Preserve Affordable Homeownership Opportunities
	<b>Goal Description</b>	<p>Assist in the creation and preservation of affordable homeownership opportunities affordable for low to moderate-income households through:</p> <ul style="list-style-type: none"> <li>• The acquisition of single-family properties for rehabilitation and resale designed to stabilize neighborhoods and preserve existing housing stock, with the highest priority for households with incomes at or below 60% AMI.</li> <li>• Providing financial assistance to income eligible households, bridging the gap between the mortgage and household affordability, based on the home purchase price. 60% AMI as highest priority. Still eligible for up to 80%.</li> </ul>
<b>4</b>	<b>Goal Name</b>	Homeowner Rehabilitation Assistance
	<b>Goal Description</b>	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that Program Income is often recycled in this goal.)
<b>5</b>	<b>Goal Name</b>	Emergency Assistance and Homeless Prevention

	<b>Goal Description</b>	Provide emergency financial assistance to low-income household for basic needs and provide housing and supportive services to prevent homelessness. Highest priority for households with incomes below 30% AMI, incomes up to 80% AMI still eligible.
<b>6</b>	<b>Goal Name</b>	Services to Increase Housing Stability
	<b>Goal Description</b>	<p>Participate in collaborative efforts to provide housing stability to low-income households through various supportive services. The highest priority for these services are households with incomes below 30% AMI, although incomes with up to 80% AMI are still eligible. Services can include:</p> <ul style="list-style-type: none"> <li>• Providing assistance to agencies that provide legal advice to renters regarding tenant law.</li> <li>• Collaborating with supportive service agencies to assist seniors with chore services to remain independent in their homes as long as possible, and cope with stress and adjustments correlated with retirement and aging.</li> <li>• Providing assistance in funding for youth programming with a focus on providing a healthy and positive atmosphere and offering youth counseling interventions for at-risk teens to address or prevent serious issues.</li> <li>• Providing support to domestic abuse victims to receive a variety of ongoing support/information and access to advocacy services to help navigate the court system as they pursue criminal charges against an assailant, and create a safe environment, improving their quality of life. The response effort is coordinated among law enforcement, criminal justice, and social service agencies.</li> </ul>
<b>7</b>	<b>Goal Name</b>	Acquisition and/or Demolition of Structures
	<b>Goal Description</b>	Encourage neighborhood revitalization through activities to improve blighted, deteriorated, undeveloped, or inappropriately developed real property preventing sound community development and growth.
<b>8</b>	<b>Goal Name</b>	Build/Improve Public Facilities or Infrastructure
	<b>Goal Description</b>	Provide financing for public facility new construction, rehabilitation, infrastructure and streetscape improvements.
<b>9</b>	<b>Goal Name</b>	Administration

	<b>Goal Description</b>	General Program Administration. Twelve percent of Urban Hennepin County CDBG Program funds and ten percent of HOME Consortium funds will be used to help defray the costs incurred by Hennepin County for general program administration costs (planning, general management, oversight, coordination, evaluation and reporting).
<b>10</b>	<b>Goal Name</b>	CHDO Operating
	<b>Goal Description</b>	Operating support to foster and maintain Community Housing Development Organizations as required by the HOME Statute.
<b>11</b>	<b>Goal Name</b>	Fair Housing Activities
	<b>Goal Description</b>	The jurisdiction will use one percent of available administration dollars for fair housing activities as identified in the 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. Persons assisted are not reported since fair housing activities are considered general administration expenses.

**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)**



It is estimated that 1,130 extremely low-, low-, and moderate-income households will receive affordable housing through the development of new affordable rental housing, affordable homeownership through acquisition and rehab, and rehabilitating homeowners' home. These HUD fund activities are covered by this Consolidated Plan as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over the Consolidated Plan period.

## **SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Hennepin County is not aware of any Section 504 Voluntary Compliance Agreements for any PHA operating in the County. The general status of an agency's effort to address accessibility issues can be found in the most recent five-year plan each agency has submitted to HUD.

### **Activities to Increase Resident Involvements**

While fostering public housing resident involvement is primarily the responsibility of the respective PHA, Hennepin County will continue to support local PHAs in their efforts and offer programs that positively impact the health and welfare of residents. Additionally, Hennepin County is working with several municipalities to create a more streamlined Section 3 process, which will benefit public housing residents and other low-income residents. Several agencies utilize a Resident Advisory Board for input regarding the operations of their programs. Resident involvement plans are likely to vary based on the size and capacity of the local PHA, the details of which can be found in the most recent five-year plan each agency has submitted to HUD.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

There are no "troubled" agencies, as determined by HUD, in suburban Hennepin County.

## **SP-55 Barriers to Affordable Housing - 91.415, 91.215(h)**

### **Barriers to Affordable Housing**

As noted in MA-40, policy barriers include social and market factors that restrict the supply and availability of affordable housing, insufficient and/or declining federal funding for affordable housing, local zoning and permitting practices, transportation, and tenant screening practices with disparate impact on vulnerable groups.

In addition, the economic changes from 2021-2024 have created new barriers to creating and operating affordable housing. These include significantly higher costs of construction, staffing, and insurance; and persistently high interest rates and more risk-averse investors. While nearly all affordable housing owners and operators have been impacted, across owner and portfolio type, some were impacted more than others.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

#### **Funding affordable housing**

Hennepin County launched a program in 2024 to provide assistance to non-profit affordable housing owner-developers to stabilize their portfolios in order to create capacity to develop more affordable housing. The program received more than \$100 million in funding requests and provided \$17.3 million in targeted assistance.

Hennepin County and the Consortium also implement on-going programs and strategies to address deepest and most disparate needs. The Consortium prioritizes rental projects with units affordable to households with incomes <30% AMI, and homeownership projects affordable to households with incomes <60% AMI. Hennepin County's Housing and Redevelopment Authority awards \$5 million annually to affordable rental housing projects through its Affordable Housing Incentive Fund (AHIF), \$5M million annually to deeply affordable supportive housing projects through its Supportive Housing Strategy, and \$1.245M annually to homeownership development through its Homeownership Assistance Fund.

#### **Zoning, regulations, and transportation**

Although Hennepin County does not have authority over land use or rental licenses, it works with partner cities to develop housing strategies. Hennepin County applied for a “PRO Housing” grant from HUD, in partnership with the Metropolitan Council and Ramsey County. Once secured, these funds will allow Hennepin County to develop and share tools and capacity-building assistance to municipal partners interested in removing barriers to affordable housing development in their own cities.

As an example of this type of work, Hennepin County partnered with the City of Minneapolis to once again make single room occupancy housing eligible for rental licenses. As another example, Hennepin

County works with cities along the Southwest LRT and Bottineau Corridors to provide a full range of housing choices. In addition to including goals for the development and preservation of affordable housing, these plans seek to modify regulatory tools to support housing development and preservation by:

- Developing mixed income (Inclusionary Housing) policy language and policies to promote increased density
- Creating joint financing mechanisms such as corridor-wide TIF, fiscal disparities sharing, and other forms of value capture
- Developing affordability targets for housing development within ½ mile of station areas
- Utilizing Hennepin County's Transit-Oriented Development fund to provide better solutions to the problem of spatial mismatch and improve the opportunities of low-income residents

The Metropolitan Council requires cities to have comprehensive plans that address affordable housing targets and offers grants in accordance with the Livable Communities Act to encourage development of affordable housing (among other goals).

Due to these efforts, several Hennepin County cities have already developed Inclusionary Zoning Policies, housing incentive funds, and new building codes to attract high-quality affordable housing.

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Hennepin County is committed to outreach and engagement and has a robust street and school outreach program. Through outreach efforts, professionals are able to develop relationships with individuals, understand their service and housing preferences, utilize best practices in engagement, and recommend policy changes and resource development priorities.

In addition to longstanding nonprofit outreach organizations, including extensive specialist youth outreach connected to Sexually Exploited Youth programming and other youth specific services, Hennepin County launched a new Streets to Housing team in August 2022.

The Hennepin County Streets to Housing team provides trauma-informed, housing-focused services to connect people to safe and appropriate alternatives to living outside, based on their household composition and depth of need.

The team identifies unsheltered households and helps them access benefits, emergency shelter and permanent housing. Streets to Housing engages directly with people who are unsheltered through outreach and engagement events at encampments and other locations where they are known to gather, such as a drop-in centers or libraries. In the first 18 month of operations, Streets to Housing supported 320 exits into permanent housing and 150+ exits into emergency shelter.

Hennepin County supports two daytime Opportunity Centers, which serve as one-stop shop service centers for single adults and youth. The Opportunity Centers are a key component to engage people into the shelter and Coordinated Entry system and also host Healthcare for the Homeless clinics. Hennepin County has funded additional daytime and overnight drop-in services in each of the last two winters for a six-month period each time.

### **Addressing the emergency and transitional housing needs of homeless persons**

Hennepin County is the primary funders of single adult, family, and youth-specific shelters in the community.

In 2019, Hennepin County's Office to End Homelessness developed a series of recommendations to lower barriers, improve outcomes and increase capacity for under-served populations in the single adult shelter system. These recommendations led to funding a series of vital reforms over the following five-year period, including:

- Launched the 'Hennepin Shelter Hotline' service to help callers identify alternatives to entering a formal homeless shelter.

- Eliminated self-pay requirements in all family shelter and 24-hour single adult shelter programs. These shelter programs are now free.
- Launched four new shelter programs focused on previously underserved populations: a 50-bed shelter meeting the cultural needs of American Indian individuals, a 100 bed shelter with intensive chemical and mental health supports for people coming from encampments, a 30 bed shelter with medical supports from Healthcare for the Homeless, and a 30 bed shelter for people who identify as female.
- New shelter buildings and physical improvements in existing shelter programs.
- Increased 24/7 operations (as opposed to overnight only) in single adult shelters from 20% to 75% of total beds

Hennepin has retained some Transitional Housing, particularly for youth or households experiencing domestic violence, while others have been reshaped into Rapid Rehousing opportunities in line with HUD's overall direction on transitional housing.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The Coordinated Entry System identifies people most appropriate for permanent supportive housing and those who can benefit from rapid rehousing or transitional housing. Priority is given to veterans who cannot be served through veteran specific resources, and then to medically fragile and chronically homeless individuals who are on the chronic by-name list. Length of time homeless is also a factor in prioritization. The family shelter system offers additional supports. Case conferencing models and by-name lists are now in place across all populations.

In the last five years, Hennepin further grew this system through:

- Created the 'Homeless to Housing team' of 40+ case managers to work with people in shelter and unsheltered settings towards housing. The Homeless to Housing team housed its 1,500th person in December 2024 with a 96% retention rate, having been in operation just over three years
- Increased housing-focused case management in shelters to help move people to permanent housing

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and**

**private agencies that address housing, health, social services, employment, education or youth needs**

As described further in AP-65, Hennepin County has a robust system for preventing homelessness. First, we expand partnerships with, and build capacity in, systems that interact with at-risk households, such as school districts, public housing authorities, and health and human services organizations. Examples include housing people exiting institutions through the Coordinated Entry System, developing housing stability plans for people in jail with serious behavioral health problems, adding hospital-based services to prevent discharges to homelessness, and launching a Tenant Resource Center in the zip code with the highest concentration of evictions.

Next, we simplify and streamline delivery of financial assistance through a single application process for most assistance sources and pursue funding for more ongoing rental assistance. For the most at-risk households requiring one-to-one support in addition to financial assistance, we provide case management supports.

And finally, we ensure legal representation for targeted low-income households facing eviction. Free legal representation is key to promoting housing stability.

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

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

Hennepin County has two departments that address lead-based paint issues. The Hennepin County Human Services and Public Health Department case manages elevated blood-lead referrals from the Minnesota Department of Health (except in Bloomington and Richfield). All blood lead tests in the state must be reported to the Minnesota Department of Health who in turn informs the jurisdiction responsible for investigating cases where children have been poisoned. When a child's blood lead level is over 5 µg/dl, the Minnesota Department of Health performs a lead risk assessment inspection and where needed, they will issue corrective orders to fix lead-based paint hazards. Hennepin Public Health then monitors the case to ensure the child's blood lead level goes down. Hennepin County applied for and received funding from the Centers for the Disease Control to increase childhood lead poisoning awareness. With those funds, Hennepin County offers additional education to families with children above 3.5 µg/dl, the current CDC reference value. When a family is income eligible, that family is referred to Hennepin County's lead-based paint grant for help with correcting lead-based paint hazards in their home.

Hennepin County actively engages in primary prevention of childhood lead poisoning through a multifaceted approach that includes community outreach and education, lead-based paint inspection/risk assessments, lead-safe work practices training for contractors and lead hazard reduction. The CDC grant referenced above funds contracts with community-based partners that serve at risk populations and geographies. Hennepin County addresses lead-based paint hazards when it provides federal and state funds toward housing activities including CDBG and HOME funded activities and through federally funded Lead Hazard Control Grants. Hennepin County has been awarded multiple HUD Office of Lead Hazard Control and Healthy Homes Grants and three Healthy Homes Production Grants. As of January 2025, the grants have completed over 5,400 lead-safe units for families in the combined jurisdictions, 4,000 in Hennepin County.

The most recent OLHCHH lead grant award of \$6.7 million was received in the fall of 2019 and funds the program through November 2026. The grant includes \$700,000 in Healthy Homes Initiative funding to address other health related safety hazards found in the lead reduction project homes.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The lead-based paint grants and other efforts mentioned above as well as efforts undertaken by other community stakeholders across the jurisdiction have succeeded in continuing to lower the number of children with elevated lead levels. The Minnesota Department of Health tracks every blood lead test in the state and releases yearly data tables. From the time Hennepin County applied for the first lead-based paint grant to the most recent year available, the number children with elevated blood lead levels have decreased 88% (using 10 ug/dl as an elevated level).



In 2014 the Commissioner of the Minnesota Department of Health (MDH) revised the definition of an elevated blood lead level from 10 ug/dl to 5 ug/dl to align with the CDC's reference value and in 2024, the Minnesota Legislature changed the definition to match the current CDC reference value of 3.5 µg/dl. However, the Centers for Disease Control clearly states that there is no safe level of lead in the blood. Hennepin County has long been active in primary prevention by using the lead-based paint grants to address lead hazards before a child is poisoned. To target the most at risk geographies and populations, Hennepin County, in cooperation with the MN Department of Health blood lead surveillance data, regularly completes a risk assessment to determine the highest risk census tracts. The tracts are identified based on age of housing, poverty, and elevated blood lead level incidence rate. The highest risk tracts are targeted for outreach to then enroll eligible units in our lead-based paint grant program.

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

Hennepin County has incorporated the Lead-Safe Housing Rule into all procedural guides. Hennepin County has been an active participant in state and local efforts to end childhood lead poisoning and sought additional, local, state, and federal resources to increase the impact of our efforts. Hennepin County has incorporated lead-based paint hazard reduction best practices into our own capital funding sources. Further, Hennepin County is seeking to address a wider array of home health hazards by incorporating healthy homes inspections and repairs into existing programs where possible and seeking additional funds to help keep families safe and healthy in their homes.

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

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

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:

- safety net services such as food support, emergency shelter and cash assistance;
- long-term services and supports for people with disabilities and 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 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.
- Hennepin Pathways programs - training and paid internships for marginalized communities
- 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
- Training and employment partnerships -- with NorthPoint, Urban League, Summit OIC and others.

### **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, county 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, county 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.

Through continued coordination and ongoing meetings with county departments such as the Housing Stability, Economic Supports, and Workforce Development, affordable housing policies will continue to become more closely aligned to reduce poverty-level families. In addition to the wide network of partners and clients served by these departments, the county work with its cities and public service agencies and developers to ensure coordination between poverty reduction programs and this 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**

Hennepin County's monitoring standards and procedures are designed to ensure compliance with the requirements and goals of the CDBG, HOME, and ESG programs. The County monitors our partners' (subrecipients, third-party subrecipient, recipients, and developers) compliance with rules and regulations, timely expenditures, and performance in meeting goals and objectives set forth in its Consolidated Plan, Action Plan and written agreements. Monitoring is an ongoing process, spanning from the annual Request for Proposals (RFP) through any required compliance period. Significant effort is made at the front-end of including selecting feasible and impactful activities for funding, drafting clear contracts, providing technical assistance and oversight during implementation, ensuring all applicable federal compliance requirements have been met before reimbursement and performance outcomes are appropriately documented.

Specifically:

- Written agreements specify applicable federal requirements, expectations, and responsibilities, and are executed by both parties.
- Training and technical assistance are provided to funded partners as requested by the partner or as needed by county staff.
- Staff complete on-site and/or remote monitoring for every activity, and client files may also be reviewed on a 'sample' basis.
- Staff complete occupancy monitoring for homeownership units at least annually by reviewing insurance certificates and county records. If there are any discrepancies, a letter is sent to the owner requesting verification and/or an explanation.
- Tenant Based Rental Assistance (TBRA) is administered by our subrecipient Administrator. Annually, Staff will give reasonable notice to request files and documents related to the Stable HOME program to be reviewed.
- During the Period of Affordability for multi-family units, Staff or an experienced vendor will monitor compliance and provide clarification and technical assistance.
- ESG activities are monitored by the county's Health and Human Services (HHS) Department. HHS's subrecipient funding agreement defines subgrantee requirements, identifies program reporting and payment requirements including specific services to be provided, documentation and monthly reporting.
- The County will continue to actively encourage participation by minority and women-owned businesses among recipients and subrecipients who procure goods and services and ensure

subrecipient contract opportunities are incorporated into bid solicitations, requests for proposals, and subrecipient contracts.

# Hennepin County Consortium 2025 Annual Action Plan

DRAFT April 4, 2025

[www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)

## Consortium Members:

Hennepin County  
City of Bloomington  
City of Eden Prairie  
City of Plymouth



Website [www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)



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

### **Introduction**

Below is an estimate of expected resources based on the allocations and amounts approved by Congress and provided by HUD. If more or less CDBG is allocated than anticipated, HED will recalculate admin and public services based on the percent proposed below. Dependent on the reduction amount, Hennepin County will adjust remaining capital projects based on a feasibility analysis.

If HED receives more or less HOME than anticipated, admin will be adjusted commensurately, and further adjustments will be made based on a feasibility analysis.

If HED receives more or less ESG than anticipated, the amount made available in HHS's request for proposals will be increased or decreased.

### **Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,918,805	\$325,000	\$409,814	\$3,653,709	\$12,975,220	Assumes annual allocation remains constant and \$325,000 per year of Program Income which would go to homeowner rehab.
HOME	Public-Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,500,000	\$376,750	\$1,000,000	\$2,876,750	\$7,507,000	Assumes annual allocation remains constant, includes funds repaid from prior projects.
ESG	Public-Federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	\$255,000	\$0	\$0	\$255,000	\$1,020,000	Assumes annual allocation remains constant

Table 53 - 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**



Federal funds will be leveraged by funds from Minnesota Housing, multi-family housing revenue bonds, mortgage revenue bonds, project-based Section 8, low-income housing tax credits, McKinney-Vento Homeless Assistance programs, Hennepin County's Affordable Housing Incentive Fund, Supportive Housing Strategy, and Homeownership Assistance Fund (local), developer equity, and philanthropic sources.

The following describes how required Consolidated Plan formula matches will be obtained:

- HOME funds are generally a small financial contribution to a much larger project total development cost and so the 25% match can be met through a variety of sources. HOME projects are awarded additional points based on the percent of match funding available for that project. Cumulatively, the Consortium has exceeded match requirements with approximately \$30 million in excess match.
- The 1:1 match for ESG will be obtained via the activities of the Hennepin County Rapid Rehousing Grant.

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

Hennepin County will consider the Consolidated Plan goals, along with other county priorities, when disposing of excess parcels remaining from transit projects or development projects. Hennepin County Housing and Economic Development regularly works with Land Information and Tax Services (LITS) on leveraging tax forfeit property for affordable housing. Hennepin County will continue to work with (LITS) and the cities to explore potential sites for future affordable housing projects.

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

### Goals Summary Information

The Goals and Objectives below encompass only the those being addressed by Projects funded for the 2025 Program Year. A full list of program Goals and Priorities can be found in Appendix A.

	Goal Name	Start Year	End Year	Category	Description	Funding	Goal Outcome Indicator
<b>Need addressed: Increase and preserve affordable housing choice</b>							
<b>1</b>	Create or Preserve Affordable Rental Housing	2025	2029	Affordable Housing Public Housing	Provide low interest loans/grants to developers for property acquisition, multi-family rehab, new construction, and related site improvements to increase and preserve rental housing opportunities affordable to households at or below 60% of the area median income (AMI), with highest priority for units affordable to households at or below 30% AMI.	CDBG: \$697,482 HOME: \$1,865,000	Rental units constructed: <b>151</b> Rental units rehabilitated: <b>199</b>
<b>2</b>	Tenant Based Rental Assistance and Rapid Rehousing	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Tenant Based Rental Assistance preserves housing for households to move from homelessness into permanent housing. Rapid rehousing provides housing relocation and stabilization services, short- and medium-term rental assistance, to transition households living in shelters or inhabitable living conditions into permanent housing. The priority populations are households who are	HOME: \$250,000 ESG: \$255,000	Tenant-based rental assistance / rapid rehousing: <b>90 Households Assisted</b>

					homeless, formerly homeless, or at imminent risk of homelessness with initial income at or below 50% AMI with the highest priority for below 30% AMI.		
3	Create or Preserve Affordable Homeownership Opportunities	2025	2029	Affordable Housing	<p>Provide homeownership opportunities for low to moderate income households at or below 80%, with the highest priority for households below 60% AMI. These opportunities are provided through:</p> <ul style="list-style-type: none"> <li>Loans to developers for the acquisition of single-family properties for rehabilitation and resale designed to stabilize neighborhoods and preserve existing housing stock, and</li> <li>Direct homebuyer assistance to income eligible households, bridging the gap between the mortgage and household affordability, based on the home purchase price.</li> </ul>	<p>CDBG: \$516,500 HOME: \$526,750</p>	<p>Homeowner Housing Added: <b>10 Household Housing Units</b> Direct Financial Assistance to Homebuyers: <b>11 Households Assisted</b></p>
4	Homeowner Rehabilitation Assistance	2025	2029	Affordable Housing Non-Homeless Special Needs	<p>Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. Program Income is often recycled in this goal.</p>	<p>CDBG: \$930,204</p>	<p>Homeowner Housing Rehabilitated: <b>33 Household Housing Units</b></p>
<b>Need addressed: Prevent homelessness and increase housing stability</b>							
5	Emergency Assistance and Homeless Prevention	2025	2029	Non-Housing Community Development	<p>Provide emergency financial assistance for basic needs to households and housing and supportive services to prevent homelessness. Highest priority is households below 30% AMI, but up to 80% AMI is eligible to receive assistance.</p>	<p>CDBG: \$293,100</p>	<p>Public service activities other than Low/Moderate Income Housing Benefit:</p>

6	Services for Housing Stability	2025	2029	Non-Housing Community Development	Participate in collaborative efforts to provide housing stability to low-income households through various supportive services. The highest priority for these services are households with incomes below 30% AMI, although incomes with up to 80% AMI are still eligible.	CDBG: \$106,900	Public service activities other than Low/Moderate Income Housing Benefit:
<b>Need addressed: Improve community infrastructure</b>							
7	Build/Improve Public Facilities or Infrastructure	2025	2029	Non-Housing Community Development	Provide financing for public facility new construction, rehabilitation, infrastructure and streetscape improvements.	CDBG: \$450,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: <b>9330 Persons Assisted</b>
<b>Need addressed: Administration</b>							
8	Administration	2025	2029	Administration	Fifteen percent of CDBG program funds will be used to help defray the costs incurred by Hennepin County for general program administration costs (planning, general management, oversight, coordination, evaluation and reporting) and Fair Housing (to further fair housing as identified in the 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).	CDBG: \$437,821  HOME: \$185,000	

<b>9</b>	CHDO Operating	2025	2029	CHDO	Operating support to foster and maintain our Community Housing Development Organization as required by the HOME statute.	HOME: \$50,000	Other: <b>1 Other</b>
----------	-------------------	------	------	------	--	-------------------	-----------------------

**Table 54 – Goals Summary**

### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Create or Preserve Affordable Rental Housing
	<b>Goal Description</b>	Assist in the creation of new rental housing opportunities and the preservation of safe rental housing opportunities affordable to households with incomes below 60% AMI, with highest priority for units affordable to households with incomes below 30% AMI.
<b>2</b>	<b>Goal Name</b>	Tenant Based Rental Assistance and Rapid Rehousing
	<b>Goal Description</b>	Provide Tenant Based Rental Assistance (TBRA) to low-income households to preserve their housing or to move from homelessness into permanent housing that evolves into self-sufficient living. The priority populations are households who are homeless, formerly homeless, or at imminent risk of homelessness with initial income at or below 50 percent Area Median Income (AMI) with the highest priority/preference for 30 percent AMI. Provide housing relocation and stabilization services, short- and medium-term rental assistance, to transition households living in shelters or inhabitable living conditions into permanent housing and achieve sustainable living/stability.
<b>3</b>	<b>Goal Name</b>	Create or Preserve Affordable Homeownership Opportunities
	<b>Goal Description</b>	Assist in the creation and preservation of affordable homeownership opportunities affordable for low to moderate-income households through: <ul style="list-style-type: none"> <li>The acquisition of single-family properties for rehabilitation and resale designed to stabilize neighborhoods and preserve existing housing stock, with the highest priority for households with incomes at or below 60% AMI.</li> </ul>

		<ul style="list-style-type: none"> <li>Providing financial assistance to income eligible households, bridging the gap between the mortgage and household affordability, based on the home purchase price. 60% AMI as highest priority. Still eligible for up to 80%.</li> </ul>
4	<b>Goal Name</b>	Homeowner Rehabilitation Assistance
	<b>Goal Description</b>	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that Program Income is often recycled in this goal.)
5	<b>Goal Name</b>	Emergency Assistance and Homeless Prevention
	<b>Goal Description</b>	Provide emergency financial assistance to low-income household for basic needs and provide housing and supportive services to prevent homelessness. Highest priority for households with incomes below 30% AMI, incomes up to 80% AMI still eligible.
6	<b>Goal Name</b>	Services to Increase Housing Stability
	<b>Goal Description</b>	<p>Participate in collaborative efforts to provide housing stability to low-income households through various supportive services. The highest priority for these services are households with incomes below 30% AMI, although incomes with up to 80% AMI are still eligible. Services can include:</p> <ul style="list-style-type: none"> <li>Providing assistance to agencies that provide legal advice to renters regarding tenant law.</li> <li>Collaborating with supportive service agencies to assist seniors with chore services to remain independent in their homes as long as possible, and cope with stress and adjustments correlated with retirement and aging.</li> <li>Providing assistance in funding for youth programming with a focus on providing a healthy and positive atmosphere and offering youth counseling interventions for at-risk teens to address or prevent serious issues.</li> <li>Providing support to domestic abuse victims to receive a variety of ongoing support/information and access to advocacy services to help navigate the court system as they pursue criminal charges against an assailant, and create a safe environment, improving their quality of life. The response effort is coordinated among law enforcement, criminal justice, and social service agencies.</li> </ul>
8	<b>Goal Name</b>	Build/Improve Public Facilities or Infrastructure

	<b>Goal Description</b>	Provide financing for public facility new construction, rehabilitation, infrastructure and streetscape improvements.
<b>9</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	General Program Administration. Twelve percent of Urban Hennepin County CDBG Program funds and ten percent of HOME Consortium funds will be used to help defray the costs incurred by Hennepin County for general program administration costs (planning, general management, oversight, coordination, evaluation and reporting).
<b>10</b>	<b>Goal Name</b>	CHDO Operating
	<b>Goal Description</b>	Operating support to foster and maintain Community Housing Development Organizations as required by the HOME Statute.
<b>11</b>	<b>Goal Name</b>	Fair Housing Activities
	<b>Goal Description</b>	The jurisdiction will use one percent of available administration dollars for fair housing activities as identified in the 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. Persons assisted are not reported since fair housing activities are considered general administration expenses.

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

### Introduction

Projects to be funded for the 2025 Program Year

#	Project Name
1	Rental Property Rehab
2	Affordable Rental Housing Development
3	STABLE HOME
4	Homeowner Rehab
5	Affordable Homeownership Development
6	Home Buyer Assistance
7	Rapid rehousing
8	Emergency assistance
9	Homeless prevention
10	Housing stability services for seniors
11	Housing stability services for tenants
12	Public facility improvements
13	Program Administration
14	CHDO Operating

Table 55 – Project Information

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



## AP-38 Project Summary

### Project Summary Information

Need addressed: Increase and preserve affordable housing choice		
1	<b>Project Name</b>	Rental Property Rehab
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create or Preserve Affordable Rental Housing
	<b>Funding</b>	CDBG: \$707,386
	<b>Description</b>	Provide \$707,386 in CDBG funds to improve the living conditions in affordable rental housing properties within Suburban Hennepin County.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	199 Households at or below 80% AMI.
	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Rehabilitation at affordable rental housing properties.
2	<b>Project Name</b>	Affordable Rental Housing Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create or Preserve Affordable Rental Housing
	<b>Funding</b>	HOME: \$1,865,000
	<b>Description</b>	Construction of new multifamily housing projects: \$1,865,000 to create 151 units of deeply affordable housing.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	When complete, the project will create a total of 151 units affordable to households <60% AMI
	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Construction of affordable multifamily housing projects in suburban Hennepin County. Includes PI.
<b>3</b>	<b>Project Name</b>	Stable HOME
	<b>Target Area</b>	
	<b>Goals Supported</b>	Tenant Based Rental Assistance & Rapid Rehousing
	<b>Funding</b>	HOME: \$250,000
	<b>Description</b>	Tenant Based Rental Assistance
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 households at or below 50% AMI.
	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Rental Assistance. Includes PI.
<b>4</b>	<b>Project Name</b>	Homeowner Rehab
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeowner Rehabilitation Assistance
	<b>Funding</b>	CDBG: \$1,142,003
	<b>Description</b>	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that the estimated Program Income (\$325,000) is included in this, as it is typically recycled in this project.)

