

The City of Saint Paul, Minnesota Consolidated Plan and Submission 2005 - 2009

The Saint Paul Consolidated Plan and Submission is a five-year planning and implementation document. It was prepared in consultation with the community and in accordance with the requirements of the U.S. Department of Housing and Urban Development. Included is program information on Saint Paul's Fiscal Year 2005:

Community Development Block Grant Program

Home Investment Partnership Program

Emergency Shelter Grant Program

Adopted by Council Resolution # 05-293



THE CITY OF SAINT PAUL, MINNESOTA CONSOLIDATED PLAN AND SUBMISSION

Table of Contents

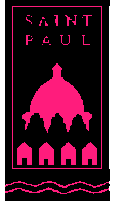
<u>Section</u>	<u>Subject</u>	<u>Page #</u>
	Letter from Mayor Randy Kelly	
	Federal SF424 Application Forms	
	Executive Summary	
§91.200	General	1
§91.200(a)	Lead Entity	1
§91.200(b)	Consultation Process	1
§91.200(c)	Citizen Participation	4
§91.205	Housing and Homeless Needs Assessment	9
§91.205(a)	Housing Needs Assessment	9
§91.205(b)	Homeless Needs Assessment	20
§91.205(c)	Other Special Needs	32
§91.205(d)	Lead-based Paint Hazards	41
§91.210	Housing and Market Analysis	42
§91.210(a)	General Characteristics	42
§91.210(b)	Public and Assisted Housing	46
§91.210(c)	Homeless Facilities and Services	52
§91.210(d)	Special Needs Facilities and Services	60
§91.210(e)	Barriers to Affordable Housing	76



THE CITY OF SAINT PAUL, MINNESOTA CONSOLIDATED PLAN AND SUBMISSION

Table of Contents - Page 2

<u>Section</u>	<u>Subject</u>	<u>Page #</u>
§91.215(a)	Strategic Plan	78
§91.215(b)	Affordable Housing	81
§91.215(c)	Homelessness	90
§91.215(d)	Other Special Needs	95
§91.215(e)	Non-Housing Community Development Plan	100
§91.215(f)	Barriers to Affordable Housing	104
§91.215(g)	Lead-based Paint Hazards	106
§91.215(h)	Anti-Poverty Strategy	109
§91.215(i)	Institutional Structure	110
§91.215(j)	Coordination	115
§91.215(k)	Public Housing Resident Initiatives	116
§91.215(l)	Performance Measurements	117
§91.220	Action Plan	118
§91.220(b)	Resources	118
§91.220(c)	Activities	119
§91.220(d)	Geographic Distribution	151
§91.220(e)	Homeless and Other Special Needs	153
§91.220(f)	Other Actions	154



THE CITY OF SAINT PAUL, MINNESOTA CONSOLIDATED PLAN AND SUBMISSION

Table of Contents - Page 3

<u>Section</u>	<u>Subject</u>	<u>Page #</u>
§91.230	Monitoring	156

Appendix

HOME Resale - Recapture Guidelines
Program Certifications
City Council Resolution
Continuum of Care Collection Methods

Letter From Mayor

Federal SF424 Application Forms

Federal SF424 Application Forms

Federal SF424 Application Forms



City of Saint Paul, Minnesota FY 2005 Consolidated Plan EXECUTIVE SUMMARY

Background

This document is the 2005 Consolidated Plan for the City of Saint Paul, Minnesota, which will be submitted to the U. S. Department of Housing and Urban Development (HUD). The five-year plan portion of the document covers the period of 2005 through 2009, and the one year Action Plan is for the 2005 program year. The Action Plan includes the City's application for 2005 Community Development Block Grant (CDBG) funding which the City invests in housing, public improvements, economic development, human services and job creation activities. Saint Paul also receives HOME Investment Partnership Program (HOME) funds which assist in the provision of long-term, safe and affordable housing and Emergency Shelter Grant (ESG) funding which provide housing opportunities for homeless persons.

This document will be submitted to HUD by April 15, 2005, which is forty five days before the City's June 1, 2005 program year begins. The City anticipates receiving \$9,069,381 of CDBG funding, \$2,435,003 of HOME funding, and \$348,422 of ESG funding from HUD in 2005.

Plan Development

The development of the 2005 Consolidated Plan included consultation with a wide array of both public and private sector groups, eight specific Consolidated Plan meetings, and the review of a large amount of research documentation.

The following groups were consulted by staff completing the plan:

- City of Saint Paul Departments (Parks and Recreation, Public Works, Libraries, Financial Services, Planning & Economic Development)
- Saint Paul Port Authority
- Metropolitan Council
- Public Housing Agency of Saint Paul
- Twin Cities Habitat for Humanity
- Common Bond
- Wilder Foundation
- HousingLink
- Listening House
- Health Care for the Homeless
- Face-to-Face
- Ramsey County Homeless Intake Office
- Saint Paul Area Coalition for the Homeless (SPATCH)

The following Consolidated Plan meetings which focused on identifying needs and priorities

were held on the following dates with the following groups:

- January 11, 2005 Saint Paul District Council Staff
- January 12, 2005 Ramsey County Staff
- January 24, 2005 Saint Paul Area Coalition for the Homeless
- January 27, 2005 Housing 5000 Advisory Task Force
- February 2, 2005 Saint Paul Community Development Corporations
- February 4, 2005 Saint Paul Housing Campaign
- February 10, 2005 Saint Paul PED Housing and Planning Staff
- February 14, 2005 Saint Paul Capital Improvement Budget Committee

The following documentation was reviewed by staff completing the Plan:

- U.S. Census Data
- Saint Paul Capital Improvement Budget
- Housing and Redevelopment Authority of Saint Paul Budget
- Public Housing Agency of Saint Paul Five Year Plan
- Saint Paul Comprehensive Plan
- Saint Paul Parks and Recreation Plan
- City of Saint Paul Housing Action Plan
- Housing Resource Book 2004
- Housing Counts: Measuring Affordable Housing Production and Preservation in the Twin Cities
- Twin Cities Metropolitan Area Regional Housing Needs Report
- Next Decade of Housing in Minnesota
- Wilder Research Center's Emergency shelters, transitional housing, and battered women's shelters: Ramsey County data collection project, Thirteenth annual report
- Wilder Research Center's Homeless youth in Minnesota: 2003 Statewide survey of people without permanent shelter Report
- Ramsey County Continuum of Care
- Wilder Research Center's Building communities where older adults thrive: Research summary on a survey of older adults in Ramsey County Report

Plan Organization

The Consolidated Plan is a five-year planning document that is organized into the following four main components: (1) Housing and Homeless Needs Assessment; (2) Housing and Market Analysis; (3) Strategic Plan; and (4) Action Plan. Below is a brief overview of the major areas included in each of the sections:

Housing

The City of Saint Paul has been in transition over the last decade. Unlike most major cities, the total population has increased modestly over the last ten years. In 2000, the total population was 287,151, which was an increase of approximately 5.5 percent since 1990. A significant amount of this change is attributed to the increase in minority and foreign-born

populations. This influx of new residents has changed the face of Saint Paul. However, the City did experience population decreases in its senior population (65 years and older) and White population.

The availability of safe and decent housing affordable to households who earn low or modest wages are critical to both the economic health of the City and the welfare of those households and their neighborhoods. Despite the millions of dollars of continued public and private investment, the affordable housing needs in Saint Paul continue to grow. The influx of new residents, rising housing costs, continued deterioration of the housing stock and decreased funding are all contributing factors.

In January and February 2005, the City conducted meetings with residents and various housing organizations throughout the City to gather information regarding housing needs and priorities for the following income categories: less than or equal to 30 percent of the Area Median Income (AMI); 31 percent to 50 percent of the AMI; and 51 percent to 80 percent of the AMI. Below are some of the housing needs and priorities revealed during the meetings:

- The need to construct or rehabilitate large affordable rental units for incomes less than or equal to 80 percent of AMI
- The need to preserve the City's existing publicly assisted affordable housing for incomes less than or equal to 80 percent of AMI
- The need for housing for tenants with incomes less than or equal to 20 percent of AMI
- The need to take a regional approach to providing affordable housing
- The City anticipates that it has approximately 37,000 households with an unmet need, which is 32% of the City's total number of households
- The City's overall goal over the next five years is to make 4750 units available. These units will be new construction, rehabilitation, renter and/or owner
- Housing Needs for extremely low-income residents that are both renters and owners are considered high priorities
- Rental housing for small related households with incomes that are less than or equal to 50 percent of the AMI are considered high priorities
- Housing needs for the elderly population with incomes less than 50 percent of the AMI are considered high priorities

To address the unmet housing needs the City will develop strategies that focus on: the

availability of financing sources, partnerships of public and private entities, the affordability of housing units, new construction and rehabilitation.

Homeless

The key issues for dealing with the problem of homelessness in Saint Paul are identified for us by providers, and backed up by data collected on the population, including the following:

The number of people, particularly singles and youth, in the shelters are routinely exceeding the capacity, and a large number are living out of doors year round for reasons of "lack of shelter space." The problem is caused by the lack of available affordable housing for those experiencing extreme poverty, non competitive job skills, the inability of the job ready to find work and various disabilities.

In addition, the overcrowding of the emergency shelters is aggravated by the discharge policies of institutions, hospitals, treatment centers, foster placement programs and correctional facilities. Too many are discharged without a realistic, or in some cases without any place to go. The numbers falling into this category have overwhelmed the chemical dependency and mental health services currently in place.

Priorities in addressing the needs of the homeless include the following:

The City clearly needs more emergency shelter beds for both single adults and youth. The housing need is for affordable units for those with incomes between \$10,000 and \$20,000 per year in order to move those capable of independent living out of the shelters. Furthermore, our community needs an additional two respite care shelter facilities and beds. Supportive services should also be expanded, as appropriate, to deliver the necessary services.

Strategies for addressing the issues of homelessness include:

The City, Ramsey County and the foundations need to maintain the existing service levels for shelters, transitional housing and prevention programs in spite of looming service cuts. The City and the County need to collaborate to create more supportive housing so that homeless individuals have an affordable housing option in settings that will minimize repeat shelter usage. Additionally, the City needs to create permanent affordable housing at levels below 20 percent of the median income. In the creation of more affordable units at the above level, the city should engage the cooperation of Ramsey County in the provision of services.

The city will continue to make available a portion of Emergency Shelter Grant Foundation funds and CDBG funds for the creation of new shelter beds.

Special Needs Populations

The City was required to analyze the housing needs for *persons who are not homeless but require supportive housing*, including elderly, frail elderly, persons with disabilities (mental, physical, and developmental), persons with chemical dependency, persons with HIV/AIDS, and persons with limited English-speaking proficiency. Overall, persons with special needs reported increasing needs for affordable housing, supportive housing, accessible-designed housing, and support services that allow persons to live more independently.

In response, the City's Housing 5000 produced affordable housing, including 236 units of supportive housing - including housing for "hard-to-serve" persons. Furthermore, in 2005, the City may finance another 60 supportive housing units. Still, the demand for affordable housing and affordable supportive housing remains great.

To fully utilize existing emergency shelters, transitional housing, and supportive housing, the City will develop housing strategies for chronically-homeless residents. Additionally, pending Council approval, the Zoning Code will be amended to facilitate the development of the new Saint Anthony Residence and allow eligible rooming houses in industrial districts.

Additionally, the City must evaluate the costs and benefits of accessible-designed housing (including incorporating less-costly visitability standards) so that more city-financed housing is available for all persons regardless of abilities. Realistically, the "aging baby-boom" residents will demand more "accessible-designed" housing products. Consequently, the City must consider more accessible-designed housing products, or by default, more Saint Paul residents will purchase homes with main floor living currently being constructed in the suburbs.

Non-Housing Community Development

Since the inception of the program, the City of Saint Paul has used CDBG funding to address non-housing community development needs which complement all of the housing activities being carried out in the City. These activities help to maintain the City's infrastructure and public facilities, and also augment the public services provided by Ramsey County. The CDBG funding is targeted to community development activities which provide benefit to large numbers of low and moderate income persons.

The following non-housing community development needs are considered high priorities in the Consolidated Plan: Homeless Facilities, Parks/Recreation Facilities, Lead Hazard Screening, Economic Development Assistance, and Rehabilitation of Commercial Properties. If CDBG funding stays at current levels during the 2005 - 2009 period, the City plans to continue to fund public facility, public service, infrastructure, economic development, and planning activities.

Questions and Comments

The full Draft of the FY2005 Consolidated Plan is available for your review and use at all Saint Paul Public Libraries, through the District Councils, on the City's website

www.ci.stpaul.mn.us and during normal business hours at the Saint Paul Department of Planning and Economic Development.

Questions and/or comments on the Consolidated Plan may be directed to the following PED staff, who contributed to the plan:

Joe Collins - 651-266-6020

Bob Hammer - 651-266-6693

Shawntera Hardy - 651-266-6562

Steve Rice - 651-266-6008

Ron Ross - 651-266-6692

Written comments should be addressed to the following address:

The Department of Planning and Economic Development

1400 City Hall Annex

25 West Fourth Street

Saint Paul, MN 55102

§91.200 General

This document is the 2005 Consolidated Plan for the City of Saint Paul, Minnesota, which will be submitted to the U. S. Department of Housing and Urban Development (HUD). The five-year plan portion of the document covers the period of 2005 through 2009, and the one year Action Plan is for the 2005 program year. The Action Plan includes the City's application for 2005 Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Emergency Shelter Grant (ESG) funding. This document must be submitted to HUD by April 15, 2005, which is forty-five days before the City's June 1, 2005 program year begins.

§91.200(a) Lead Entity

The City of Saint Paul *Department of Planning and Economic Development* (PED) is the entity responsible for the development of the 2005 Consolidated Plan. PED, which was established as a City Department in 1977, is responsible for the planning, housing and economic development activities throughout the City.

§91.200(b) Consultation Process

The development of the 2005 Consolidated Plan included consultation with a wide array of both public and private sector groups, eight specific Consolidated Plan meetings and the review of a large amount of documentation.