	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 low income and moderate-income households
	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Homeowner rehabilitation – includes PI and Rehab administration
<b>5</b>	<b>Project Name</b>	Affordable Homeownership Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create or Preserve Affordable Homeownership Opportunities
	<b>Funding</b>	CDBG: \$280,000 HOME: \$526,750
	<b>Description</b>	Funding to assist with the acquisition of land or the construction and/or rehabilitation to create homeownership opportunities in a suburban Hennepin County.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 households at or below 80% AMI
	<b>Location Description</b>	CDBG: Suburban Hennepin County HOME: Suburban Hennepin County
	<b>Planned Activities</b>	Acquisition and Rehabilitation and/or New Construction of properties to create homeownership opportunities.
<b>6</b>	<b>Project Name</b>	Home Buyer Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create or Preserve Affordable Homeownership Opportunities

	<b>Funding</b>	CDBG: \$236,500
	<b>Description</b>	Homebuyer Assistance
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	11 households at or below 80% AMI
	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Buyer Assistance to homebuyers
7	<b>Project Name</b>	Rapid rehousing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Tenant Based Rental Assistance & Rapid Rehousing
	<b>Funding</b>	ESG: \$255,000
	<b>Description</b>	Rapid rehousing is Tenant Based Rental Assistance and supportive services to help people exit homelessness. In the last couple of years of pandemic and tight rental market, the need for a longer period of support has grown. To accommodate that need, the County will serve slightly fewer households than in the past.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	55 households <30% AMI experiencing homelessness.
	<b>Location Description</b>	TBD - scattered site units for rapid rehousing
	<b>Planned Activities</b>	Rapid rehousing and HMIS
<b>Need addressed: Supportive education, outreach, and services</b>		

8	<b>Project Name</b>	Emergency assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Emergency Assistance & Homeless Prevention
	<b>Funding</b>	CDBG: \$248,100
	<b>Description</b>	Emergency assistance programs provide one-to-three months of emergency rent assistance prevent eviction. Providing emergency rental assistance enables neighbors to get back on track and continue living in their current homes.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	157 low income and moderate-income households
	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Emergency rental assistance
9	<b>Project Name</b>	Homeless prevention
	<b>Target Area</b>	
	<b>Goals Supported</b>	Emergency Assistance & Homeless Prevention
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Supports shelter/transitional housing with intensive support services for youth ages 16 to 21 who are experiencing homelessness.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	45 low income or moderate-income youth experiencing homelessness

	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Emergency shelter for youth, services, and transitional housing
<b>10</b>	<b>Project Name</b>	Housing Stability Services for Seniors
	<b>Target Area</b>	
	<b>Goals Supported</b>	Services for Housing Stability
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Provide housing support to low-income older adults to assist with aging in place.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 low income and moderate-income seniors
	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Supportive services for low-income seniors
	<b>Project Name</b>	Housing Stability Services for Tenants
<b>11</b>	<b>Target Area</b>	
	<b>Goals Supported</b>	Services for Housing Stability
	<b>Funding</b>	CDBG: \$66,900
	<b>Description</b>	Provide housing support to low- to moderate-income tenants These services prevent problems ranging from homelessness to illness from unsafe living conditions, and result in reducing the use of city emergency resources.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2,500 low income and moderate-income tenants
	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Provide supportive housing stability services to low/moderate-income tenants
<b>Need addressed: Encourage neighborhood revitalization</b>		
<b>12</b>	<b>Project Name</b>	Public facility improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Build/Improve Public Facilities or Infrastructure
	<b>Funding</b>	CDBG: \$450,000
	<b>Description</b>	Funds to assist with capital improvement projects for public facilities or public infrastructure located in Suburban Hennepin County.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	9330 Persons Assisted
	<b>Location Description</b>	Suburban Hennepin County
	<b>Planned Activities</b>	Improvements at public facilities/public infrastructure sights
<b>Need addressed: Administration</b>		
<b>14</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration
	<b>Funding</b>	CDBG: \$437,821 HOME: \$185,000

	<b>Description</b>	Fifteen percent of Urban Hennepin County CDBG program funds will be used to help defray the costs incurred by Hennepin County for general program administration costs (planning, general management, oversight, coordination, evaluation and reporting) and the ongoing Fair Housing activities of the Hennepin County Consortium.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	
	<b>Planned Activities</b>	General Administration and Fair Housing for the CDBG and HOME programs.
15	<b>Project Name</b>	CHDO Operating
	<b>Target Area</b>	
	<b>Goals Supported</b>	CHDO Operating
	<b>Funding</b>	HOME: \$50,000
	<b>Description</b>	CHDO Operating
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	n/a
	<b>Location Description</b>	
	<b>Planned Activities</b>	CHDO Operating



## **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**

Assistance is directed to all cities in suburban Hennepin County. The City of Woodland opted not to participate in these programs. The cities of Bloomington, Eden Prairie, Minneapolis and Plymouth receive CDBG directly from HUD. Hennepin County Housing and Economic Development distributes its CDBG allocation through public services, direct allocations, and a consolidated pool.

- **Public Services:** The County sets aside the maximum allowed amount of CDBG for public services (15%, or est. \$437,000), and offers these funds throughout the balance of suburban communities
- **Direct allocation cities:** The County offers a proportional direct allocation of CDBG to cities with over 3.5% of the need using HUD's allocation formula (population, poverty levels (double weighted), and overcrowding). Using this year's allocation and this calculation, the following will cities receive direct allocations of funding: Brooklyn Park: \$438,018; Maple Grove: \$165,250; Richfield: \$171,865; St. Louis Park: \$169,216
- **Consolidated pool:** The remaining est. \$1,100,000 was offered in an RFP for projects serving the remaining 33 participating suburban communities.

The cities of Brooklyn Park, Brooklyn Center, and Eden Prairie have racially concentrated census tracts (Eden Prairie is a CDBG entitlement city and has a separate Action Plan attached to this document).

HOME funds are allocated in response to a request for proposals. Homeownership and rental construction projects are located throughout suburban Hennepin County.

ESG funds are available throughout suburban Hennepin County.

### **Geographic Distribution**

Target Area	Percentage of Funds

**Table 56 - Geographic Distribution**

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

Most of the CDBG allocation investment mirrors HUD's allocation to entitlement cities. HUD measures community need using poverty, population, and housing overcrowding indicators. As

such, assistance is directed proportionally to the areas of greatest need.

**Discussion**

N/A

## **AP-55 Affordable Housing - 91.420, 91.220(g)**

### **Introduction**

The Consortium ranks affordable housing as a high priority. This is evidenced, in part, by the resources dedicated to affordable housing. More than \$5 million of anticipated allocation and program income will be used in suburban Hennepin County, together with program income from HOME, to assist in the development of new affordable units, rehabilitating existing affordable single and multifamily housing units, rental assistance and rapid rehousing.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	90
Non-Homeless	414
Special-Needs	0
Total	504

**Table 57 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	90
The Production of New Units	151
Rehab of Existing Units	239
Acquisition of Existing Units	24
Total	504

**Table 58 - One Year Goals for Affordable Housing by Support Type**

### **Discussion**

Homeless and Rental Assistance goals above include the estimated number of households served by ESG rapid rehousing (55) and by the HOME tenant based rental assistance program (Stable Home) (35). Hennepin County will continue to fund activities that have been effective such as homeowner rehabilitation and the creation of new homeownership opportunities through affordable housing land trusts, while at the same time working to increase investment in activities that support households with lowest incomes.

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The county maintains strong relationships with the six Housing Agencies/Public Housing (PHAs)/Housing Redevelopment Agencies (HRAs) that have public housing units and who administer Housing Choice Vouchers in suburban Hennepin County.

### **Actions planned during the next year to address the needs to public housing**

The capital needs of the PHAs will be addressed through funding sources outside of CDBG and HOME, including formula-allocated Capital Improvement grants from HUD and state allocation rehab funds from the Minnesota Housing Finance Agency.

The needs of public housing residents as identified by the PHAs are addressed, in part, through the public service contracts made possible by CDBG grants. While these services are not specifically targeted at public housing residents, residents may make use of CDBG-funded emergency assistance programs.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

While fostering public housing resident involvement is primarily the responsibility of the respective PHA, Hennepin County will continue to support local PHAs in their efforts and offer programs that positively impact the health and welfare of residents. Resident involvement plans vary based on the size and capacity of the local PHA, the details of which can be found in the most recent five-year plan each agency has submitted to HUD.

Several PHAs and HRA's have relationships with West Hennepin Affordable Housing Land Trust (WHAHLT) which provides homeownership opportunities for low-income families. WHAHLT is funded by HOME and CDBG, in conjunction with other Hennepin County and State funds.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

There are no PHAs in suburban Hennepin County that are designated as troubled.

### **Discussion**

N/A

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

Hennepin County has a shelter-all policy for families with children. As noted in AP-10, the number of families using Hennepin County shelter decreased significantly from 2014 to 2022. These reductions are attributed to four primary causes:

- Increased investment in prevention measures including new programs to prevent evictions and to problem-solve in advance of shelter entry
- Integration with employment services to support families to increase their income
- Increased capacity and better targeting of homeless designated housing programs through the Coordinated Entry System that was implemented during this period.
- The eviction moratorium and Federal Emergency Rental Assistance in 2020-2021.

At the end of those emergency pandemic measures, a surge in demand occurred. This was compounded when, starting November 2022, an increasing number of families newly arrived to Minnesota who lacked the supports and infrastructure to move quickly into stable housing. These challenges have required significant use of overflow sites to shelter up to 490 families at any one time (410% of regular capacity).

Pre-pandemic, single adult homelessness increased by 11% (from 1,620 in the 2014 PIT Count to 1,794 in the 2020 PIT Count). This has driven an increase in unsheltered homelessness that is predominantly experienced by single adults. Contrary to the trajectory with families, unsheltered homelessness subsequently decreased 27% from 2020 to 2023 and single adult homelessness decreased by 11% over the same period.

The below sections outline recent and planned actions – and progress - to strategically address this increase.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Hennepin County will continue to coordinate its robust street outreach services to support the unsheltered homeless populations, which are operated by County staff and nonprofit organizations, including extensive specialist youth outreach connected to Sexually Exploited Youth programming and other youth specific services. Outreach is provided at locations where people experiencing homelessness are known to congregate in the evening, including parks, overpasses, abandoned structures, public transit, and other places not meant for human habitation. During the day, outreach staff focus on locations where unsheltered individuals gather – encampments, free meal sites, the downtown library, and drop-in centers. Through

outreach efforts, professionals are able to develop relationships with individuals, understand their service and housing preferences, utilize best practices in engagement, assess individuals for the Coordinated Entry System and support them through housing placement.

Hennepin County will continue to support two daytime Opportunity Centers, which serve as one-stop shop service centers for single adults and youth. The Opportunity Centers are a key component to engage people into the shelter and Coordinated Entry system and host Healthcare for the Homeless clinics.

The County will continue to operate its new 'housing focused case management team'. Since launching in November 2021, the team has moved more than 750 people into permanent housing with over half for people experiencing unsheltered homelessness.

A new system planner and a 2-year encampment response project aims to increase quality data collection, to know who is outside, and where and who they are working with. The intent is to create infrastructure within the homeless response system to quickly engage with an encampment, identify occupant's needs and housing barriers and swiftly working to connect with services and housing options to organically close down encampments due to housing all occupants. The team began operations in late 2022 and has since moved 217 people to permanent housing and more than 150 to shelter or other temporary indoor options.

To address the disproportionate number of unsheltered Native Americans in the community, Hennepin County will continue to support culturally relevant outreach and housing, including four 'Kola' housing programs offering a total of 72 units of non-time limited supportive housing for people coming directly from the streets with chemical dependency issues and desiring culturally specific services, and the first year-round, 24/7 culturally specific 50-bed shelter.

The combined impact of these measures has been to accelerate housing outcomes across the whole system reduce unsheltered homelessness, a 27% reduction from 2020 (642 individuals unsheltered) to 2023 (469 individuals unsheltered).

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Hennepin County is the primary funder of single adult, family, and youth-specific shelters in the community. At present the community provides 115 consistent family shelter rooms, with overflow provided as needed for the shelter-all commitment (i.e. 490 families in shelter in early 2024), ~900 shelter beds for single adults (mostly congregate and mostly 24/7), and ~80 youth-specific shelter beds. The Adult Shelter Connect bed reservation system and shared HMIS allow efficient resource allocation and reduces the level of daily trauma and stress experienced by people experiencing homelessness.

In response to the increases in single adult and unsheltered homelessness, Hennepin County increased the ongoing single adult shelter budget. This funded new case management services in the larger shelter, converted shelters to accommodate couples together, provided more

systematic training, and established a new small-scale women-only shelter. The County then invested federal pandemic response in the single adult homeless response system in order to better meet the needs of shelter guests, to quickly connect people to housing resources and to create best practices such as 24/7 shelter, access to storage, housing focused case management and new culturally specific and low barrier shelters for Indigenous individuals. The county will continue these services as long as funding allows, always focusing on housing as the tool to end homelessness.

The expansion of quantity, quality and variety of services in single adult shelter – and the expansion of family shelter to meet demand – has seen the annual cost to the County go from less than \$15m to more than \$40m per year for shelter and related services.

Hennepin has retained some Transitional Housing, particularly for youth or households experiencing domestic violence, while others have been reshaped into Rapid Rehousing opportunities in line with HUD’s overall direction on transitional housing.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The Coordinated Entry System (CES) identifies people most appropriate for permanent supportive housing and those who can benefit from rapid rehousing or transitional. The CES prioritizes veterans, chronically homeless persons and families, people with disabilities and those who have the longest histories of homelessness and medical fragilities. The process also assesses household preferences, including preferences for culturally specific services, to support the best match between person and program.

The family shelter system offers additional supports, and uses a case conferencing model, for families not eligible for housing interventions from CES and to families in shelter past 45 days. System planners are working with community providers to implement better HMIS workflows for both sheltered and unsheltered settings to more accurately capture chronic data. Inflow and outflow are tracked monthly.

Hennepin County makes extensive use of by-name lists and case conferencing to problem solve for difficult households. Using this approach, almost 1,500 veterans have been stably housed since 2015, and over 1,600 chronically homeless individuals have been housed since June 2017 (with a 93% housing retention rate). Today, there are 120 homeless Veterans in the county actively engaged on the Homeless Registry in the Hennepin CoC.

Finally, Hennepin continues to leverage State and Federal funding to expand housing programs, including five consecutive years of being awarded bonus programs through HUD Continuum of

Care (CoC) funding and the reallocations of upwards of ~\$2.5m in annually renewable CoC funds towards new housing programs for people experiencing chronic homelessness and families.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Hennepin County works across departments and with local providers and foundations to coordinate homeless prevention programs and move homeless prevention assistance upstream to the point before an eviction is filed in civil court. This collaboration supports a Tenant Resource Center which offers phone- and web-based coordinated financial assistance, mediation, legal aid and homelessness prevention services such as the County's Emergency Assistance and Emergency General Assistance as well as homeless prevention dollars from Minnesota (Family Homeless Prevention and Assistance Program).

The County successfully allocated significant resources to eviction prevention during the pandemic and has operationalized many of these resources. From 2020-2022, Hennepin County allocated and distributed its first round of CDBG-CV and \$16.2 million of CARES Act CRF to emergency rental assistance, then distributed \$58 million in Emergency Rental Assistance allocations. These funds were successfully distributed to households at highest risk of housing instability and of COVID-19 impacts. This support, together with the state's emergency eviction moratorium, led to cutting the number of families using shelter in half. In 2022, a partnership between Hennepin County Adult Representation Services and Human Services ensured that 100% of low-income tenants facing eviction in Housing Court receive free legal representation and human service support. Of the clients represented in court, the majority have had a favorable outcome which often includes a settlement that expunges the filing from the client's record to remove barriers for future rentals. Clients with representation have consistently improved outcomes. The county will continue these services as long as funding allows.

Many people exiting institutions meet the definition of long-term and often also chronic homelessness. The Corrections Department includes stable housing as part of the discharge planning from jail for those with serious behavioral health needs and connects people with serious mental illness in jail with mental health in-reach prior to release. Hennepin County's Healthcare for the Homeless team has developed expertise and capacity to work on preventing discharges from the Hennepin County Medical Center to homelessness and launched a 30-bed respite shelter program for people experiencing homelessness in partnership with a local



shelter provider and funding from Hennepin County in June of 2022.

## **Discussion**

Our priority goals over the coming years are:

- Building off lessons learned through the pandemic to continue strengthening homeless prevention efforts.
- Lowering barriers and increasing capacity for under-served populations in the shelter system, continuing to target the most vulnerable and longest-term homeless residents as a priority for housing interventions, and developing more culturally specific programming in response to the disproportionate impact of homelessness on communities of color.
- Investing not only in ‘places for people to go’ but also in the ‘people to help them get there’ to increase outflow from homelessness into permanent housing.
- Leveraging all available funds, including CDBG, HOME, and ESG, to increasing the quantity, quality, and variety of housing programs to assist more people in exiting homelessness and avoiding returns to homelessness.
- Working with the State and other funders to offset a potential fiscal cliff in 2025 when pandemic recovery funds end.

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

### **Introduction**

In the 2025 program year, the Consortium will assist in the development of new affordable units, rehabilitating existing affordable single and multi-family housing units, and rapid rehousing in suburban Hennepin County.

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

### **Funding affordable housing**

Hennepin County launched a program in 2024 to provide assistance to non-profit affordable housing owner-developers to stabilize their portfolios in order to create capacity to develop more affordable housing. The program received more than \$100 million in funding requests and provided \$17.3 million in targeted assistance.

To address deepest and most disparate needs, the Consortium prioritizes rental projects with units affordable to households with incomes <30% AMI, and homeownership projects affordable to households with incomes <60% AMI. In addition, the ESG Program will assist homeless households to relocate to permanent affordable housing in non-concentrated areas and to overcome barriers that may impede their housing stability, and the Stable HOME project will offer tenant-based rental assistance to households who are homeless or unstably housed.

### **Zoning, regulations, and transportation**

Although Hennepin County does not have authority over land use or rental licenses, it does work with partner cities to develop housing strategies. For the Southwest LRT and Bottineau Corridors, for example, plans include goals for the development and preservation of affordable housing, as well as to modify regulatory tools to support housing development and preservation (i.e. Inclusionary Zoning, corridor-wide TIF, fiscal disparities sharing, affordability targets).

In addition, the Metropolitan Council requires cities to have comprehensive plans that address affordable housing targets and offers grants in accordance with the Livable Communities Act to encourage development of affordable housing (among other goals). Finally, Hennepin County also Completed a created Single Room Occupancy Task Force Report to develop recommendations to incent and facilitate the development of SRO housing. The recommendations included options to modify City zoning and ordinances to make room for SROs, as well as design methodologies to meet existing policies.

**Tenant screening practices**

The Consortium continues to fund activities recommended by the regional Analysis of Impediments (AI), including providing tenant advocacy, housing discrimination testing and enforcement, and fair housing counseling. In addition, since 2020 Hennepin County has prioritized affordable housing finance dollars for projects which demonstrate inclusive tenant screening criteria.

**Fair Housing**

Funding to further fair housing comes from the Fair Housing Implementation Council (FHIC), a metro wide collaboration of HUD entitlement jurisdictions working together to expand housing choice, which Hennepin County will fund from its General Administration project. The FHIC and Hennepin County will direct fair housing funding toward overcoming these barriers identified in the 2020 Analysis of Impediments for Fair Housing.

**Discussion**

Staff from the Hennepin County Housing and Economic Development and Health and Human Services will continue to coordinate activities at the county and regional levels. This work includes sharing information and best practices, coordinating production goals and funding, and aligning policies affecting homeless families and individuals across jurisdictional boundaries.

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

### **Introduction**

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

Hennepin County aims to reduce disparities and address obstacles at each level across the housing continuum. In recent years, the Housing and Redevelopment Authority (HRA) and Housing and Economic Development department (HED) has advanced three new housing focus areas to meet underserved needs:

- Launched a strategy to create 1,000 units of deeply affordable supportive housing over 10 years by committing \$50M in capital and almost as much for services and operating costs
- Created single single-room occupancy housing affordable to working adults with who have minimal income but and lacking housing options affordable at their income level
- Introduced a new capital fund specifically for addressing the homeownership gap between racial and ethnic groups

Similarly, Hennepin County's Continuum of Care committees review data from shelter, housing programs, the Coordinated Entry System, and other community sources to assess unmet needs and where programs fall short of performance outcomes. Using that information, Hennepin County shifts resources to meet those underserved needs:

- Using data demonstrating that people experiencing chronic homelessness are the biggest user of shelter, and major users of other expensive systems, the County shifted resources to focus on housing this group as a priority through our Coordinated Entry System in 2017.
- In 2019 Hennepin County re-visioned our homeless response system, identifying the need for more culturally specific emergency services (shelter, outreach) given the disproportionate impact of unsheltered homelessness on our native American community members. This strategy provided a roadmap that was implemented when pandemic recovery funds were made available.
- In early 2020, Hennepin County became the first community in the State of Minnesota to move away from using the VI-SPDAT for prioritization in the Coordinated Entry System. This followed a study by C4 – with whom Hennepin County partnered for the Supporting Partnerships for Anti-Racist Communities action research project – that found the VI-SPDAT did not allocate resources in lines with our racial equity goals. The County has worked with C4 to iterate a bespoke assessment – centering input from people with lived experience of homelessness – and most recently added a medical fragility prioritization in partnership with our Public Health department.
- In 2021, Committees identified that people at imminent risk of homelessness had deeper needs than the services offered by homeless prevention providers typically

allowed for. In response, Hennepin County relaxed rules to create greater access while increasing expectations for service intensity.

And finally, the most prevalent housing need in Hennepin County is the lack of affordability and availability. We will target HOME, CDBG, ESG, and local resources to people with the highest needs by prioritizing projects that set aside units for county clients and people experiencing homelessness and providing rapid rehousing and rental assistance to homeless households.

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

In addition to programs and projects funded by CDBG, HOME, and ESG, Hennepin County has a variety of programs which foster and maintain affordable housing. For example:

- Hennepin County's Housing and Redevelopment Authority (HCHRA) annually awards \$5 million for rental housing, and – starting in 2022 - \$1.245 million for homeownership projects.
- HCHRA's Supportive Housing Strategy awards \$5 million in capital funding annually to create supportive housing. The goal of this strategy is to develop 1,000 units of supportive housing for our lowest income and most vulnerable residents.
- HCHRA invested \$2M in a "first loss" position in Greater Minnesota Housing Fund's Phase II fund to preserve naturally occurring affordable housing. Phase I preserved over 700 units of affordable housing, 560 of which are located in Hennepin County.
- The Environmental Response Fund addresses environmental assessment and clean-up of property

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

Hennepin County has two departments that address lead-based paint issues. The Hennepin County Human Services and Public Health Department case manage elevated blood-lead referrals from the Minnesota Department of Health (except in Bloomington and Richfield). All blood lead tests in the state must be reported to the Minnesota Department of Health who in turn informs the jurisdiction responsible for investigating cases where children have been poisoned. When a child's blood lead level is over 5 µg/dl the Minnesota Department of Health preforms a lead risk assessment inspection and, where needed, corrective orders are issued to fix lead-based paint hazards. Hennepin Public Health then monitors the case to ensure completion of the work. Hennepin County Housing continues to use funds from the Centers for Disease Control to augment our efforts to reduce childhood lead poisoning. With those funds, Hennepin County now offers additional risk assessments to families with children testing a between 3.5-5 µg/dl and above as well as product and spice testing to help identify non-paint sources of lead exposure. The funds also support contracts with community-based partners that help us reach high risk populations to provide education for families and encourage blood lead testing. When a family is income eligible, that family is referred to the Housing and Economic Development Department for grant assistance with the lead orders.

In addition to the public health response, Hennepin County Housing and Economic

Development actively engages in primary prevention of childhood lead poisoning through a multifaceted approach that includes community outreach and education, lead-based paint inspection/risk assessments, training for contractors, and lead hazard reduction. We continue to follow the lead-safe housing rule in all its federally funded activities. We address lead-based paint hazards when using federal and state funds toward housing activities including CDBG and HOME funded activities and through federally funded Lead Hazard Control Grants.

Hennepin County has been awarded multiple HUD Office of Lead Hazard Control and Healthy Homes Grants and two Healthy Homes Production Grants. As of January 2024, the lead grants have completed over 5,330 lead-safe units for families in the jurisdictions joined in the grant applications, 3,930 in Hennepin County.

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

Hennepin County assists individuals and families to access resources that help them move into self-sufficiency. Hennepin County Human Services delivers a variety of services to individuals or families that 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.
- Hennepin Pathways programs -- training and paid internships for marginalized

communities

- 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
- Training and employment partnerships -- with NorthPoint, Urban League, Summit OIC and others
- Employment and training services for people exiting homelessness – a dedicated pandemic recovery funded pilot that launched in 2022 offering training and paid work placements through two training and employment agencies, including culturally specific options

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

Hennepin County and Minneapolis' community effort to end homelessness, initially built on the 10-year plan to end homelessness, has been a collaborative effort driven by the efforts of the County, cities, and social service agencies who have provided services for those experiencing homelessness. Minneapolis and Hennepin County will continue to collaborate to identify needs, coordinate implementation of the ESG funding, refine the Coordinated Entry process, and bring together all aspects of the continuum of homeless services into a unified process.

Hennepin County's service delivery has met incredible outcomes through its coordination. Hennepin County's 2022 Point-In-Time Count was the lowest on record and included a 24% decrease in unsheltered homelessness. Those successes stemmed from strong community partnerships supporting shifts to prioritizing the most vulnerable residents. Due to partnerships across the County in developing the Supportive Housing Strategy, Hennepin is poised to create 1000 new units of supportive housing for the County's priority population of residents.

Hennepin County will continue to build on the strengths of the delivery system which 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 new policy and funding.

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

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 annual Coordinated Request for Proposals (CRFP) that includes funding from the county's Affordable Housing Incentive Fund (AHIF), Transit Oriented Development (TOD), and HOME funds. There is also purposeful coordination with staff who manage the Housing Support, and federal funding from the Continuum of Care program.

## **Discussion**



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

### Introduction

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$325,000
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>\$325,000</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.	95.00%

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Consortium will only assist HUD approved forms of homeownership as defined in 24 CFR § 92.2. Homeownership means - as ownership in fee simple title, a 99-year leasehold interest, ownership in a cooperative or mutual housing unit, or an equivalent form of ownership approved by HUD, in a one-to-four-unit dwelling, a condominium unit, a manufactured unit, or a cooperative or mutual housing unit.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

When funds are provided to West Hennepin Affordable Housing Land Trust (WHAHLT) and/or Twin Cities Habitat for Humanity (TCHFH) to assist with the acquisition of the land or the construction and/or rehabilitation of the improvements (thus indirectly assisting the homebuyer), a resale provision is required. Both entities are using the land trust model of ownership with HOME. The owner occupancy and resale requirements will be secured by a Declaration of Covenant that will be filed on the property for the required affordability period (up to 15 years, based on the amount of HOME funds provided). The Declaration is also attached to the Ground Lease as an addendum. For more information please, see the attached Resale Provisions.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

When funds are provided to West Hennepin Affordable Housing Land Trust (WHAHLT) and/or Twin Cities Habitat for Humanity (TCHFH) to assist with the acquisition of the land or the construction and/or rehabilitation of the improvements (thus indirectly assisting the homebuyer), a resale provision is required. Both entities are using the land trust model of ownership. The owner occupancy and resale requirements will be secured by a Declaration of Covenant that will be filed on the property for the required affordability period (up to 15 years, based on the amount of HOME funds provided). The Declaration is also attached to the Ground Lease as an addendum. For more information, please see the attached Resale Provisions.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Consortium does not plan to use HOME funds to refinance existing debt.

**Emergency Solutions Grant (ESG)  
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

**Eligibility, Prioritization, and Referral:** Eligible households are Hennepin County residents who are literally homeless (Category 1) at program entry, whose gross household annual income is at or below 30% of the Area Median Income, who are prioritized for rapid rehousing based on the current version of the Hennepin County Coordinated Entry System Manual, and who are referred by a Coordinated Entry System Housing Referral Coordinator.

**Housing Stability / Identification Service Standards:** All households eligible for ESG-funded rapid rehousing services will receive housing identification and housing stability services.

- Services cannot exceed 30 days during the period the program participant is seeking permanent housing and cannot exceed 24 months during the period the program participant is living in permanent housing.
- While the program participant is still experiencing homelessness, program will meet with the program participant weekly for first 2-3 months, and at least monthly thereafter.
- Housing identification services include recruiting landlords, addressing potential barriers to landlord participation, and completing rent reasonableness assessments and Fair Market Rent Determinations to assist households in identifying affordable.
- Housing stability services include negotiating lease agreements and rental assistance agreements, completing Habitability Assessments and lead-based paint reviews, creating a Housing Stability Plan/Case Plan, and referring to on-going resources
- Participation in services should not be required to receive rapid rehousing assistance.

**Direct Assistance Standards:**

- Households must contribute at least 30% of their total, gross income towards rent. Providers will pay full housing costs for households with no – or very low – income and provide only move-in costs for households with incomes higher than 30% AMI (but up to 200% FPG).
- Complete re-certifications of need for direct assistance and services at three months from the date the household was housed, and every three months thereafter. Work with households toward 0% subsidies at service end.

**Exit Criteria:**

Households may be exited for the following reasons:

- Stable and connected to community reasons
- Has received services for 30 days during the period the program participant is seeking permanent housing, or for 24 months during the period the program participant is living in permanent housing; or has received 24 months of direct

assistance.

- Income exceeds 200% FPG at quarterly recertification, or exceeds 30% AMI at 12 month recertification or thereafter.
- No longer wish to be in the program, or cannot be located
- Endangering or threatening the safety of project staff

Projects must provide formal termination notice and have an appeal process. Providers may not transfer households from one service intervention to another.

**Data:** Subrecipients that deliver ESG-funded rapid re-housing services will be required to ensure that data on all persons served and all activities assisted under ESG are entered in the Minnesota HMIS system. If the subrecipient is a victim service provider or a legal services provider, it may use a comparable database that collects client-level data over time and generates unduplicated aggregate reports based on the data. Information entered into a comparable database must not be entered directly into or provide to an HMIS.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Hennepin County CoC's Coordinated Entry System (CES) is the process by which households experiencing literal homelessness access, are assessed, and are prioritized for homeless-dedicated supportive housing programs. Hennepin has separate but coordinated CES's for families and singles. Both CES's:

- Cover and serve all of the Hennepin County CoC; use mobile outreach services, partnerships with geographically and culturally focused agencies, and after-hours crisis lines to assure easy access by households; and are promoted widely.
- Follow policies to address needs of households fleeing domestic violence, including privacy and confidentiality, safety planning, emergency management, and appropriate referrals.
- Employ standardized access and assessment. Trained assessors follow written policies to assess households. Households prioritized for supportive housing also complete a standard supplemental assessment of housing preferences.
- Use a uniform referral process to refer households to participating projects, which include rapid rehousing (including ESG-funded projects), transitional housing, and permanent supportive housing. Housing Referral Coordinators employ a standard process which prioritizes households with the longest periods of homelessness and households who are chronically homeless.
- Offer referral denial protocol for both projects and households.
- Require housing providers to limit barriers to enrollment, such as income, disability status, substance use, and criminal history.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

ESG-funded services will be provided by subrecipients that are selected via a Request for Proposals (RFP) process. Following a community needs assessment and prioritization process, the County distributes an RFP through public distribution lists. The County also hosts a pre-proposal meeting to clearly convey requirements and responsibilities as a subrecipient of ESG funds. Provider agencies can propose new or expanded re-housing services. The County convenes a review panel with representatives from homeless shelters, housing programs, and other community organizations, which rates proposals based upon the provider's qualifications and past performance, the perceived effectiveness and efficiency of the proposal, cost factors, prospects for successful outcome delivery, timeline for implementation, fit with community needs and priorities, and cultural competence. The County executes contract agreements with projects selected through the RFP process. Contracts contain a scope of work, applicable ESG requirements, and performance standards.

Hennepin County provides a higher level of oversight to newer programs, including training, technical assistance and monitoring. The County completes on-site monitoring of each subrecipient annually, which includes technical assistance and individualized assistance.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

N/A

5. Describe performance standards for evaluating ESG.

Of households served by rapid rehousing programs:

- Participants will obtain housing in at average of 54 days from program start
- 41% of adult participants will increase or maintain income through employment from program entry to exit
- 53% of adult participants will increase or maintain non-employment income from program entry to exit
- 78% of adult participants will increase or maintain total income from program entry to exit
- 84% of all participants will exit to permanent destinations
- HMIS data will be entered in accordance with local HMIS data quality policies, per the community's Data Quality Plan.

## Appendix A - Citizen Participation Plan for Consolidated Plan 2025-2029

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

### Amendments to the 2025-2029 Consolidated Plan

Amendments to the Consolidated Plan (ConPlan) previously adopted by the Hennepin County Board of Commissioners and approved by HUD will be considered at the following levels:

Minor Amendment
-----------------

Is a modification that does not alter the purpose or intended beneficiaries of the Consolidated Plan goals. These amendments may be corrections or clarifications. These changes do not require public notice, a public comment period or Hennepin County Board of Commissioners action.

Substantial Amendment
-----------------------

Changes that, add, delete or alter the Consolidated Plan Priority Needs or Goals. These Amendments will require:

- the initiating entity's governing body should also take action on the Amendment during or at the end of the 30-day public comment period.
- Public Notice to be published in the local paper by the initiating entity (either the entitlement city or Hennepin County) to provide an opportunity for public comment for a minimum of **30 days prior** to Hennepin County Board taking action on the Amendment.
- Hennepin County Board Action.

Amendments to the Consolidated Plan can only be initiated by Hennepin County in the HUD IDIS system.

### Amendments to an Annual Action Plan

Amendments to an Annual Action Plan (AAP) previously adopted by the Hennepin County Board of Commissioners and approved by HUD will be considered at the following levels:

Minor Amendment
-----------------

- 1) Increases or decreases the amount awarded to a project by **less than** 25 percent; or
- 2) Changes the eligible activity or location of a project, but not the purpose, scope or intended beneficiaries.

These changes **do not** require public notice, a public comment period, or action by the city council or the Hennepin County Board of Commissioners action and are considered "revisions".

<b>General Amendment</b>
--------------------------

- 1) Increases or decreases the amount awarded to a project by 25-50 percent of the original budget; or
- 2) Increases or decreases the amount awarded to a project by 50 percent or more of the original budget **and** the amount being reallocated is less than \$100,000; or
- 3) Cancels a project.

Notification of the general amendment and comment period will be published in the official newspaper by the entity initiating the amendment for at least a **15-day** period prior to approval of the required formal action by the entity initiating the amendment. A public hearing is not required. All comments received during the comment period will be considered prior to approval and implementation of the general amendment.

<b>Substantial Amendment</b>
------------------------------

- 1) Increases or decreases the amount awarded to project by a minimum of \$100,000 and the increase is 50 percent or more of the original budget,
- 2) Changes the purpose, scope or intended beneficiaries of a project; or
- 3) Creates a new project.

Notification of the substantial amendment and comment period will be published in the official newspaper for the county or city initiating the amendment for **at least a 30-day period** prior to approval of the required formal action by the entity initiating the amendment. A public hearing is not required. All comments received during the comment period will be considered prior to approving and implementation the substantial amendment. A summary of any written comments received and a copy of the written response from the county or city will be attached to the substantial change amendment.

**CDBG Entitlement Cities:** As of January 2025, these are Minneapolis, Bloomington, Eden Prairie, and Plymouth. Amendments must be approved by their respective council or a body that has been delegated responsibilities relevant to the CDBG program.

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

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

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

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

## Access to Information

Plan records and information, consistent with state and local laws regarding personal privacy and obligations of confidentiality, are available for citizen review at Hennepin County Housing and Economic Development Department, Housing Division, 300 South 6<sup>th</sup> Street, MC 685, Minneapolis, Minnesota 55487. The office may be reached by phone to the main number at 612-348-9260 or to Program Manager 612-348-2670 during normal business hours.

### **2020-2024 Consolidated Plan (ConPlan):**

The proposed Consolidated Plan and the Annual Action Plan will be made available to the public for comment for **at least 30 days** and a public hearing will be held before the Hennepin County Board of Commissioners before it is approved.

### **Annual Action Plan (AAP):**

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

### **Annual Performance Report (CAPER):**

The Consolidated Annual Performance and Evaluation Report (CAPER), which includes the entitlement cities, will be made available to the public for **at least 15 days** and a public hearing will be held before the County Board of Commissioners before it is submitted to HUD.

### **During Public Comment Periods:**

During public comment periods, one copy of the applicable DRAFT document will be available per requesting agency. Typically, printed copies of the DRAFT documents will also be available at Hennepin County regional libraries (Southdale, Ridgedale and Brookdale). All of these sites are accessible for person with mobility impairments. In addition, at a minimum, the executive summary of the DRAFT documents will also be available on the Hennepin County website at [www.hennepin.us](http://www.hennepin.us). Typically, access to this website is available to those without computers at any Hennepin County library. Library staff is able to assist those without computer experience.

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

DRAFT Documents include:

Proposed Consolidated Plan

Proposed Annual Action Plan

Consolidated Annual Performance and Evaluation Report (CAPER)



## Public Hearings

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

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

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

The hearings will be held at times and locations convenient to potential and actual beneficiaries of each program covered within the Consolidated Plan. For in person hearings the location will usually be the Hennepin County Board Room at the Hennepin County Government Center. In the case there are the exigencies of a public health or other challenge and there is concern about significant public health or other risks that may result from holding in person public hearings, it may be determined it is best to undertake a virtual public hearing (alone, or in concert with an in-person hearing) ensuring that the virtual hearing allows comments and questions in real time, with answers coming directly from the elected representatives or staff to all "attendees". As with an in-person hearing, we will select a virtual hearing method or platform that provides for accessibility for persons with disabilities and LEP to participate. We will do our very best to comply with citizen participation requirements.

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

In addition to public hearings conducted by the County Board, cities receiving an allocation of CDBG funds from Hennepin County, or directly from HUD by the cities of will hold a public hearing prior to the identification of projects for CDBG funding.

These public hearings will take place before proposed projects are submitted to Hennepin County for inclusion in the Annual Action Plan. To give adequate notice of public hearings, participating communities will publish notices detailing the purpose of the hearings in their respective official newspapers, at least 10 working days in advance of any public hearing.

## **Additional Documentation**

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

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

## **Comments**

Hennepin County and the cooperating communities will consider the comments and views received in writing during the comment period or verbally at public hearings. We will accept comments via us mail or electronic mail. Summaries of all comments and responses will be attached to the final Consolidated Plan, Annual Action Plan or CAPER.

## **Technical Assistance**

Technical assistance will be provided to any group, representing very low and low-income persons, that wants to develop funding proposals for any of the programs covered by the Consolidated Plan. The level and type of assistance may vary and will be determined by Hennepin County and/or as applicable the specific cooperating community. Representatives from Hennepin County, the U.S. Department of Housing and Urban Development, or other involved public agencies will provide the necessary assistance and expertise. To receive technical assistance, contact Hennepin County, Housing and Economic Development, Housing Development Manager at 612-543-4342.

## **Complaints**

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

# The City of Bloomington Hennepin County Consortium 2025-2029 Consolidated Plan and 2025 Annual Action Plan

Approved by HUD July 1, 2025

[www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)

## Consortium Members:

Hennepin County  
City of Bloomington  
City of Eden Prairie  
City of Plymouth



Website

[www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)



City of  
Bloomington,  
Minnesota

# 2025-2029 Consolidate Plan and 2025 Annual Action Plan



Draft 3-20-2025

# Executive 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	BLOOMINGTON	Community Development

**Table 1– Responsible Agencies**

### Narrative

The City of Bloomington is a CDBG only entitlement community. Bloomington 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 only grantees.

### Consolidated Plan Public Contact Information

Michael Palermo

City of Bloomington

1800 West Old Shakopee Road

Bloomington, MN 55341

952-563-8924

MPalermo@Bloomingtonmn.gov

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

The City of Bloomington conducted out reach to organizations and works closely with various agencies to assist needs identified in the plan. It works closely with Hennepin County the lead agency for the Consortium as well as the Continuum of Care, who also does extensive out reach.

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

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, as well as outreach completed by the City of Bloomington.

**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**

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.

In addition, the city's HRA operates a Housing Choice Voucher program of 557 units with an additional 167 vouchers administered on behalf of other agencies that serves a wide variety of low-income populations, including elderly, the disabled and families. The HRA's staff is trained to assist participants to connect with services such as mental health and public health services.

**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**

Not applicable as Bloomington does not receive ESG funds. Please refer to the Hennepin County section on this.

**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**

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?

**Table 2– Agencies, groups, organizations who participated**

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

Bloomington was actively involved in the Consortium consultation, development, and citizen participation process led by Hennepin County. Outreach was undertaken to engage local non-profits, minority residents of suburban Hennepin County and other interested parties to attend these session. All agency types were consulted through the Consortium's Consolidated Plan development and goal-setting process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hennepin County	The Office to End Homelessness has played a key role in the development of all housing and homeless-related sections of the plan and coordination will continue.
City of Bloomington Forward 2040 Comprehensive Pla	City of Bloomington	The city's comprehensive plan lays out development of the city for the next 30 years. It also identifies affordable housing efforts within the city, which may be impacted by the city's CDBG efforts.
Thrive 2040	Metropolitan Council	This is the regional framework for planning, housing, economic development, transportation. We work to further the regional goal of a diverse housing stock to accommodate the regions growth especially as it relates to affordable housing.



<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>
Missing Middle Housing Study	City of Bloomington	The City has lead a effort to study missing middle housing in Bloomington. While the City has seen unprecedented growth in multifamily housing and has made efforts to reduce barriers to single/two family housing there has been a gap in middle density housing being developed. The goals of this study align with the goals to provide affordable housing.
Economic Development Plan	Port Authority - City of Bloomington	The Port Authority for the City of Bloomington has developed a 5 year economic development plan. There are synergies to be expected with work force development, day care, infrastructure improvement, and ensuring adequate housing to support economic growth. These align with the goals of CDBG.
HRA Annual Work and Strategic Plan	Housing and Redevelopment Authority in and for the City of Bloomington	The HRA annually reviews its comprehensive list of strategies and key program areas. CDBG continues to be an active part of preserving the housing stock and maintaining housing affordability in the city.

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

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

The City of Bloomington 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 Plymouth 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 Bloomington 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 may include utilizing state funding programs for economic development, consulting with state agencies on data and regulations for lead-based paint and environmental review.

**Narrative**

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

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

The City of Bloomington 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.

The City of Bloomington participated in the Consortium's efforts in outreach to citizens and interested agencies to broaden public participation in the development and approval of the Plan. See the Hennepin County section for more information on the Consortium's outreach efforts. In addition to the Consortium outreach, the city sought input through its own process to develop the plan through the solicitation of comments and public hearings.

The City of Bloomington's Plan, as part of the Consortium's entire Plan, was made available for public comment 30 days prior to going before the Hennepin County Board for a public hearing. This is the final public hearing on the consortiums plan, including the City of Bloomington's plan.

In addition, and prior to the Consortium's hearing, the Bloomington City Council held a public hearing for comments on the development and approval of the City's plan. This hearing also serves to receive any comments from the public or interested organizations prior to submission to the Hennepin County for inclusion it the Consortiums Plan.

The Consortium's Plan provides the complete Citizen Participation Plan for all members to follow, including Bloomington. The Citizen Participation Plan details the efforts to broaden public participation in the development of the Action Plan.

In addition to the Consortium's hearing and comment period, the City of Bloomington provides opportunities for public comments on the plan and its development. The City's Action Plan is a subject of public hearing at the Council prior to adoption and submission to be included in the Hennepin County Consortium Action 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)

Table 4– Citizen Participation Outreach

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

The City continually monitors data for low and moderate income residents through its annual All Things Housing Report, Comprehensive Plan Development, and Small Area Plan Development. The Metropolitan Council also provides continually updated data that supports our Annual Action Plan and Housing Goal development.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

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

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

The City of Bloomington is a fully developed city within the larger Minneapolis-St. Paul Metropolitan Area. Through its HRA it provides affordable housing through the Housing Choice Voucher Program. The City/HRA does not operate a Public Housing Program. The City has a large Public Works Department that provides the city's residences and businesses with necessary services to live and work within the city. Public Facilities have been funded through a variety of methods, including the use of general funds (property tax), state and federal grants. The city has utilized these resources for any needed public facilities. The city also annually develops a Capital Investment Plan (CIP). The CIP is a planning tool based on long-range physical planning and financial projections that forecast the City, the Bloomington Port Authority (Port), and Housing and Redevelopment Authority for the City of Bloomington (HRA) capital needs over a ten-year period as building blocks to help achieve the City's strategic vision and mission. The CIP includes a detailed description of every Capital Project anticipated to be initiated during the ten-year period, including the need for public facilities. The CIP may be viewed here: <https://www.bloomingtonmn.gov/fin/capital-improvement-plan-cip>

A major public facility that has been identified is the need for a community and wellness center. The City currently operates a public health division that serves the community with various clinic operations and education events. The clinic primarily works with low and moderate income clients. The structure has reached the end of its useful life. Additionally, for years, the community has been in need for a recreational center. There is no central public facility for recreation, meeting, and physical fitness in the City. While it will serve the entire community and region the facility is identified to be in a low and moderate income block group. The City will be developing the a community health and wellness center to address these needs.

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

The city also annually develops a Capital Investment Plan (CIP), including public facilities. The CIP is a planning tool based on long-range physical planning and financial projections that forecast the City, the Bloomington Port Authority (Port), and Housing and Redevelopment Authority in and for the City of Bloomington (HRA) capital needs over a ten-year period as building blocks to help achieve the City's strategic vision and mission. The CIP includes a detailed description of every Capital Project anticipated to be initiated during the ten-year period, including the need for public facilities.

Additionally, the City's Parks and Recreation Division underwent a year long planning process to develop a park's system plan. The plan specifically calls out the need for a community health and wellness center. While it was long identified by staff, the outreach and analysis provided reaffirmed this gap in City services.

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

The city utilizes a variety of local, state and federal (Non-HUD) as identified in the annual CIP report as described above. The city uses this planning tool to develop plans to the implement public improvements that have been identified.

**How were these needs determined?**

The city annually develops a Capital Investment Plan (CIP), including public facilities. The CIP is a planning tool based on long-range physical planning and financial projections that forecast the City, the Bloomington Port Authority (Port), and Housing and Redevelopment Authority in and for the City of Bloomington (HRA) capital needs over a ten-year period as building blocks to help achieve the City's strategic vision and mission. The CIP includes a detailed description of every Capital Project anticipated to be initiated during the ten-year period, including the need for public improvements.

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

The City funds a variety of public services through use of general funds from the property tax levy and other local, state, or federal funding sources. The city is holding Request for Proposals (RFP) for the allocation to a variety of service providers. This helps to inform the needs for the community.

In recent years the city has seen an increased need to serve elderly, BIPOC and non-native English speaking residents. For example, the city has funded through CDBG and other local funds programming for the provision of light maintenance and chore services to enable seniors to remain in their home. Other services can be funded through the RFP process above.

**How were these needs determined?**

The needs for public service were determined through analysis of data and discussion with providers and program participants. This is informed as part of outreach for consolidate plan as well as other planning efforts conducted by the City of Bloomington and partner agencies.

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

## **Housing Market Analysis**

### **MA-05 Overview**

#### **Housing Market Analysis Overview:**

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



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

### Introduction

### 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	149	98	0	0	0
Arts, Entertainment, Accommodations	3,681	6,886	8	9	1
Construction	1,679	2,526	4	3	-1
Education and Health Care Services	10,879	11,095	23	14	-9
Finance, Insurance, and Real Estate	5,182	6,700	11	8	-3
Information	927	1,584	2	2	0
Manufacturing	5,046	6,321	11	8	-3
Other Services	2,396	1,471	5	2	-3
Professional, Scientific, Management Services	5,735	25,538	12	32	20
Public Administration	1,269	1,539	3	2	-1
Retail Trade	5,358	8,426	12	11	-1
Transportation and Warehousing	2,455	1,105	5	1	-4
Wholesale Trade	1,769	6,792	4	8	4
Total	46,525	80,081	--	--	--

**Table 5 - Business Activity**

Data Source Comments:

## Labor Force

Total Population in the Civilian Labor Force	48,487
Civilian Employed Population 16 years and over	46,525
Unemployment Rate	4.00
Unemployment Rate for Ages 16-24	10.70
Unemployment Rate for Ages 25-65	3.30

**Table 6 - Labor Force**

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	20,702
Farming, fisheries and forestry occupations	84
Service	7,151
Sales and office	10,750
Construction, extraction, maintenance and repair	2,260
Production, transportation and material moving	5,578

**Table 7 – Occupations by Sector**

Data Source Comments:

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	29,684	71%
30-59 Minutes	10,740	26%
60 or More Minutes	1,367	3%

Travel Time	Number	Percentage
<b>Total</b>	<b>41,791</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source Comments:

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,454	182	871
High school graduate (includes equivalency)	5,731	166	1337
Some college or Associate's degree	11,991	542	1849
Bachelor's degree or higher	17,903	418	1964

**Table 9 - Educational Attainment by Employment Status**

Data Source Comments:

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	6	294	445	1,019	441
9th to 12th grade, no diploma	752	327	707	715	553
High school graduate, GED, or alternative	1,573	2,212	1,155	3,867	5,039
Some college, no degree	1,859	2,064	1,948	5,009	3,349
Associate's degree	296	1,142	1,564	2,655	1,158
Bachelor's degree	1,210	3,896	3,304	6,644	4,383
Graduate or professional degree	43	1,683	1,510	3,312	1,985

**Table 10 - Educational Attainment by Age**

Data Source Comments:

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

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	43,424
High school graduate (includes equivalency)	42,483
Some college or Associate's degree	51,213
Bachelor's degree	70,097
Graduate or professional degree	85,307

**Table 11 – Median Earnings in the Past 12 Months**

Data Source Comments:

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

The major employment sectors in the city of Bloomington, both by percentage of jobs, as well as percentage of workers are:

- Professional, Scientific, Management Services
- Education & Healthcare Services
- Retail Trade
- Arts, Entertainment, Accommodations
- Finance, Insurance, and Real Estate

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

The city has a large and diverse employment base that includes hospitality, retail, light industrial and professional services. The workforce that the business community draws upon includes Bloomington and the wider metropolitan area. The workforce and infrastructure needs are covered by other funding sources. These needs include public transportation, affordable housing, and educational opportunities.

**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.**

Due to the limited funding available through its' CDBG grant, the City of Bloomington has determined that economic development, education, etc., are not a high need for these limited CDBG funds. They are covered by other funding sources. These include the addition of bus rapid transit lines to the city and, redevelopment of primary corridors for commercial and affordable housing needs.

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

The City of Bloomington is home to the second largest employment base in the Twin Cities metro, offering positions at every skill and education level.

**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.**

The City of Bloomington is home to Normandale Community College, the largest such college in Minnesota with enrollment of nearly 15,000 students. The college provides programs and courses on a large variety of subject areas needed for preparing today's workforce with competitive skills, including computer science, nursing, hospitality and business. The programs offered include courses that provide certifications in their field as well as courses that are transferable to traditional four-year colleges. The students, faculty and staff are diverse and reflect the greater community. The housing component of the Action Plan is impacted by students and staff.

The City also coordinates an economic initiative that brings together the largest employers quarterly to discuss work force and economic needs. This includes representatives from Normandale and the public school district. These meetings focus on human resource needs, economic development needs, and supports growth of our industry leaders.

Lastly, the City coordinates several pathways programs to careers as well as a comprehensive internship program called Bloom. These include pathways to Policing, water maintenance, and engineering programs. The Bloom program works both with City departments and divisions as well as corporate partners. The City coordinates a broad skills training program for its participants such as resume writing, networking, office etiquette, etc. The employers provide exposure to real work environments.

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

Yes

**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.**

The Port Authority has adopted a 5 year economic development Plan. This focuses on various sectors of economic development including supporting development, workforce development, and placemaking. Additionally, The City of Bloomington has several plans that impact economic growth. First, the City's Comprehensive Plan is the overall plan that guides development within the city. This important plan is revised every 10 years. The city also has several district plans that help to focus economic growth. These plans include the South Loop District Plan, Normandale Lake District Plan, Gateway District, and the Penn American District Plan which help to focus and attract development and economic development.

Additionally, the City is part of the Metropolitan Council 2020 Regional Framework that was created in partnership with Greater MSP and the Center for Economic Inclusion. The framework acts as the regions Comprehensive Economic Development Strategy.

**Discussion**

## **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 10% of low- and moderate-income (LMI) households experience multiple housing problems. The most common housing problem among LMI households in Bloomington is cost burden (paying more than 30% of income), which is common to LMI households across the city. A review of the Comprehensive Housing Affordability Strategy (CHAS) 2017-2021 data provided by HUD, 30% or more of LMI households experience cost burden in every census tract in Bloomington. Problems of overcrowding and substandard housing are not common in Bloomington.

However, further review with local data suggests the CHAS dataset is incorrect regarding substandard conditions. This was also identified in the 2020-2025 Consolidated Plan. In Census Tract 253.01 the CHAS dataset estimates 10 rental households in the 0-30% HAMFI, 25 rental households in the 30%-50% HAMFI range, and 35 rental households in the 50-80% HAMFI range are lacking complete plumbing or kitchen facilities. The margin of error is 19 for the 0%-30% HAMFI range 15 households for 30%-50% HAMFI range and 28 households for 50%-80% HAMFI range. Adjusting those down to 17 LMI households results in less than 5% of LMI households. This is likely more accurate because in this census tract there are only two apartment buildings and two senior living facilities. These properties comprise almost all the rental households. The two apartment buildings have been identified by the city as Naturally Occurring Affordable Housing and comprise 221 units. This matches well with the 215 LMI rental households identified for the Census tract from the CHAS dataset. The buildings were built in 1969 and 1973 and are regularly inspected by the City of Bloomington for the annual rental license. The buildings would not be issued a rental license if they lacked plumbing or complete kitchen facilities. The buildings are larger, comprising of 81 and 140 units and the time at which they were constructed suggests that 75 households lacking a complete kitchen or plumbing is incorrect. The senior living facilities located in the Census Tract are not income restricted and likely have few or no LMI households.

Additionally, Census Tract 258.05 had 14 LMI households with incomplete kitchen or plumbing facilities. There is only one rental with 111 units located in this Census Tract. The facility is a senior living facility with the whole continuum of care. Either this is within the margin or error or respondents may have completed the survey erroneously as they are living in a assisted living facility with limited kitchen access. Again, any rental property receives an annual inspection and a rental license would not be issued if the building was lacking in complete facilities.

For this reason, it is assumed there are no areas in Bloomington that meet the 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 requires 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. A review of the data from CPD Maps dataset provided by HUD, Census Tract 251, 252.01 and 254.01 are the only Census tract in Bloomington that is an area of racial or ethnic minority concentration. These are all located in the northeast quadrant of Bloomington.

However, using the 2020 Decennial Census data by the US Census Bureau shows Census Tracts 252.05, Census Tract 253.02, 254.03 and Census Tract 1255 also having a total population of over 40% racial or ethnic minority. This data continues growth from the previous consolidated plan and shows a quick change in demographics; an trend that is expected continue to grow over the next 5-year cycle.

The Consolidated Plan also requires 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. A review of the Comprehensive Housing Affordability Strategy (CHAS) 2012-2016 dataset provided by HUD; Census Tract 253.02 and 254.03 are the only Census tracts in Bloomington that are areas where low-income families are concentrated. Both are at 40% of households.

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

The census tracts noted above are located in the east part of Bloomington, with most of the housing developed from the 1950's to 1960's. These tracts are next to one another and are well serviced by public transportation.

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

These census tracts are near the second largest employment base outside of downtown Minneapolis. Located near Interstate 494, this area employs over 100,000 people. The availability of jobs range from service sector to professional positions. The Mall of America, one of the regions largest employers is located in the area referenced.

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

The area is well serviced by parks and the programming provided by the City of Bloomington. The school district serving these areas is well regarded with a strong emphasis on meeting the needs of their diverse student population.



## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Bloomington is a fully developed city within a large metropolitan area with broadband service provided by at least two providers, Comcast (Xfinity) and CenturyLink. Both provide high-speed internet are available to all neighborhoods/homes throughout the city. In addition, each of these providers have been expanding their fiber-optic networks in the city to improve broadband speeds for their customers. Also, the city is broadly covered by 5G networks that provide high-speed internet access through cellular phone infrastructure, thus providing another option for consumers.

Households that are unable to purchase broadband internet access may utilize the free service that is available at the two Hennepin County libraries located in Bloomington and the City's community center. The libraries and community center are open to all without broadband internet access in their homes. The libraries are located on Portland and Penn Avenues in the city.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Bloomington is a fully developed city within a large metropolitan area that is served by two primary operators of broadband internet services, Comcast (Xfinity) and CenturyLink. These service providers are available to all households in the city by either a cable (Comcast) or phone line (CenturyLink) connections. The city has adopted a resolution that welcomes additional providers of cable/internet services. Any new franchise to the city must make its service available to all residences in the city. The city is also has 5G infrastructure that provides high-speed internet access through cellular phone networks, thus providing additional options for consumers from cell phone service providers.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Bloomington is a fully developed city within a large metropolitan area. The city has developed a Continuity of Operations (COOP) is a roadmap that will work to ensure the operation of the essential services will be maintained during extreme events, including those from natural disaster caused by climate change. For example, the city has few areas at risk of flooding due to extreme rain events, however the City maintains flood plan data and works with related watershed districts to maintain safety in these areas.

Also note, that in 2018, Hennepin County's Emergency Management division put together a hazard mitigation plan. The risk assessment process measures the potential loss to a community, including loss of life, personal injury, property damage and economic injury resulting from a hazard event. The risk assessment process allows a community to better understand their potential risk and associated vulnerability to natural, intentional human-caused and unintentional human-caused hazards. The planning process identified the following consequences could be expected with climate change in Hennepin County:

- Less reliable and more dangerous lake ice
- More periods of bare/snow-free ground, allowing frost to penetrate to great depths during cold outbreaks
- Expansion of the heavy rainfall season, leading to enhanced peak stream flows, and altered timing of normal flow regimes
- Increased runoff and flash-flooding as the largest events intensify and become more common
- Water infrastructure damage from intense rainfall events
- Agricultural stress, from shifting crop ranges, heat, drought, extreme rainfall
- More days with high water vapor content and heat index values
- Greater summer cooling costs, more days requiring cooling
- New invasive species, both terrestrial and aquatic, especially those acclimated to warmer climates or those that were cold weather limited.
- "Hyper-seasonality," as warm conditions develop during the "off-season," leading to bouts of heavy rainfall or severe weather, followed by wintry conditions.
- Increase in frequency of freeze-thaw cycles, as winter is increasingly infiltrated by warm conditions.