The following groups were consulted by staff completing the plan:

- The City of Saint Paul Departments (Parks and Recreation, Public Works, Libraries, Financial Services, Planning & Economic Development)
- Saint Paul Port Authority
- City of Saint Paul Housing 5000 Task Force (real estate, developers and housing advocates)
- Metropolitan Council
- City of Saint Paul District Councils (17 Community Organizers)
- Public Housing Agency of Saint Paul
- Twin Cities Habitat for Humanity
- Common Bond
- Wilder Foundation
- HousingLink
- Listening House
- Health Care for the Homeless
- Face-to-Face
- Ramsey County Homeless Intake Office
- Saint Paul Area Coalition for the Homeless (SPATCH)
- Ramsey County Mental Health Division (Mental Health Planner)
- Ramsey County Chemical Dependency Planner

- Ramsey County Development Disability Planner
- Ramsey County Continuum of Care Coordinator
- Wilder Foundation ROOF Project
- Neighborhood House
- Minnesota AIDS Project
- State of Minnesota Office of Resettlement and Refugees
- Ramsey Public Health (Lead-Based Paint Division)
- Minnesota Council on Disabilities
- Mayors Advisory Committee for Persons with Disabilities
- Ramsey County Housing Redevelopment Authority (HRA)

The following Consolidated Plan meetings which focused on identifying needs and priorities were held on the following dates with the following groups:

- January 11, 2005 Saint Paul District Council Staff
- January 12, 2005 Ramsey County Staff
- January 24, 2005 Saint Paul Area Coalition for the Homeless
- January 27, 2005 Housing 5000 Advisory Task Force
- February 2, 2005 Saint Paul Community Development Corporations
- February 4, 2005 Saint Paul Housing Campaign
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- City of Saint Paul Housing Action Plan
- Housing Resource Book 2004
- Housing Counts: Measuring Affordable Housing Production and Preservation in the Twin Cities
- Twin Cities Metropolitan Area Regional Housing Needs Report
- Next Decade of Housing in Minnesota
- Wilder Research Center's Emergency shelters, transitional housing, and battered women's shelters: Ramsey County data collection project, Thirteenth annual report
- Wilder Research Center's Homeless youth in Minnesota: 2003 Statewide survey of people without permanent shelter Report
- Ramsey County Continuum of Care
- Wilder Research Center's Building communities where older adults thrive: Research summary on a survey of older adults in Ramsey County Report

A Public Notice was published in the Saint Paul Pioneer Press on March 4, 2005 which notified residents that the Draft Consolidated Plan had been completed, gave instructions for reviewing and commenting on the Plan, and gave notice of a public hearing. The Draft Plan was made available for review at all Saint Paul Public Libraries, District Council Offices, and Community Development Corporation offices. Copies were also available from PED, and the Plan was also available on the PED website. A Public Hearing on the Draft Consolidated Plan was held on March 30, 2005 from 4:00 P.M. to 6:00 P.M. at the Rice Street Library, which is located at 1011 Rice Street. The Saint Paul City Council will approve the Consolidated Plan and its submission to HUD on April 6, 2005.

The City received comments from four citizens at the Consolidated Plan Public Hearing. The comments were general in nature, with no specific recommendations on projects or activities. The City also received comments in a telephone call from a citizen who did not like the work of a non-profit organization mentioned in the Plan. Furthermore, the City received written comments from an organization which believed the following: more funds should be targeted to households earning less than 20 percent of the Area Median Income; 40 percent of all units developed in the City should be affordable; all City funding in development projects should be solely for affordable units; and that more large rental units should be developed. The City considered all of these comments while completing the final version of the Consolidated Plan.

§91.200(c) Citizen Participation

The following section has been written in a question and answer format. For additional information on any topic, please contact the City of Saint Paul Planning and Economic Development Department.

What are HUD's Citizen Participation Plan requirements?

The Department of Housing and Urban Development (HUD) requires jurisdictions which receive its program funds to follow a prescribed set of principles to ensure that community groups and organizations are involved in the planning and expenditure of HUD funds. Saint Paul has had a citizen participatory process since 1966, approximately 30 years before our HUD partners adopted the current requirements. In 1975, Saint Paul expanded its citizen processes with the establishment of District Councils. And for more than a decade, Saint Paul has provided financial and technical assistance to more than 100 neighborhood groups and organizations as part of our on going commitment to community participation.

Saint Paul's Consolidated Plan is a collaboration and compilation of a number of City approved plans programs and strategies. Most notably, the Saint Paul Housing Action Plan, which is adopted and revised on an annual basis. Saint Paul's Long Range Capital Improvement Budget and Program is nationally recognized for its grass roots approach to resident involvement in the city's budgeting processes, and is likewise prepared, reviewed, and revised on an annual basis.

During the preparation of the FY2005 Consolidated Plan, City staff consulted community-based organizations on various aspects, including: the 19 neighborhood district planning councils, representing the entire city; neighborhood based non-profit agencies; housing and public service providers; numerous advocacy groups; local and regional governmental agencies; public housing providers, neighboring municipalities, and community service providers.

Lead-based is a serious health issue. How does the City focus on the removal of lead-based paint?

City elected officials and staff continue to implement initiatives which eliminate the health risks associated with lead-based paint. Staff have an ongoing collaboration with the State of Minnesota, Ramsey County Health Department, our for-profit and non-profit community service providers to insure that the risks associated with lead-based paint are mitigated.

Does the City partner with other communities and jurisdictions?

The City of Saint Paul is one of 19 municipalities located within Ramsey County, and represents approximately 40% of the county land mass. Ramsey County is the lead human service agency in all these jurisdictions. The City works closely with Minneapolis, the Funder's Council and the Interagency Stabilization Group.

Both Saint Paul and Ramsey County participate in the Community Development Block Grant (CDBG) program, and consistently keep each other informed in all areas of the program, including non-housing community development needs. This includes ongoing communication and dialogue, and collaborations in the delivery of health care, senior services, and youth employment programs.

Saint Paul continues to participate in an Inter-jurisdictional group of adjacent public agencies to share knowledge, strategies, and planning efforts. Established a number of years ago, the City also actively participates in the activities of the Metropolitan Council, the state authorized agency charged with planning activities in the greater metropolitan area of Saint Paul, Minneapolis, Bloomington, and surrounding cities and counties.

Does the Paul Public Housing Agency participate in Consolidated Plan process?

The Saint Paul Public Housing Agency (PHA) is the principal provider of housing assistance to the City's low and moderate income persons. In Saint Paul, the PHA is a separate legal entity, and not a part of City government.

Unlike the PHA, the City of Saint Paul does not own, nor provide housing. The City works very closely with the PHA to develop housing goals, strategies, and program implementation. This close relationship is based on mutual goals, staff cooperation, joint planning and program development.

The PHA is required to prepare its own Five-Year Plan, and each agency reviews the others for consistency.

How can residents become involved in initiatives like the Consolidated Plan?

Saint Paul provides opportunities to become involved in virtually every plan, program and project undertaken in the City. This includes the Consolidated Plan, the Capital Budget process, the District Council Planning processes, The Annual Housing Plan, Ramsey County\Saint Paul Homelessness Plan, and neighborhood small area plans.

Saint Paul's Citizen Participation Plan was last adopted in 1995, and is updated as necessary. Saint Paul has more than 35 years of promoting and actively partnering with community organizations and resident groups.

Saint Paul's Consolidated Plan is exactly what the name says: a composite of a number of the cities adopted plans, policies, and budgetary documents. Each major section has had extensive resident review, comment, and community input. Any and all changes follow both the City's tradition of resident input, and more than meet HUD requirements.

Saint Paul's Capital Budget Process and neighborhood planning activities are designed to encourage participation by all members of the community. Through the neighborhood

district councils, Early Notification Systems, the non-profit community, and the publication of notices, the City attempts to reach as many residents as possible.

Approximately 20 years prior to HUD creating citizen requirements, Saint Paul established procedures for residents to have an opportunity to participate in decision making. These mechanisms, including neighborhood review, public notices, resident review through the Capital Budget process, and formal approval exceed all existing HUD requirements.

Those interested in participating in government can volunteer to serve on citizen boards. The City of Saint Paul has more than four dozen citizen committees to which more than 400 people have been appointed over the past three years. These public review committees cover a broad range of topics including public housing, people with disabilities, aging, health, City planning, zoning, homelessness, parks, police conduct, cable TV, airport noise, human rights, historic preservation, capital expenditures, intergovernmental relations and many more. The current administration and City Council continue to focus on making the committees more diverse and representative of the community.

How is the Consolidated Plan assembled?

All of the programs, projects, and activities financed with funds from HUD are budgeted through the City's annual Capital Improvement Budget and Process, Operating and Special Funds Budgets. These processes have extensive input: 1) at the outset with community groups being actively involved with proposing projects; 2) through the multiple citizen reviews; 3) finally with the public hearings and approvals by elected officials. Prior to the adoption of the City's Consolidated Plan, city staff publishes and makes available to residents program information as required by the federal government, and specifically in the format as required by HUD.

Saint Paul's draft Consolidated Plan is available for review and comment in a number of forums and formats. A complete draft document is available for review on the City's website at: <http://www.ci.stpaul.mn.us>. Hard copies of the proposed Consolidated Plan are available at City offices, Saint Paul Public Libraries, at the offices of the City's 19 District Councils, and a number of additional public venues. In addition, a summary of Saint Paul's Consolidated Plan is published in the Saint Paul Pioneer Press. Finally, free hard copies are available at all times during the program year.

The City publicizes and provides a thirty (30) day period when it receives comments on the consolidated plan. The time frame for review of the draft plan is traditionally early March through early April. City staff however welcomes comments on the Consolidated Plan, and all program documents, at any time during the year.

Saint Paul has, for more than 25 years, provided for participation in its planning and budgets processes. Through the Capital Improvement Budget process, persons are notified through publications, community groups, the City's Early Notification List, and through the District Council process. This process spans six months, and during that time

there are multiple public hearings at as many as five different participatory levels. In addition, City staff includes an additional public hearings, notifications, and comment periods in support of the HUD program requirements.

As part of the Consolidated Plan process, the Saint Paul will complete its draft plan and publish a notice in the Saint Paul Pioneer Press on or before March 15th. Any and all comments received will be considered, and will be incorporated into the final document.

Once the City approves the Consolidated Plan, is it ever changed?

The City of Saint Paul follows very specific criteria for amending its programs and budgets. The requirements are, in fact, more specific than the HUD guidelines in terms of what constitute a change in the program, and in the changing of funding priorities. A copy of Saint Paul's procedures for preparing and implementing a substantial amendment to the Consolidated Plan is available from City staff.

How do you keep track of performance?

Saint Paul provides notice and opportunity to comment on its program performance in accordance with all federal, state, and local rules and regulations.

The City has participated in, and followed HUD program guidelines involving program performance reporting for more than 25 years. The City routinely publishes a notice in the local newspaper 15 days before the annual performance report is submitted to HUD, and makes the report public. Similar to the consolidated plan, the City considers written comments, and a summary of all comments received will be included with the report that is submitted to HUD.

Does the City hold Public Hearings on the Consolidated Plan?

In a typical year, the City of Saint Paul will conduct three or four public hearings on its CDBG program prior to its adoption, and as many additional hearings as required to ensure that all City and HUD requirements are being fulfilled. A public hearing specific to the Consolidated Plan is held annually in late March or early April prior to its submission to HUD.

The City publishes all formal notices approximately 10 days prior to a meeting, hearing, or other type of formal action. Notices for public hearings may also be provided through direct mailings and on the City's website. This conforms with locally accepted policy.

All public hearings are held in accessible locations, and at times that vary so as to provide for reasonable accommodation to all interested persons. Meetings are generally held in City buildings, or in neighborhood community centers, and at times that are convenient to encourage participation. Saint Paul routinely provides for language and sign interpreters as needed.

Are Consolidated Plan program documents available to the public?

Yes, all program documents are available at all times to the general public. Both City and HUD rules require that public documents be available, and timely access be provided. In cases where there may be confidentiality issues, a clarification will be sought from the City Attorney's Office and/or HUD staff prior to the release of the requested documents or information.

Does the City provide technical assistance to persons wanting to participate in the City's HUD sponsored programs ?

Saint Paul has been nationally recognized for more than 30 years for its participatory government, and for encouraging and assisting persons wishing to participate in the City's programs.

How does the City handle questions and/or complaints?

Resident involvement is at the core of all City programs, and staff takes all questions, comments, concerns and complaints very seriously. Depending upon the nature of the issue, questions are responded to in as timely a manner as possible, most often with 15 days or less.

What happens with the public comments received?

Typically the City receives a variety of comments on the Consolidated Plan document as well as the individual programs and projects included in the submission; CDBG, the HOME Partnership Program (HOME), and the Emergency Shelter Grant Program (ESG). The City reviews and considers all comments prior to adoption of the Consolidated Plan.

Citizen review and involvement are included in every step of the preparation of the City's Capital Improvement Budget, the City's annual operating budget, and the accompanying planning documents. Public hearings were held on each of the above items by City staff, the Planning Commission, the Capital Improvement Budget Committee, the Mayor, and City Council. In accordance with the Consolidated Plan regulations, Saint Paul includes representatives from federal, state and local government, public and private for-profit and non-profit organizations, human and social service providers.

§91.205 Housing and Homeless Needs Assessment

§91.205 (a) Housing Needs Assessment

The housing assessment section provides an overview of the current and the projected housing needs over the next five years for residents living in the City of Saint Paul. The demographic data is based on the 1990 and 2000 U.S. Census, CHAS Data reports provided by the U.S. Department of Housing and Urban Development (HUD), various other research documentation and meetings conducted with residents and housing entities throughout the City. The following factors are considered in evaluating and prioritizing the City's housing needs: household type, housing cost burden, racial/ethnic disparities and housing trends. In addition, the discussion delineates the identified housing needs by the following income levels¹: less than or equal to 30 percent of the area median income (AMI); 31 percent to 50 percent of AMI; and 51 percent to 80 percent of AMI.

The City of Saint Paul has been in transition over the last decade. Unlike most major cities, the total population has increased modestly over the last ten years. In 2000, the total population was 287,151, which was an increase of approximately 5.5 percent since 1990. A significant amount of this change is attributed to the increase in minority populations². As seen in Figure 1, from 1990 to 2000 the Asian population increased from 7 percent to 12 percent; the African-American population increased from 7 percent to 11 percent; and the Hispanic population increased from 4 percent to 8 percent. However, the American Indian population remained at 1 percent and the White population decreased significantly from 81 percent to 64 percent.

Saint Paul has also experienced growth in its foreign-born population. The 2003 American Community Survey³ indicates that 16 percent of the total population living in Saint Paul was foreign-born, which was a 9 percent increase since 1990. Approximately 54 percent of the foreign-born population was born in Asia and 27 percent was born in Latin America. The new residents are attracted to Saint Paul by a wide variety of opportunities including but not limited to, education, safety, employment and housing.