Data from Minnesota's State Climatology Office already show a clear pattern of increasing temperatures at night and in winter -- and larger, more frequent extreme precipitation events. The Twin Cities metro area, including Hennepin County, is already seeing substantial warming during winter and at night, increased precipitation, and heavier downpours. State climatologists project that the decades ahead will

bring even warmer winters, warmer summer nights, and even larger rainfalls, along with the likelihood of increased summer heat and the potential for longer dry spells.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Like other environmental justice issues, data shows that our communities of color, low-income families, and residents with disabilities contribute least to the problem of climate change, but will be the most at risk; especially during flooding events, heat waves, and poor air quality days.

The Center for Disease Control completed an analysis of socioeconomic status, race, ethnicity, language, household composition, disability status, and access to housing and transportation. The resulting census tracts aligns with where the county's and Bloomington's, most vulnerable residents live.

The CDC analysis aligns with another analysis by the Metropolitan Council. That analysis found that the eastern, more populous, and more built, half of Hennepin County (including Bloomington) had vulnerability to issues such as extreme heat events and flooding. Those areas have greater populations of limited English proficient populations (communication barrier), higher poverty, greater heat island, and areas of lower elevation. While surface flooding risk is spread more evenly across the county, the areas of higher vulnerability are areas of higher population, which include many areas occupied by renters, people of color and households of lower incomes.

Other factors that could have greater effect on vulnerable populations include:

- Increased pressure on infrastructure, social services, public health, and emergency management to respond to events.
- Extreme heat events: Extreme heat will be exacerbated in urban areas where impervious pavement and limited vegetation result in the urban heat island effect.
- Poor air quality: Air pollutants, such as ozone, particulate matter, and allergens pose acute and chronic respiratory and cardiovascular threats. Rising temperatures and changes in precipitation patterns may lead to increased air pollution. Increased frequency of wildfires in the western United States and Canada have also impacted local air quality.
- Changes in precipitation: Changes in precipitation patterns will likely lead to more flash flooding, which is a public safety issue.
- Psychological Impacts: Climate change can lead to negative mental health outcomes caused by the acute trauma of an extreme weather event or the gradual onset of climate change. Mental health issues may include anxiety, stress, depression, and PTSD.
- Greater annual precipitation and large volume events overwhelm water control systems of older single-family homes as well as more rural homes with septic systems for home owners least able to afford repairs.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

There are a wide variety of activities that can be funded through CDBG. A City the size and scale of Bloomington has a wide range of needs that could be addressed. The needs analysis and housing analysis helped identify those needs and determine priority needs.

The highest priority needs in Bloomington relate to housing, neighborhood revitalization, education, and outreach. As indicated in our needs analysis, housing cost burden remains the predominant issue in Bloomington. This is for both renters and homeowners and programs to assist low and moderate income residents to be in safe and affordable housing are priority. Additionally, homelessness has become a predominant issue. The City will continue to partner with Hennepin County to address homelessness. Bringing the issues together are situations of emergency relief and education of residents to prevent housing crises and help create economic opportunities.

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

### **Geographic Area**

**Table 12 - Geographic Priority Areas**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

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

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

### Priority Needs

Table 13 – Priority Needs Summary

1	<b>Priority Need Name</b>	Preserve & Create Rental Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Develop or Rehab Affordable Rental Housing Develop or Rehab Special Needs Housing
	<b>Description</b>	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. 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.
	<b>Basis for Relative Priority</b>	Because of the extremely low vacancy rates, and high levels of cost burdened households, especially among households with low incomes, the development of multifamily housing is a high priority
2	<b>Priority Need Name</b>	Preserve & Create Homeownership Opportunities
	<b>Priority Level</b>	High

	<b>Population</b>	Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeowner Rehabilitation Assistance Develop Homes for Homeownership Direct Homebuyer Assistance
	<b>Description</b>	This need includes: <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> </ul> Direct homebuyer assistance is financial assistance to bridge the gap between the mortgage a household can afford and the cost of the home
	<b>Basis for Relative Priority</b>	The city of Bloomington places a high priority on providing homeownership opportunities to low- and moderate-income households. As values of existing homes in the community continue to rise, the opportunities for home ownership is an important avenue for low- and moderate-income families to help achieve the benefits of earning equity through ownership of their home, especially among members of the BIPOC communities.
3	<b>Priority Need Name</b>	Housing Opportunities for Homeless Populations
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Large Families Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Victims of Domestic Violence Unaccompanied Youth Elderly

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Develop Housing for People who are Homeless Homelessness Prevention and Support Services
	<b>Description</b>	Support funding 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>	Housing for people experiencing homelessness and homeless families in a high priority. Homelessness policy and priorities are in line with Hennepin County Continuum of Care.
4	<b>Priority Need Name</b>	Encourage Neighborhood Revitalization
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeowner Rehabilitation Assistance Acquisition and/or Demolition of Structures Code Enforcement Build/Improve Public Facilities or Infrastructure Business Assistance
	<b>Description</b>	Support the stabilization and safety of communities through demolition of blighted structures, building and improving community amenities, and enforcing codes.



	<b>Basis for Relative Priority</b>	<p>City goals were established based on criteria, including:</p> <ul style="list-style-type: none"> <li>• Impact on a large number of low-income households</li> <li>• Serves an area or population with a high rate of poverty, evictions, or other relevant disparities</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 and/or "costs" of discontinuing funding</li> <li>• The support of the community for these projects and activities</li> </ul> <p>Neighborhood revitalization activities are a high priority and help provide a suitable living environment.</p>
5	<b>Priority Need Name</b>	Support Education, Outreach, and Services
	<b>Priority Level</b>	Low
	<b>Population</b>	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>veterans</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p>
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Emergency Assistance Senior Services Tenant Advocacy Senior Center Programing Youth Programming Domestic Abuse Counseling Build/Improve Public Facilities or Infrastructure Business Assistance
	<b>Description</b>	Ongoing need to support the education, outreach and services activities (public services) listed in Associated Goals.
	<b>Basis for Relative Priority</b>	<p>Emergency assistance and homeless prevention are a high priority, as are households with extremely low incomes (&lt;30% AMI). In addition, goals were established based upon a number of criteria, including:</p> <ul style="list-style-type: none"> <li>• Prioritization and access for households with extremely low incomes and people of color</li> <li>• Serves an area or population with a high rate of poverty, evictions, or other relevant disparities</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 and/or "costs" of discontinuing funding</li> <li>• The support of the community for these projects and activities</li> </ul> <p>These types of services help support the needs of income eligible residents throughout the City of Bloomington.</p>
6	<b>Priority Need Name</b>	Stimulate Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Job Training Business Assistance

	<b>Description</b>	Economic development strategies, including business assistance, improve the local economy and expand economic opportunities
	<b>Basis for Relative Priority</b>	<p>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 and/or "costs" of discontinuing funding</li> <li>• The support of the community for these projects and activities</li> </ul> <p>Economic development activities are a high priority and help expand economic opportunities.</p>
<b>7</b>	<b>Priority Need Name</b>	Administration
	<b>Priority Level</b>	Low
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Fair Housing Activities
	<b>Description</b>	Support general administration of CDBG and Fair Housing.
	<b>Basis for Relative Priority</b>	Administrative activities meet federal regulations, and ensure adequate monitoring, oversight, and planning support for CDBG and regional Fair Housing efforts.

### Narrative (Optional)

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

### Introduction

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	450,000	300,000	100,000	850,000	3,750,000	The City of Bloomington is an entitlement jurisdiction for the Community Development Block Grant Program. Program income is from the repayment of single-family rehabilitation loans. Prior year resources is the estimated amount of unspent CDBG funding carried over into the new program year.

Table 14 - Anticipated Resources

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

The City of Bloomington intends to pursue all possible resources to address its Consolidated Plan goals. There are no specific matching requirements associated with Bloomington's CDBG program, although any opportunities to provide/obtain matching funding will be pursued.

**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 Bloomington's HRA owns 41 single-family rental homes that provide affordable housing to larger families. Twenty of the homes are part of the HRA's Housing Choice Project-Based Voucher program. The other twenty-one homes make up the HRA's Rental Homes for First-Time Home Buyers program. This program assists renters achieve the goal of homeownership through an escrow feature. The City also maintains an inventory of publicly owned land that can be repurposed for various purposes.

**Discussion**

The City of Bloomington will utilize a variety of federal, state and local funding to achieve the goals identified in this plan. This includes sources used on a recurring basis, including CDBG, Housing Choice Vouchers and HRA levy funds. 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
City of Bloomington	Government	Non-homeless special needs neighborhood improvements public services	Jurisdiction
SENIOR COMMUNITY SERVICES	Subrecipient	Non-homeless special needs public services	Jurisdiction
Homes Within Reach	Non-profit organizations	Affordable homeownership rehab	
Metropolitan Fair Housing Implementation Council	Government	Coordinates regional Fair Housing activities	Region
Independent Contractors	Private Industry	Various contractors provide renovation and construction service for home rehabilitation projects.	Jurisdiction

**Table 15 - Institutional Delivery Structure**

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

Hennepin County is the lead agency of the Hennepin County Consortium. Hennepin County is recognized as a capable administrator in delivering a housing and community development system that aligns with federal and county priorities with the assistance of partnering agencies and municipalities. The City of Bloomington 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 Bloomington. In order to make the most impact given limited funding and the high cost of new housing construction, Bloomington has historically targeted its CDBG funding to the rehabilitation of homes owned by low/moderate income homeowners. When possible, Bloomington 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		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
<b>Other</b>			
Other	X		

**Table 16 - Homeless Prevention Services Summary**

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

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

people with mainstream services and local nonprofit agencies that work in the area where the family 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.

Additionally, the City of Bloomington and HRA partners with School District #271 to assist families experiencing housing crisis. The City and HRA have funded various homeless prevention programs over the last 5 years and anticipates continuing to fund programs when funds are available.

**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.



- Within the Consortium's area, specific programming has been developed for the 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 previous Consolidated Plan goals.

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

person seeking homeless services will be assessed within one week for their vulnerability and people will be triaged to the most appropriate level of intervention needed to end their homelessness.

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

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

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation Assistance	2025	2029	Affordable Housing Non-Homeless Special Needs		Preserve & Create Homeownership Opportunities Encourage Neighborhood Revitalization	CDBG: \$2,250,000	Homeowner Housing Rehabilitated:  150 Household Housing Unit
2	Emergency Assistance	2025	2029	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit:  2000 Persons Assisted
3	Senior Services	2025	2029	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	Fair Housing Activities	2025	2029	Fair Housing Activities		Administration	CDBG: \$20,000	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Develop or Rehab Affordable Rental Housing	2025	2029	Affordable Housing		Preserve & Create Rental Opportunities	CDBG: \$80,000	Rental units constructed: 50 Household Housing Unit  Rental units rehabilitated: 100 Household Housing Unit
6	Develop or Rehab Special Needs Housing	2025	2029	Affordable Housing Non-Homeless Special Needs		Preserve & Create Rental Opportunities	CDBG: \$30,000	Rental units rehabilitated: 50 Household Housing Unit
7	Develop Homes for Homeownership	2025	2029	Affordable Housing		Preserve & Create Homeownership Opportunities	CDBG: \$250,000	Homeowner Housing Added: 25 Household Housing Unit
8	Direct Homebuyer Assistance	2025	2029	Affordable Housing		Preserve & Create Homeownership Opportunities	CDBG: \$50,000	Direct Financial Assistance to Homebuyers: 50 Households Assisted
9	Develop Housing for People who are Homeless	2025	2029	Affordable Housing		Housing Opportunities for Homeless Populations	CDBG: \$25,000	Housing for Homeless added: 25 Household Housing Unit
10	Homelessness Prevention and Support Services	2025	2029	Homeless		Housing Opportunities for Homeless Populations	CDBG: \$20,000	Homelessness Prevention: 40 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Tenant Advocacy	2025	2029	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
12	Financial Literacy	2025	2029	Non-Housing Community Development			CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 550 Persons Assisted
13	Senior Center Programing	2025	2029	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
14	Youth Programming	2025	2029			Support Education, Outreach, and Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 160 Persons Assisted
15	Youth Counseling	2025	2029	Non-Housing Community Development			CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Domestic Abuse Counseling	2025	2029	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
17	Job Training	2025	2029	Non-Housing Community Development		Stimulate Economic Development	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
18	Acquisition and/or Demolition of Structures	2025	2029	Affordable Housing		Encourage Neighborhood Revitalization	CDBG: \$50,000	Buildings Demolished: 2 Buildings
19	Code Enforcement	2025	2029	Affordable Housing		Encourage Neighborhood Revitalization	CDBG: \$25,000	Housing Code Enforcement/Foreclosed Property Care: 650 Household Housing Unit
20	Build/Improve Public Facilities or Infrastructure	2025	2029	Non-Housing Community Development		Encourage Neighborhood Revitalization Support Education, Outreach, and Services	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
21	Business Assistance	2025	2029	Non-Housing Community Development		Encourage Neighborhood Revitalization Support Education, Outreach, and Services Stimulate Economic Development	CDBG: \$50,000  Section 108: \$2,200,000	Jobs created/retained: 10 Jobs
22	Administration	2025	2029	Non-Housing Community Development		Administration	CDBG: \$480,000	

**Table 17 – Goals Summary**

## Goal Descriptions

1	Goal Name	Homeowner Rehabilitation Assistance
	Goal Description	Assist low and moderate income homeowners with rehab of their homes.
2	Goal Name	Emergency Assistance
	Goal Description	Provide emergency financial assistance to low income household for basic needs. Highest priority for households with incomes below 30% AMI, incomes up to 80% AMI still eligible.
3	Goal Name	Senior Services
	Goal Description	Collaborate with supportive service agencies to assist seniors with chore services to remain independent in their homes as long as possible, and cope with stress and adjustments correlated with retirement and aging.

4	<b>Goal Name</b>	Fair Housing Activities
	<b>Goal Description</b>	The jurisdiction will use available administration dollars to affirmatively further fair housing as identified in the 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. Persons assisted are not reported since fair housing activities are considered general administration expenses.
5	<b>Goal Name</b>	Develop or Rehab Affordable Rental Housing
	<b>Goal Description</b>	Assist in the creation of new rental housing opportunities affordable to households with incomes at or below 60% AMI, with highest priority for units affordable to households with incomes below 30% AMI.
6	<b>Goal Name</b>	Develop or Rehab Special Needs Housing
	<b>Goal Description</b>	Provide capital funding assistance to develop or rehab affordable housing for low income special needs households. 30% AMI as highest priority, eligible for up to 60%.
7	<b>Goal Name</b>	Develop Homes for Homeownership
	<b>Goal Description</b>	Acquisition of single-family properties for rehabilitation and resale designed to stabilize neighborhoods and preserve existing housing stock, providing housing opportunities for low to moderate income households. 60% AMI as highest priority. Program Income is often recycled in this goal.
8	<b>Goal Name</b>	Direct Homebuyer Assistance
	<b>Goal Description</b>	Provide financial assistance to income eligible households, bridging the gap between the mortgage and household affordability, based on the home purchase price. 60% AMI as highest priority. Still eligible for up to 80%.
9	<b>Goal Name</b>	Develop Housing for People who are Homeless
	<b>Goal Description</b>	Provide capital funding for affordable housing for people experiencing homelessness. Funding for mixed income units, which include homeless units, is captured in "Capital Funding to Build/Rehab Units" unless all units in the development are for people experiencing homelessness. 30% AMI is the highest priority.
10	<b>Goal Name</b>	Homelessness Prevention and Support Services
	<b>Goal Description</b>	Provide housing and supportive services to prevent homelessness. 30% AMI is the priority



11	<b>Goal Name</b>	Tenant Advocacy
	<b>Goal Description</b>	Provide assistance to agencies that provide legal advice to renters regarding tenant law.
12	<b>Goal Name</b>	Financial Literacy
	<b>Goal Description</b>	Provide counseling services to homeowners for foreclosure prevention, consumer education and awareness, and homeowner purchase counseling for low to moderate income households.
13	<b>Goal Name</b>	Senior Center Programing
	<b>Goal Description</b>	Provide health and wellness education, recreation activities, associated transportation programs and coordination of meals programs to seniors through Senior Centers.
14	<b>Goal Name</b>	Youth Programming
	<b>Goal Description</b>	Provide assistance in funding youth programming with a focus on providing a healthy and positive atmosphere.
15	<b>Goal Name</b>	Youth Counseling
	<b>Goal Description</b>	Provide youth counseling interventions for at-risk teens to address or prevent serious issues.
16	<b>Goal Name</b>	Domestic Abuse Counseling
	<b>Goal Description</b>	Provide support to domestic abuse victims to receive a variety of ongoing support/information and access to advocacy services and create a safe environment, improving their quality of life. The response effort is coordinated among law enforcement and social service agencies.
17	<b>Goal Name</b>	Job Training
	<b>Goal Description</b>	Fund job training, job placement, and other employment support services carried out by qualified entities specifically designed to increase HUD-approved revitalization strategies that promote economic opportunities

18	<b>Goal Name</b>	Acquisition and/or Demolition of Structures
	<b>Goal Description</b>	Encourage neighborhood revitalization through activities to improve blighted, deteriorated, undeveloped, or inappropriately developed real property preventing sound community development and growth.
19	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	Provide targeted code enforcement in low and moderate income areas to complement strategic efforts that abate neighborhood decline and preserve housing stock and encourage neighborhood revitalization.
20	<b>Goal Name</b>	Build/Improve Public Facilities or Infrastructure
	<b>Goal Description</b>	Provide financing for public facility new construction, rehabilitation, infrastructure and streetscape improvements.
21	<b>Goal Name</b>	Business Assistance
	<b>Goal Description</b>	Facilitate economic development through financial or technical assistance to private entities, and commercial or industrial improvements.
22	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	General Program Administration. General program administration costs (planning, general management, oversight, coordination, evaluation and reporting).

**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 grants to states and localities that communities use to fund buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct assistance to low-income people. Bloomington is not HOME recipient. Rather, HOME funds are allocated to and coordinated by Hennepin County for affordable projects county-wide, excluding the City of Minneapolis.

Bloomington's CDBG housing programs are generally oriented towards the rehabilitation of the city's existing owner-occupied housing stock. During the 2025-2029 Consolidated Plan cycle, Bloomington expects to assist approximately 150 low- and moderate-income families

through the program each year. The City estimates that of the 150 families to be assisted in PY2025, 15 will be extremely low-income, 60 will be low-income, and 75 will be moderate-income.

## **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 Bloomington's CDBG housing programs receive an EPA pamphlet "How to Protect Your Family from Lead in the Home". Recipients of CDBG assistance through Bloomington's Housing Rehabilitation Loan 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 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, the City, using CDBG funds, will pay for initial and clearance testing for lead hazards. Rehab loan clients receive loan funding in order to help cover the costs of any required lead hazard reduction work. This funding for testing is also made available to owners of rental units and are rented to a Housing Choice Voucher program participant.

### **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 Bloomington's CDBG housing programs. Applicants to the Housing Rehab Loan program are provided with an EPA lead pamphlet. Clients approved to participate in the 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.

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

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

The City of Bloomington actively works with the goal to reduce the number of poverty-level families through policies and programs aimed to assist those families. The city coordinates its services to poverty-level families through its programs offered by its Public Health Division (i.e.: WIC, public health nurses, etc.), its HRA (i.e.: affordable housing, including Housing Choice Vouchers) and its Parks and Recreation Department (i.e.: low-income elderly services, free evening meals), Port Authority (i.e. Work force Development and internship program). The city also coordinates efforts with the local school district and offers reduced participation fees for its activities offered through its Park and Recreation Division.

As a member of the Hennepin County Consortium, the City of Bloomington adopts the goals and policies of the Hennepin County anti-poverty strategy. As the City of Bloomington resides in Hennepin County, residents are able to receive assistance through anti-poverty programs coordinated at the County level. Hennepin County assists individuals and families to access resources that help them move into self-sufficiency. Hennepin County Human Services delivers a variety of services to individuals or families that 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**

Anti-poverty programs in suburban Hennepin County (including the City of Bloomington) are coordinated by Hennepin County. In addition, the City, through its Housing and Redevelopment Authority (HRA) works to provide affordable housing opportunities to poverty-level families. Affordable housing is a high community priority.

The HRA operates a Housing Choice Voucher program of 557 vouchers with an additional 167 administered for other agencies, and it is the primary method to house poverty-level families within Bloomington. The HRA also works to attract new affordable housing development to the city. The most recent efforts included assisting the development of over 500 affordable units in the last 5 years. The HRA provided a land value write-down to reduce land costs for the project, low interest affordable housing trust fund loans, and grant writing assistance to secure additional funding. The HRA is actively looking to find more opportunities to serve poverty-level families through the development of affordable housing. The HRA has partnered with multiple agencies to develop several single family homes and has 6 projects actively moving forward. Another 27 units are anticipated in the next 5 years. The City, in 2019, also passed an Opportunity Housing Ordinance that requires a percentage of affordable units in all new multi-family developments. This strategy has allowed poverty-level families to reside in market-rate development that would otherwise be beyond their means. The HRA also works to preserve the affordability of Naturally Occurring Affordable Housing (NOAH). The HRA has also used various funding sources on emergency rental and utility assistance for low-income households.

## **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**

The City of Bloomington will execute an annual contract with any sub-recipient receiving funds through the Action Plan. The City will be the responsible entity to ensure contract administration and compliance for activities funded out of Bloomington CDBG funds. Staff has extensive experience in monitoring such activities. The City staff will ensure compliance of sub-recipients through annual on-site monitoring for compliance with program regulations, procedures and meeting goals and objectives of the program and Action Plan. Such monitoring will include random file reviews, review of financial documentation and annual performance reports. In addition to the monitoring of sub-recipients, the City has developed extensive internal control procedures to ensure the funds are utilized in compliance with program guidelines and prudent financial practices. The City, as member of the Fair Housing Implementation Council (FHIC), works to develop the Assessment of Fair Housing in connection with the CDBG and HOME programs.

## Expected Resources

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

#### Introduction

The City of Bloomington intends to pursue all resources available to address its planned 2025 program year activities. The following list provides information on CDBG and other funds used for community development and housing programs within the City.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	450,000.00	300,000.00	100,000.00	850,000.00	3,750,000.00	The City of Bloomington is an entitlement jurisdiction for the Community Development Block Grant Program. Program income is from the repayment of single-family rehabilitation loans. Prior year resources is the estimated amount of unspent CDBG funding carried over into the new program year.

Table 18 - Expected Resources – Priority Table

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



**matching requirements will be satisfied**

The City of Bloomington intends to pursue all possible resources to address its Consolidated Plan goals. There are no specific matching requirements associated with Bloomington's CDBG program, although any opportunities to provide/obtain matching funding will be pursued.

**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 Bloomington's HRA owns 41 single-family rental homes that provide affordable housing to larger families. Twenty of the homes are part of the HRA's Housing Choice Project-Based Voucher program. The other twenty-one homes make up the HRA's Rental Homes for First-Time Home Buyers program. This program assists renters achieve the goal of homeownership through an escrow feature. The City also maintains an inventory of publicly owned land that can be repurposed for various purposes.

**Discussion**

The City of Bloomington will utilize a variety of federal, state and local funding to achieve the goals identified in this plan. This includes sources used on a recurring basis, including CDBG, Housing Choice Vouchers and HRA levy funds. Additional sources such as LIHTC, TIF and housing revenue bonds have been used on a case by case basis in the past and will continue to be pursued when and where appropriate

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation Assistance	2025	2029	Affordable Housing Non-Homeless Special Needs		Preserve & Create Rental Opportunities Preserve & Create Homeownership Opportunities	CDBG: \$535,000.00	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit
2	Public Service – Housing, Senior, and Youth Activities	2025	2029	Non-Housing Community Development		Encourage Neighborhood Revitalization	CDBG: \$75,000.00	Other: 100 Other
3	Fair Housing Activities	2025	2029	Fair Housing Activities			CDBG: \$5,000.00	
4	Develop Homes for Homeownership	2025	2029	Affordable Housing			CDBG: \$150,000.00	Homeowner Housing Added: 5 Household Housing Unit
5	Administration	2025	2029	Non-Housing Community Development			CDBG: \$85,000.00	

Table 19 – Goals Summary

#### Goal Descriptions

1	<b>Goal Name</b>	Homeowner Rehabilitation Assistance
	<b>Goal Description</b>	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that Program Income is often recycled in this goal.)
2	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Collaborate with supportive service agencies to assist seniors, youth, and other low and moderate income populations with public service activities.
3	<b>Goal Name</b>	Fair Housing Activities
	<b>Goal Description</b>	The jurisdiction will use available administration dollars to affirmatively further fair housing as identified in the 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. Persons assisted are not reported since fair housing activities are considered general administration expenses.
4	<b>Goal Name</b>	Develop Homes for Homeownership
	<b>Goal Description</b>	Acquisition of single-family properties for rehabilitation and resale designed to stabilize neighborhoods and preserve existing housing stock, providing housing opportunities for low to moderate income households. 60% AMI as highest priority. Program Income is often recycled in this goal.
5	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	General Program Administration. General program administration costs (planning, general management, oversight, coordination, evaluation and other housing services with public service dollars.



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

### Introduction

During the 2025 program year, the city anticipates receiving its annual allocation of \$450,000 along with \$300,000 in program income for a total available funding amount of \$750,000. The City will use \$655,000 or 87% to serve low and moderate income activities. The balance of funds is used for Fair Housing activities and administration expenses.

The City expects to receive \$750,000 per year in CDBG funds from 2025-2029

#	Project Name

Table 20 – Project Information

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

The City has continually identified rehabilitation of its housing stock as a priority. While there are various funding sources for new construction there are less available for rehabilitation. Owner rehab addresses multiple goals (homeless prevention, ownership for LMI residents, neighborhood revitalization) and has had a proven track record to supporting the city's low income residents. The program is operated by HRA staff and is well established lending to efficiencies. That said, the need is always greater than the funds available. Materials, labor, and other costs continue to increase as a result of market conditions outside the control of this program.

Additional priorities outlined in this plan require capacity building among non-profit partners and other government agencies. While the need for affordable housing and public services continue to grow resources from CDBG are either shrinking or remaining stagnant. Additionally, Bloomington being an inner ring suburb sees many of the same issues that the core cities see but at a scale less attractive to public service agencies who continue to do more work with less.

## AP-38 Project Summary

### Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate the number and type of families that will benefit from the proposed activities	Location Description	Planned Activities

o. Project		Goals Supported	Geographic Areas	Needs Addressed	Funding
1	Administration				
	Description	General administrative expenses including fair housing activities.			
	Target Date for Completion	06/30/2021			
	Estimate the number and type of families that will benefit from the proposed activities	N/A - General administration expenses.			

	(additional information for this discussion may be available on the AP-36 Project Detail screen)	
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	N/A - General administration expenses.
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	N/A - General administration expenses.
	Homeowner Rehabilitation Assistance	Homeowner Rehabilitation Assistance
		Preserve & Create Rental Opportunities
2	Description	This activity will provide rehabilitation loans to 30 low/moderate income homeowners in Bloomington. Provide lead-based paint testing and clearance testing to low/moderate income participants of CDBG homeowner rehabilitation assistance loans activity. This activity is proposed to use prior year program income and estimated current year program income.
	Target Date for Completion	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the	Thirty low/moderate income homeowners.



	AP-36 Project Detail screen)				
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	This activity is offered city-wide.			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Revolving rehabilitation loan program to serve low/moderate income homeowners.			
	Lead-Based Paint				
	Description	Lead-based paint testing and clearance testing for recipients of CDBG homeowner rehabilitation assistance loans.			
	Target Date for Completion	06/03/2022			
3	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	This activity is expected to serve 25 low/moderate income homeowners with lead-based paint testing and clearance testing. This activity is done in concert with the single-family rehabilitation loan program.			
	Location Description (additional information for this	This activity is offered city-wide in Bloomington.			

	discussion may be available on the AP-36 Project Detail screen)	
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Initial and clearance testing for lead-based paint in connection with rehab loan activities.
	Fair Housing	
	Description	Fair housing activities coordinated with the regional Fair Housing Implementation Council (FHIC).
	Target Date for Completion	06/30/2021
4	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Not applicable - administration activity.
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Not applicable - administration activity.
	Planned Activities (additional information for this	Fair housing activities through the Fair Housing Implementation Council (FHIC).

	discussion may be available on the AP-36 Project Detail screen)			
	Public Services			
	Description	Public service provided by mission-based organizations to provide public services to low and moderate income residents		
	Target Date for Completion			
5	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	One hundred low and moderate income households will be served by this activity.		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	This activity is offered city-wide.		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	This activity will provide CDBG funds to Senior Community Services' HOME program to provide outside maintenance and home-making services to low/moderate income seniors.		

6	Develop Homes for Homeownership				
	Description				
	Target Date for Completion				
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)				
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)				
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)				

## **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**

All CDBG activities will be offered city-wide in the City of Bloomington

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	<b>100</b>

**Table 21 - Geographic Distribution**

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

Because there are no concentrations of poverty or other significant factors, all programs are available city-wide.

### **Discussion**

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

### **Introduction**

Despite limited funding, Bloomington's CDBG program is designed to meet a wide range of needs, including services for seniors, fair housing activities, housing rehabilitation and reducing lead-based paint hazards. The city works with a variety of public, non-profit, and private industry partners to accomplish its community development goals, both through the CDBG program and through other resources.

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

The City will continue to identify obstacles, such as lack of affordable housing, to unmet and underserved community needs and support the goals established in the 2025-2029 Consolidated Plan. The City's approach to meeting these affordable housing needs is to provide affordable housing opportunities including the Housing Choice Voucher program, preserve and expand the supply of decent, safe, and affordable housing, and provide financial assistance for rehabilitation and repair of owner-occupied and renter units to serve low to moderate income families. Other activities that would meet unmet needs not addressed by our limited CDBG funding will be identified and other resources may be sought to meet the need.

The City has chosen activities that best serve the needs of the Citizens of Bloomington, given limited funding of the CDBG Program.

Creating additional affordable housing is inhibited by the lack of vacant land. All housing development will occur as redevelopment, driving the land acquisitions costs to an extremely high level. The real estate market has become over-heated in the last few years, thus land acquisition costs in Bloomington remain high. Additional decline in dollars from other funders also inhibits the amount of affordable housing which can be either preserved or created.

In 2019 the City passed the Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households.

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

The biggest affordable housing activity that the Bloomington HRA manages is our 731 vouchers in the Housing Choice Voucher program. This important community resource assists 731 families every month. These families include elderly, disabled and single-parent households.

In addition, the Bloomington HRA owns 20 single-family homes in our Assisted Rental Housing Program. The units maintain their affordability through the HRA's action to project-base 20 vouchers from its tenant-based Section 8 program in these units. Originally, the units were part of the HRA's Public Housing program, which ended in 2012. The HRA's Public Housing program was developed in 1995; however, the program failed to be self-supporting. The HRA had to provide additional funding over several years to cover shortfalls in the Public Housing program. This use of local levy funds to support this federal program was necessary because of several years of reduced funding by HUD. The HRA received approval from HUD to terminate its Public Housing program and transfer the units to the Section 8 Housing Choice Voucher program.

In addition, the City of Bloomington's HRA currently has 21 single-family homes in its Rental Home for Future Home Buyers program. This program was originally funded by Hennepin County HOME funds. This program serves families that are making the transition from renting to owning their own home. The program escrows a portion of their monthly rent for future use as a down payment on the purchase of a home.

The Bloomington HRA coordinates and contracts for maintenance and management of all 41 of the above single-family affordable rental units.

In 2019 the City passed an Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. The HRA has partnered with multiple agencies to develop several single family homes and has 6 projects actively moving forward. Another 27 units are anticipated in the next 5 years. The HRA also works to preserve the affordability of Naturally Occurring Affordable Housing (NOAH) and has also used various funding sources on emergency rental and utility assistance for low-income households.

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

The City will continue to comply with all requirements of Title X-Residential Paint Hazard Reduction Act of 1992. Additionally, a portion of the CDBG funds will be used for lead abatement activities in the HRA Section 8 Rental Assistance Program and CDBG owner-occupied Home Improvement Loan Program. The Bloomington HRA also informs all tenants participating in the Section 8 Program and rental home program of potential hazards of lead paint.

All recipients of rehabilitation funds must have a lead paint inspection performed on their home prior to receiving a loan. Any lead that is found must then be abated using CDBG funds. The Bloomington Public Health Department also makes referrals for testing when cases of lead poisoning are suspected.

The City of Bloomington has staff people who are trained lead inspectors and risk assessors. The City provides CDBG funding to owners of rental property with Section 8 households with children below the age of six where the units will have to be tested for lead. Also, all of the owner-occupied Home

Improvement Loan program activities (approximately 35 units) through the CDBG Program will have to be assessed and abated of lead paint.

Collaborative efforts: The City of Bloomington's Public Health and Environmental Health Divisions advises of any known persons with lead poisoning who may be seeking services from the CDBG funded activities. In addition, the City partners with Hennepin County to provide lead paint abatement services for single-family rehabilitation clients whose family composition qualifies.

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

The City provides affordable housing to poverty-level families through its Housing and Redevelopment Authority. This stable housing offers families and individuals the structure necessary to work on their income issues, such as education, new jobs and other important factors to overcome poverty. The HRA partners with several community-based organizations to provide financial and home-buying education services.

In 2019 the City passed the Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households. It has helped develop over 500 units of income restricted housing.

The HRA also works to preserve Naturally Occurring Affordable Housing with various mechanics. It has preserved affordability for over 700 units and continually monitors market conditions for future opportunities to intervene and prevent displacement of low income residents. The HRA's Rental Homes for Future Homebuyers Program also supports lower-income residents with escrowing funds over a period of 5 years in order to support a home purchase as a means of building community wealth.

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

The City of Bloomington has and will continue to coordinate with other institutions in the delivery of housing and community development programs. For example, in the past, the City has partnered with StuartCo, MWF, Aeon, Sherman & Associates and Sand Companies for the development of new affordable and/or accessible housing. The HRA has multiple existing partnerships with non-profit agencies such as Habitat for Humanity and Homes within Reach to support housing affordability and development. In order to increase the network of developers in the city and increase the supply of affordable homeownership opportunities, the HRA is actively building a network of small developers to increase development opportunities in the city. The HRA also works closely with Hennepin County, the local school district, and other partners on emergency assistance or down payment assistance programs, all efforts which build the local infrastructure in Bloomington to respond to community needs.

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



## **service agencies**

The city of Bloomington has its own Housing and Redevelopment Authority. The HRA manages 557 vouchers and administers another 167 on behalf of other agencies through its Housing Choice Voucher program. This important community resources assists at least 731 families every month. These families include elderly, disabled and single-parent households.

In addition, the Bloomington HRA owns 20 single-family homes in our Assisted Rental Housing Program. The units maintain their affordability through the HRA's action to project-base 20 vouchers from its tenant-based Section 8 program in these units.

In addition, the City of Bloomington's HRA currently has 21 single-family homes in its Rental Home for Future Home Buyers program. This program was originally funded by Hennepin County HOME funds. This program serves families that are making the transition from renting to owning their own home. The program escrows a portion of their monthly rent for future use as a down payment on the purchase of a home.

The Bloomington HRA coordinates and contracts for maintenance and management of all 41 of the above single-family affordable rental units.

The Community Development Department coordinates social service efforts with the Parks & Recreation Department, and the Community Services Department which includes the Community Outreach and Engagement and Public Health divisions. Parks & Recreation is the primary City department that delivers or coordinates services with outside entities for seniors, youth, low-income families, disabled individuals and others in the community. Public Health provides WIC and other essential services to the community.

In 2019 the City passed the Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households. It has helped develop over 500 units of income restricted housing. The units were developed in partnership with private development companies. Additionally, the HRA is working to expand the pool of developers interested in projects in the city through outreach and engagement.

## **Discussion**

## **Program Specific Requirements**

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

#### **Introduction**

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities

#### **Discussion**

## Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?

# The City of Eden Prairie Hennepin County Consortium 2025-2029 Consolidated Plan and 2025 Annual Action Plan

Approved by HUD July 1, 2025

[www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)

## Consortium Members:

Hennepin County  
City of Bloomington  
City of Eden Prairie  
City of Plymouth



Website

[www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)



## **Executive Summary**

### **ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The City of Eden Prairie became a Community Development Block Grant (CDBG) entitlement community in 2006. CDBG funds are allocated to the City directly from the U.S. Department of Housing and Urban Development (HUD). The City remains a part of the Hennepin County Consortium for purposes of the Five Year Consolidated Plan and HOME funding.

The city held its public hearing on March 18, 2025, to determine how to allocate an estimated \$270,000 in 2025 CDBG funding and \$60,000 in estimated program income. The city's Human Services Review Committee (HSRC) met on January 6, 2025, to determine their recommendations that were brought to the council during the public hearing for approval.

When the city held its public hearing it had not received its 2025 allocation amount from HUD. The HSRC based their recommendations on an estimated allocation amount of \$270,000, with the stipulation that if there is a decrease in the estimated allocation amount and the public service cap is reached, any amount over the 15% will be deducted equally from all public service activities. After this adjustment has been made, if there is an increase or decrease in the estimated allocation amount for the 2025 CDBG fiscal year, the Housing Rehabilitation Deferred Loan Program allocation will be increased or decreased accordingly.

#### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The City of Eden Prairie will carry out activities that will provide for the preservation of the City's housing stock, provide affordable housing options, provide essential services to seniors, families and individuals and support Fair Housing activities.

The city's CDBG allocation will be used for housing rehabilitation, energy improvements, accessibility improvements and emergency repairs for the purpose of maintaining decent affordable housing. The city plans to rehab six low-and moderate-income, owner occupied homes and assist two seniors with emergency grants.

Excess program income, if available, may be used to provide rehab grants to nonprofits who serve low-and moderate-income Eden Prairie residents to make needed repairs to their facilities.

The City's CDBG allocation will be used for affordable housing to help provide decent housing, while maintaining affordability and sustainability. CDBG program income funds will be used for a first time home buyer program to assist one low-and moderate-income household purchase their first home. CDBG entitlement funds will be used by the West Hennepin Affordable Housing Land Trust to support the acquisition of two single family homes, which will then be sold to low-and moderate-income homebuyers.

The city supports public service programs that provide assistance to low- and moderate-income seniors, families and individuals. These funds help provide access to suitable living environments, maintain affordability, availability and accessibility to housing activities. During 2029, it is anticipated that sixty-six low-and moderate-income Eden Prairie residents will be assisted through programs offered by PROP and Senior Community Services.

The city consults and works closely with the Fair Housing Implementation Council to identify and address fair housing needs throughout the metro area. The Fair Housing Policy calls on City staff to spread awareness on what the protected classes are and what constitutes a fair housing violation. The City's Fair Housing designee routinely takes calls from potential complainants, making appropriate referrals either to HUD, to local legal advocacy organizations, or to other City departments to try to rectify landlord / tenant issues. On September 21, 2022, the regional Fair Housing Implementation Council (FHIC) issued a request for proposals (RFP) containing eligible fair housing activities from any qualified agency, nonprofit or community organization. The proposed activities addressed at least one or both of the following fair housing goals as listed in the 2020 Analysis of Impediments to Fair Housing Choice: Goal 3: Support homeownership for households of color or Goal 6: Ensure equal access to housing for persons with protected characteristics, lower-income, and homeless. Three organizations were awarded \$156,875 from the FHIC to address these goals. City staff also met with the ad hoc Eden Prairie Housing Alliance, a group of residents—some with housing expertise and some without—banded together to grow community awareness of housing issues, constraints, and opportunities, including the importance of fair housing.

The city will use excess prior year entitlement funds and/or program income for administration, public service programs, affordable housing and rehabilitation projects. Any additional program income received will be used to fund an existing CDBG Program or activity and not just the activity generating the income.

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

Due to the limited amount of CDBG funds received, the city carefully considers each project to make sure that it will meet as many housing and community development needs as possible. There is particular focus on this with the public service agencies, requiring them to report on past performance and anticipated future performance when applying for funds. The organizations receiving CDBG funding from the City of Eden Prairie typically meet their expected performance goals. These organizations continuously experience high demand for their services and give the city insight into community needs.

The city evaluates the organizations receiving CDBG funds through quarterly reports and biennial monitoring visits. By requiring these organizations to submit quarterly reports, the city is able to closely monitor them for timeliness and to ensure they are serving the clientele specified in their funding request. If a grantee is falling behind in their spending or accomplishments, the city works closely with them to come up with solutions. The city believes communication is an important tool to make sure the funded programs are successful.

The city maintains spreadsheets that track the past performance of funded organizations and uses these spreadsheets when determining funding. The city is able to look back several years to see trends and to determine if a program is serving its purpose.

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

The Eden Prairie City Council approved a 2025-2029 Citizen Participation Plan for the city at its meeting on March 18, 2025. The Citizen Participation Plan details the efforts to broaden public participation in the development of the Action Plan. Eden Prairie's Citizen Participation Plan calls for the proposed Con Plan and the proposed Annual Action Plan to be available for public comment 30 days prior to a public hearing before the Eden Prairie city council. Eden Prairie also submits their proposed plans to Hennepin County to be available for public comment 30 days prior to a public hearing before the Hennepin County Board. Public comments on Eden Prairie's proposed activities are accepted at both the city council public hearing and Hennepin County's public hearing. Following the Citizen Participation Plan, notice of the public hearing was published on February 13, 2025, in the Sun Sailor more than ten working days prior to the council meeting. The City's Housing & Community Services (HCS) division responds to questions and inquiries about the plan and makes recommendations to the City Council based on feedback. The Human Services Review Committee used the estimated allocation amount of \$270,000 along with \$60,000 in program income funds to make the funding recommendations to the city council with the stipulation that if there is a decrease in the estimated allocation amount and the public service cap is reached, any amount over the 15% will be deducted equally from all public service activities. After this adjustment has been made, if there is an increase or decrease in the estimated allocation amount for the 2025 CDBG fiscal year, the Housing Rehabilitation Deferred Loan Program allocation will be increased or decreased accordingly.

For the 2025 program year, draft copies of the plan were available for review on the city's website, at the Eden Prairie Library and at Eden Prairie City Center. Public comments were solicited from February 14, 2025 until March 17, 2025. The Eden Prairie city council held a public hearing on March 18, 2025 to approve the city's 2025-2029 Consolidated Plan, its 2025 Annual Action Plan, its 2025-2029 Citizen Participation Plan, and adopt the funding resolution. Three nonprofits receiving CDBG grants participated in Eden Prairie's public hearing and made comments regarding their programs and how they benefit low-and moderate-income Eden Prairie residents. No residents participated in the public hearing and no comments were received on or before March 17, 2025.

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

No comments were received by the residents of Eden Prairie. The city does not typically receive public comments on their annual action plan. Therefore, throughout the year, the city works hard to engage residents in the planning process. The city relies heavily on residents as well as public service providers to identify needs they see in the community.

As part of the city's updated Comprehensive Plan, *Aspire Eden Prairie 2040*, the City assembled a number of focus groups to address housing, specifically to determine how to meet housing needs going into the future. The information gathered is assisting in planning for future housing needs, including the development and preservation of affordable housing. The City convened a 12-member resident Housing Task Force that presented its recommendations to the City Council in 2025. The Task Force's top recommendation, to enact an inclusionary housing ordinance, has been completed.

At its goal setting session, the City Council expressed its desire to go out into the community to gather feedback and input on issues facing Eden Prairie residents. The city council and staff held town hall meetings with the senior community and the business community. Attendees asked questions of staff and elected officials about plans for the future while also sharing their personal/professional experiences within the community and ideas for future conversations and action. Attendees represented community members, corporate residents, community organizations and educational institutions. The City Council also meets annually with local non-profits and the school district to receive updates on current initiatives and identify areas for potential collaboration. OHS staff reached out to the Community Engagement Impact Council (CEIC), PROP (local nonprofit), the Senior Center, and the Property Managers Collaborative for any comments.

The city holds quarterly meetings with PROP, the city's emergency services provider, to discuss resident's needs/barriers, affordable housing, tenant/landlord issues and homeless prevention. These meetings are very important to the city as a means to understand what the needs are in the community and what can be done to address these needs. The city learned that barriers include affordable housing and transportation. These services are a high priority for Eden Prairie residents and therefore, the city plans to fund programs and activities that address these barriers during the 2025 – 2029 con plan.

The city uses social media and a city newsletter to reach out to first time homebuyers and current homeowners to advertise the First Time Homebuyer and Housing Rehab programs. By using the newsletter, Facebook, email and the city's webpage HCS was able to educate the public on the programs the city offers and increase the number of residents who participate in these programs.

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

N/A

## **7. Summary**



In summary, the City continues to serve as many low/moderate income households as possible. The city believes that its citizen participation plan as well as input from public service providers enables it to administer CDBG funds efficiently and to meet the needs of its residents.

The activities to be undertaken during the 2025 fiscal year address the priority needs and local objectives as set forth in the Consolidated Plan. The activities that are part of the 2025 Annual Action Plan are to be completed within 12 months from the time funds are allocated to the City of Eden Prairie.

## 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	EDEN PRAIRIE	Community Development

**Table 1– Responsible Agencies**

### Narrative

The city of Eden Prairie administers the city's CDBG program, but is a part of the Hennepin County consortium for purposes of the HOME program. The county is the lead of the consortium per the joint cooperation agreement.

### Consolidated Plan Public Contact Information

Jeanne Karschnia

City of Eden Prairie

8080 Mitchell Rd

Eden Prairie, MN 55344

952-949-8486

jkarschnia@edenprairie.org

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

### **1. Introduction**

The City of Eden Prairie has a Development Review Committee comprised of staff from Housing and Community Services, Community Development, Parks and Rec, Police, Fire and Inspections. This committee meets weekly to review proposals for new development and projects. This group works directly with developers, non-profit agencies and other governmental agencies and transit authorities to ensure that all perspectives are considered throughout the review process.

The city consults and works closely with the Fair Housing Implementation Council to identify and address fair housing needs throughout the metro area.

### **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)).**

The City deploys CDBG funding, pooled TIF funds and general fund monies to coordinate services with a host of agencies serving households at a variety of low-and moderate-income levels. The City supports organizations dedicated toward people with mental or other health issues, either as adjunct support services in a general occupancy facility such as Trail Pointe Ridge, a newer development with 13 units dedicated for the long-term homeless and households with a disabled member, and through dedicated facilities specially designed to serve a special population. Among recent efforts is a partnership with People Reaching Out to People (PROP), a longstanding non-profit partner providing wraparound services, and Relate, a mental health services provider, to assist low-and moderate-income residents with comprehensive support services including rental assistance, counseling and support. Awards have also been made to the YMCA and Eden Prairie schools to support youth in the community through skills- and life-enhancing activities, and to Senior Community Services to help senior residents stay in their homes by providing low- or no-cost repairs around the home. Recently, the City has been in discussion with the Eden Prairie Community Foundation's newly formed Housing Alliance, particularly as regards community education efforts aimed at destigmatizing affordable housing as well as its inhabitants. Finally, the City operates a Property Managers Collaborative that aims to share knowledge between building managers and owners and the City, with several of its departments including regular updates from Police and Fire as to what's happening in the community, best practices, and tenant rights and responsibilities.

Every year, the City of Eden Prairie provides grant funding, through CDBG and the General Fund, to community service agencies to provide services to seniors, individuals, children and families. Coordination of the grants takes place within the City's Housing and Community Services (HCS) division. Many of these services are provided on-site to residents living in the three Section 8 project-

based housing developments in Eden Prairie. These housing developments are Briarhill, Prairie Meadows and Edendale Retirement Residence. HCS staff coordinate outreach strategies with the local emergency service provider, PROP, to property managers to ensure they are aware of the programs and services that are available to the tenants living in their buildings. The city uses general funds to support a YMCA program at Briarhill to increase access to food and community resources as well as educational supports for students. The city is working with Edendale to provide food access as well as providing updates on access to resources. Eden Prairie is collaborating with Onward Eden Prairie to provide housing to youth who are experiencing homelessness. The program offers supportive housing with supervision and case management to help young people get the education and job skills to lift them out of poverty.

HCS assists residents interested in applying for the wait list for the Housing Choice Voucher program if waiting lists are opened. When the City receives calls from community members regarding section 8 housing opportunities in Eden Prairie, staff provide information, referrals and connection to social service agencies that are designed to fit their particular needs. Assistance is available in English, Spanish and Somali. HCS staff assists immigrants with available resources, employment services and unemployment applications.

Finally, the City also works with various public agencies including other cities, Hennepin County, and state agencies. This collaboration allows the City to find out more about what these organizations are experiencing in the community which helps the City prepare for future needs.

**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**

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

All homeless designated housing programs that receive public funding are required to fill all vacancies through the Coordinated Entry System (CES). This allows for a system-wide assessment and prioritization of people most in need of each housing type. The CES system prioritizes veterans, chronically homeless persons and families, people with disabilities and those who have the longest histories of homelessness and medical fragilities. The process also assesses household preferences, including preferences for culturally specific services, to support the best match between person and program.

Hennepin County has very few homeless families that meet the HUD definition of chronic homelessness due to a shelter-all policy for families and access to rapid rehousing and permanent supportive housing

through CES. The County reduced family homelessness by 42% from 2014 to 2025 as reflected in the Point-In Time count (from 2,088 to 1,220 people in families). During the pandemic, the demand for family shelter dropped again resulting in a 2022 count of 940 people in families. It is anticipated this will rise significantly in the 2024 count as shelter demand has surged coming out of the state and federal eviction moratoria and as the federal Emergency Rental Assistance programs wound down.

For single adults, Housing Stability has developed a by-name list of those who meet requirements of chronic homeless status. This approach dramatically accelerated housing outcomes from 76 chronically homeless individuals housed in 2018 to more than 300 individuals in 2022. Since June 2017, over 1,300 chronically homeless people – with an average of four years homeless – were housed with a 93% retention rate. Hennepin County has been selected to participate in the Big City Last Mile project with Community Solutions Built for Zero, recognizing and amplifying local progress in addressing chronic homelessness.

The State of Minnesota adopted a by-name registry for veterans in 2015 and has since housed more than 2,922 veterans, including 1,222 within Hennepin County. Outreach is provided at the Adult Opportunity Center, shelters & drop-in centers, and through the VA's Mental Health Homeless Mobile Outreach program and Community Resource & Referral Center.

The youth-specific crisis response system in Hennepin CoC consists of multiple access points (crisis line, website and mobile app, drop-in centers, and street and school outreach), prevention services, youth-specific Emergency Shelter beds, Rapid ReHousing / Transitional Housing beds, Host Homes and Permanent Supportive Housing units. HUD selected Hennepin County as a youth Homeless Demonstration Program site in 2021 to leverage an additional \$3.5m in HUD Continuum of Care funding over a two-year period in support of the vision and goals developed with leadership from our Youth Action Board.

**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**

Eden Prairie does not receive ESG funds.

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

**Table 2– Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	City of Eden Prairie
	<b>Agency/Group/Organization Type</b>	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 Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Regional organization Planning organization Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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>	City staff from a variety of departments work on issues related to housing, safety, senior and community needs. Staff consulted with Planning, Communications and IT departments to determine the Broadband needs of low/mod income Eden Prairie residents along with steps being taken to address these needs. Fire was consulted in regards to the Emergency Management Plan within the city. This plan protects the city by coordinating and integrating all activities to build, sustain, and improve capabilities to prevent, mitigate, prepare for, respond to and recover from threatened or actual natural disasters, fires, flooding, acts of terrorism or other man-made disasters.
2	<b>Agency/Group/Organization</b>	Senior Community Services (SCS)
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<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>	To determine needs for low-and moderate-income seniors living in Eden Prairie, the city consults with Senior Community Services.
3	<b>Agency/Group/Organization</b>	People Reaching out to Other People
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Services - Victims Business Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children 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>	The city consulted PROP to help with planning the best way to use CDBG funds to prevent homelessness and fill the gaps in other service related needs. The city relies heavily on PROP's expertise on the anticipated needs of Eden Prairie residents and therefore hold quarterly meetings to hear and address these needs.
4	<b>Agency/Group/Organization</b>	WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<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>	Housing and Community Services consulted with WHAHLT to determine the need for affordable housing and the availability of housing in the city. Increasing affordable housing options in Eden Prairie is a high priority for the city and working with WHAHLT is a way to attain this goal.



5	<b>Agency/Group/Organization</b>	HENNEPIN COUNTY
	<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 Services - Narrowing the Digital Divide Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - State Other government - County Regional organization Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Eden Prairie meets with staff from Hennepin County regarding market conditions, housing and community needs, gaps in service, and recommendations for priorities as well as HOME application reviews. The city consults Hennepin County regarding lead based paint strategies, grants and testing.
6	<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 - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	<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 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 was consulted in the development of the consolidated plan and continues throughout the plan.
7	<b>Agency/Group/Organization</b>	Metropolitan Fair Housing Implementation Council
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Other government - County Other government - Local Regional organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing
	<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 is a member of the Fair Housing Implementation Council (FHIC) and consults and works closely with the FHIC to identify and address fair housing needs throughout the metro area.
8	<b>Agency/Group/Organization</b>	City of Plymouth
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy 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>	Eden Prairie consults with Plymouth staff quarterly to discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
9	<b>Agency/Group/Organization</b>	City of Bloomington
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy 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>	Eden Prairie consults with Bloomington staff quarterly to discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
10	<b>Agency/Group/Organization</b>	METROPOLITAN COUNCIL HOUSING & REDEVELOPMENT AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Other government - State Regional organization Planning organization Civic Leaders
	<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>	Eden Prairie consulted with the Met Council regarding economic/community development and affordable housing needs including coordination with the Met Council to apply for affordable housing grants.

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

All agencies listed above were consulted.

**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	The Eden Prairie CDBG Action Plan identified homeless prevention activities as important goals. This includes direct homeless prevention housing assistance as well as affordable housing programs.

<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>
Aspire 2040	City of Eden Prairie	Aspire 2040 lays out development of the city for the next 15 years. It also identifies affordable housing efforts within the city, which may be impacted by the city's CDBG efforts.
Housing Task Force	City of Eden Prairie	Using Aspire 2040 and the City's Action Plan as guides, the twelve member, city council appointed, Task Force addressed key goals and strategies including inclusionary housing, affordable housing trust funds, NOAH preservation, tenant protection ordinances, strategies to support seniors, development along transit lines, and a number of other policy and strategic recommendations.
Eden Prairie Race Equity Report	City of Eden Prairie	The Eden Prairie Race Equity Report includes a list of recommendations to drive equity and inclusion in the City of Eden Prairie. Recommendations include strategies to drive equity in housing through barrier reduction, affordability, development strategies and social service support.
Metropolitan Council	City of Eden Prairie	The Eden Prairie CDBG Action Plan has overlap with the Housing Policy Plan. Both plans identify priorities related to maintaining existing affordable housing stock and providing a mix of affordable housing options for households of all life stages and economic means.

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

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

**Narrative**

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

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

Eden Prairie encourages the participation of citizens, community groups and other interested agencies in the planning process. The citizen participation process is designed to encourage all residents, including non-English speaking, minority populations, and low/mod income persons to participate. The citizen participation process impacted goal setting by giving the city a clear vision of where funds would be best allocated to meet the greatest needs in the community. The city plans to use focus groups and community meetings for future planning. The Consortium worked with area community-based organizations, obtaining input from residents through surveys. Eden Prairie advertised the survey through its website, social media and email.

Eden Prairie's citizen participation process includes an RFP process that allows non-profit agencies to apply for CDBG funding. An ad was placed in the Sun Sailor on November 14, 2024, requesting proposals for CDBG public service grants. Through this process, the City engages with social service providers, the faith community and school district staff to learn about the needs in the community. The city solicited public comments from February 14 to March 17, 2025. This thirty-day comment period was published in the Sun Sailor on February 14, 2025 and in the city weekly manager's report. The goal was to solicit comments from the public regarding the plan. The plan was available for review upon request, on the city's website and a copy of the plan was available at Eden Prairie City Center and Eden Prairie library. No comments were received during the citizen participation process. Any resulting changes to Plan goals would be made in accordance with the procedures outlined in Eden Prairie's Citizen Participation Plan. The Eden Prairie city council held a public hearing on March 18, 2025 to adopt the funding resolution and approve the city's 2025-2029 Consolidated Plan, its 2025 Annual Action Plan, and adopt its 2025-2029 Citizen Participation Plan.

HCS staff in collaboration with Hennepin County conducted a survey of Eden Prairie residents to determine housing needs. HCS staff reached out to the Community Engagement Impact Council (CEIC), PROP (local nonprofit), the Senior Center, and the Property Managers Collaborative for any recommendations or comments regarding resident needs and priorities for Eden Prairie.

HCS has Somali and Hmong speaking staff available to allow residents to express the needs of their community in their preferred language. HCS facilitates an EP Connections Group that listens to the concerns of Eden Prairie immigrant families regarding community needs and connecting services to the elderly. This group plans to continue meeting throughout the year to receive input from Eden Prairie immigrants regarding needs and concerns within their community.

The Eden Prairie Human Rights and Diversity Commission (HRDC) recently completed the Eden Prairie Race Equity Report which included community engagement sessions with community members and representatives of community organizations. Participants gave feedback focused on building a more inclusive community. Using data received from their Race Equity Report, the HRDC has undertaken a Race Equity Initiative to focus on building a more inclusive community. This will include internal document review as well as community listening sessions.

### 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	Attendance by three CDBG grantees	The comments made by the three grantees were related to providing information about the organization and thanking the city council for their support.	N/A	
2	Internet Outreach	Non-targeted  broad community	N/A	No comments were received	N/A	<a href="http://www.edenprairie.org/city-government/departments/community-development/housing-and-community-services">http://www.edenprairie.org/city-government/departments/community-development/housing-and-community-services</a>
3	Newspaper Ad	Non-targeted  broad community	N/A	No comments were received	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	City Manager Friday Report	Non-targeted broad community	N/A	No comments were received	N/A	<a href="https://www.edenprairie.org/city-government/departments/administration/city-manager/friday-reports">https://www.edenprairie.org/city-government/departments/administration/city-manager/friday-reports</a>
5	City Manager Friday Report	Non-targeted broad community	Several Eden Prairie residents completed the survey.	Increase affordable housing, emergency assistance and senior services.	N/A	

**Table 4– Citizen Participation Outreach**



## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

The city, through its Aspire 2040, Housing Goals/Housing Action Plan with the Metropolitan Council, and the CDBG Annual Action plan, regularly reviews the city's housing and community development needs for extremely low, low/moderate income persons.