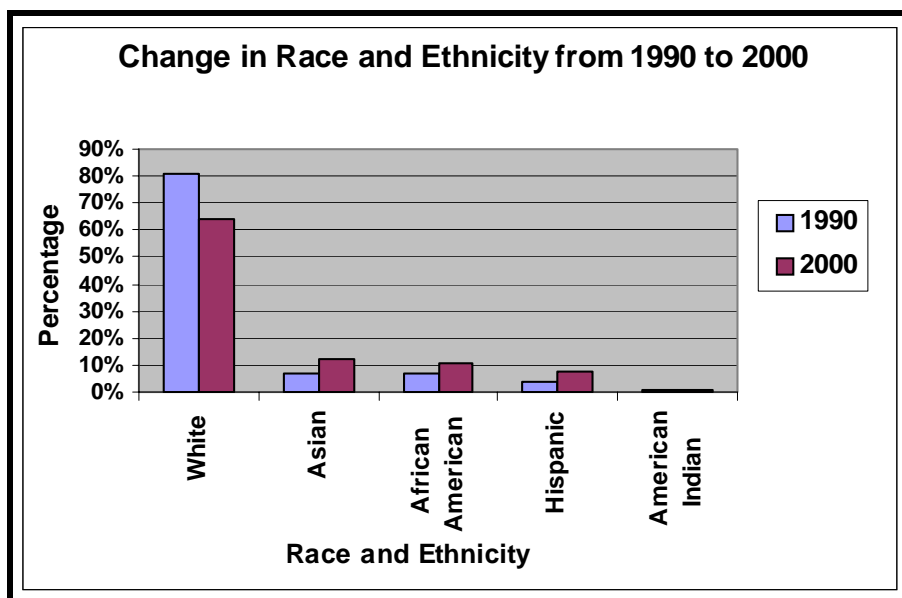
This influx of new residents has changed the face of Saint Paul. The City boasts neighborhoods that speak a variety of different languages. The 2003 American Community Survey states that 25 percent of Saint Paul residents spoke a language other than English at home. Asian (53%) and Spanish (34%) languages were among the most common.

¹The U.S. Department of Housing and Urban Development (HUD) annually establishes the median income for all parts of the country based on family size of four persons. The FY 2004 Area Median Income (AMI) for a family of four for the Minneapolis - Saint Paul Metropolitan Statistical Area (MSA) is \$76,400.

²It must be noted that caution should be used when comparing data by race for years before 1999 with those for 2000 and beyond. In October 1997 standards for data on race and ethnicity were revised by the U.S. Census Bureau. Respondents are now allowed to report one or more races and there are seven instead of five racial tabulation categories.

³The 2003 American Community Survey can be found at www.census.gov

Figure 1.



Source: U.S. Census Bureau, 1990 and 2000

In 2003, Saint Paul had 108,370 households of which 55 percent were family households and 45 percent were non-family households. Since 1990, the average family size increased from 3.13 to 3.32 persons. Of the family households, 30 percent had a female head with no husband present. Approximately 20 percent of grandparents with their own grandchild under 18 years old in the household were responsible for supporting that child.

Over the last decade the City has had to contend with the departure of its senior (65 years and older) population. The U.S. Census estimates that from 1990 through 2000 the number of seniors in Saint Paul decreased by 21 percent to 29,647. Some seniors are in search of housing that caters to their housing preferences and income levels. Many are choosing to live in units with less yard space, limited maintenance duties and high security which are features associated with town homes and/or cottage style homes.

However, some seniors are choosing to stay in their single family homes struggling more often than not to keep up with routine maintenance. The 2000 Census states that approximately 55 percent of older households had estimated annual incomes below \$30,000; 10 percent had incomes at or below the poverty level; 36 percent were living alone; and 40 percent had a disability.

The 1999 median income for households in Saint Paul was \$38,774 (an increase of 12.7% since 1989 as adjusted for inflation). Saint Paul's 1999 median household income was the fourth highest of any of the 20 largest Northeast and Midwest cities trailing only

Indianapolis, Omaha and Boston. Unfortunately, personal income has not kept pace with rising rents and housing prices.

Housing Cost Burden

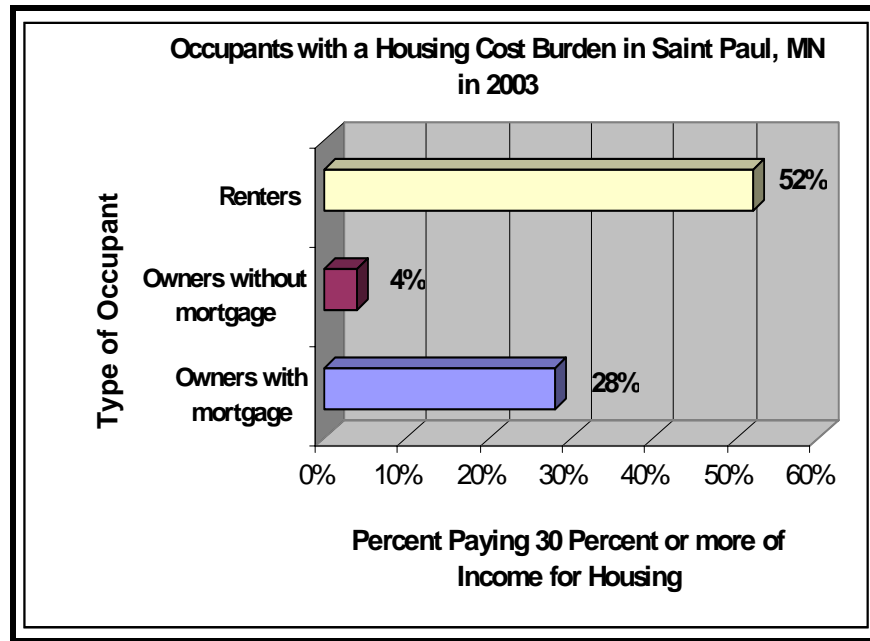
Since the submission of the 2000 Consolidated Plan, housing costs have continued to increase. According to the study entitled "Out of Reach" by the National Low Income Housing Coalition⁴ trends such as increasing housing costs and part-time jobs instead of liveable-wage full-time jobs, make it difficult for residents to acquire decent affordable housing. HUD defines housing as unaffordable or a cost burden if the household spends more than 30 percent of gross income (this includes rent or mortgage, utilities, taxes and insurance)⁵. Generally, when lower income households spend more than 30 percent of their income on housing, they do not have enough income for other living expenses such as food, transportation and child care.

Many of the low and moderate income residents in Saint Paul continue to pay more than 30 percent of their income on housing. As seen in Figure 2, 28 percent of owners with mortgages, 4 percent of owners without mortgages and 52 percent of renters in Saint Paul spent 30 percent or more of their income on housing in 2003.

Figure 2.

⁴The study can be found at the National Low Income Housing Coalition's website at www.nilhc.org

⁵U.S. Department of Housing and Urban Development. www.hud.gov



Source: American Community Survey 2003

According to the 2003 American Community Survey the median monthly owner costs for housing units with a mortgage were \$1,137, the median monthly owner costs for housing units without a mortgage were \$337, and the median monthly rental cost for a rental unit was \$740.

In 2003, a typical two bedroom apartment in Saint Paul rented for \$852 per month. By the 30 percent measure, in order to afford this living space, a family/household would have to earn at least \$34,080 per year. According to the Family Housing Fund, more than half of the jobs in Minnesota pay less than \$31,000⁶.

Identified Housing Needs

According to HUD, the 2004 AMI for the Minneapolis-Saint Paul Metro Area for a family of four was \$76,400. Figure 3 identifies household income as a percentage of the AMI. The 2000 Census indicates that 18.4 percent of Saint Paul Residents had incomes less than 30 percent of the AMI; 15.1 percent had incomes between 31 and 50 percent of the AMI; and 21.6 percent had incomes between 51 and 80 percent of the AMI.

Figure 3. Percentage of Households by Income Category

⁶Family Housing Fund. *Working Doesn't Always Pay for a Home*. October 2004. The Family Housing Fund is a nonprofit organization whose mission is to preserve and produce affordable housing for families with low and moderate incomes in the seven-county metro area of Minneapolis and Saint Paul.

Household Income Categories	1990 Number	1990 percent	2000 Number	2000 Percent
<=30% of AMI	20,357	18.5%	20,714	18.4%
31-50% of AMI	15,276	13.9%	16,968	15.1%
51-80% of AMI	23,164	21.0%	24,216	21.6%
>80% of AMI	51,452	46.7%	50,211	44.8%
Total Households	110,240	100.0%	112,109	100.0%

Source: US. Census Bureau 1990 and 2000

In January and February 2005, the City conducted meetings with residents and various housing organizations throughout the City to gather information regarding housing needs and priorities. During the meetings, a visioning exercise was conducted in which participants were asked to discuss housing needs for the following income categories: less than or equal to 30 percent of the AMI; 31 percent to 50 percent of the AMI; 51 percent to 80 percent of the AMI; and 81 percent to 95 percent of the AMI. The exercise revealed the following housing needs:

Incomes less than or equal to 30 percent of AMI

Residents that have incomes less than or equal to 30 percent of the AMI are considered extremely low income. Residents in this category are usually on public assistance, characterized as working poor, immigrants and/or paying more than 30 percent of their income on housing. According to the SOCDs CHAS Data Table entitled *Housing Problems Output for All Households* (Please see attached table for more detailed data), 75 percent of all renters with household incomes less than 30 percent have housing problems, however, 72.1 percent of owners in this income level have housing problems. Approximately 42.7 percent of large related renters with incomes less than 30 percent have a cost burden greater than 50 percent (this is considered a severe cost burden) as compared to 66.2 percent of large related owners. It is estimated that 75.9 percent of small related renters with incomes less than 30 percent have a cost burden greater than 30 percent, as compared to 86.6 small related owners. In looking at elderly renters with incomes less than 30 percent, 58.5 percent have a cost burden greater than 30 percent as compared to 54.5 percent elderly owners in this income category.

It is apparent that this population is at high risk of becoming homeless due to inadequate income and the rising cost of housing. Below is a listing of the most critical identified housing needs for households that earn less than 30 percent of the AMI:

- Large affordable rental units (3+ bedrooms) for extremely low income families
- Preservation of existing publicly assisted affordable housing including expiring low income housing tax credit properties
- Support housing tenant assistance programs

- Housing for residents with incomes that are less than 20 percent of the AMI
- Affordable housing units with supportive services
- Decent housing for the homeless and persons with physical/mental disabilities
- Housing targeted to the City's current and expected refugee population

Incomes between 31 percent and 50 percent of AMI

Residents that have incomes between 31 percent and 50 percent of AMI are considered very low income. Very low income residents in Saint Paul are a diverse group. They are more likely to be elderly, minority, one parent households and/or individuals with disabilities. According to the SOCDS CHAS Data Table entitled Housing Problems Output for All Households (Please see attached table for more detailed data), 62.9 percent of all renters with household incomes between 31 percent and 50 percent have housing problems, however, 55.5 percent of owners in this income level have housing problems. Approximately 2.2 percent of large related renters with incomes between 31 percent and 50 percent of AMI have a cost burden greater than 50 percent (this is considered a severe cost burden) as compared to 12.1 percent of large related owners. It is estimated that 48.3 percent of small related renters with incomes between 31 percent and 50 percent have a cost burden greater than 30 percent, as compared to 74.7 percent small related owners. In looking at elderly renters with incomes between 31 percent and 50 percent of AMI, 56.4 percent have a cost burden greater than 30 percent as compared to 21.6 percent elderly owners in this income category.

The increase in housing cost has made it difficult for these residents to find quality housing at an affordable rate. Below is a listing of the most critical identified housing needs for households that have incomes between 31 percent and 50 percent of the AMI:

- Large family units for very low income households/families
- Support housing tenant assistance programs
- Rehabilitation strategies that target the City's aging housing stock
- Low maintenance senior housing
- Develop affordable rental/ownership units around Transit Oriented Development (T.O.D)
- Housing targeted to the City's current and expected refugee population
- Job opportunity programs that prepare residents for living wage jobs

Incomes between 51 percent and 80 percent of AMI

Residents that have incomes ranging between 51 percent and 80 percent of AMI are considered low income. These residents are usually working and may own their home. However, they may not be able to afford the upkeep of these units. Home repairs are secondary to necessities such as child care, transit and medical assistance. Even though this population may have more resources at its disposal, they too face housing cost burdens.

According to the SOCDS CHAS Data Table entitled Housing Problems Output for All Households (Please see attached table for more detailed data), 22.5 percent of all renters

with household incomes between 51 percent and 80 percent have housing problems, however, 34.1 percent of owners in this income level have housing problems. Approximately zero percent of large related renters with incomes between 51 percent and 80 percent of AMI have a cost burden greater than 50 percent (this is considered a severe cost burden) as compared to 3.1 percent of large related owners. It is estimated that 8.1 percent of small related renters with incomes between 51 percent and 80 percent have a cost burden greater than 30 percent, as compared to 32.0 percent small related owners. In looking at elderly renters with incomes between 51 percent and 80 percent of AMI, 40.6 percent have a cost burden greater than 30 percent as compared to 21.6 percent 12.5 percent elderly owners in this income category.

Below is a listing of the most critical identified housing needs for households that have incomes between 51 percent and 80 percent of the AMI:

- Large affordable family units
- Owner rehabilitation assistance
- Creation of a fund that will assist residents at this income level with home repairs
- Creation of programs and strategies that help to offset land costs, insurance costs and property taxes
- Strengthening of programs that encourage Homeownership
- Equity participation loans
- Policies and programs that target residents that are not considered poor but who cannot afford to buy a house without a subsidy in neighborhoods in which they work.

Incomes between 81 percent and 95 percent of AMI

Even though CDBG/HOME/ESG funds are for households with incomes less than 80%, the City of Saint Paul Housing Production Plan (Housing 5000) affirms an “all income” housing policy which finances housing products that serve all Saint Paul residents including middle income residents (81% -95% of AMI).

Still, residents that have incomes between 81 percent and 95 percent of the AMI are considered middle income residents. These residents are more likely to have two wage owners in their households and/or own their own homes. Despite this population's ability to afford a variety of resources, they also face housing cost burdens. The increase in housing cost has made it much more difficult for these residents to find quality housing. In response, the City's Housing 5000 is financing many upscale housing for middle-income residents. More specifically, the City recognizes that many “baby-boomer” middle-income residents are seeking housing with universal design features that can provide life-cycle housing in Saint Paul.

Below is a listing of the most critical housing needs for households that have incomes between 81 percent and 95 percent of the AMI:

- Owner rehabilitation assistance

- Down payment assistance
- Home repair loans
- Creation of programs and strategies that help to offset land costs, insurance costs and property taxes

Disproportionate Needs

HUD requires that an assessment be made as to whether any racial or ethnic group has a disproportionate need. Disproportionate needs are determined by comparing the needs of each racial/ethnic group against the needs of all persons within each income category (i.e. extremely low-income, low-income, moderate income and middle-income) and housing tenure. HUD defines a disproportionate need as a housing unit that lacks complete plumbing facilities, lacks complete kitchen facilities, have more than 1.01 or persons per room and/or has a cost burden more than 30 percent. The role of the City is to develop strategies and provide services that close these gaps.

Saint Paul has among the nation's highest concentration of recent immigrants from Southeast Asia, particularly Hmong. Data from the City's Public Housing Agency shows that they are more likely than other groups to be living in public housing, substandard structures and/or overcrowded conditions. According to the Disproportionate Needs Tables provided by HUD, Asian renters as well as owners have a disproportionate need. Approximately 50 percent of the Asian population with incomes between 50.1 percent and 80 percent that rent their home has a disproportionate need.

Furthermore, 95 percent of the Asian populations with incomes between 0 percent and 30 percent that own their home have a disproportionate need. Asians with higher incomes are also in need. Approximately, 33 percent of Asians with incomes 80 percent and higher that rent their home have a disproportionate need. In efforts to improve the living conditions of the Asian population, both renters and owners, the City will make every effort to provide rehabilitation and assistance information via advertisements in Asian newspapers, churches, restaurants, funeral homes and grocery stores.

African Americans in Saint Paul are disproportionately represented in emergency shelters and public housing and are mostly single wage-earner households. According to the Disproportionate Needs Table, 68 percent of the African-American populations with incomes between 31 percent and 50 percent that own their home have a disproportionate need. Elderly African-American renters with incomes between 50.1% and 80 percent are also experiencing a disproportionate need. According to the table, 65% of them have a disproportionate need. In efforts to work to ensure that African-Americans are aware of its rehabilitation and job programs and also housing for the elderly, the City of Saint Paul will advertise in African-American media, distribute brochures and other information in location frequented by this group and/or invite African-American residents to informational sessions hosted by the City.

Similar to Asian and African-Americans, Hispanic or Latinos are a growing population and

are in need of City assistance. In addition to assisting with housing needs, the City must be aware of the needs of residents without appropriate documentation. These individuals/families are likely to double-up in violation of lease agreements and are generally unable to secure and maintain stable housing. According to the table, 52 percent of Hispanic or Latinos with incomes between 50.1 percent and 80 percent that live in family owner-occupied housing are experiencing a disproportionate need. While 55 percent of family renters in the income category are experiencing a disproportionate need.

Groups that identify their race as Other in the City of Saint Paul are living housing units that have an overwhelming need. According to the Disproportionate Needs Table, 100% of residents identified as Other with incomes between 50.1 percent and 80 percent that rent their home have a disproportionate need.

Pacific Islanders in the income group of 50.1 percent to 80 percent that own their own home have a disproportionate need of 100 percent. Their small representation contributes to the difficulty to address their housing needs. However, the City of Saint Paul will make efforts to start a dialogue with community groups that cater to the needs of Pacific Islanders.

There have been a growing number of immigrants from Somalia, Sudan and Ethiopia and other African Nations. The availability of employment, housing, education and other support services has attracted them to the United States. This influx has added to the pressure on Saint Paul's housing stock due to their geographic concentration and overcrowded living arrangements.

As indicated in the 2000 Consolidated Plan, the housing needs among the American Indian community remain difficult to recognize because they represent a small proportion of the City's population and they live in isolated areas. The City will make every attempt to engage the American Indian community to discuss their housing needs and preferences in order to increase their living standards.

As a recipient of funds from the U.S. Department of Housing and Urban Development (HUD), including the Community Development Block Grant (CDBG) and the Home Investment Partnership Program (HOME) funds, the City of Saint Paul certifies to HUD that the City of Saint Paul affirmatively furthered fair housing initiatives. To ensure that communities of color, including African-Americans, Asian-Americans, Hispanic Americans, and persons with limited English-speaking proficiencies, can access city programs, the City of Saint Paul provides the following:

City of Saint Paul Lending Programs. The City's Home Loan Fund provides low interest financing for home buying and home improvements. The *CityLiving* Mortgage Program provides low interest financing to first time home buyers and additional Special Assistance Loans to qualified buyers for closing cost and downpayment assistance. At the same time, the City's Home Loan Fund provides low-interest home improvement loans. To encourage participation, the City's Home Loan Fund has multilingual staff that provides these home

ownership services in Spanish, Hmong, Russian and access other language translation services, as needed.

Outreach to Communities of Color. The City of Saint Paul implements several marketing strategies to further promote community access. In addition to working directly with residents, the City works with the Association of Minority Contractors, Association of Minority Real Estate Agents and the Saint Paul Black Ministerial Alliance to encourage resident participation with city housing programs. Under the City's Minority Home Ownership Initiative and the City's Home Loan Fund, the City reaches out to communities of color and protected classes by using radio and newspaper media, such as the KMOJ Radio and The *Minnesota Spokesman -Recorder*, *The Circle*, *Insight*, *Asian-American Press*, and *LaPrensa* newspapers.

To further achieve its housing goals, the City collaborates with community partners, such as Home Ownership Center which provides culturally-sensitive and multilingual pre-purchase home ownership education and foreclosure prevention counseling. PED also co-sponsored the Urban Coalitions' 50/30 Conference whose goal is to increase minority home ownership for those residents age 30 years by the year 2010, as well as the City works with numerous community development corporations (such as Frogtown CDC, East Side Neighborhood Development, Daytons' Bluff NHS, and Rondo Land Trust, Twin Cities Habitat for Humanity, etc.) to develop programs for home improvement, rehabilitate vacant homes and develop new "in-fill" construction efforts - especially to serve low and moderate income residents and communities of color

In addition to abovementioned neighborhood housing fairs and neighborhood newspapers, the City will continue to participate with community events, such as: African American Community Forum, Urban Coalition's Minority Home Ownership Summit, and multi-cultural housing fairs, such as The Gathering – a marketing outreach for women of color and diverse cultures.

Housing Code/Building Code Enforcement. To assist residents with limited English proficiencies, the City's Code Enforcement Division now issues its Correction Notices with a reference for language translation service in Spanish and Hmong. Additionally, language translation services are available to explain Code Enforcement Legislative Hearings and City's Special Assessments. The City's Building Code Department also provides building code instructions in Spanish for homeowners wishing to do improvements.

These racial disparities make it imperative for the City to focus on the needs of all the abovementioned groups and provide as much information as possible regarding the services provided by the City or other resources in the community.

Housing Trends

In anticipating changes in housing needs over the next five years, the City assumes the following trends:

- The first wave of baby boomers is expected to retire in 2008 which will place pressure on the production of different housing units that cater to senior preferences.
- Over the next decade, it can be assumed that the City of Saint Paul's racial/ethnic population will continue to increase. This population change will have an impact on the growing need to evaluate the affordability and availability of housing units and social programs that cater to the preferences of minority groups.
- The continuing demand for larger units (3+ bedrooms) for larger families, more than likely to be from the foreign-born population.
- Overcrowding among all family types will continue to increase as housing costs increase and affordable housing alternatives decrease.
- A number of costs including but not limited to construction, maintenance and operations, will continue to make it difficult to provide affordable priced rental housing for extremely low income residents.
- Cuts in funding at the local, state and federal levels will continue to impact the type and the number of housing units the City and other organizations can provide at an affordable rate.

§91.205(b) Homeless Needs Assessment

Definition

Homeless persons are individuals who lack a fixed, regular, and adequate nighttime residence; or has a primary nighttime residence that is a supervised, publicly or privately operated temporary living accommodations, including emergency shelters, transitional housing, and battered women's shelter; or has a night time residence in any place not meant for human habitation.⁷

Nature and Extent of Homelessness

Since 1990, with City of Saint Paul support, Wilder Research Center has conducted surveys and other research on the homeless population in Ramsey County. Thus, much of the data herein reflects the information compiled in the Emergency Shelters, Transitional Housing and Battered Women's Shelter - Ramsey County Data Collection Project Thirteenth Annual Report.⁸

Emergency Shelters

In 2003, Wilder Research Center reported that 4,215 individuals used Ramsey County emergency shelters, which reflects increased demands of 21 percent over 2002 service levels. Nonetheless, higher demands also reflect the increased availability of emergency shelter services, as the Dorothy Day Extended Hour Program (150 beds) expanded from a winter-only shelter to a year-round shelter. On the other hand, it is difficult to count the actual numbers of homeless residents because many homeless individuals seek alternative living situations, such as living outside, doubling up with others, or living in abandoned buildings, when shelters are full.

In 2003, the total number of adults (3544) entering Ramsey County emergency shelters increased 29 percent from 2002, while the number of children (671) in shelters was the lowest number since 1990. Overall, 72 percent of all adults using emergency shelters were single men, 14 percent were single women, 10 percent were adults with children, and 16 percent of the shelter residents were children.

Single Men. In 2003, 2546 single men used Ramsey County emergency shelters. The average age of single males in the shelters was 42 years old. While more single men used emergency shelters in 2003 than previous years, the higher demand may also reflect improved data collection due to the expanded service hours at the largest shelter available to men. Furthermore, single men were more likely to have several emergency shelter stays than single women or adults with children.

Single Women. In 2003, 571 single women (14 percent of the adult users) used emergency shelters, which was almost a 50 percent increase in use over the 2002 service

⁷Definition of homeless as established by the U.S. Congress. Homeless in Minnesota 2003, Wilder Research Center.

⁸This report includes most recent data collection for the period of 1991-2003.

levels. Single women were also more likely to return to emergency shelters during 2003. In contrast, single women represented 49 percent of the adults entering transitional housing.

Families. In 2003, 349 families used emergency shelters which is a slight increase over the emergency shelter use of 337 families in 2002. Additionally, the average family size was smaller. On the other hand, larger families more often use transitional housing and battered women's shelters.

Patterns of Emergency Shelter Use

In 2003, emergency shelter use trends were toward more frequent and shorter stays. However, more than half of all adult shelter users had more than one stay during 2003, which accounted for 81 percent of the total number of stays. Wilder Research also identified 221 chronic users of emergency shelters - who represented 6 percent of all adults using shelters in 2003. On the other hand, fewer families used emergency shelters, which may be largely due to residency requirements and the County's successful shelter diversion programs that provide emergency funds so that families can resolve a housing crisis.

In general, 71 percent of the adults served by the emergency shelter intake reported that their last permanent address was in Ramsey County, and 56 percent of adult emergency shelter residents lived in Ramsey County for most of the last five years. Nonetheless, most adult emergency shelter users (60percent) lived with friends or relatives during the month prior to entering emergency shelters. On the other hand, single men (55percent) reported "another shelter" as their housing before entering emergency housing again.

Transitional Housing

According to Wilder Research, 699 individuals (adults and children) resided in participating transitional housing in Ramsey County during 2003. In general, transitional housing use remained fairly consistent, albeit the transitional housing usage was slightly lower than 2002 levels.

More specifically, 182 single females (26percent) and 29 single men (4percent) used transitional housing. On the other hand, families (158 adults and 330 children) comprised more than 70 percent of all transitional housing residents.

Single Men. Approximately 29 single men (4 percent of all individuals) used Ramsey County transitional housing facilities in 2003. In contrast, higher percentage of single men used emergency shelters.

Single Women. In 2003, 182 single women (26 percent of all individuals) resided in transitional housing. Additionally, single women without children represented 49 percent of women living in transitional housing.

Families. Families (158 adults and 330 children) comprised more than 70 percent of all the transitional housing residents in 2003. Children comprised nearly 50 percent of all individuals in transitional housing - a fairly consistent trend since 1996. Moreover, while the average family in transitional housing had two children, 29 percent of the families had three or more children.

In general, 56 percent of the adults residing in transitional housing reported that their last permanent address was in Ramsey County, and 45 percent of adult transitional housing residents lived in Ramsey County for most of the last five years. In contrast, only 10 percent of the transitional housing residents reported their last permanent address as outside of Minnesota. Nonetheless, most adult transitional housing residents (33percent) lived with friends or relatives during the month prior to entering emergency shelters. On the other hand, most adults (42percent) reported “another shelter” as their housing before entering transitional housing.

Battered Women's Shelters

Due to data privacy issues, statistics on battered women shelters were based upon exit information provided by several battered women shelters. In 2003, 1,129 women exited from domestic violence shelters in Ramsey County. The median length of stay was about one week which is similar to past years.

Characteristics of women exiting battered women’s shelters remained fairly consistent. As in past years, in 2003, over half of the women in battered women shelters were African-American, 68 percent graduated from high school and 24 percent had higher educational training. Finally, about half indicated that their last permanent address was in Ramsey County, and more women (59 percent) who exited battered women shelters were single - a higher statistic than previous years.

Youth

Homeless Youth include unaccompanied homeless youth (age eight to 17) and young adults (age 18 to 20). Additionally, youth homelessness can include youth who are doubled-up on a temporary basis with friends. Therefore, it is difficult to accurately estimate the number of homeless youth in the City of Saint Paul.

Much of the data herein reflects the information compiled in the Wilder Research Center’s Homeless Youth in Minnesota 2003 Statewide Survey of People Without Permanent Shelter, which relied on shelters and agency staff to identify homeless youth. Still, the number of homeless young people found in this point-in-time study was partly dependent on shelter capacity at the time of the study. It should be noted that the total number of beds available in youth shelters in Minnesota declined during 2000-2003. Additionally, in spite of their housing needs, homeless youth often stay with friends temporarily or live in uninhabitable places rather than stay in shelters.