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

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

Public facility maintenance is determined through a Capital Improvement Program process.

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

A ten year CIP plan is established and reviewed every two years to make modifications as necessary. Department directors and staff determine need, based on factors, such as future growth expectations, age of equipment and building technology. The CIP is then presented to the City Council for review and approval

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

The city's infrastructure including streets, trails, utilities, public spaces are included in the CIP process.

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

Department directors and staff determine need, based on factors, such as future growth expectations, age of equipment and building technology. The CIP is then presented to the City Council for review and approval.

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

The city of Eden Prairie's need for public services is high. Low/mod income residents have a high need for reliable transportation, homeless prevention, and home maintenance for the elderly. Because of a decrease in affordable housing in Eden Prairie, the city is working with PROP to provide emergency housing assistance to Eden Prairie residents who find themselves in danger of becoming homeless.

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

Social service organizations and agencies serving residents of Eden Prairie 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 needs present in the community as well as insight on trends in how needs in the community are changing.

The city holds quarterly meetings with PROP, the city's emergency services provider, to discuss resident's needs/barriers, affordable housing, tenant/landlord issues and homeless prevention. These meetings are very important to the city as a means to understand what the need is in the community and what can be done to address the needs. The city learned that barriers include child care, affordable

housing and transportation. The city plans to fund programs that address these barriers during the 2025-2029 Consolidated Plan.

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

N/A

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

There are a variety of housing options and choices in Eden Prairie, from Project-Based Section 8 rental housing for low income residents to executive estates with large single family homes, and many life cycle housing options in between. Approximately 73 percent of the total housing units are ownership and 27 percent are rental. There are 1,185 subsidized rental units spread across 17 properties in Eden Prairie. Of these subsidized units, 617 are affordable at 30 percent of AMI, 322 at 50% of AMI, and 246 are affordable 60% of AMI. These numbers of affordable units, particularly at the 50% level, are expected to rise dramatically in the coming years with several tax increment financing (TIF) supported developments coming on line. Still, projections show a pronounced need for more affordable rentals in the City between now and 2040, particularly at the 30% of AMI level; this is one reason its draft inclusionary housing policy attempts to stimulate production at this difficult to produce AMI level.

Eden Prairie has a large Somali immigrant population, estimated to number approximately 5,000 residents. While most Somali families live in apartment complexes, including the Project-Based Section 8 properties, there is a trend toward Somali ownership and rentals of single family homes.

Seniors are also a growing demographic, with many looking to downsize their housing and many others looking to age in place. The City is looking to develop new affordable and market rate senior housing, with hundreds of new units just opened and more on the way. The city is looking for policy and programmatic strategies to allow those who wish to stay in their homes to do so.

Eden Prairie has used a “scattered-site” approach to providing affordable housing which requires developers who are seeking financial assistance (typically TIF) from the City to set aside 20 percent of their units for low/moderate income people. This approach has prevented the concentration of low income housing in any one part of the City.

Eden Prairie has a large number of group homes that provide supportive care for developmentally delayed adults, aftercare treatment for teens with chemical addictions, and memory care support for elderly people. A residential treatment facility for people with HIV/AIDS has existed in Eden Prairie for nearly 20 years, and a new facility recently opened housing teens facing homelessness or housing instability.

Abandoned properties rarely occur in Eden Prairie. Unoccupied properties may be empty and awaiting redevelopment but they are still on the tax roll and are not considered abandoned. Eden Prairie has a robust Economic Development unit within the Community Development Department that actively

monitors businesses moving in and out of the community and works to get properties into productive use.

The City of Eden Prairie does not have a Public Housing Authority, but through an agreement with the Minneapolis Public Housing Authority we do have 19 scattered-site public housing units managed by the Metropolitan Housing and Redevelopment Authority (HRA). The City of Eden Prairie does not have any oversight or involvement in the operation of the units

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

### Introduction

The City of Eden Prairie 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 Eden Prairie has prioritized utilizing its CDBG resources for activities which improve housing and provide public services for low/mod income households, rather than for economic development activities. However, the City of Eden Prairie does pursue other resources to achieve its economic development goals.

### 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	46	18	0	0	0
Arts, Entertainment, Accommodations	2,504	2,852	9	5	-4
Construction	820	1,665	3	3	0
Education and Health Care Services	4,559	3,498	16	6	-10
Finance, Insurance, and Real Estate	3,393	5,533	12	10	-2
Information	755	1,136	3	2	-1
Manufacturing	2,924	8,065	11	15	4
Other Services	939	1,405	3	3	0
Professional, Scientific, Management Services	6,482	19,244	23	35	12
Public Administration	0	0	0	0	0
Retail Trade	2,626	5,502	9	10	1
Transportation and Warehousing	817	666	3	1	-2
Wholesale Trade	1,911	5,249	7	10	3
Total	27,776	54,833	--	--	--

**Table 5 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	35,190
Civilian Employed Population 16 years and over	34,170
Unemployment Rate	2.89
Unemployment Rate for Ages 16-24	5.30
Unemployment Rate for Ages 25-65	2.13

**Table 6 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector		Number of People
Management, business and financial	14,865	
Farming, fisheries and forestry occupations	1,160	
Service	1,920	
Sales and office	7,425	
Construction, extraction, maintenance and repair	984	
Production, transportation and material moving	1,065	

**Table 7 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,792	69%

Travel Time	Number	Percentage
30-59 Minutes	7,741	26%
60 or More Minutes	1,415	5%
<b>Total</b>	<b>29,948</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,025	155	235
High school graduate (includes equivalency)	2,185	95	640
Some college or Associate's degree	5,855	230	1,200
Bachelor's degree or higher	20,180	285	3,825

**Table 9 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	15	30	330	585	90
9th to 12th grade, no diploma	555	165	90	220	215
High school graduate, GED, or alternative	760	670	750	1,505	1,980
Some college, no degree	960	1,010	845	2,595	1,540
Associate's degree	140	755	515	1,570	735
Bachelor's degree	655	3,375	3,995	7,400	3,420



	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	170	1,730	3,090	4,735	1,490

**Table 10 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,015
High school graduate (includes equivalency)	39,391
Some college or Associate's degree	46,097
Bachelor's degree	77,724
Graduate or professional degree	100,797

**Table 11 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

Major Employment Sectors: Health Care, Service, Finance, Technology, Manufacturing.

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

Workforce Needs: With unemployment currently at about 2.5%, some businesses are experiencing difficulties filling positions.

Infrastructure Needs: LRT is needed to bring workers to the area. There are a variety of transportation improvements planned.

**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.**

Major Changes: LRT expected to help stimulate development around station areas.

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

Eden Prairie is home to many large companies and approximately 48,000 jobs. The residents of Eden Prairie are highly educated, with more than 64% having a bachelor's degree or higher level of education. This fits well into the city's corporate and professional jobs. A significant portion of the jobs require highly technical IT skills. Many of the employees who fill these positions come from countries such as India and China. These employees, for the most part, choose to live and raise their families in Eden Prairie, enhancing the cultural vibrancy of the community. 35% of Eden Prairie residents have two years or less of college education. Approximately 32% of the city's total jobs are retail, manufacturing and construction, which usually do not require a degree, providing another employment type.

The Southwest Light Rail Transit which is currently under construction in Eden Prairie with an expectation of service to begin in 2023, provides opportunities for economic development, particularly surrounding the station areas. Part of the planning includes a "Business Advisory Committee" (BAC) which represents the voice of employers who need transit to get employees to Eden Prairie. Current existing bus routes are not efficient for employees and many require transfers to get to an Eden Prairie destination.

SW Prime offered by Southwest Transit is an on-demand rideshare service for the Southwest Twin Cities area. Riders can request a ride from their current location to their destination. This shared ride service is convenient and reliable, with ADA-compliant vehicles, that provides many Eden Prairie residents transportation to work and school.

**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.**

The city partners with DEED to offer work force training to help build a skilled work force in Eden Prairie. Many programs exist to assist employers find the non-profession skilled labor employees they need. For example, Hennepin Technical College which is located in Eden Prairie is a prime provider of skilled trades training in areas such as Certified Nursing Assistant, construction, HVAC and culinary arts.

**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.**

**Discussion**

The City of Eden Prairie 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 Eden Prairie has prioritized utilizing its CDBG resources for activities which improve housing and provide public services for low/mod income households, rather than for economic development activities. However, the City of Eden Prairie does pursue other resources to achieve its economic development goals.

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

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

For the purposes of this section "concentration" is defined as census tracts where more than 40% of LMI households experience multiple housing problems. The most common housing problem among low- and moderate-income (LMI) households in Eden Prairie is housing cost burden (paying more than 30% of income), which is common to LMI households across the City. A review of the American Community Survey data provided by HUD, 30% or more of LMI households experience cost burden in every census tract in Eden Prairie. Problems of overcrowding and substandard housing, however, are not common in Eden Prairie. There are no census tracts in Eden Prairie where more than 40% of LMI households experience overcrowding or substandard housing. Thus there are no areas that meet the definition of concentration of multiple housing problems. 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 City of Eden Prairie does not have any areas where racial or ethnic minorities or low-income families are concentrated.

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. A review of the American Community Survey data provided by HUD, no census tracts in Eden Prairie 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. A review of the American Community Survey data provided by HUD, Eden Prairie 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 Eden Prairie 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 Eden Prairie 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 Eden Prairie where households with multiple housing problems are concentrated, nor any areas where racial/ethnic minorities or low-income families are concentrated.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Broadband connections are considered critical and in fact typical in today's world. Broadband provides low and moderate income households with the resilience to overcome hardship by giving them the opportunity to stay connected to job resources, work from home, and enjoy the same network opportunities others enjoy. All developments in Eden Prairie are encouraged to include broadband wiring and services in their projects, and in fact nearly all do of their own accord.

In 2007, The Eden Prairie Technology Task Force, made up of residents, business leaders and community partners, was appointed by the City Council to study the technology needs of Eden Prairie residents and businesses. The task force studied digital inclusion in Eden Prairie. Digital inclusion focuses on ensuring that all citizens have access to the broadband services, computers connected to the Internet and it includes having the skills necessary to use the computer and access online resources and information.

Broadband access, electronic hardware and technological literacy are all necessary so that every Eden Prairie citizen and organization can participate and succeed in the global community. Eden Prairie Schools and the Hennepin County Library System are the community pillars of providing technology access and training, especially to those without access. Private sector collaboration must be an integral part of the digital inclusion solution. The task force had the following recommendations regarding broadband access for the community:

- Increase collaboration between the city, library, school district, and the private sector on broadband and electronics access, training issues and collaboration space.
- Identify areas within the community with concentrations of people without affordable broadband access and promote low-cost solutions.
- Provide free computers and Internet access at community meeting places, including the senior and city community centers, the Education Center and other public places.
- Increase the number of low-cost or free computers available through the school district so that all qualifying families can participate by involving public and private sector partners.

The city continues to build on these recommendations in order to attain resiliency for low and moderate income households in Eden Prairie.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Broadband service in Eden Prairie is provided by Xfinity, CenturyLink and T-Mobile fiber under franchise agreements with the city. The franchise agreements give them various rights and responsibilities as the

providers of broadband service to residents. The franchise agreements guarantee Broadband consumer rights for Eden Prairie Subscribers. By having multiple options for residents, this brings competition to the service. The city would be open to more options for residents to lower costs and make broadband accessible for all low/mod income residents. Xfinity has an Internet Essentials Program that provides affordable internet to low income households.

Under federal law, the City and the Federal Communications Commission (FCC) are prevented from regulating cable rates. It would take federal legislation to change that situation. The FCC believes that as competition and choices expand, consumers will have access to more services and that prices will eventually be controlled by competition.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Situated where it is geographically, an increased natural hazard risk faced by Eden Prairie would be possible tornadic activity. Though the linkage between climate change and tornadoes is not yet well understood. Another natural hazard could possibly be changes to the water table and flooding, as Eden Prairie is a relatively wet City with several high and low spots, 15 lakes, 500 wetlands, and 250 storm water ponds. Weather changes could cause possible flooding in areas that were not previously at risk.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Water as a resource has critical importance in guaranteeing a high quality of life. Coordination regarding decisions about supply, surface water management, handling of wastewater, and related issues in land use, transportation, and housing necessitate a holistic approach to water management. While the City has not performed a formal analysis of the impact of climate change on low/mod income housing, it is very proactive, collaborative, and forward thinking in water management planning and execution, and quickly reactive when conditions become a problem for any residential facility.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The regulations include a wide range of eligible public/social services activities at § 570.201, but Eden Prairie will award the majority of the public/social services funds to activities that meet a high priority need from the 2025-2029 Consolidated Plan. Remaining funds will be allocated to the secondary priority activities with focus on targeting greatest needs and an attempt to balance geography and access.

#### Highest Priority Activities for the city of Eden Prairie

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

#### Secondary Priority Activities

- Senior Services
- Transportation
- Youth Programming and/or Counseling
- Senior Center Programming
- Job Training
- Domestic Abuse Counseling
- Tenant Advocacy
- Financial Literacy

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

- Create Affordable Rental Housing
- Preserve and Create Multifamily Rental Opportunities
- Preserve and Create Single Family Homeownership Opportunities
- Create Housing Opportunities for Homeless Populations
- Promote Education, Outreach, and Services
- Support Neighborhood Revitalization
- Stimulate Economic Development

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

To address these Priority Needs, the city of Eden Prairie has identified a series of Goals which include the following:

#### Preserve and Create Single Family Homeownership Opportunities

- Provide direct homebuyer assistance by providing down payment assistance to First Time Homebuyers to purchase affordable housing in Eden Prairie
- Acquisition of Affordable Housing
- Provide capital to acquire and/or renovate owner occupied housing

#### Promote Education, Outreach, and Services

- Provide a variety of public services including Homelessness Prevention and Support Services, Emergency Assistance, Senior Services, Youth Services, Transportation Services, and Fair Housing Activities.

Provide rehab grants to local non-profit organizations that serve low/mod Eden Prairie residents.

#### Preserve and Create Multifamily Rental Opportunities

- Provide capital to acquire and/or renovate affordable rental housing

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

### Geographic Area

Table 12 - Geographic Priority Areas

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

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The activities selected by the City of Eden Prairie are primarily offered on a city wide basis to extremely low, low/mod income residents to ensure equal opportunity to all interested, income qualified participants.

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

### Priority Needs

Table 13 – Priority Needs Summary

1	<b>Priority Need Name</b>	Preserve/Create Single Family Homeownership
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Homeowner Rehabilitation Direct Homebuyer Assistance Acquisition
	<b>Description</b>	Homeowner Rehabilitation Assistance  Property Acquisition/Rehabilitation  Direct Homebuyer Assistance
	<b>Basis for Relative Priority</b>	Preserving existing ownership housing is a high priority need for the city of Eden Prairie. Affordable homeownership housing is also rated as a high priority need by the city.  Due to the realities of the increasing property values and the costs of homeownership, low moderate-income households are the priority population. A significant need for affordable assistance to owners to remain in their homes and maintain the housing stock was wholly recognized by the Consortium as a Priority Need into the 2025-2029 Plan.
2	<b>Priority Need Name</b>	Housing Opportunities for Homeless Populations
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Large Families Families with Children Elderly Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Acquisition
	<b>Description</b>	Create housing opportunities for homeless populations.
	<b>Basis for Relative Priority</b>	The City of Eden Prairie does not have a chronically homeless population. However, we recognize that there are residents <i>at risk</i> of becoming homeless. These residents are served by PROP, Onward EP and MoveFwd to prevent them from becoming homeless.
<b>3</b>	<b>Priority Need Name</b>	Education, Outreach and Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence

	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Public Services Youth Services
	<b>Description</b>	Senior Services, Child Care Services, emergency housing assistance and vehicle repair.  Emergency Assistance and family services  Fair housing
	<b>Basis for Relative Priority</b>	The needs are based upon the annual application for funds by non-profits as well as data analysis and input received from local social service agencies that serve Eden Prairie residents.
4	<b>Priority Need Name</b>	Preserve/Create Multifamily Rental Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Acquisition
	<b>Description</b>	The city has many multi-family rental housing buildings (both subsidized and market rate) that are aging and are in need of rehabilitation. Additionally, with a low vacancy rate and high rents, the need for new affordable units is in demand.

	<b>Basis for Relative Priority</b>	Because of the extremely low vacancy rates, and high levels of cost burdened households, the development of affordable multifamily housing is a high priority.
5	<b>Priority Need Name</b>	Neighborhood Revitalization
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Homeowner Rehabilitation Acquisition
	<b>Description</b>	Neighborhood Revitalization
	<b>Basis for Relative Priority</b>	Eden Prairie does not currently have blighted areas. As Eden Prairie ages, areas that need revitalization may arise.
6	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Acquisition
	<b>Description</b>	Economic development strategies, including business assistance, improve the local economy and expand economic opportunities.

	<b>Basis for Relative Priority</b>	<p>Eden Prairie reviewed data regarding economic development in the city. 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 and/or "costs" of discontinuing funding</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 Eden Prairie and help expand economic opportunities.</p>
7	<b>Priority Need Name</b>	Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Administration
	<b>Description</b>	Administer the CDBG program and coordinate funding for all activities that receive funding through the City of Eden Prairie.
	<b>Basis for Relative Priority</b>	The priority for program administration is high due to the high need of coordination of the city's CDBG program
8	<b>Priority Need Name</b>	Rehab Grants
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	
	<b>Description</b>	Provide grants to local non profits and organizations that serve low mod income Eden Prairie residents.
	<b>Basis for Relative Priority</b>	Organizations and non profits have rehabilitation needs for their buildings that are used to serve low/mod income Eden Prairie residents.
9	<b>Priority Need Name</b>	Fair Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Fair Housing
	<b>Description</b>	The city consults and works closely with the Fair Housing Implementation Council to identify and address fair housing needs throughout the metro area.  The city's Rental Housing Inspection Program and the Apartment Property Managers Group are two strategies the city uses to address these impediments.  The city partners with Housing Link and Homeline to provide education for property managers on Fair Housing.
	<b>Basis for Relative Priority</b>	Fair Housing is a high priority for the city due to the many issues that low/mod income renters face.

## **Narrative (Optional)**

Eden Prairie 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, such as the Continuum of Care.

The Plan uses the CDBG definitions as described below.

- Extremely/Very 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 median income.
- Moderate-Income: Households earning between 51 percent and up to and including 80 percent of median income.

Eden Prairie has established goals based on current funding resource allocations remaining constant over the 5-year period. The Priority Levels for the Needs listed above were established based on 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 contributed to the determination of priorities. The activities that are part of the 2025 Action Plan are to be completed within 12 months from the time funds are allocated to the City of Eden Prairie.

The City of Eden Prairie adopts a 5 year Community Development Strategic Plan. The current strategic plan represents the City's priorities for 2023-2027. This plan is prepared based on community needs identified through partnership with local non-profits and social service providers, City Council priorities and feedback from the City's Quality of Life survey completed by residents every 2 years. The City Council reviews and approves the Strategic Plan which includes details regarding economic development and housing programs and initiatives along with any associated funding sources.

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

### Introduction

During the 2025 program year, the city anticipates receiving its annual allocation of \$270,000 along with \$60,000 in program income for a total available funding amount of \$330,000.

The city expects to receive approximately \$300,000 per year in CDBG funds from 2025-2029. This includes an estimated \$250,000 allocation and \$50,000 of program income.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	250,000	50,000	0	300,000	0	The city expects to receive approximately \$300,000 per year in CDBG funds. This includes an estimated \$250,000 allocation and \$50,000 in program income. During 2025, the city anticipates an allocation amount of \$270,000 along with \$60,000 in program income for a total available amount of \$330,000.

Table 14 - Anticipated Resources

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

When possible, federal funds are leveraged with additional resources. For the housing rehabilitation program, homeowners will use their own funds with the CDBG funds. If lead is found during the PIRA inspection, the homeowner will work with Hennepin County to pursue additional grant funding they may be eligible to receive.

Affordable housing programs leverage additional county, state and federal funds for additional down payment assistance and rehab of purchased properties.

All public service agencies use CDBG funds to leverage additional public and private funds. In most cases, CDBG funds are only a small portion of their total budget. Commitment of CDBG funds by the city allows the public service agencies to seek out additional funding sources that require a commitment.

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

N/A

**Discussion**

During the 2025 program year, the city anticipates receiving its annual allocation of \$270,000 along with \$60,000 in program income for a total available funding amount of \$330,000.

If available, the city will use excess prior year entitlement funds or program income for administration, public services, affordable housing and rehabilitation projects.

## 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
EDEN PRAIRIE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
HENNEPIN COUNTY	Government	Homelessness Ownership Planning Rental	Region
PEOPLE REACHING OUT TO OTHER PEOPLE	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction
SENIOR COMMUNITY SERVICES	Subrecipient	Non-homeless special needs public services	Jurisdiction
WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST	Subrecipient	Ownership	Region

**Table 15 - Institutional Delivery Structure**

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

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

A significant gap in the institutional delivery system is the need for additional private and/or non-profit developers of new affordable housing in Eden Prairie. In order to make the most impact given limited funding and the high cost of new housing construction, Eden Prairie has historically targeted its CDBG funding to the rehabilitation of affordable housing units and its First Time Homebuyer program so that a larger number of households may be assisted. When possible, Eden Prairie 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, Tax Credits and Met Council LCDA grants. Because available funding sources are not sufficient to cover the entire costs of new construction, the City must rely on such partners in the private and non-profit sector. In order to address this gap, the City will continue to work with private and non-profit developers in order to find new opportunities to partner in the creation of new affordable housing, and will pursue all available local, state and federal funding sources to provide such assistance when possible.

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

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

**Table 16 - Homeless Prevention Services Summary**

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

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

Finally, the City of Eden Prairie's partnership with organizations like PROP, MoveFWD and Onward Eden Prairie address the needs of homeless persons in Eden Prairie. PROP helps homeless and imminently homeless families achieve housing stability through rent support, emergency assistance, case management, and employment services. PROP's Homelessness Prevention program provides assistance to families in financial crisis to help maintain stable housing. PROP also provides wraparound services such as employment services, financial literacy education, counseling, and transportation.

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

The city of Eden Prairie has a strong coalition of service providers who work together to identify precariously housed youth, families, and individuals; and to find safe and decent housing that will prevent homelessness.

- Within the homeless population, special niche populations receive services that are tailored to their specific needs. Veterans are offered veteran-specific housing as well as being eligible for permanent supportive housing if they are chronically homeless.
- Our community has developed specific programming for our refugee population, which experiences unique challenges to housing, in part because of their trauma, large family size, lack of English skills, lack of recognized credentials and schooling, and barriers to integrating into American society.
- Chemically-dependent single adults have both sober housing and “wet housing” available, depending on their needs and ability to maintain sobriety.
- While Native Americans are less than one percent of the county’s population, they are seven percent of the homeless population and more than one quarter of the unsheltered population. Several Native American focused programs address these specific needs.
- Families homeless grew dramatically during the Great Recession while single adult homelessness grew much more slowly. Funding for family homelessness has responded by redirecting some funds to rapid rehousing services, focusing on repeat shelter users, and expanding capacity to meet this need. Additional rent subsidies have become available for chronically homeless families.

**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	2025	2029	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership Neighborhood Revitalization	CDBG: \$500,000	Homeowner Housing Rehabilitated: 30 Household Housing Unit
2	Direct Homebuyer Assistance	2025	2029	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership	CDBG: \$100,000	Homeowner Housing Added: 5 Household Housing Unit
3	Senior Services	2025	2029	Non-Homeless Special Needs Non-Housing Community Development Senior Public Services	Citywide		CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
4	Public Services	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Education, Outreach and Services	CDBG: \$200,000	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 40 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Youth Services	2025	2029	Non-Homeless Special Needs	Citywide	Education, Outreach and Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
6	Administration	2025	2029	Administration	Citywide	Administration	CDBG: \$200,000	Other: 1 Other
7	Fair Housing	2025	2029	Fair Housing	Citywide	Fair Housing	CDBG: \$10,000	Other: 1 Other
8	Rehab Grants	2025	2029	Non-Homeless Special Needs	Citywide			Facade treatment/business building rehabilitation: 5 Business
9	Acquisition	2025	2029	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership Housing Opportunities for Homeless Populations Preserve/Create Multifamily Rental Opportunities Neighborhood Revitalization Economic Development	CDBG: \$400,000	Homeowner Housing Added: 5 Household Housing Unit
10	rental Housing Rehabilitation	2025	2029	Affordable Housing Non-Homeless Special Needs	Citywide			Rental units rehabilitated: 1 Household Housing Unit

**Table 17 – Goals Summary**

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Homeowner Rehabilitation
	<b>Goal Description</b>	The City of Eden Prairie expects to rehabilitate six owner-occupied homes through the Housing Rehabilitation Loan Program. The program is funded using CDBG formula funds and program income. The program provides up to \$30,000, depending on availability of funds, for eligible repairs through an interest free, deferred loan, with a phased repayment. The loan is forgiven after 20 years. Applications are accepted year round on a “first come, first served” basis. Applicants qualify based on their household income being at or below 80% of the Area Median Income (AMI) and the amount of equity in their home. An emergency rehab grant program will also be available for seniors to receive grants up to \$7,500 to make emergency repairs to their homes. It is expected that two emergency grants will be made.
<b>2</b>	<b>Goal Name</b>	Direct Homebuyer Assistance
	<b>Goal Description</b>	Create single family homeownership through the First Time Homebuyer program.  The city assists low-and moderate-income first time homebuyers through a down payment assistance program. The city expects to provide one First Time Homebuyer loan. Down payment assistance is an interest free deferred loan up to \$25,000 that provides 50% of the required down payment, \$5000 in closing costs and 10% principle reduction. Loan amounts are dependent on availability of program income funds.
<b>3</b>	<b>Goal Name</b>	Senior Services
	<b>Goal Description</b>	Assistance to low-and moderate-income Eden Prairie seniors with interior and exterior home maintenance (such as yard work, snow removal, and minor repairs) and in-home technology support to help seniors remain in their homes with dignity and safety.
<b>4</b>	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Provide assistance to low-and moderate-income Eden Prairie households in danger of becoming homeless that need emergency assistance for housing costs (rent/mortgage). Provide emergency transportation assistance to low-and moderate-income Eden Prairie residents through the Emergency Vehicle Repair program.

5	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Provide child care assistance for low/mod Eden Prairie residents.
6	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	The program administration funds will be used to implement the CDBG Program for the city of Eden Prairie.
7	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Fair Housing activities include education for property managers, staff training, community outreach, and referral to Legal Aid. Funds are provided to Dakota County CDA for implementation of the Fair Housing activity.
8	<b>Goal Name</b>	Rehab Grants
	<b>Goal Description</b>	Provide rehabilitation grants to non profits that serve low mod income Eden Prairie residents. This goal will be funded if excess program income is available.
9	<b>Goal Name</b>	Acquisition
	<b>Goal Description</b>	CDBG funds are used for the acquisition of affordable properties by West Hennepin Affordable Housing Land Trust (WHAHLT) and then sold to low-and moderate-income eligible buyers. WHAHLT retains ownership of the land on which the home sits, thereby assuring that it will remain an affordable property for a term of 99 years.
10	<b>Goal Name</b>	rental Housing Rehabilitation
	<b>Goal Description</b>	Capital funding for the rehabilitation of rental housing, including special needs rental housing.

**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 rehabilitating affordable housing for rent or homeownership. HOME funds are also used to provide direct rental assistance to low-income people. Eden Prairie is not a direct HOME recipient. Rather, HOME funds are allocated to and coordinated by Hennepin County for affordable housing projects county-wide.

Eden Prairie's CDBG housing programs are generally oriented towards the rehabilitation of the city's existing owner-occupied housing stock and first time homebuyer programs. During the 2025-2029 Consolidated Plan cycle, Eden Prairie expects to assist approximately 30 low/mod income families through the housing rehabilitation program. Of this, it is expected that 5 will be extremely low income, 10 will be low income, and 15 will be moderate income.

Eden Prairie's First Time Homebuyer Program and West Hennepin Affordable Housing Land Trust are two affordable housing programs the city offers first time homebuyers to purchase an affordable housing unit in Eden Prairie. During the 2025-2029 Consolidated Plan cycle, Eden Prairie expects to assist approximately 10 families through these programs. Of this, it is expected that all 10 will be moderate income.

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

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

Participants in the City's Housing Rehabilitation Program who reside in a house built prior to 1978 are required to have their home tested for lead-based paint prior to receiving a loan. The lead-based paint testing is completed by Hennepin County. If lead hazards are found, they must be corrected and the home must pass a clearance test before the project is considered complete. If the clearance test does not pass, the corrections and re-testing must continue until the home does pass. This process is completed following HUD regulations and guidelines. If lead is found in the home and children are present, the city will work with the county to help the family apply for county grants in order to address the lead hazards. These grants will provide for temporary housing of the family while the work is being performed as well as paying for a portion of the lead abatement work. Once the home has passed a clearance test, the family will be allowed to move back home. The housing stock in Eden Prairie is newer and there are not many households that participate in the housing rehabilitation program that are built prior to 1978.

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

In order to comply with the Lead-Safe Housing Rule, all homes built prior to 1978 will be tested for lead through the Hennepin County Housing, Community Works and Transit Lead Hazard Control. If lead hazards are found, they must be corrected and a clearance report must be completed. This process is completed following HUD regulations and guidelines.

## **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 Eden Prairie adopts the goals and policies of the Hennepin County anti-poverty strategy. As the City of Eden Prairie resides in Hennepin County, residents are able to receive assistance through anti-poverty programs coordinated at the County level.