Based upon the statistical data, it can be extrapolated that there may be 115-135 unaccompanied homeless youth (age eight to 17) and 115 - 270 homeless young adults (age 17-20) living in the City of Saint Paul on any given night.⁹

According to the Wilder Research Center Report, approximately 24 percent of homeless youth reported that someone in their immediate family - usually a parent - has problems with drugs or alcohol. More than one-third of homeless youth reported that at least one adult in the household did not tolerate the youth's presence at home. Furthermore, 43 percent of homeless youth experienced some form of physical abuse.

Homeless Subpopulations

The 1993 Wilder Data Collection Report comments on Subpopulations: "Analyzing the different reasons for being in shelter for different Subpopulations is an important part of this project. Given that adults with certain characteristics are less likely to report their reasons for being in shelter, providers are encouraged to especially help gather and record this data for adults who come from their own residence, have less than a high school education, and/or have not recently worked. Also, adults who become repeat or chronic users are less likely to report their problems the first time they use a shelter. Knowing the problems of repeat or chronic versus one-time users may be valuable in the future to help determine the most effective strategies for serving both groups."

In community meetings conducted for the Consolidated Plan, housing providers, housing advocates, service providers, and City staff would concur with most emergency shelters, transitional housing, and battered women's shelter residents who reported that lack of affordable housing and lack of income are major reasons for emergency housing and transitional housing.

In contrast, shelter providers and City housing staff would report higher incidences of mental illness and chemical dependency than reported by the shelter users. City housing staff would also concur with the Wilder Research's one-night survey that chemical dependency is a problem for 46 percent of the interviewed residents. Consequently, it can be inferred that emergency shelter users often have multiple barriers, such as mental illness and chemical dependency. Finally, shelter providers would conclude that physical abuse occurs more often than reported by shelter users.

Race of Emergency Shelters, Transitional Housing, Battered Women Shelters and

⁹During the survey interviews, Wilder Research estimated that there are 500 to 600 homeless youth age 8 to 17 on their own, in addition to the nearly 3,000 children with parents who experienced homelessness in Minnesota on a single night in October 2003. Wilder Research also reported that 50 percent of the homeless youth live in the metropolitan area. Therefore, the City of Saint Paul assumes that 90 of the metropolitan homeless youth may live in Saint Paul or Minneapolis. Correspondingly, the City assumes that 50 percent of the urban homeless youth live in Saint Paul City limits.

Youth¹⁰

Emergency Shelters

The racial composition of adult shelter users has remained fairly stable for more than a decade. Approximately 50 percent of all adult were African Americans, 33 percent White, 9 percent Hispanic, 5 percent American Indian, 3 percent Asian or from other racial or ethnic backgrounds. By comparison, 2000 Census indicates that the City's population is 64 percent White, 11 percent African American, 8 percent Hispanic, 1 percent Native American, and 12 percent Asian-American.

Nearly 70 percent of the adults with children in emergency shelters were African-American. Additionally, in 2003, 671 children used Ramsey County emergency shelters of which 70 percent of the children were African-American, 8 percent Hispanic, 3 percent American Indian, and 14 percent of the children were White.

Transitional Housing

The racial composition of adult transitional housing residents has remained fairly stable for much of the past decade. In 2003, 45 percent of all adults in transitional housing were White, 42 percent African-American, 3 percent American Indian, 4 percent Hispanic, 4 percent Asian and 5 percent were other races. The single adult residents were more likely to be White, while families in transitional housing were most often to be African-American.

Battered Women Shelters

In 2003, in battered women shelters, 57 percent of residents were African-American, 19 percent White, 11 percent American Indian, 8 percent Hispanic, and 2 percent Asians.

Youth

About two thirds of homeless youth on their own are African-American, American Indian, Asian, or multiracial (65 percent). Among homeless young adults, 60 percent are people of color. The number of homeless young people of color is disproportionately high compared to their prevalence in the general population of Minnesota youth of which only 15 percent are people of color.

NEEDS OF SHELTERED AND UNSHELTERED HOMELESS ADULTS, FAMILIES and Youth

Needs for Adults and Families in Emergency Shelters

Based upon its statistical analysis, Wilder Research Data Collection Report identified a

¹⁰Statistics on Racial Composition of Emergency Shelter, Transitional Housing, and Battered Women were reported in Emergency Shelter, Transitional Housing and Battered Women's Shelters - Ramsey County Data Collection Report, Thirteenth Annual Report, Wilder Research, December 2004 and Homeless Youth in Minnesota 2003 Statewide Survey of People Without Permanent Shelter, Wilder Research, January 2005.

wide variety of problems and needs. Most homeless adults and families report that the lack of affordable housing, lack of income, and lack of employment as the major reasons for needing emergency shelters. In fact, 82 percent of all adult emergency shelter residents reported the lack of affordable housing as a major reason for emergency shelters. Correspondingly, 73 percent of all the adult shelter residents cited employment and income problems as substantive reasons for needing emergency shelters, and 52 percent of adult emergency shelter users reported no income before entering emergency shelters. Still, of most significance, the lack of affordable housing was reported almost 25 percent more often than past years. Similarly, more emergency shelter adult users cited inadequate employment (mentioned 73 percent in 2003 vs. 31 percent in 1998) as reasons for entering emergency shelters.

In contrast, a personal or family crisis was a causal factor reported by 33 percent of the shelter users, and evictions were cited in 12 percent of the adult responses. On the other hand, shelter providers consider chemical dependency and mental illness problems greater than reported by emergency shelter users, such that shelter providers would report that over 40 percent of single female shelter users had mental health problems. Concurrently, City housing staff would conclude that chemical dependency is a significantly greater problem as Wilder Research's one-night survey reported chemical dependency as a problem for 46 percent of the interviewed residents. Finally, shelter providers recognize that physical abuse probably occurs more often than reported by shelter users.

The Wilder Research Center's Report cited that homeless families in shelters may have higher incomes and a greater ability to pay rent than homeless single adults. However, many modest-priced apartments (\$600 for one bedroom, \$700 for two bedrooms) are too costly for residents with incomes such as Minnesota Family Investment Program (MFIP), General Assistance, Social Security, and Day Labor. Consequently, the inability of low income families to secure and maintain affordable housing often severely impacts children's development. In addition to the trauma of having no stable residence, homeless children often go without basic necessities, such as medical care, meals, and clothing, and experience learning problems.

Needs of Adults and Families in Transitional Housing

Approximately 73 percent of all adult with children reported lack of affordable housing as a reason for transitional housing compared to 51 percent of the single women needing transitional housing. Correspondingly, 44 percent of all the adults with children cited employment and income problems as substantive reasons for needing transitional housing. Furthermore, some personal or family crises were causal factors for 46 percent of single female residents. Finally, 38 percent of all adults and 55 percent of single women reported chemical dependency and 57 percent cited mental illness as reasons for their transitional housing need.

Needs of Unsheltered Homeless

It is difficult to determine the actual number of homeless people who are unsheltered on particular day. While the Wilder Research Data Collection Report does extensive surveys

of shelters and non-shelter areas, the survey may miss persons who are doubled-up, sleeping outside, or living in unknown locations not typically meant for human habitation. Still, it can be extrapolated that estimates of the “non-shelter users” may be 20 percent of the shelter-using population, depending upon the availability of shelter openings, seasons, and weather conditions. Still, more spaces in emergency shelters were needed. In response, during 2003, the Dorothy Day Extended Hour Program was expanded from a winter-only program to a year-round program to better serve the emergency shelter needs.

Needs of Homeless Youth

In reviewing Wilder Research statistics, unaccompanied homeless youth and young homeless adults have two basic needs - safe and decent housing and a supportive environment in which to thrive. Thus, homeless youth still need emergency shelters and transitional housing facilities. Moreover, homeless youth need appropriate individual case management and family reunification services, as 60 percent of homeless youth reported family conflicts as a reason for homelessness.

Housing Strategies: On Serving Residents of Emergency Shelters, Transitional Housing, Battered Women and Families at Risk of Being Homeless

The Wilder Research Report recognizes that public assistance incomes frequently are insufficient to pay monthly housing costs and other living necessities. Furthermore, this shortage of funds may contribute to eventual evictions and increased emergency shelter usage, especially devastating for families with children. More specifically, the City of Saint Paul has modest-priced apartments that are too costly for individuals and families with incomes, such as Minnesota Family Investment Program (MFIP), General Assistance (GA), Social Security disability, Unemployment Benefits and Day Labor. Consequently, sheltered and unsheltered homeless individuals and families need more affordable housing and income-producing opportunities.

City of Saint Paul's Affordable Housing Policy

In 1999, the City Council adopted an affordable housing policy which requires that 20 percent of all new housing production be designated as affordable housing. Furthermore, during 2002-2005, the City's Housing Production Plan (Housing 5000) is creating 5000 housing units of which 1000 housing units will be affordable to low and moderate households,¹¹ such as American House (single room occupancy units in downtown Saint Paul), Straus Apartments (state-funded MARIF units with estimated rent ranges of \$300-\$400 for 1-2 bedroom units), Homes for Learning (affordable units for large families), and 7th Street Passages, (supportive housing for youth). Additionally, Housing 5000 preserves affordable private rental units, such as Ames Lake Apartments. Finally, Housing 5000 works with Twin Cities Habitat for Humanities to provide affordable home ownership to

¹¹On April 3, 2002, the Mayor's office and City Council announced the City of Saint Paul's Housing Production Plan 2002-2005 during which the City will assist the construction of 5,000 housing units of which 20 percent of the units will be designated as affordable housing.

families with incomes at 80 percent of the area median income.

Currently, City of Saint Paul has 15,697 households who receive affordable housing benefits,¹² which represents 31 percent of all rental units in Saint Paul. In 2005, the City will continue to finance more affordable housing. Additionally, the City is evaluating new affordable housing strategies for the time period after the completion of Housing 5000.

Supportive Housing

The City of Saint Paul recognizes the need for supportive housing for its diverse citizenry, including those residents suffering from chemical dependency and mental illness. In response, the City's Emergency Shelter Grant program annually funds supportive housing programs. During 2002-2004, the City's Housing 5000 initiative also financed 236 supportive housing units, such as: 7th Landing (new construction supportive youth housing); American House (new construction & renovation of SRO with support services); Arlington Gardens (construction of supportive housing for seniors & persons with limited mobility); YWCA Transitional Housing (rehabilitation of existing supportive housing); Visitation (construction of supportive family housing); Crest view (construction of supportive housing for chemically dependent families); Model Cities (construction - rental supportive housing); St Christopher (renovation of existing building into supportive housing); and Jendayi (renovation of rental building into supportive housing) in addition to the construction of Jackson Street Village (supportive family housing financed before the City's Housing 5000 program).

City of Saint Paul Mortgage Foreclosure Prevention Program

As a HUD-approved housing counseling agency, the City's Mortgage Foreclosure Program (MFPP) assists homeowners-in-default with individual foreclosure prevention counseling, and budget counseling. MFPP often negotiates loan repayment plans and forbearance agreements. In addition, MFPP may coordinate local community resources, such as Ramsey County Human Services (emergency assistance), Public Health (public health services), and Saint Paul Foundation (emergency grants). MFPP can provide individualized housing counseling in Spanish and multilingual translation services in Hmong, Russian, and other languages, as needed. Finally, MFPP works with community agencies, such as Lao Family Services, to provide culturally sensitive default counseling. During 2004, MFPP prevented homelessness by providing mortgage default counseling to approximately 500 Saint Paul homeowners-in default.

To prevent long-term homelessness, MFPP also combats predatory lending practices and works with Southern Minnesota Regional Legal Services, Minnesota Department of Commerce and Minnesota Attorney General's Office when MFPP questions lending practices as possible violations of state and federal lending laws. MFPP is also an approved agency for the Family Housing Fund's Don't Borrow Trouble Campaign - an

¹²As of January 31, 2005, the City of Saint Paul has 4,273 Public Housing households, 3880 Section 8 rental assisted households, and 7,544 publicly-assisted rental units financed by federal programs such as Section 202, 236, 221d3, tax credit-financed projects, state programs, and locally-financed programs such as Saint Paul Housing and Redevelopment Authority.

educational initiative against predatory lending practices.

Emergency Shelter Grant (ESG)

During the program year, the City of Saint Paul administers the Stewart McKinney Emergency Shelter Grant and periodically conducts community outreach to emergency housing shelters. In 2004, the City's ESG funded the following: emergency shelters for adults, families, and youth (i.e., Dorothy Day Extended Hours, Ain Dah Yung Teen Shelter, Family Service Center, Project Home), transitional housing (i.e., Emma Norton, Ethel Gordon Community Care and Shelter, Rose Center, LSS Teen Safe House, Theresa Living Center, YWCA Transitional Housing), supportive housing services (i.e., Project Hope) and support services (i.e., Catholic Charities' Furniture Warehouse and Twin City Community Voice Mail). Overall, it can be reasonably estimated that ESG will assist 7,085 sheltered and unsheltered homeless individuals during its fiscal year.

Continuum of Care

The City of Saint Paul works with Ramsey County Community Human Services Department's Continuum of Care - a coordinated approach to end homelessness. The Continuum of Care's Steering Committee recommends the overall direction of the Continuum of Care. The Committee's membership includes housing providers, support service providers, advocates, County staff, City staff, and residents who have experienced homelessness. To further ensure coordinated efforts, the Continuum of Care membership includes the following Advisory Boards and Ad Hoc Coalitions that provide special focus on target populations and service components:

- The Saint Paul/Ramsey County 5-Year Low Income Housing and Homeless Services Plan Funders Council (Funding, Project Recruitment, Advocacy)
- Saint Paul Area Coalition for the Homeless (Advocacy, Information forum on homelessness)
- The Emergency Shelter/Safe Waiting Committee
- Family Homeless Prevention and Assistance Program Advisory Committee (Homeless Prevention Subcommittee)
- Ramsey County Low Income Citizen's Advisory Committee (Advocacy, Information, Communication with County Board)
- Saint Paul/Ramsey County Homeless Advisory Board (Advocacy and, Communication with Saint Paul City Council & Ramsey County Board)
- Metro-wide Engagement on Shelter and Housing (Advocacy, Education, Regional

Planning and Collaboration)

- The Corporation for Supportive Housing (Advocacy, Technical Assistance, and Predevelopment Funding)
- The Ramsey County Human Services management teams for Mental Health, Chemical Dependency and Low Income Services
- Minnesota Coalition for the Homeless (Advocacy, Homeless Policy lobbying)
- Public Institutions Discharge Planning Working Group (Planning and Policy)

The City works with many of these committees and other non-profit organizations to address homelessness issues. Additionally, the City and County participate with the Funders' Council - a monthly coordination meeting of public and private funders that review programs, proposals and financing needs of emergency shelters, transitional housing, and supportive housing in Ramsey County.

Continuum of Care: Housing Gap Analysis

In recognition of emergency housing, battered women shelters, transitional housing for homeless individuals, families, and youth as previously identified in this Section 91.205(c), the Ramsey County Continuum of Care has determined the need as follows in HUD Table 1A:

Table 1A

Homeless and Special Needs Population

Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/Gap
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Individuals

Beds	Emergency Shelter	280	0	100
	Transitional Housing	287	0	50
	Permanent Supportive Housing	528	77	520
	Total	1095	77	580

Persons in Families With Children

Beds	Emergency Shelter	226	0	30
	Transitional Housing	754	0	50
	Permanent Supportive Housing	662	345	485
	Total	1642	345	565

Table 1A - cont.

Homeless and Special Needs Population

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Homeless Individuals	713		87	800
2. Homeless Families with Children	249		1	250
2a. Persons in Homeless Families with Children	758		1	759
Total (lines 1 + 2a)	1471 individuals		88 individuals	1559 individuals
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	<u>TOTAL</u>
1. Chronically Homeless	282		34	316
2. Seriously Mentally Ill	676		36	
3. Chronic Substance Abuse	367		32	
4. Veterans	220		19	
5. Persons with HIV/AIDS			2	
6. Victims of Domestic Violence			0	
7. Youth	235		1	

See Appendix for Collection Method Notes

§91.205 (c) Other Special Needs

This section discusses the housing and community development needs of Saint Paul residents who are not homeless but require supportive housing.

In the City of Saint Paul, many families and individuals struggle with multiple barriers to secure and maintain housing. Consequently, these City residents are more likely to have lower incomes; have difficulty paying housing and utility costs; or have individual concerns that require enhanced community services. The groups discussed in this section are as follows: Elderly; Frail elderly; Persons with developmental disabilities; Persons with HIV/AIDS; Persons with physical disabilities; Persons with chemical dependency issues, such as alcohol or other drug additions; Persons with mental illness; and Persons with Limited English-speaking Proficiency and Refugees.

The following is a summary of the general characteristics of the City of Saint Paul's special needs population:

Summary

- Based upon the 2000 Census, there are 29,647 elderly persons living in the City of Saint Paul. Furthermore, the Minnesota State Demographic Center forecast dramatic growth in the number of senior residents during the next thirty years as the 65-74 age group is projected to grow by 103 percent; the 75-84 age group will grow by 85percent; and the 85+ age group will grow by 92 percent.
- According to the 2002 Excensus, 71 percent of older adult households owned their own home, and 29 percent were renters. Many elderly residents live in homes that need repair. Furthermore, during the next five years, the City of Saint Paul will experience changing housing demands from the “baby boom” seniors who may prefer more housing alternatives with universal design options or visitability design features.
- With medical advances, the number of frail elderly in Saint Paul will increase as elderly residents live longer. Consequently, these residents will need more assisted living options or supportive services such as home health care, meals on wheels, transportation, and housekeeping, and other daily life management services.
- According to Ramsey County Community Human Services, approximately 1186 Saint Paul residents with development disabilities receive case management and supportive services.
- There are approximately 726 Saint Paul residents living with HIV/AIDS, who often have multiple barriers to securing housing, as their medical conditions often reduce their income that is necessary for housing and support services.

- The 2000 Census reports that approximately 19,198 Saint Paul residents aged five years and older have a physical disability. While these families and individuals can access federal and state programs, the need for accessible-designed affordable housing remains great, especially for accessible-designed housing near available transit options.
- Chemical dependency issues, such as alcohol and drug addiction, affect many Saint Paul individuals and families. Some residents need supportive housing to facilitate their recovery process from chemical dependency. The City does have some safe supportive housing for chronically-inebriated residents that can reduce further harm caused by an individual's chronic alcoholism.
- As defined by state and federal definitions, there are approximately 5343 adult residents with serious mental illness and 1389 adult residents have serious and persistent mental illness in Saint Paul/Ramsey County at any time. These residents may benefit from a wide range of housing opportunities, such as independent living, group home options, assisted living opportunities, and institutional care.
- Families-in-crisis/families at risk of being homeless need supportl've affordable housing because they often have issues of chemical dependency, lack of parenting skills, lack of job training and job preparation skills, and lack of day care that limit their income-producing abilities to secure housing.
- The City has approximately 31,346 persons with limited English-speaking proficiency including new residents from Russia, Somalia, Ethiopia, and Southeast Asia.

SPECIAL NEEDS OF THE ELDERLY AND FRAIL ELDERLY

According to the 2000 Census, the City of Saint Paul has 29,647 residents aged 65 years and older¹³ which is 10 percent of the City's population. By 2010, it is estimated that the City may have approximately 47,321 residents who are aged 65 and older and approximately 34,035 residents aged 55-64 years and older as the "baby boom generation" matures into its senior age status. Wilder Research Center also indicates a continual need for multilingual multi-cultural programs as the number of elderly residents (65 years and older) who are African Americans have increased by 23percent; elderly Asian-Americans increased by 93percent; and elderly Latino-Americans have increased by 23 percent in the City of Saint Paul.

Senior residents need a wide spectrum of housing alternatives. In recognition of the aging process, elderly Saint Paul residents will continually need affordable housing options, accessible design modifications, and more supportive services. In general, the City of Saint Paul will experience increasing demand for programs that support home ownership, such

¹³Table DP-1, Profile of General Demographics Characteristics: 2000. U.S. Census Bureau.

as low-interest home improvement loans for rehabilitation/maintenance and accessibility modifications, affordable rental housing options, and assisted living housing alternatives as Saint Paul's elderly population ages.

The City has approximately 13,238 elderly residents who are homeowners. However, many of these elderly home owners lack sufficient income to maintain their homes as 1874 Saint Paul elderly homeowners have incomes of less than 50 percent of the area median income.¹⁴ Therefore, it can be concluded that affordable home improvement loan programs for substantial repairs and energy conservation improvements are constantly needed. Additionally, elderly homeowners must also know about reverse mortgages, utility payment supplements, maintenance care services, and mortgage foreclosure prevention remedies in order to maintain their home ownership.

In Saint Paul, approximately 7720 elderly households live in private market or rent-restricted housing. Still, approximately 3065 Saint Paul elderly renters with incomes less than 50 percent of the area median income reported housing needs.¹⁵ Consequently, the City of Saint Paul has continual needs for affordable rental housing, especially with changes in Section 8 funding.

More Saint Paul elderly residents will need accessibility modifications as 55 percent of homeowners aged 75 years or older and 43 percent of Saint Paul elderly homeowners (62-74 years old) report housing problems due to personal mobility or self-care limitations (e.g., difficulty with walking or difficulties with bathing, dressing, or taking medications).¹⁶ Furthermore, changing elderly demographics will create new housing markets as more residents with limited mobility demand housing alternatives with universal design features, such as main floor living, step-less entries, and wider doors. Finally, with medical advances, more elderly residents and frail elderly residents will require support services as they live longer independently.

SPECIAL NEEDS OF PERSONS WITH DEVELOPMENTAL DISABILITIES

According to the federal government,¹⁷ a developmental disability is a severe, chronic disability that is attributable to mental or physical impairments that are manifested before the individual attains age 22 and likely to continue indefinitely. Moreover, developmental disabilities are substantial functional limitations in several major life activities, such as self care, receptive and expressive language, learning, mobility, self direction, capacity of

¹⁴Disportionate Needs Tables for Owner Occupied Housing Unit and Renter Occupied Housing Units, HUD Consolidated Plan Manual.

¹⁵Disportionate Needs Tables for Owner Occupied Housing Unit and Renter Occupied Housing Units, HUD Consolidated Plan Manual.

¹⁶SOCDS CHAS Data: Housing Problems Output for Mobility and Self Care Limitation, HUD Consolidated Plan Manual.

¹⁷Developmental Disabilities Assistance and Bill of Rights Act Amendments of 1996

independent living, and economic self-sufficiency. This definition also reflects the individual's need for special interdisciplinary services and individually coordinated support services.

Ramsey County Community Human Services estimates that 4500 Saint Paul residents have development disabilities. However, actual numbers of persons with disabilities are difficult to determine as government programs serve only persons with development disabilities eligible under federal, state, and county programs. Currently, Ramsey County Community Human Services provides case management services to 1186 Saint Paul residents of which approximately 300 residents aged 14 years or younger; 131 residents aged 14-21 years old; 392 residents aged 22-39 years old; and 363 residents who are 40 years and older.

According to Ramsey County Community Human Services, there are enough group homes to assist persons with development disabilities who qualify for those services. Nonetheless, affordable housing and affordable supportive housing are the major housing needs for persons with development disabilities who do not qualify for group homes. While Ramsey County Community Human Services provide case management to 886 Saint Paul residents (aged 14 years and older), 141 individuals do not qualify for group home services.

Still some developmentally disabled individuals have Section 8 vouchers, but many individuals with developmental disabilities lack affordable housing opportunities. Their needs are further exacerbated by the facts that many disabled residents receive only social security income or earn extremely low wages. Housing search is also more difficult as persons with developmental disabilities must find housing appropriate to their individual needs, income, and family size. Finally, many persons with development disabilities can live independently if they receive supportive services. Conversely, individuals who do not receive supportive services are at constant risk of being homeless.

Supportive Housing

According to Ramsey County Community Services, many high-functioning disabled persons must live independently because their life skills are higher than government eligibility requirements for group home placement. Still, these high-functioning individuals with development disabilities remain at risk of being homeless as their incomes are often insufficient to pay housing costs. Thus, there is a need for supportive housing units, apartments or single room occupancy with supportive services that allow individuals with developmental disabilities to live more independently while ensuring that rent is paid, medications are taken and/or guidance is given to resolve daily-life challenges.

Accessible units

According to the Minnesota State Council on Disability, there is a constant need for more housing with universal design features or visitability features that allow persons with limited mobility to use a residence. Universal design offers many design features to accommodate persons with limited mobility. In contrast, the less-costly visitability features include one stepless entry, 32-inch wide doorways, and one main level bathroom. Either way, universal

design and visitability-designed housing reduce social isolation as more persons with developmental disabilities or persons with limited mobility can readily access more housing.

SPECIAL NEEDS OF PERSONS WITH HIV/AIDS

The Housing Opportunities for Persons with AIDS (HOPWA) Program provides HUD funds to assist low income persons living with HIV/AIDS and their families. More specifically, HOPWA helps persons with HIV by providing emergency housing assistance, rental assistance, and support services so that persons with HIV can live in safe and decent housing.

Currently, Minnesota Housing Finance Agency administers HOPWA for the eligible seven county metropolitan areas (EMA). Consequently, City of Saint Paul does not directly receive or administer HOPWA funds. Nonetheless, HOPWA funds are insufficient to meet the housing needs of low income residents living with HIV/AIDS.

According to the Minnesota Health Department, there are 726 residents living with HIV/AIDS in Saint Paul.¹⁸ Additionally, based upon past interviews, the Minnesota Aids Project also estimates that 65 percent of the persons living with HIV/AIDS own their own home or rent apartments, and 33 percent of persons living with HIV/AIDS have families. Still, it can be extrapolated that 33 percent of the persons living with HIV/AIDS are precariously housed.

Persons living with HIV/AIDS most often have lower incomes. According to the HIV Needs Assessment conducted by the Minnesota HIV Services Planning Council, 73 percent of the Minnesotan living with HIV reported incomes of \$12,000 or while only 10 percent live on \$18,000 or more. For medical reasons, persons living with HIV may have difficulty maintaining long-term employment. Consequently, their incomes are often reduced to Social Security, which is less than \$600 for a single individual.

Most important, persons with HIV/AIDS need affordable housing. According to the 2000 Needs Assessment prepared for the Minnesota HIV Services Planning Council, 52 percent of all HIV-positive individuals interviewed reported that finding affordable housing was a problem. Thus, persons living with HIV/AIDS have strong needs for affordable housing, rental housing, mortgage assistance, and supportive housing alternatives.

Persons with HIV/AIDS have a strong need for stable housing in order to maintain their health and regulate their medications. In recognition of medical needs, persons with HIV/AIDS may prefer independent housing units (with kitchen and bathroom) because many medications often need refrigeration. As necessary, persons with HIV/AIDS may need supportive housing or supportive services to promote independent living.

¹⁸HIV/AIDS Prevalence and Mortality Report, 2003, Minnesota Department of Health HIV/AIDS Surveillance System.

SPECIAL NEEDS FOR PERSONS WITH PHYSICAL DISABILITIES

The Americans with Disabilities Act of 1990 (ADA) defines disability as a “physical or mental impairment that substantially limits one or more of the major life activities.” According to the U.S. Census¹⁹, persons with a disability are persons who have difficulty performing one or more activities of daily living (seeing, hearing, speaking, lifting, carrying, using stairs, and walking). Persons with severe disabilities may need assistance from another person or assistive devices to perform basic activities. It should be further noted that definitions of disabilities have changed over the last decade, and new definitions now emphasize functional status and a continuum of degrees of ability. So, disability status now includes the traditionally acknowledged disabilities and many non-apparent disabilities that are based on chronic health conditions -- like arthritis, heart disease, back problems -- that impact function.

The 2000 Census reports that approximately 19,198 Saint Paul residents aged five years and older have a physical disability. Furthermore, 43 percent of households with mobility or self-care limitations also reported having housing problems.²⁰ Persons with physical disabilities need more affordable housing opportunities. Even though the 2000 Census reports that 65 percent of Minnesotans with disabilities work, persons with disabilities are still more likely to live in poverty than persons without disabilities.²¹ Furthermore, persons with disabilities may seek opportunities to be fully integrated into society which correspondingly implies that society must continue to remove physical barriers to employment and housing.

Persons with physical disabilities need housing units that can be easily entered and utilized. Thus, universal design and visitability designed housing is a critical need for persons with physical disabilities. In fact, the Mayor’s Advisory Committee for Persons With Disabilities strongly recommends that universal or visitability design standards be incorporated into the City’s housing programs, such as home improvement programs, home modifications, and new construction.

Moreover, the Mayor’s Advisory Committee recognizes that universal designed properties accommodate even more people, such as children, elderly, frail elderly, and all persons with limited mobility. Simply, housing with universal design or visitability standards allow more persons to live comfortably in their homes regardless of their physical abilities. Finally, universal design features, housing modifications and supportive services are often essential to assist persons with disabilities achieve self-sufficiency and full employment.