The following are actions the City of Eden Prairie is taking to reduce the number of poverty level families

- Collaborate with and fund social service agencies in the community that assist families achieve self-sufficiency.
- Partner with nonprofits to offer financial management and budgeting classes for the immigrant community, particularly who have accessed financial support in the past.
- Employment assistance program to assist poverty level adults in finding jobs, particularly immigrants who have barriers with technology.
- Help poverty level families find affordable housing.
- Pursue microenterprise pilot program to assist poverty level families in launching small businesses.
- Raise the visibility of support services in the community so that families in need can find the help they need to move out of poverty.
- Educate the broader population about the needs of poverty level families in the community and hold collaborating events to work together to meet these needs and assist families in becoming self-sufficient

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

Eden Prairie believes in reducing poverty by investing in families, family development and education. Its investments in human service delivery organizations and programming evidence this. For example, the city invests in an emergency car repair program recognizing the vital need of being able to sustain and hold on to a job as a key to build wealth and be able to maintain an address. We invest in first-time homebuyers, recognizing that owning a home is perhaps the primary way of obtaining wealth for families and individuals. We partner with PROP to assist individuals in building resumes and finding jobs, recognizing that without quality employment stable housing is impossible.



## **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**

For activities carried out by subrecipients, the City enters into a subrecipient agreement with the organization. This agreement covers several items, including: a scope of services, a term for expenditure of the funds, compliance with federal regulations and record keeping.

In addition to receiving reports, City staff from the office of Housing and Community Services also conduct an onsite biennial monitoring visit of each subrecipient. These onsite monitoring visits consist of review of files for compliance with federal regulations, general program review with the subrecipient, and follow-up after to ensure any problems found are being resolved. In addition to on-site monitoring, the City performs quarterly reviews all of its active files to make certain subrecipients are expending their funds in a timely manner. As new projects and subrecipients are added the same staff from Housing and Community Services will conduct the monitoring. The primary goals of monitoring subrecipients are to:

- 1) Ensure production and accountability,
- 2) Ensure compliance with CDBG and other state and federal regulations and the subrecipient agreement, and
- 3) Evaluate organizational and project performance
- 4) Gain a better understanding of the organization

The monitoring consists of review of files for compliance with federal regulations, general program review with the subrecipient, and follow-up after to ensure any problems found are being resolved. The City conducts a desk review at least two weeks prior to the site visit. All reviews, conclusions, and follow up are finalized within one month of the on-site visit, through written correspondence in order to have permanent documentation.

In addition to the desk review and on-site monitoring, the City performs quarterly reviews all of its active files to make certain subrecipients are expending their funds in a timely manner. If they are not expending their funds in a timely manner, the City provides a written letter to the subrecipient reminding them of their responsibilities to timely spend the funds.

During any part of the subrecipient monitoring process, if there is a deficiency found then it is noted and included as part of the final monitoring report issued. If the deficiency arises during the program year, and not during the monitoring period, written notice is given to the subrecipient of the deficiency. In

both cases a timeframe for correcting the deficiency is given (usually 30 days) at which time the City will re-review the deficiency. If there are continued problems or a serious problem, then further review is done and recommendations are made for City council action.

Monitoring of all subrecipients is completed every two years, unless a subrecipient is underperforming or other concerns arise. This may cause the office of Housing and Community Services to conduct an earlier monitoring. All public service subrecipients will be monitored during FY2026.

The City uses the Monitoring Checklist to ensure that all parts of the monitoring process are followed. The City uses a Subrecipient Monitoring Program On Site Review form during the monitoring. Both forms are kept in the subrecipients file at the City.

On a monthly basis, the City monitors it's CDBG allocation to ensure that it is meeting its timeliness compliance. Each program year, the City develops a spreadsheet so that it can monitor the funds it expends on a monthly basis making it easy to see how much money must be spent in order to remain in compliance and address timeliness concerns.

## Expected Resources

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

#### Introduction

During the 2025 program year, the city anticipates receiving its annual allocation of \$270,000 along with \$60,000 in program income for a total available funding amount of \$330,000.

The city expects to receive approximately \$300,000 per year in CDBG funds from 2025-2029. This includes an estimated \$250,000 allocation and \$50,000 of program income.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	270,000.00	60,000.00	0.00	330,000.00	0.00	The city expects to receive approximately \$300,000 per year in CDBG funds. This includes an estimated \$250,000 allocation and \$50,000 in program income. During 2025, the city anticipates an allocation amount of \$270,000 along with \$60,000 in program income for a total available amount of \$330,000.

**Table 18 - Expected Resources – Priority Table**

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

When possible, federal funds are leveraged with additional resources. For the housing rehabilitation program, homeowners will use their own funds with the CDBG funds. If lead is found during the PIRA inspection, the homeowner will work with Hennepin County to pursue additional grant funding they may be eligible to receive.

Affordable housing programs leverage additional county, state and federal funds for additional down payment assistance and rehab of purchased properties.

All public service agencies use CDBG funds to leverage additional public and private funds. In most cases, CDBG funds are only a small portion of their total budget. Commitment of CDBG funds by the city allows the public service agencies to seek out additional funding sources that require a commitment.

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

N/A

### **Discussion**

During the 2025 program year, the city anticipates receiving its annual allocation of \$270,000 along with \$60,000 in program income for a total available funding amount of \$330,000.

If available, the city will use excess prior year entitlement funds or program income for administration, public services, affordable housing and rehabilitation projects.

## 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	2025	2029	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership	CDBG: \$120,000.00	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Direct Homebuyer Assistance	2025	2029	Affordable Housing	Citywide		CDBG: \$20,000.00	Homeowner Housing Added: 1 Household Housing Unit
3	Senior Services	2025	2029	Non-Homeless Special Needs Non-Housing Community Development Senior Public Services	Citywide	Education, Outreach and Services	CDBG: \$15,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 45 Persons Assisted
4	Public Services	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Education, Outreach and Services	CDBG: \$38,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 8 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 13 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Fair Housing	2025	2029	Fair Housing	Citywide	Fair Housing	CDBG: \$2,000.00	Other: 1 Other
6	Administration	2025	2029	Adminstration	Citywide	Administration	CDBG: \$50,000.00	Other: 1 Other
7	Rehab Grants	2025	2029	Non-Homeless Special Needs	Citywide	Neighborhood Revitalization	CDBG: \$5,000.00	Facade treatment/business building rehabilitation: 1 Business
8	Acquisition	2025	2029	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership	CDBG: \$80,000.00	Homeowner Housing Added: 2 Household Housing Unit

Table 19 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Homeowner Rehabilitation
	<b>Goal Description</b>	The City of Eden Prairie expects to rehabilitate six owner-occupied homes through the Housing Rehabilitation Loan Program. The program is funded using CDBG formula funds and program income. The program provides up to \$30,000, depending on availability of funds, for eligible repairs through an interest free, deferred loan, with a phased repayment. The loan is forgiven after 20 years. Applications are accepted year round on a “first come, first served” basis. Applicants qualify based on their household income being at or below 80% of the Area Median Income (AMI) and the amount of equity in their home. An emergency rehab grant program will also be available for seniors to receive grants up to \$7,500 to make emergency repairs to their homes. It is expected that two emergency grants will be made.

2	<b>Goal Name</b>	Direct Homebuyer Assistance
	<b>Goal Description</b>	Create single family homeownership through the First Time Homebuyer program. The city assists low-and moderate-income first time homebuyers through a down payment assistance program. The city expects to provide one First Time Homebuyer loan. Down payment assistance is an interest free deferred loan up to \$25,000 that provides 50% of the required down payment, \$5000 in closing costs and 10% principle reduction. Loan amounts are dependent on availability of program income funds.
3	<b>Goal Name</b>	Senior Services
	<b>Goal Description</b>	Assistance to low-and moderate-income Eden Prairie seniors with interior and exterior home maintenance (such as yard work, snow removal, and minor repairs) and in-home technology support to help seniors remain in their homes with dignity and safety.
4	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Provide assistance to low-and moderate-income Eden Prairie households in danger of becoming homeless that need emergency assistance for housing costs (rent/mortgage). Provide emergency transportation assistance to low-and moderate-income Eden Prairie residents through the Emergency Vehicle Repair program.
5	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Fair Housing activities include education for property managers, staff training, community outreach, and referral to Legal Aid. Funds are provided to Dakota County CDA for implementation of the Fair Housing activity.
6	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	The program administration funds will be used to coordinate the CDBG Program for the city of Eden Prairie.
7	<b>Goal Name</b>	Rehab Grants
	<b>Goal Description</b>	Provide rehabilitation grants to non profits that serve low mod income Eden Prairie residents. This goal will be funded if excess program income is available.



8	<b>Goal Name</b>	Acquisition
	<b>Goal Description</b>	CDBG funds are used for the acquisition of affordable properties by West Hennepin Affordable Housing Land Trust (WHAHLT) and then sold to low-and moderate-income eligible buyers. WHAHLT retains ownership of the land on which the home sits, thereby assuring that it will remain an affordable property for a term of 99 years.

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

### Introduction

As determined at the March 18, 2025 public hearing, and adopted by Eden Prairie City Council Resolution No. 2025-, the city of Eden Prairie will undertake activities related to housing rehabilitation, homebuyer assistance, public services, fair housing and program administration.

#	Project Name
1	Housing Rehabilitation
2	Affordable Housing
3	Family Public Services
4	Senior Services
5	Fair Housing
6	Program Administration
7	Rehab Grants

**Table 20 – 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 2025-2029 Consolidated Plan.

At a public hearing held by the Eden Prairie City Council on March 18, 2025 and through Eden Prairie Resolution No. 2025, the city has allocated its 2025 CDBG funds. The focus of the allocation continues to be on housing rehabilitation and affordable housing initiatives.

The City is in contact on a regular basis with a number of nonprofit agencies which coordinate and provide assistance for those who have underserved needs. The City will continue to be in contact with these agencies to learn about the underserved need in the community and how the City can help meet these needs.

Despite limited funding, Eden Prairie's CDBG program is designed to meet a wide range of needs, including services for low-and moderate-income seniors, individuals and families. The city also participates in fair housing activities, housing rehabilitation and affordable housing programs. The city works with public, private, nonprofit and private industry partners to accomplish its community development goals using CDBG and other funding sources. In an effort to further the city's efforts in assisting low-and moderate-income households, the following are additional actions in which the city provides or participates in.

The proposed actions the City of Eden Prairie will take to reduce the number of persons below the

poverty line are seen in the public services programs the city funds, both with general funds and CDBG funds, which promote self-sufficiency. Funded public service programs such as the vehicle repair program, the emergency housing assistance program, Meals on Wheels, and the HOME program have the common theme of helping people become or remain self sufficient. Helping people become or remain self-sufficient will reduce the likelihood that they will fall below the poverty line.

An obstacle to meeting underserved needs the City has encountered has been a lack of affordable housing for potential homebuyers in its First Time Homebuyer Program. Due to the current housing market in the area, the City has encountered a lack of available housing in the price range that is within reach of young families and individuals who qualify for mortgages in the range of \$300,000 - \$400,000. The rising interest rates and lack of single family homes has become a barrier to first time homebuyers looking to purchase a home in Eden Prairie using the First Time Homebuyer Program. A lack of affordable housing stock on the market has also been a barrier to WHAHLT securing affordable properties in Eden Prairie. WHAHLT has secured additional funding through a Met Council grant to purchase two single family homes in Eden Prairie.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Homeowner Rehabilitation
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	CDBG: \$120,000.00
	<b>Description</b>	Housing rehabilitation including energy efficiency repairs for low-and moderate-income Eden Prairie homeowners. The rehabilitation loan program provides up to \$30,000, depending on availability of funds, for eligible repairs through an interest free, deferred loan that is forgiven after twenty years. These loans are offered in an effort to help maintain the condition of housing and neighborhoods in Eden Prairie. An emergency rehab grant program will also be available for seniors to receive grants up to \$7,500 to make emergency repairs which to their homes
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Housing Rehab Program - six low-and moderate-income Eden Prairie households Emergency Repair Program - two low-and moderate-income Eden Prairie senior households
	<b>Location Description</b>	This is a city wide program.
	<b>Planned Activities</b>	Housing Rehabilitation
2	<b>Project Name</b>	Affordable Housing
	<b>Target Area</b>	Citywide

	<b>Goals Supported</b>	Direct Homebuyer Assistance Acquisition
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	:
	<b>Description</b>	Funding for down payment assistance for low-and moderate-income first time home buyers. The Eden Prairie First Time Homebuyer Program offers a zero interest, deferred loan up to \$25,000 with the city of Eden Prairie holding a second mortgage on the property. The deferred loan helps first time homebuyers offset the cost of purchasing a home by providing assistance with down payment, closing costs, and mortgage principle reduction. Repayment of the loan is required when the home is sold or no longer homesteaded within the first 30 years. After 30 years, the loan becomes due and payable. CDBG funds are used for acquisition of an affordable property by West Hennepin Affordable Housing Land Trust (WHAHLT) and then sold to a low-and moderate-income eligible buyer. WHAHLT retains ownership of the property on which the home sits, thereby assuring that it will remain an affordable property for a term of 99 years.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low/moderate income household will benefit with first time homebuyer assistance. Two low/moderate income households will benefit with the acquisition of affordable housing.
	<b>Location Description</b>	These programs are available citywide to low-and moderate-income households.
	<b>Planned Activities</b>	First time homebuyer down payment assistance for one low/mod income household WHAHLT - affordable housing acquisition to be sold to two low/mod income first time homebuyer households
<b>3</b>	<b>Project Name</b>	Family Public Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Services

	<b>Needs Addressed</b>	Education, Outreach and Services
	<b>Funding</b>	CDBG: \$38,000.00
	<b>Description</b>	The Homeless Prevention program provides one to three months of emergency mortgage and rent payments for low-and moderate-income Eden Prairie families facing a housing crisis. The goal of the program is to prevent homelessness and to stabilize families in their homes and alleviate a financial crisis. The Car Repair program helps low-and moderate-income Eden Prairie residents maintain self sufficiency by assisting with the costs of repairs to their vehicles. This enables residents to maintain their transportation and continue working.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Emergency housing - 13 households Emergency Car Repair - 8 individuals
	<b>Location Description</b>	These programs are available citywide to low-and moderate-income households.
	<b>Planned Activities</b>	Emergency rent/mortgage assistance and emergency car repair assistance
<b>4</b>	<b>Project Name</b>	Senior Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Senior Services
	<b>Needs Addressed</b>	Education, Outreach and Services
	<b>Funding</b>	CDBG: \$15,000.00

	<b>Description</b>	Senior Community Services helps maintain independence for elders and avoid premature nursing home placement by providing low-and moderate-income older adults with high-quality chore and home maintenance services delivered by trusted professionals and community volunteers. HOME services are provided on a sliding-fee scale at an affordable cost, and include: 1) Housekeeping: housework that is often difficult for older adults to safely perform such as cleaning, laundry and grocery shopping. 2) Outdoor: snow shoveling and de-icing, grass cutting and leaf raking, helping to prevent winter senior falls. 3) Handyperson: changes furnace filters, install winter weatherization, and make plumbing, carpentry and electrical repairs. 4) Home Safety: safety assessments and make improvements, such as grab bars and improved lighting, and reduce tripping hazards. 5) Painting: interior and exterior painting. 6) Technology Support
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	45 low/mod income seniors will receive chore service benefits
	<b>Location Description</b>	This program is available citywide to low-and moderate-income households.
	<b>Planned Activities</b>	Provide maintenance and chore assistance to seniors
<b>5</b>	<b>Project Name</b>	Fair Housing
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Fair Housing
	<b>Funding</b>	CDBG: \$2,000.00

	<b>Description</b>	The City is an active member of the Fair Housing Implementation Council (FHIC), a coalition comprised of the counties of Anoka, Dakota, Hennepin, Ramsey and Washington; the Metro HRA (Metropolitan Council); the Community Development Agencies of Scott and Carver counties; and the cities of Bloomington, Eden Prairie, Minneapolis, Minnetonka, Plymouth, Coon Rapids, Saint Paul and Woodbury. A second coalition, the Fair Housing Advisory Committee (FHAC), was formed to incorporate feedback from the community and a HUD technical services provider to inform and improve the regional Analysis of Impediments. The scope of work includes both informing those most likely to experience discrimination of their fair housing rights, and also connecting them with government decision-makers to address barriers to fair housing.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low/mod income Eden Prairie residents will benefit from the Fair Housing Implementation Council's (FHIC) work to identify and eliminate barriers to Fair Housing. The FHIC's work includes outreach, education and enforcement activities. This work is not measured in number of people served, but is designed to help as many people as possible experience a better quality of life.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The city of Eden Prairie will participate in and help to fund fair housing activities through the Fair Housing Implementation Council, which provides support for fair housing activities. Activities include education for property managers, staff training community outreach and referral to Legal Aid. Funds are provided to Hennepin County for implementation of the fair housing activity.
6	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$50,000.00
	<b>Description</b>	Implement and coordinate the CDBG program.
	<b>Target Date</b>	6/30/2026



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	
7	<b>Project Name</b>	Rehab Grants
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Rehab Grants
	<b>Needs Addressed</b>	Rehab Grants
	<b>Funding</b>	CDBG: \$5,000.00
	<b>Description</b>	If excess program income funds are available, the city may use a portion of these funds to provide rehab grants to non-profits who serve low mod income Eden Prairie residents to make needed repairs to their facilities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	If excess program income funds are available, the city may use a portion of these funds to provide rehab grants to non-profits who serve low mod income Eden Prairie residents to make needed repairs to their facilities.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide grants to non-profits that serve low/mod income Eden Prairie residents to rehab their facilities.

## **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**

All programs will be provided on a city-wide basis and will be directed to low/mod income Eden Prairie residents.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	100

**Table 21 - Geographic Distribution**

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

Because there are no concentrations of poverty or other significant factors, all programs are available city-wide.

### **Discussion**

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

### **Introduction**

Despite limited funding, Eden Prairie's CDBG program is designed to meet a wide range of needs, including services for seniors, youth and families. The city also participates in fair housing activities, housing rehabilitation and affordable housing programs. The city works with public, private, non-profit and private industry partners to accomplish its community development goals using CDBG and other funding sources. In an effort to further the city's efforts in assisting low and moderate income households, the following are additional actions in which the city provides or participates in.

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

The City will continue to identify obstacles, such as lack of affordable housing, to address unmet and underserved community needs and support the goals established in the *Aspire 2040* Consolidated Plan that benefit residents throughout the life cycle. The City's approach to meeting these affordable housing needs includes, as one example, assisting renters in purchasing homes by providing down payment and closing cost assistance combined with counseling and education to low-and moderate-income families. The City also works to preserve and expand the supply of decent, safe, and affordable housing, by providing financial assistance for rehabilitation and repair of owner-occupied units to low-and moderate-income families. In addition, the City works closely with the West Hennepin Affordable Housing Land Trust (aka Homes Within Reach) to bring homeownership within reach for lower-income households. The city is currently partnering with WHAHLT to expend a grant of \$160,000 from the Metropolitan Council to further these efforts. Activities such as the City's first-time homebuyer program and its community land trust investments disproportionately serve households of color, meeting a dramatically unserved need across the region and state. The city applied to Hennepin County for a broadband grant aimed at bringing down the costs of and increasing access to high quality internet services targeted to Project-Based Section 8 and other low-income properties serving many BIPOC and elderly households, this effort will help narrow the educational and logistical gaps between well-served households and those having to make do with low speeds or who even lack basic access. Finally, as articulated below, Eden Prairie secures affordability in all new developments via its inclusionary housing ordinance. This includes serving vulnerable populations such as seniors moving into assisted living and memory care.

In 2025, the city will be introducing a First Generation Homebuyer Program funded through Local Affordable Housing Aid. The basic premise of a first-generation homebuyer loan is simple: make it easier for those who've never owned before a chance by offering increased downpayment and closing cost assistance (monies many households have difficulty putting together) to make buying a home possible. The underlying goal is to narrow the homeownership gap, so while these loans would be available to anybody fitting the eligibility criteria, importantly they tend to boost BIPOC participation. The basic premise of a first-generation homebuyer loan is simple: make it easier for those who've never owned before a chance by offering increased downpayment and closing cost assistance (monies many households have difficulty putting together) to make buying a home possible. The underlying goal is to

narrow the homeownership gap, so while these loans would be available to anybody fitting the eligibility criteria, importantly they tend to boost BIPOC participation.

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

The City, at the Council's direction, sponsored a Housing Task Force several years ago charged with presenting a range of program and policy options to City leadership. The diverse members tackled a range of policy areas and presented its findings to the City Council. Representing a wide range of disciplines the Task Force made recommendations on several items, including formalizing an inclusionary policy (now a functional local ordinance requiring affordability contributions in near all new multifamily housing developments), creating an affordable housing trust fund (now created), developing an inventory and strategies for preservation of NOAH properties, and recently passed a tenant protection ordinance. This last item, as well as ongoing participation in the regional Fair Housing Implementation Council (which recently released a RFP aimed at narrowing the homeownership gap and increasing general access to affordable housing), aim to protect and empower residents in seeking affordable housing.

The City also continues to pursue affordable housing development opportunities primarily through the use of tax increment financing (TIF) and its inclusionary housing ordinance. While TIF is a commonly used tool in multifamily developments in the City, a substantial reserve of flexible 'pooled TIF' dollars have been slated for use for preserving NOAH properties or for development around one of the four new transit stations to be built in conjunction with expansion of the green line light rail transit line which terminates with four stops in Eden Prairie. While the City's preference is to mix incomes in developments, mostly or fully affordable properties are seen as especially worthwhile to pursue in LRT station areas due to the array of services that tend to cluster when these areas develop. While development interest overall has slowed some with rising interest rates and the current inflationary environment, construction is complete at the 274-unit Paravel complex and at the 220-unit Ellie Apartments, and nearing commencement of construction at the 425-unit GTS Multifamily Housing development in the Golden Triangle station area. Each of these TIF-funded developments will for 26 years be 20% affordable to households at or below 50% of the area median income, and additionally will feature 5% affordable to households at or below 80% of the area median in perpetuity. Eden Prairie is the only regional city to formally require affordability in perpetuity.

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

Participants in the City's Housing Rehabilitation Program who reside in a house built prior to 1978 are required to have their home tested for lead-based paint prior to receiving a loan. The lead-based paint

testing is completed by Hennepin County. If lead hazards are found, they must be corrected and the home must pass a clearance test before the project is considered complete. If the clearance test does not pass, the corrections and re-testing must continue until the home does pass. This process is completed following HUD regulations and guidelines. If lead is found in the home and children are

present, the city will work with the county to help the family apply for county grants in order to address the lead hazards. These grants will provide for temporary housing of the family while the work is being performed as well as paying for a portion of the lead abatement work. Once the home has passed a clearance test, the family will be allowed to move back home. The housing stock in Eden Prairie is newer and there are not many households that participate in the housing rehabilitation program that are built prior to 1978.

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

The following are actions the City of Eden Prairie is taking to reduce the number of poverty level families

- Collaborate with and fund social service agencies in the community that assist families toward self-sufficiency.
- Partner with nonprofits to offer financial management and budgeting classes for the immigrant community, particularly who have accessed financial support in the past.
- Employment program to assist poverty level adults in finding jobs, particularly immigrants who have barriers with technology.
- Provide assistance to help poverty level families find affordable housing.
- Participate in the Open to Business program to help families start their own small businesses.
- Raise the visibility of support services in the community so that families in need can find the help they need to move out of poverty.
- Educate the broader population about the needs of poverty level families in the community and holding collaborating events to work together to meet these needs and assist families in becoming self-sufficient

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

The city of Eden Prairie is already working with many of the public service agencies that serve the community. These agencies receive general fund grants from the city as well as CDBG grants. The organizations work together as part of a larger, broad-based effort. Since these relationships are working well, there are no planned changes.

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

The City uses its CDBG funding, pooled TIF funds and general fund monies to coordinate services with a host of agencies serving households at a variety of low and moderate income levels. The Southwest Rail Light Rail Transit (SWLRT) project has begun. The City's investment in the Elevate project, a 222-unit apartment complex, is complete and has 20% affordable units. The City is also active in working with peer cities along the line, exploring tools for creating or maintaining affordability such as inclusionary housing policies and preserving naturally-occurring affordable housing (NOAH), and continues to refine its own practices surrounding its use of tools such as tax increment financing (TIF)

and housing revenue bonds. The City completed its Comp Plan update, *Aspire 2040*, which articulates the City's vision for housing, examines needs within the specified income bands of <30%, <50% and <80% AMI, and describes the financial and technical tools it can use to help achieve its vision and reach its goals. *Aspire* incorporates significant feedback from the community and includes in-depth focus on the special needs of seniors.

## **Discussion**

Eden Prairie will continue to use its scarce resources to operate programs that maintain the existing housing stock, create new opportunities for low and moderate income households, support existing programs that remove barriers to affordable housing, build long-term affordability into market rate developments, and participate in regional opportunities to address affordable housing issues. The city will continue its broad policy objective of making housing affordable citywide.

## Program Specific Requirements

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

#### Introduction

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

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	60,000
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>60,000</b>

#### Other CDBG Requirements

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

## **Discussion**

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.



# The City of Plymouth Hennepin County Consortium 2025-2029 Consolidated Plan and 2025 Annual Action Plan

Approved by HUD July 1, 2025

[www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)

## Consortium Members:

Hennepin County  
City of Bloomington  
City of Eden Prairie  
City of Plymouth



Website

[www.hennepin.us/housing-plans](http://www.hennepin.us/housing-plans)



## **Executive Summary**

### **ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

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

#### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

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

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

The City of Plymouth has a long history of actively working to preserve and upgrade the condition of its housing, maintain housing affordability, and provide needed social services. The CDBG-funded single-family rehabilitation loan program (including lead-based paint abatement) and first-time homebuyer loan program have been successful and important parts of these efforts. Each year the city evaluates its performance relative to its Consolidated Plan goals through the Consolidated Annual Performance Evaluation Report (CAPER). As the 2024 program year comes to an end, the city continues to make progress toward meeting all its Consolidated Plan goals for the period from 2020-2024. The only exception is the number of households receiving first time homebuyer assistance, which has experienced limited activity due to a slowdown in the local housing market, changing lending criteria among first mortgage lenders, and high housing costs.

Fair Housing continues to be a focus of the City of Plymouth. In CDBG program year 2024, the Fair Housing Implementation Council funded three fair housing activities guided by the Analysis of

Impediments to Fair Housing. Activities from HOME Line, Affordable Housing Connections, and the Minnesota Homeownership Center were made available to City of Plymouth beneficiaries.

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

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

In addition to public hearings conducted by the County Board, the City of Plymouth Housing and Redevelopment Authority (HRA) will hold a public hearing to receive comments regarding the annual projects and activities to be funded. The public hearing will be held on February 20, 2025 and ask the public to comment on the proposed activities. Notice of the public hearing will be published in the official local newspaper on February 20, 2025 and on the City's website which offers translation services to the four most commonly spoken languages in the City – Hmong, Somali, Russian and Spanish. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries.

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

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

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

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

Comments may be made during the public comment period from February 25, 2025 to March 27, 2025 and may be made or presented at the public hearing on March 27, 2025. Summary of comments or views "Not Accepted" is to be determined.

#### **7. Summary**

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

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

## The Process

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

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

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

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

**Table 1– Responsible Agencies**

### Narrative

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

### Consolidated Plan Public Contact Information

City of Plymouth Housing & Redevelopment Authority

Attn: Grant Fernelius, Executive Director

Phone: 763-509-5056; Email: [gfernelius@plymouthmn.gov](mailto:gfernelius@plymouthmn.gov)

3400 Plymouth Boulevard

Plymouth, MN 55447

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

### **1. Introduction**

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

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

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

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

In addition to collaboratively working with these service agencies, the City has a close relationship with Hennepin County and refers any resident that may have additional home or mental health needs to a network of people within the County that are equipped to address issues that may arise for Plymouth residents. The City of Plymouth also works with residents through the public safety department and the code enforcement department to assist in getting residents the help they may need. Lastly, City staff regularly encourage residents and prospective residents to utilize Housing Link as a general tool to assist with finding additional resources and affordable housing.

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

Coordination is completed by the Minneapolis/Hennepin County Continuum of Care and the Office to End Homelessness. If a resident of Plymouth is facing homelessness, the City would first refer to the program through the County to help assist the resident's issues. Additionally, the City would contact partner agencies such as IOCP's Neighborhood Program, PRISM's Housing Program, HOME Line, and LSS of MN to assist with potential foreclosure counseling depending on the needs of the resident. Hennepin County Coordinated Entry works with agencies in the Northwest Metro. The city works to contact Continuum of Care staff at Hennepin County to assist with Plymouth residents that are at risk of or experiencing homelessness.

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

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

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

Plymouth does not receive ESG funds.

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

Table 2– Agencies, groups, **organizations** who participated

1	<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>	HOME Line was consulted through the Hennepin County Consortium Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for legal advocacy services for low/moderate income tenant households in Plymouth and suburban Hennepin County. See narrative in AP-85.
2	<b>Agency/Group/Organization</b>	People Responding in Social Ministry (PRISM)
	<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>	PRISM was consulted through the Hennepin County Consortium Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for emergency housing assistance and homelessness prevention services for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
3	<b>Agency/Group/Organization</b>	Lutheran Social Services (LSS)
	<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>	Lutheran Social Services was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for housing counseling for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
4	<b>Agency/Group/Organization</b>	Hammer Residences
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	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>	Hammer Residences was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for rehabilitated rental housing for low/moderate income households with development disabilities in Plymouth and suburban Hennepin County. See narrative in AP-85.
5	<b>Agency/Group/Organization</b>	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>	SCS was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for household maintenance assistance for low/moderate income senior households in Plymouth and suburban Hennepin County. See narrative in AP-85.