¹⁹U.S. Census: Survey of Income and Program Participation (SIPP).

²⁰CHAS Data Report, Housing Problems Output for Mobility and Self Care Limitations

²¹Minnesota State Council on Disabilities Report on 2000 Census

SPECIAL NEEDS FOR PERSONS WITH CHEMICAL DEPENDENCY

Addiction to alcohol or drugs is a primary, chronic illness that may have behavioral consequences. In general, US Department of Health and Human Services estimates that 7 percent of any given population has chemical dependency issues regardless of their economic status. Still, the Minnesota Department of Human Services considers addition to alcohol or drugs as a chronic medical illness that can be successfully treated, such that approximately 4,105 Ramsey County residents entered chemical dependency treatment in 2003.

Persons with chemical dependency often need affordable housing that is located in “drug-free” neighborhoods to avoid further relapses. Affordable private market housing is also essential for individuals with chemical dependency who are ineligible for public housing due to past behavioral problems and poor tenant history. According to Ramsey County Community Services, there is a need for chemically-free transitional housing that is affordable for men and women coming out of treatment. Most often, these individuals could use board & lodging facilities while they earn income to live independently. More supportive housing is also needed for the chronically chemically-dependent persons who have concurring mental illness. Finally, safe haven facilities are needed for chronically-inebriated residents.

SPECIAL NEEDS FOR PERSONS WITH MENTAL ILLNESS

The National Institute of Mental Health estimates that 22.1 percent of the general population has a diagnosable mental illness in any given year, including short-term acute mental illness and long-term serious mental illness that result in major impairments in functioning, and 8.3 percent of this adult population have serious mental illness (SMI). The State of Minnesota Department of Human Services Mental Health Division also estimates that 2.6 percent of the 8.3 percent adult population has serious and persistent mental illness (SPMI), which lasts longer than two years; has significant functioning impairments; and requires hospitalization. Using these definitions, the City of Saint Paul has approximately 5343 adult residents with serious mental illness and 1389 adult residents have serious and persistent mental illness.

The Housing Mission of the Minnesota Comprehensive Mental Health Act encourages all persons with mental illness to live in stable affordable housing, which maximizes community integration, encourages empowerment to select housing from those living environments available to the general public, and provides necessary support regardless of where persons with mental illness choose to live. The Minnesota Department of Human Services and the Ramsey County Community Human Services also considers affordable housing as a priority concern for individuals with serious and persistent mental illness, especially for those individuals whose social security income is insufficient to pay market-

rent housing.²² According to the State of Minnesota, some psychiatric hospital patients and residential treatment residents must also wait for discharge until housing is available. This lack of affordable housing may further worsen if current federal proposals further limit the availability of Section 8 rental subsidies. Finally, individuals with mental illness have different housing needs than persons with development disabilities. Persons with mental illness are often considered competent to make their own decisions. Consequently, there are fewer supportive housing options for persons with mental illness.

SPECIAL NEEDS OF PERSONS WITH LIMITED ENGLISH-SPEAKING PROFICIENCY AND REFUGEES

According to the 2000 Census, the City of Saint Paul has 41,138 foreign - born residents of which 22,070 residents entered America during 1990 to 2000. The 2000 Census also reports that 57,954 of City residents (aged five years and older) speak different languages other than English, and 11 percent of the City's population (31,346) reported speaking English less than "very well."

The City of Saint Paul has approximately 24,000 Hmong residents who represent the largest urban Hmong population in the United States. It is anticipated that during 2004-2005, approximately 3000 Hmong refugees from the Wat Tham Krabok camp may resettle in Saint Paul, which creates immediate housing needs for 550 new households. The actual number of refugees could be higher than expected, and the City may also experience a significant net in-migration as refugees relocate from other states. Finally, these newly-arriving Hmong refugees will need family-sized housing as approximately 61 percent of the Wat Tham Krabok refugees will be younger than 18 years old, and 28 percent of the refugees will be 19-44 years old.

The Regional Analysis of Impediments to Fair Housing identified that the Limited English Proficient (LEP) populations are often unable to access housing information in their primary languages which correspondingly limit their fair housing choice.

On the other hand, the newly-arrived Hmong refugees have a great need for stable affordable housing. While the Saint Paul community took great steps to provide the medical, clothing, and educational services, the Hmong refugees must secure affordable housing that is adequate for their family size. Furthermore, the Hmong refugees must pay market rents as government subsidized housing is not available. Still, even with Minnesota Family Investment Program (MFIP) assistance, the Hmong refugees will lack sufficient income to pay housing costs while simultaneously learning a new language, new culture, and marketable job skills. Consequently, affordable housing is a major concern for these new residents as well as other Saint Paul residents.

²²According to the State of Minnesota, almost 50 percent of the people receiving public mental health services statewide are out of the workforce. Approximately, 25 percent of the residents receiving public mental health services in the metropolitan area are employed, and also the highest number unemployed but hopeful of finding work (20percent). State of Minnesota *The Community Mental Health Federal Block Grant Annual Survey Summary Adults, 2003 Mental Health Management Report*.

SUMMARY OF SERVING SPECIAL NEEDS OF OUR DIVERSE COMMUNITY

While the City of Saint Paul has housing that accommodates special needs, the overall demand remains overwhelming, especially in light of changing state and federal budgets and priorities. Nonetheless, the City intends to continue to offer its current programs and complete the Housing 5000 Program. Table 1 B provides an overview of the unmet need for the City's special needs population.

Table 1B: Special Needs (Non-Homeless) Populations

Special Needs Subpopulations	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Elderly	medium	4938	123452500	1500
Frail Elderly	medium	493	12325000	200
Severe Mental Illness	high	5343	133575000	530
Developmentally Disabled	high	141	3525000	60
Physically Disabled	high	7259	181475000	1000
Persons w/ Alcohol/ Other Drug Addictions	high	20090	502250000	1000
Persons w/ HIV/ AIDS	high	239	5989500	30
Other				
TOTAL		38503	1925150000	4320

§91.205 (d) Lead-based Paint Hazards

The City of Saint Paul consulted with Ramsey County Public Health Lead-Based Paint Division. According to the 2000 Census, Saint Paul has 115,713 housing units of which 91 percent of the properties were built before 1978 (the date when lead was removed from paint). The City has approximately 6,300 housing units that contain lead-based paint hazards and are occupied by low, very-low, and extremely low-income residents, as defined in Section 1004 of the Residential Lead-Based Paint Hazard Reduction Action of 1992. Lead-based paint hazards exist primarily in older homes with chipping, peeling, or crumbling paint. These older homes are most likely to be found in neighborhoods with the highest levels of poverty. At-risk children in these neighborhoods are less likely to receive appropriate medical checkups. These combined factors produce a serious risk of exposure to lead-based paint. The following tables, which were developed by the National Center for Healthy Homes, provide an overview of the housing units with lead-based paint hazards.

Renter Households

Year Built	# of Very low, Lower Income Households	Percent with lead-based paint	# estimated with lead-based paint	Margin of Error	
Pre-1940	16,963	90 percent	9,867	x.10	987
1940-1959	7,896	80 percent	6,317	x.10	632
1960-1979	19,354	62 percent	12,000	x.12	1,200
	Total renter households w/ high LBP		28,184	+/-	2819

Owner-Occupied Households

Year Built	# of Very low, Lower Income Households	Percent with lead-based paint	# estimated with lead-based paint	Margin of Error	
Pre-1940	25,566	90 percent	23,009	x.10	2,300
1940-1959	12,719	80 percent	10,175	x.10	1,018
1960-1979	3,712	62 percent	2,301	x.10	230
	Total own-occupied households estimated with high LBP		35,485	+/-	3,548

Summary Table - All Households by Age of Unit

Age of Unit	# of Very Low, Lower Income Households	# Estimated with Lead-based Paint	Margin of Error	
Pre-1940	42,529	32,876	+/-	3,287
1940-1959	20,615	16,492	+/-	1,649
1960-1979	23,066	14,300	+/-	1,430
Total	86,210	63,668	+/-	6,366

§91.210 Housing and Market Analysis

§91.210 (a) General Characteristics of Housing Market

The housing portion of the housing and market analysis section provides an overview of the City of Saint Paul's housing stock. The discussion focuses on housing supply and condition, public and assisted housing and areas of concentrations. This analysis makes use of data obtained from the 1990 and 2000 U.S. Census Bureau, CHAS Data provided by HUD, the City of Saint Paul Public Housing Authority and various research documentation.

As in cities across the country, Saint Paul's housing market has been affected by changes in the federal tax policy; budget decreases at all levels of government; population change; and increasing housing costs. Since the submission of the 2000 Consolidated Plan, Saint Paul has taken a step in a positive direction in addressing its housing needs. There has been a boost in housing activity, specifically, new construction both ownership and rental. A variety of housing units are being built including condos, single family homes and affordable units.

One program in particular, Housing 5000, has altered the rental and ownership picture in Saint Paul. Housing 5000 is a four-year initiative to produce 5000 housing units in the City of Saint Paul. The initiative calls for \$1 billion in public/private funding for New Housing Production, which includes New Construction and Extended Economic Life. New Housing Construction involves use changes such as the conversion of warehouses and actual newly developed units. Extended Economic Life deals with units threatened to be lost to demolition and vacant units.

Housing 5000 is committed to 20 percent of new housing production to be affordable to households with incomes at 50 percent or less than the area median income with at least half of the units (10 percent) affordable to households at 30 percent of AML. The success of Housing 5000 has been based on its ability to leverage community input, take advantage of the strong housing market and the ability to effectively restructure the City's housing funding. Thus far, the City is well ahead of schedule with the development of more than 4,400 housing units.

An analysis of the housing market in the City of St. Paul indicates:

- According to the Census, from 1990 to 2000 approximately 1900 housing units were constructed. However, since the 2000 Census approximately 4400 additional units have been constructed or are under construction
- Home sales and rental values have been increasing over the past 10 years. The median housing value in 2000 was \$105,400 which is an approximate 48 percent increase since 1990. Out of the 20 largest Midwest and Northeast cities, Saint Paul had the sixth highest home value in 2000.

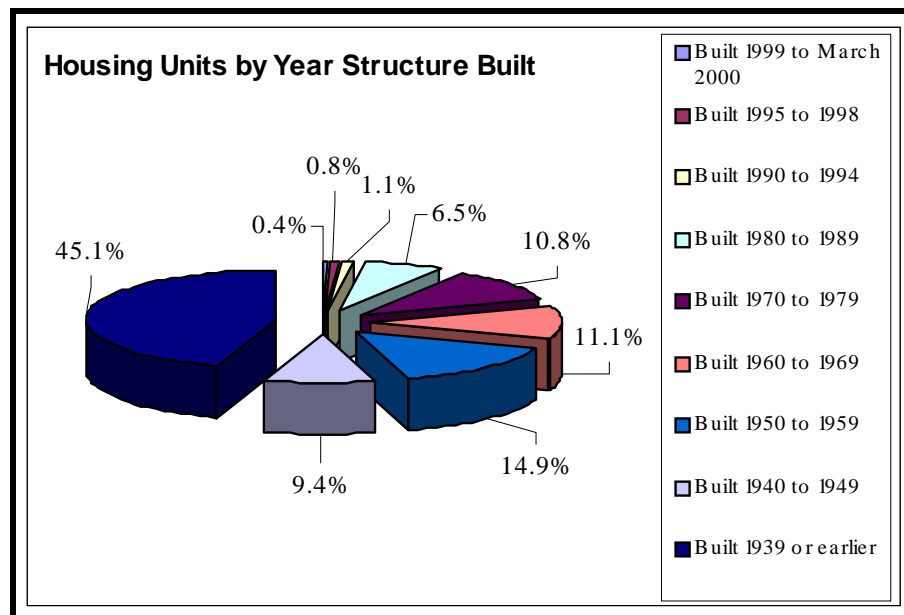
- Rental prices are also on the rise. The 2000 median gross rent was \$565 which is an approximate 45 percent increase since 1990. Saint Paul had the ninth highest median gross rent out of the 20 largest cities in the Midwest and Northeast. This increase has made it even more difficult for low to moderate income households to obtain decent housing.
- The overall vacancy rate in 2003 was 6 percent and is increasing. (A healthy vacancy rate is closer to 7- 8 percent). Around the time the 2000 Consolidated Plan was submitted, the vacancy rate was around 1 percent.
- Rising number of young households and immigrant families are moving into the City creating a sustained demand for modest cost ownership and rental housing units.
- First-time buyers and low-to moderate income residents that want to move to a better home are oftentimes being priced out of the market due to increased housing prices.
- Racial disparities in the Saint Paul housing market do exist. White residents are twice as likely to own their own homes as people of any other race/ethnicity despite the increase in the homeownership rate for minority groups (for example, from 1990 to 2000, the number of Asians that owned their home rose from 20 to 40 percent).
- Overcrowding has become a growing trend in the City. In some cases, families of five or more are living in a two-bedroom apartment in order to offset housing costs. This "doubling up" by residents has increased the risk of deterioration in the City's housing units.
- As Section 8 program contracts expire owners are beginning to opt out of their commitment to affordable rental housing.

Housing Supply and Condition

Saint Paul has a traditional housing stock that consists of: single family detached homes; single family attached homes; duplexes; triplexes; multi-units; and apartments. According to the 2000 U.S. Census Bureau, there are approximately 115,713 total housing units in the City of Saint Paul. Approximately 96.9 percent or 112,109 are occupied and 3.1 percent are vacant. Of the occupied housing units, 54.8 percent are owner-occupied (an increase of 1,993 units since 1990) and 45.2 percent are renter-occupied (a decrease of 133 units since 1990). As stated, since 2000, over 4000 new housing units have been constructed.

Saint Paul has an aging housing stock that is historically and/or architecturally significant. As seen in Figure 4, approximately 45 percent of the housing units in Saint Paul were built before 1940.

Figure 4.



Source: 2000 U.S. Census Bureau

Included as part of the Consolidated Plan, HUD requests that the terms "standard condition" and "substandard suitable for rehabilitation" be defined. These terms are used when replacement housing may be an issue. HUD has determined that cities are in the best position to define these terms as they relate to their individual community. As such, Saint Paul has defined the terms as follows:

- **Standard Condition** - Properties which meet the Minimum Property Maintenance Standards for all structures and premises, as defined in Chapter 34 of the Saint Paul Legislative Code.
- **Substandard Suitable for Rehabilitation** - Properties that are not in standard condition, but are structurally and financially feasible for rehabilitation. These properties have no serious structural deficiencies and the cost of rehabilitation to meet the Minimum Property Maintenance does not exceed 50 percent of the existing appraised value of the property.