6	<b>Agency/Group/Organization</b>	Lutheran Social Service
	<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>	Lutheran Social Services was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for housing counseling for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
7	<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 Housing Choice Voucher (HCV) Department(which acts as the PHA for the City of Plymouth) was consulted throughout the needs assessment and goal setting process for the Consolidated Plan. Additionally, HCV staff are consulted periodically to identify local housing needs. Staff will refer residents to HousingLink to assist with finding housing and anticipate higher outcomes of finding housing that fits their needs.

8	<b>Agency/Group/Organization</b>	City of New Hope
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<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 Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
9	<b>Agency/Group/Organization</b>	City of Maple Grove
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs 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 Maple Grove and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
10	<b>Agency/Group/Organization</b>	City of Minnetonka
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs 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 Minnetonka and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
11	<b>Agency/Group/Organization</b>	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 - 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 - County 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 meets with staff from Hennepin County Human Services and Public Health Department (HSPHD) regarding market conditions, housing needs, gaps in service, and recommendations for priorities. Additionally, HSPHD staff participates in HOME application reviews.
14	<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>	Interfaith Outreach Community Partners (IOCP)
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Interfaith Outreach was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for homelessness assistance for low/moderate income households in Plymouth and suburban Hennepin County. See AP-85 narrative.

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



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

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

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

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

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

**Narrative**

The City of Plymouth works closely with the Hennepin County Consortium in the implementation of the Consolidated Plan. The Consortium includes Hennepin County and several units of local government, including Bloomington and Eden Prairie. Staff representing each member of

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

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

The Plymouth CDBG program attempts to address the widest range of needs possible despite limited resources. Both the Consolidated Plan and the Action Plan identify a variety of goals to promote housing affordability, provide suitable and well-maintained housing, and accessibility to needed social services. These goals were developed in consultation with numerous public, non-profit, and private sector partners, and agencies during the 2025-2029 Consolidated Plan process and the concurrent 2025 Annual Action Plan process. In December 2024 Hennepin County, in coordination with the Consortium, conducted an online survey to assist with identifying and prioritizing goals for the goal development process.



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

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

#### **Summarize citizen participation process and how it impacted goal-setting**

The Consortium supports and encourages the participation of citizens, community groups, and other interested agencies both in the development and the evaluation of the Plan's programs and activities. The Hennepin County Consortium worked with area community-based organizations to obtain input from residents through an online survey. Plymouth advertised the survey through its website, social media, and email. The City of Plymouth is part of the Hennepin County Consortium, and therefore the City's Action Plan is part of the Hennepin County Consortium Action Plan. The City has a Citizen Participation Plan that mirrors other Hennepin County Consortium members' Citizen Participation Plans, which calls for the Hennepin County Consortium Action Plan to be made available for public comment 30 days prior to its submission to HUD.

In addition to public hearings conducted by the County Board, the City of Plymouth will hold a public hearing to receive comments regarding the annual projects and activities to be funded. The Plymouth Housing and Redevelopment Authority will hold a public hearing on March 27, 2025 and ask the public to comment on the proposed activities. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries. Notice of the public comment period and the public hearing will be published in the official local newspaper on February 20, 2025, and on February 27, 2025, as well as posted on the City website. Written comments will be accepted from February 25, 2025 to March 27, 2025 prior to the City of Plymouth City Council authorization of the 2025 Annual Action Plan on April 8, 2025.

Plymouth's citizen participation process includes an RFP process that allows non-profit agencies to apply for CDBG funding. Notice was published in the Sun Sailor on November 28, 2024, requesting CDBG public service proposals. Technical assistance is provided to any group representing very low and low-income persons that want to develop funding proposals for any of the programs covered by the Consolidated Plan.

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

## Citizen Participation Outreach

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

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

**Table 4– Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

# **Housing Market Analysis**

## **MA-05 Overview**

### **Housing Market Analysis Overview:**

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

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

### Introduction

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

### Economic Development Market Analysis

#### Business Activity

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

**Table 5 - Business Activity**

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

## Labor Force

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

**Table 6 - Labor Force**

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

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

**Table 7 – Occupations by Sector**

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

## Travel Time

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

**Table 8 - Travel Time**

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

## Education:

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

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

**Table 9 - Educational Attainment by Employment Status**

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

### Educational Attainment by Age

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

**Table 10 - Educational Attainment by Age**

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

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

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

**Table 11 – Median Earnings in the Past 12 Months**

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

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

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

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

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

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

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

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

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

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

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

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

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

No

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

N/A

**Discussion**

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

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



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

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

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

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

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

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

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

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

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

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

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

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

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

#### Highest Priority Public Service Activities of the City of Plymouth

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

#### Secondary Priority Public Service Activities of the City of Plymouth

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

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

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

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

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

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

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

### Geographic Area

Table 12 - Geographic Priority Areas

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

### General Allocation Priorities

Describe the basis for allocating investments geographically within the city

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

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

### Priority Needs

Table 13 – Priority Needs Summary

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

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	City of Plymouth
	<b>Associated Goals</b>	Homeowner rehabilitation assistance Direct homebuyer 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 a mortgage a household can afford and the cost of the home.</li> </ul>
	<b>Basis for Relative Priority</b>	<p>The Consortium rated preserving existing and creating ownership housing as high priority need in the survey and in meetings. Affordable homeownership is also rated as a high priority need by the city. Extremely low and low-income households are the priority population.</p> <p>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.</p>
<b>3</b>	<b>Priority Need Name</b>	Education, outreach and services.
	<b>Priority Level</b>	High

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

	<b>Description</b>	<p>Education, outreach, and social services, include supportive service needs of persons who are not homeless. There is a continued need to support a variety of education, outreach and services activities (public services), including:</p> <ul style="list-style-type: none"> <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> </ul>
	<b>Basis for Relative Priority</b>	<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 sources</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>
<b>4</b>	<b>Priority Need Name</b>	Neighborhood Revitalization
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	City of Plymouth



	<b>Associated Goals</b>	Homeowner Rehabilitation
	<b>Description</b>	<p>This need includes the following:</p> <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>
	<b>Basis for Relative Priority</b>	<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 sources</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>
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>	City of Plymouth
	<b>Associated Goals</b>	Homelessness Prevention
	<b>Description</b>	Support stabilization of households at risk of homelessness through supportive services, tenant advocacy, and emergency rental assistance.

	<b>Basis for Relative Priority</b>	The city of Plymouth does not have a chronically homeless population. However, there are residents of Plymouth who are at risk of becoming homeless. Relevant services, such as one-time rental assistance are available through PRISM, IOCP, HOME Line, and LSS to prevent households from becoming homeless.
6	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	City of Plymouth
	<b>Associated Goals</b>	Homeowner Rehabilitation
	<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. The City of Plymouth has a lesser need for these activities based upon the above criteria, so this need is given a lower priority in the portion of the Plan specific to Plymouth.</p>
7	<b>Priority Need Name</b>	Fair Housing
	<b>Priority Level</b>	High

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

### Narrative (Optional)

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

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

The Plan uses the CDBG definitions as described below:

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

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

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

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

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

### **Introduction**

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

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

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

The Plymouth HRA intends to pursue all possible resources to address its planned 2025 program year activities. The following list provides information on other sources of funds that are used for community development and housing programs within the City of Plymouth.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	252,284	80,000	170,000	502,284	1,280,000	For the 2025 CDBG program year, Plymouth anticipates a CDBG allocation of \$252,452. Additionally, \$80,000 of program income and \$135,870 of carryover from prior-year CDBG activities is anticipated. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of \$240,000, based on funding trends. Program income of \$80,000 is projected annually.
LIHTC	public - federal	Housing	0	0	0	0	0	The HRA has been working with several private developers to utilize this resource to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 8	public - federal	Admin and Planning Housing	0	0	0	0	0	Currently the Plymouth HRA has funding for 250 vouchers (including 40 vouchers for non-elderly disabled and 10 VASH vouchers). There are another 100 voucher holders residing in Plymouth who ported in from other jurisdictions.
Tax Exempt Bond Proceeds	public - local	Housing	0	0	0	0	0	Since 1995, the City has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 893 rental apartments. The City required that the owners make a certain percentage of their units affordable to and occupied by low-income households or make an annual payment for the life of the bonds to the HRA's Affordable Housing Account. As a result, 220 of these units are affordable to low-income renters.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Increment Financing	public - local	Housing	0	0	0	0	0	The City's Tax Increment Housing Assistance Program (TIHAP) makes excess Tax Increments from existing and future Tax Increment Districts in the City available for eligible affordable housing developments. Since 1998 the City and HRA have established seven tax increment financing districts and secured 213 units of affordable housing ranging in affordability between households at or below 30% to 60% AMI. The City will consider the creation of additional TIF districts as appropriate to assist with development of affordable housing units to supplement outside funding.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Housing	0	0	0	0	0	Minnesota Housing Finance Agency (MHFA): This agency provides first time homebuyer programs, housing rehabilitation programs, and development and redevelopment financing through their Consolidated RFP process. The HRA also developed a partnership in 2003 with the Center for Energy and Environment (CEE) pertaining to the MHFA Fix-Up Fund and MHFA Deferred Loan Program. While CEE remains the approved lender for the Fix-Up Fund, the HRA works in collaboration with them in marketing the program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Economic Development	0	0	0	0	0	Plymouth Economic Development Fund (PEDF): The Fund was capitalized from the first \$100,000 in principal plus interest to be paid by Value Rx in repayment of a loan from the Minnesota Department of Trade and Economic Development's (DTED) Economic Recovery Program (ERP). The PEDF allows the HRA to provide loans at favorable terms for business activities in the City that could create new jobs, increase the tax base, or leverage other needed economic development funds. The City has issued one loan for \$180,000 to a company that relocated its headquarters to Plymouth.
Other	public - local	Housing	0	0	0	0	0	Plymouth HRA Tax Levy: The HRA has used this levy for several years to provide subsidized rental housing for 195 senior citizen households utilizing approximately \$260,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing.

**Table 14 - Anticipated Resources**

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

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

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

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

The City of Plymouth owns two senior rental housing developments. Plymouth Towne Square, developed in 1994, has provided 99 affordable housing units / subsidized senior housing units through an annual amount of Plymouth HRA tax levy ranging from \$250,000.00 to \$320,000.00. By providing a deep subsidy, the HRA is working to help the residents at PTS obtain decent, affordable housing and to avoid homelessness. Plymouth Towne Square averaged an occupancy of 99% in 2024. Vicksburg Crossing, built in 2006 with 96 units, offers affordable rents to low- and moderate-income residents. The HRA Board sets rents on an annual basis. A subsidy of \$18,000-\$60,000 from the HRA tax levy helps keep rent levels affordable. Vicksburg Crossings averaged an occupancy of 99% in 2024.

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

**Discussion**

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

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

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

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

**Table 15 - Institutional Delivery Structure**

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

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

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

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

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

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<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>			
Senior Services	X		

**Table 16 - Homeless Prevention Services Summary**

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

### Goals Summary Information

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

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

**Table 17 – Goals Summary**

## Goal Descriptions

DRAFT  
Consolidated Plan

PLYMOUTH

58

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, downpayments, 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>	Homelessness prevention
	<b>Goal Description</b>	Temporary housing assistance to help owners and renters remain in their homes during a short-term financial crisis.
7	<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.

8	<b>Goal Name</b>	Homeownership Creation
	<b>Goal Description</b>	Creation of affordable homeownership using the HWR Community Land Trust practice is achieved by acquiring and retaining the ownership of real property, rehabilitating and then selling the improvement (home) to buyers who earn less than 80% Area Median Income
9	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Activities to promote fair housing choice, enforcement, testing, outreach, information and referral in Plymouth and throughout suburban Hennepin County.
10	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Program administration funds will be used to implement the CDBG Program for the City of Plymouth.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### Introduction

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

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	252,284	80,000	170,000	502,284	1,280,000	For the 2025 CDBG program year, Plymouth anticipates a CDBG allocation of \$252,284. Additionally, \$80,000 of program income and \$170,000 of carryover from prior-year CDBG activities is anticipated. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of \$240,000, based on funding trends. Program income of \$80,000 is projected.

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Exempt Bond Proceeds	public - local	Housing	0	0	0	0	0	Since 1995, the City has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 893 rental apartments. The City required that the owners make a certain percentage of their units affordable to and occupied by low-income households or make an annual payment for the life of the bonds to the HRA's Affordable Housing Account. As a result, 220 of these units are affordable to low-income renters.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Increment Financing	public - local	Housing	0	0	0	0	0	The City's Tax Increment Housing Assistance Program (TIHAP) makes excess Tax Increments from existing and future Tax Increment Districts in the City available for eligible affordable housing developments. Since 1998 the City and HRA have established seven tax increment financing districts and secured 213 units of affordable housing ranging in affordability between households at or below 30% to 60% AMI. The City will consider the creation of additional TIF districts as appropriate to assist with development of affordable housing units to supplement outside funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Housing	0	0	0	0	0	Minnesota Housing Finance Agency (MHFA): This agency provides first time homebuyer programs, housing rehabilitation programs, and development and redevelopment financing through their Consolidated RFP process. The HRA also developed a partnership in 2003 with the Center for Energy and Environment (CEE) pertaining to the MHFA Fix-Up Fund and MHFA Deferred Loan Program. While CEE remains the approved lender for the Fix-Up Fund, the HRA works in collaboration with them in marketing the program.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Economic Development	0	0	0	0	0	Plymouth Economic Development Fund (PEDF): The Fund was capitalized from the first \$100,000 in principal plus interest to be paid by Value Rx in repayment of a loan from the Minnesota Department of Trade and Economic Development's (DTED) Economic Recovery Program (ERP). The PEDF allows the HRA to provide loans at favorable terms for business activities in the City that could create new jobs, increase the tax base, or leverage other needed economic development funds. The City has issued one loan for \$180,000 to a company that relocated its headquarters to Plymouth.
Other	public - local	Housing	0	0	0	0	0	Plymouth HRA Tax Levy: The HRA has used this levy for several years to provide subsidized rental housing for 195 senior citizen households utilizing approximately \$260,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing.

Table 18 - Expected Resources – Priority Table

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

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

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

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

The City of Plymouth owns two senior rental housing developments. Plymouth Towne Square, developed in 1994, has provided 99 affordable housing units / subsidized senior housing units through an annual amount of Plymouth HRA tax levy ranging from \$250,000.00 to \$320,000.00. By providing a deep subsidy, the HRA is working to help the residents at PTS obtain decent, affordable housing and to avoid homelessness. Plymouth Towne Square averaged an occupancy of 99% in 2024. Vicksburg Crossing, built in 2006 with 96 units, offers affordable rents to low- and moderate-income residents. The HRA Board sets rents on an annual basis. A subsidy of \$18,000-\$60,000 from the HRA tax levy helps keep rent levels affordable. Vicksburg Crossings averaged an occupancy of 99% in 2024.

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

## **Discussion**

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

## Annual Goals and Objectives

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

#### Goals Summary Information

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Senior services	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$12,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Homelessness prevention	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$26,000	Public service activities other than Low/Moderate Income Housing Benefit: 21 Households Assisted
7	Tenant counseling	2025	2026	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$11,000	Public service activities other than Low/Moderate Income Housing Benefit: 240 Persons Assisted
8	Homeownership Creation	2025	2026	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$50,000	Sale of an improvement (one home) to buyers who earn less than 80% Area Median Income
9	Fair Housing	2025	2026	Fair Housing	City of Plymouth	Education, outreach and services.	CDBG: \$2,500	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Administration	2025	2026	Program Administration	City of Plymouth	Education, outreach and services.	CDBG: \$30,000	Other: 1 Other

**Table 19 – Goals Summary**

### Goal Descriptions

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

<b>3</b>	<b>Goal Name</b>	Facilities for Persons with Disabilities
	<b>Goal Description</b>	Assist with the rehabilitation of affordable rental group homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
<b>4</b>	<b>Goal Name</b>	Homeowner education
	<b>Goal Description</b>	Provide homeownership, foreclosure prevention, and reverse mortgage counseling services for low/moderate income households.
<b>5</b>	<b>Goal Name</b>	Senior services
	<b>Goal Description</b>	Provide household maintenance assistance to low/moderate income senior households.
<b>6</b>	<b>Goal Name</b>	Homelessness prevention
	<b>Goal Description</b>	Provide emergency, short-term housing assistance to low/moderate income households experiencing temporary financial crises.
<b>7</b>	<b>Goal Name</b>	Tenant counseling
	<b>Goal Description</b>	Provide counseling and legal advocacy to low/moderate income renter households.
<b>8</b>	<b>Goal Name</b>	Homeownership Creation
	<b>Goal Description</b>	Creation of affordable homeownership using the HWR Community Land Trust practice is achieved by acquiring and retaining the ownership of real property, rehabilitating and then selling the improvement (home) to buyers who earn less than 80% Area Median Income
<b>9</b>	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Assist in regional efforts to further fair housing, including evaluation and implementation activities.
<b>10</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Provides for 1) Oversight, management, monitoring and coordination of the CDBG Program. 2) Public information on CDBG Program activities available to all residents.





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

### Introduction

The Plymouth HRA will implement the following activities during the program year in order to address the strategies and priorities of the 2025-2029 Consolidated Plan.

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

**Table 20 – Project Information**

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

The activities supported directly by the city include administering an owner-occupied rehabilitation program and a First Time Home Buyer program. Both programs serve LMI individuals and households in the Plymouth community well, allowing assistance to households to be able to stay and maintain their homes and be able to become FTHBs with direct homebuyer assistance. In addition, the HRA will continue to collaborate with WHAHLT to support affordable homeownership in Plymouth. The land trust model can be an effective strategy for supporting homebuyers in markets with high median home prices by helping to create more affordability through the write-down of the land in the transaction. While median home prices continue to rise in Plymouth, providing subsidy into a land trust home helps extend affordability throughout the 99-year land lease, creating future affordability at the time of sale. In addition, the HRA will support fair housing activities, homebuyer education, homelessness prevention, a tenant advocacy hotline, and minor home maintenance support for LMI seniors. By supporting five organizations with public services funding, we can expand support for more comprehensive housing needs in our community. The biggest obstacle to addressing affordable homeownership needs is the relatively high median home price in the City of Plymouth (\$459,900 according to SPAAR in January 2025) that present barriers to entry for many prospective first-time homeowners.

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

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

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Homeowner rehabilitation assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	CDBG: \$93,784
	<b>Description</b>	The Plymouth HRA offers two programs to assist low/moderate-income homeowners rehabilitating their homes. The Housing Rehabilitation Loan Program offers deferred zero-interest loans up to \$40,000 to homeowners for needed home repairs. The Emergency Repair Program provides grants up to \$7,500 for emergency/urgent home repairs for senior citizens.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	During the 2025 program year, the City of Plymouth expects to assist 4 households with housing rehabilitation. Two will receive housing rehabilitation loans and two will receive emergency repair grants.
	<b>Location Description</b>	The program is available to residents city-wide that are of low/moderate-income households.

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

	<b>Location Description</b>	The program is available city-wide to low/moderate-income households purchasing their first home. The home being purchased may be located anywhere within the City of Plymouth. The households purchasing the home is not required to have resided in the City of Plymouth prior to purchasing the home.
	<b>Planned Activities</b>	The program provides assistance to low and moderate income first time homebuyers who wish to buy a single-family home, condo, cluster home, or townhouse in Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000.00 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principle reduction. Applications are accepted throughout the year on a first-come, first-serve basis. Loans must be repaid if the property is sold, transferred, non-homesteaded, or 30 years from the initial purchase date, when the mortgage becomes due and payable. Due to a tight housing market within the City of Plymouth, there is expected carryover that will be used to help fund the program through the 2025 program year, as well as a small amount of program income.
<b>3</b>	<b>Project Name</b>	West Hennepin Affordable Housing Land Trust (Homes Within Reach)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Direct homebuyer assistance
	<b>Needs Addressed</b>	Preserve/Create Single Family Homeownership
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	The Plymouth HRA will provide a grant to Homes Within Reach to assist with the acquisition of one home in the City of Plymouth. This home will be part of Homes Within Reach's Affordable Housing Land Trust, and will be made available for purchase to a low/moderate-income family.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The HRA expects to assist with the purchase of one home that will be made available for purchase by a low/moderate income family as part of the West Hennepin Affordable Housing Land Trust.

	<b>Location Description</b>	The home purchased will be located within the City of Plymouth. It is not a requirement that the family that purchases the home resides in Plymouth prior to the purchase.
	<b>Planned Activities</b>	The West Hennepin Affordable Housing Land Trust (WHAHLT, dba Homes Within Reach) runs a community land trust where low- and moderate-income homebuyers purchase property, but only pay for the value of the physical structure. Homes Within Reach leases the land to the homeowners so that the purchase price is substantially more affordable. Plymouth's grant will assist with acquisition of a property located within the city, and Homes Within Reach will use a variety of other funding sources including county, state, and private donations to rehabilitate the home.
<b>4</b>	<b>Project Name</b>	Facilities for Persons with Disabilities (Hammer Residences)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Facilities for Persons with Disabilities
	<b>Needs Addressed</b>	Preserve/Create Multifamily Rental Opportunities
	<b>Funding</b>	CDBG: \$31,000
	<b>Description</b>	Assist with the rehabilitation of affordable rental homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A total of 12 low/moderate-income individuals currently reside in the three homes slated to be rehabilitated/modified for accessibility and aging in place during the program year.
	<b>Location Description</b>	Three Hammer residence homes located within the City of Plymouth will be rehabilitated. Those homes are: 14 <sup>th</sup> Ave, Ives Lane, and Kentucky Home.

	<b>Planned Activities</b>	Hammer Residences provides housing and support to individuals who have developmental disabilities. The city will provide funds for renovations, energy-efficiency upgrades, and accessibility improvements installing and repairing wheelchair friendly flooring, HVAC work, and outdoor walkway repairs.
5	<b>Project Name</b>	Homeownership Counseling (LSS)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Homeowner education
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$6,000
	<b>Description</b>	Lutheran Social Services will provide homebuyer education, foreclosure prevention, reverse mortgage, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Lutheran Social Services (LSS) will provide homebuyer education, reverse mortgage, debt counseling, and other homeowner counseling services to 60 homeowner and/or potential homebuyer households in Plymouth.
	<b>Location Description</b>	Clients served will be low- and moderate-income Plymouth households, or prospective residents that are in the process of purchasing a home in Plymouth.
6	<b>Planned Activities</b>	LSS will provide housing counseling services including mortgage counseling, financial coaching and planning, reverse mortgage assistance, and foreclosure prevention.
	<b>Project Name</b>	Tenant Counseling (HOME Line)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Tenant counseling
	<b>Needs Addressed</b>	Education, outreach and services.

	<b>Funding</b>	CDBG: \$11,000
	<b>Description</b>	HOMELine offers a tenant advocacy hotline, tenant organizing for preservation of affordable housing, and tenant education services available to all Plymouth residents.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HOME Line anticipates serving 240 Plymouth renter households through their tenant hotline.
	<b>Location Description</b>	The program is available city-wide to renter households in Plymouth.
	<b>Planned Activities</b>	HOME Line will continue to operate their tenant advocacy hotline available to Plymouth renters. The CDBG allocation will assist with staff costs for providing tenant advocacy for low- and moderate-income Plymouth renter households.
7	<b>Project Name</b>	Senior Community Services (SCS)
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Senior services
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	Senior Community Services will provide low to moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. Services are offered on a sliding scale fee based on income.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 low/moderate-income seniors will benefit from this funding.



	<b>Location Description</b>	All senior citizens (age 55+) who are low and moderate income residents of the City of Plymouth are able to access the H.O.M.E. program.
	<b>Planned Activities</b>	Senior Community Services will provide low/moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income. Clients are required to complete a H.O.M.E Service Request form that contains gender, race & ethnicity, address and monthly income information. Proof of income letters, pay stubs, W-2s and social security and account statements are all used to gather relevant client information.
8	<b>Project Name</b>	Homelessness Prevention - PRISM
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Homelessness prevention
	<b>Needs Addressed</b>	Education, outreach and services.
	<b>Funding</b>	CDBG: \$15,000
	<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>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	PRISM expects to help 12 Plymouth households with homelessness prevention during the 2025 program year.
	<b>Location Description</b>	The program is available to low/moderate-income residents city-wide.

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

	<b>Funding</b>	CDBG: \$2,500
	<b>Description</b>	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education and enforcement activities. The project includes evaluation and monitoring of implemented activities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A - supports Fair Housing activities covering Hennepin County and the Twin Cities metropolitan area, including the City of Plymouth.
	<b>Planned Activities</b>	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement. The project includes evaluation and monitoring of implemented activities.
11	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	City of Plymouth
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Provides for: 1) Oversight, management, monitoring and coordination of the CDBG program. 2) Public information on CDBG Program activities available to all City residents.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A - funding provides for overall program administration of CDBG activities.

	<b>Location Description</b>	N/A - funding provides for overall program administration of CDBG activities.
	<b>Planned Activities</b>	Program management, monitoring, and evaluation of overall CDBG program including costs of staff engaged in program management.

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

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

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

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Plymouth	100

**Table 21 - Geographic Distribution**

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

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

### **Discussion**

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



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

### **Introduction**

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

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

The city will continue to identify obstacles, such as lack of affordable housing, to unmet and underserved community needs and support the goals established in the 2025-2029 Consolidated Plan. The city's approach to meeting these affordable housing needs is to assist renters in purchasing homes by providing down payment and closing cost assistance combined with counseling and education to low to moderate income families. In order to preserve the affordable housing stock, "Restrictive Covenants" are established on properties where the City has assisted with housing development. These Restrictive Covenants run with the land for a period of 20 years and contain restrictions on the transfer of the property only to someone who is a low to moderate income resident. To preserve and expand the supply of decent, safe, and affordable housing, the city will provide financial assistance for rehabilitation and repair of owner-occupied units to low to moderate income families.

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

The City has taken a comprehensive approach to address the affordable housing needs of the community. The Housing and Redevelopment Authority (HRA) promotes and contributes to the creation and maintenance of affordable housing through its Homeowner Rehabilitation Program, First Time Home Buyer program and redevelopment opportunities for Affordable Housing Developers. The city's Inclusionary Housing policy provides financial incentive/ tax breaks for developers who include affordable housing units in their projects. Our ongoing partnership with the local Community Land Trust provides affordable housing by acquiring homes to sell to potential low-income home buyers to help maintain affordability over the long term. The City has fostered collaborations and provided funding through Community Development Block Grant (CDBG) to a variety of non-profit organizations that provide services such as advocacy to tenants, resources to prevent homelessness and home maintenance services to support independence and allow older adults to remain in their homes. One partner in particular, Hammer Residents provides affordable housing for vulnerable populations in Plymouth who have limited income. The HRA will continue to explore new opportunities for Naturally

Occurring Affordable Housing (NOAH) programing to maintain existing affordable housing.

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

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

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

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

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

Through its various programs, the City of Plymouth will identify and assist people and families that are below the poverty level when possible. We will utilize our network of social service agencies and where applicable assist them through CDBG resources and programs as well as local programs offered through the City of Plymouth, the Plymouth HRA and local non-profits. Programs that the City of Plymouth works with include tenant advocacy through HOMELine, a housing program through PRISM that helps assist with making mortgage or rent payments for a short period of time, a housing program through Interfaith Outreach that helps with paying rent, and housing and financial counseling through Lutheran Social Services that assists with helping families make good financial decisions that will reduce poverty. Senior Community Services helps low to moderate income seniors with needed home maintenance through their HOME program, assisting with small handyman projects as well as yard maintenance.

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



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

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

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

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

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

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

### **Discussion**

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

## Program Specific Requirements

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

#### Introduction

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	20,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>20,000</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.	95.00%

## Discussion

Program Income (PI) is occasionally received through the repayment of deferred zero interest loans made in previous years through the First Time Homebuyer and Housing Rehabilitation programs. When PI is received it is typically immediately reprogrammed to support current First Time Homebuyer and Housing Rehabilitation loan activities (depending on where the need/activity is greatest at the time the PI is received). The receipt of PI is somewhat unpredictable as it is generally triggered when previous loan recipients sell or refinance their homes. All PI received to date has been reprogrammed to support First Time Homebuyer and Housing Rehabilitation activities during the 2024 program year. The HRA anticipates receiving approximately \$20,000 in PI before the start of the 2025 program year that will be reprogrammed to support projects during that program year. This estimate is based on PI received to date.

In addition, the city anticipates receiving approximately \$80,000 in PI during the 2025 program year that will also be reprogrammed to support projects during the program year. This estimate is based on loan repayment trends over the past five years. Since several activities carried out by the HRA and social service agencies do not require immediate expenditure of the full amount of funds awarded, there will be a delay of several months between grant award and when a draw of funds will occur.

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

The HRA estimates that 95% of its CDBG funds will be used for activities that benefit persons of low and moderate income. This includes all of the HRA CDBG-assisted activities other than Program Administration (planning, management, monitoring, and evaluation of the overall CDBG program).

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

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

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

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

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

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

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

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

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

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

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

## **Access to Information**

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

### **2025-2029 Consolidated Plan (ConPlan):**

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

### **Annual Action Plan (AAP)**

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

### **Annual Performance Report:**

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

### **During Public Comment Periods:**

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

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

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

DRAFT Documents include:

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

## **Public Hearings**

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

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

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

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

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

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

## **Additional Documentation**

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

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

## **Comments**

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

## **Technical Assistance**

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

## **Complaints**

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