The oldest housing stock in the City is located primarily in areas immediately adjacent to the central core. Greater amounts of low to moderate income populations reside in this area. The majority of the units are aging but generally are in good condition. The City has determined that approximately 80 percent of its residential units are in need of repair or rehabilitation. Much of the housing has undergone some sort of rehabilitation and new construction has occurred in some areas.

There have been systematic efforts to maintain and improve the housing stock through

inspection, code enforcement, rehabilitation programs and where necessary, demolition of dilapidated or nuisance properties. The City is aware that a housing unit in substandard condition not only affects the individual household, it may also have an impact on the surrounding neighborhood (i.e., becoming an eyesore, health concerns, decrease property values of neighboring units, etc.).

The availability of affordable, large units (3+ bedrooms) is scarce due to the fact that they are costly to maintain, costly to construct and the profit margins on these units are minimal. Furthermore, the influx of foreign-born populations has had an impact on housing demand in Saint Paul. In observing the household composition of foreign-born households, the Joint Center for Housing Studies at Harvard University found a number of common characteristics of the foreign-born population²³:

- Immigrant households tend to be larger because they are more commonly families with children as opposed to single headed households
- They usually contain additional adults beyond a spouse

The City recognizes that there are differences in cultural preferences for living arrangements among all residents.

²³ *The Living Arrangements of Foreign-Born Households*, Joint Center for Housing Studies Harvard University. March 2001 by Nancy McArdle

§91.210 (b) Public and Assisted Housing

The City of Saint Paul has approximately 15,697 (13percent) housing units that are rent controlled and/or income restricted. By comparison, in suburban Ramsey County there are approximately 3,671 publicly assisted affordable rental units, which is 4 percent of the total number of households in the County. Saint Paul has approximately 4,273 public housing units; 7,544 privately-owned publicly assisted rental units; and 3,880 units receiving Section 8 rental assistance.

The City of Saint Paul's Public Housing Authority (PHA) owns and operates the City's public housing units. PHA's mission is to "help families and individuals with low incomes achieve greater stability and self reliance by providing safe, affordable, quality housing and links to community ²⁴services. The agency maintains a "high performer" status under HUD's Public Housing Assessment System (PHAS). This is achieved through high management standards. The agency also maintains a "high performer" status under HUD's Section 8 Management Assessment Program (SEMAP) which is achieved via high voucher utilization, attracting new resources to fund Section 8 and effectively administering Section 8 Project-Based Assistance (PBA).

The PHA serves both small and large family renter households with very low incomes and extremely low incomes, most of whom have a high housing cost burden. The total population in public housing is approximately 10,000. The average household size for families is 4.3 and individuals is 1.0. The average household income for families is \$16,759 and \$11,095 for individuals. The following is a listing of the core services offered by PHA:

- Public Housing - Administration and Management
- Family Programs - City-Wide Resident Council and Hi-Rise Programs
- Capital Improvements - Modernization, Asset Preservation and Maintenance
- Specials Programs - Diversity Initiatives and Domestic Abuse Awareness
- Section 8 - Housing Choice Voucher and Special Programs such as Tenant-Based assistance and Welfare to Work Program and the Section 8 Moderate Rehabilitation Certificates (the program currently administers 75 single room occupancy units (SRO) at Mary Hall, 438 Main Street).
- Housing Policy Advocacy

PHA owns and operates 16 hi-rises (2548 total units) located throughout the City that serve primarily elderly residents (62 years and older), disabled individuals and couples with no children. PHA has four family housing developments (1280 total units) and 430 scattered sites (for management purposes, some scattered sites are counted with family development units on most of PHA's reports). The agency states that they have a 99 percent occupancy rate. Figure 5 provides a breakdown of PHA's housing units by type and bedroom.

²⁴The City of Saint Paul Public Housing Agency 2002 - 2005 Strategic Plan Summary

Figure 5. PHA's Public Housing Units by Type and Bedroom

	0BR	1BR	2BR	3BR	4BR	5BR	6BR	Total
Hi-Rise	124	2355	68	1	0	0	0	2548
Family Development	0	101	492	429	198	60	0	1280
Scattered Site	0	0	9	283	86	47	5	430
	124	2456	569	713	284	107	5	4258

Source: City of Saint Paul Public Housing Agency, 2004

The demands for PHA's services continue to increase. PHA states that approximately 6,219 people are on the public housing waiting lists which was closed to new applicants from April 2003 to September 2004. The expected wait time for a 2-bedroom unit is approximately 2-4 years. As December 31, 2004, 58 applicants have been housed. A disproportionate number of minority residents are on the public housing waiting list. According to PHA, 61 percent of the applicants on the list are African Americans and approximately 54 percent are between the ages of 25 - 49.

The City's Section 8 program, like others around the country, is going through a funding crisis. As of December 31, 2004, 2747 applicants were on the Section 8 waiting list. The Section 8 waiting list has been closed to new applicants since November 21, 2002. The agency states that residents waiting for these units are not living in ideal conditions. Most are doubling up in smaller units which has led to overcrowding and wear and tear to the units.

PHA does not plan to expand over the next five years, however, the agency has embarked on several strategies to modernize its units. PHA's largest modernization project at the McDonough Homes is expected to be completed by 2010. The modernization of the 484 family units started in 2001 and the \$35 million cost will be paid entirely out of PHA's Capital Fund grants received annually from HUD. The units, which were built in 1952 are receiving upgrades to the unit's interiors, exteriors and the surrounding site. Interior work includes new kitchen counters and cabinets, completely renovated bathrooms, new room and closet doors, new flooring and new paint. The exterior work includes replacing roofs, adding dormers, adding porches, adding siding and redashing the stucco. The site work includes adding parking improving drainage, new landscaping and replacement of trash enclosures and clotheslines.

Other planned modernization work includes: exterior improvements to 10 duplex units; upgrading hi-rise heating plants; and safety improvements such as installing fire suppression sprinklers and fire alarm systems.

PHA has done the following during the last year to meet HUD's handicapped accessibility (Section 504) requirements:

- PHA continues to allocate a portion of the HUD funding provided under the Capital Fund Program for the modification of its housing stock in order to meet the specific individual access needs of existing or new residents on an as needed basis. These reasonable accommodations ranged from installing grab bars in bathrooms, to installing ramps, to widening doors, to modifying kitchen cabinets and counters.
- PHA continued their progress at making 5 percent of its housing fully accessible in accordance with HUD guidelines. This included work to make 5 percent of the 484 housing units at McDonough Homes wheelchair accessible.
- PHA maintained past improvements at its hi-rises, community centers and other locations that made the common restrooms, common areas, corridors, elevators, parking lots and entries fully accessible.
- PHA built a new PHA Central Administrative Office building that meets all Section 504 ADA requirements.

As previously mentioned, the Saint Paul Public Housing Agency (PHA) is a separate agency independent of the City of Saint Paul. Nonetheless, the City still recognizes the numerous programs that Saint Paul Public Housing Agency provides to residents who have accessibility needs, such as:

PHA Assisted Living Facilities. The Saint Paul Public Housing Agency offers its Assisted Living Program which provides case coordination, housekeeping, daily meals and monitoring, plus other needed services at six PHA hi-rises to assist frail or disabled residents who are at risk of nursing home placement.

PHA/New Beginnings-Brain Injury Program. Saint Paul Public Housing Agency has 28 apartments in Montreal and Neil High-rises in which Accessible Space Inc. provides 24-hour personal care attendant service and support services for residents who experienced brain injuries. This supportive accessible housing includes apartment management, social skills, vocational involvement and a broad array of independent living skills. Residents live in their own apartments and work toward greater independence with the help of a site supervisor and resident assistants.

PHA/Accessible Space, Inc. Saint Paul Public Housing Agency has 8 apartments at Valley High-rise in which Accessible Space Inc. provides 24-hour personal care attendant service and support services for residents with mobility impairments and/or complications from diabetes.

Several strategic goals were outlined in PHA's most recent Five Year Plan. The goals and new initiatives are summarized as follows:

- PHA plans to expand its Section 8 Project-Based Assistance Program to increase affordable housing

- Consider other models to increase the affordable housing supply
- With HUD's approval, PHA plans to sell 18 units of scattered site housing and replace them with a combination of project-based voucher assisted units in new mixed income developments and restore public housing units previously used for non-dwelling purposes (i.e., offices etc.) for dwelling use by eligible households.
- There is a possibility that programs such as the Discretionary Job and Rent-to-Own Homeownership may be transition out in order to commit scarce resources to the agency's core services and new initiatives.
- Continue PHA's commitment to administering public housing and the Section 8 voucher programs.
- Continue to manage, maintain and modernize its public housing units to the highest possible standards
- Sustain high utilization rates in the Section 8 Housing Voucher Program.

Currently, the Agency is working to revise its budget for the 11 percent reduction in HUD operating subsidy for public housing, in addition to recent Section 8 cuts. No activities covered by the Consolidated Plan are being jointly funded with the City of Saint Paul Public Housing Authority's Comprehensive Grant Program.

The preservation of existing publicly-assisted affordable housing is a key strategy of the Housing Plan. During the five-year period of the Consolidated Plan, the preservation and stabilization of existing affordable housing will be an important activity.

The projects listed are a combination of federally-assisted and low income tax credit projects. The project list includes a mix of one, two and three-bedroom units serving primarily low income occupants but with incomes not exceeding 60% of AML. The list represents units that will need to be preserved and stabilized during the period—there is not expectation that any of the units will be lost:

Federal Low Income Housing Tax Credit Projects and Unit Count

Lincoln Townhouses (18)	Carroll Townhouses (11)	Clinton Townhouses (18)
Fuller Townhouses (9)	Montana Townhouses (13)	Virginia Circle (16)
Minnehaha Court (24)	Selby Commons (33)	McClellan Terrace (24)
Garden Court (18)	Greenbrier Glen (16)	Hamline Park Townhouses (24)
Van Dyke Townhouses (11)	Bradley Terrace (30)	Frogtown Family Lofts (36)
Wabasha Terrace (12)	Families First (5)	Goodrich Townhouses (19)
Park Crossing Apartments		

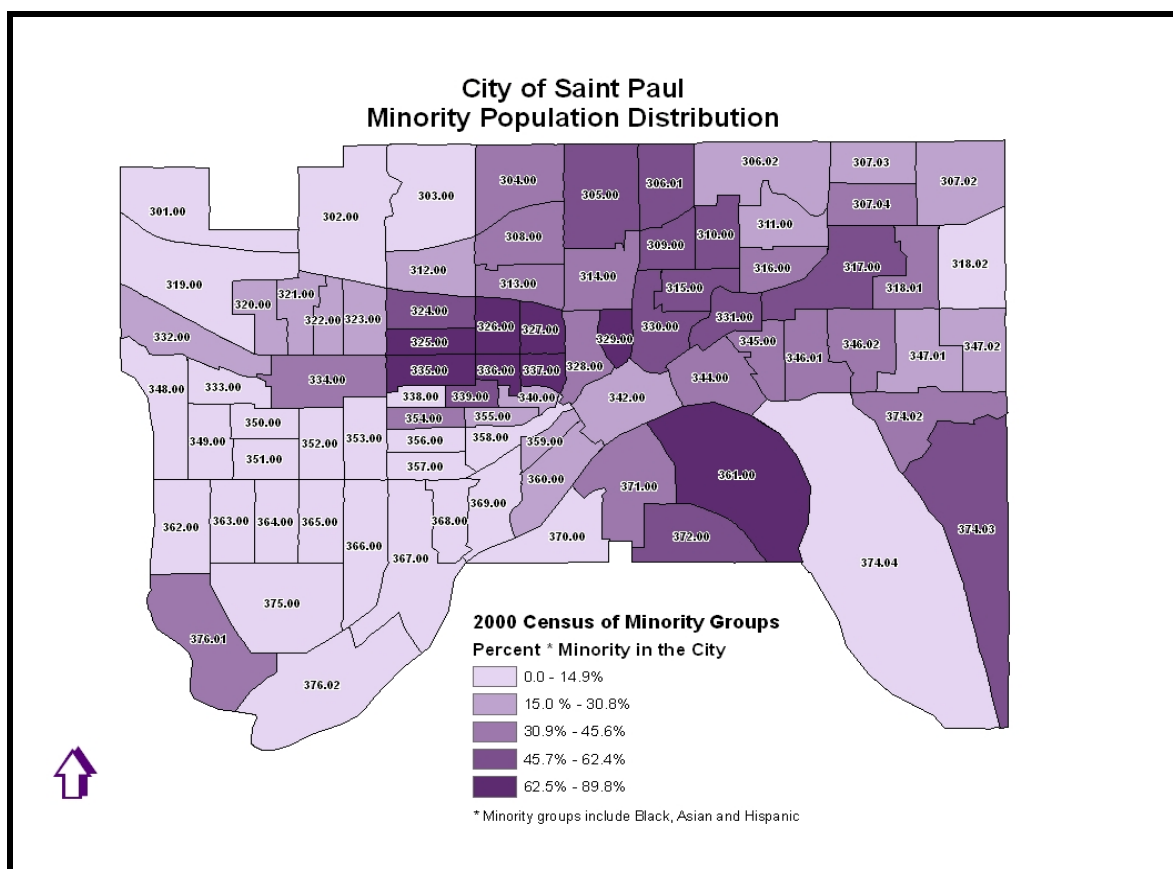
Federal and State-Assisted Projects

Sibley Apartments (27)	Torre de San Miguel (142)	Westminister Place (100)
Vista Village (47)	Afton View (286)	Shamrock Court (147)
Como Place/Rice Marion 1(102)	Como Villa Seniors (99)	
Winslow Commons (19)		

Concentrations of Minority Groups

The City defines an area of minority concentrations as one that has 51 percent or more minority population, which is 2 ½ times the City's overall minority population. New immigrants from countries from around the world over the last decade coupled with historic settlement patterns has contributed to the concentration of racial and ethnic communities. Furthermore, the desire to live in areas with lower housing costs has also contributed to the concentration. Figure 6 indicates that higher concentrations of minority groups are located closer to the downtown core and in the southeastern portion of the City.

Figure 6.

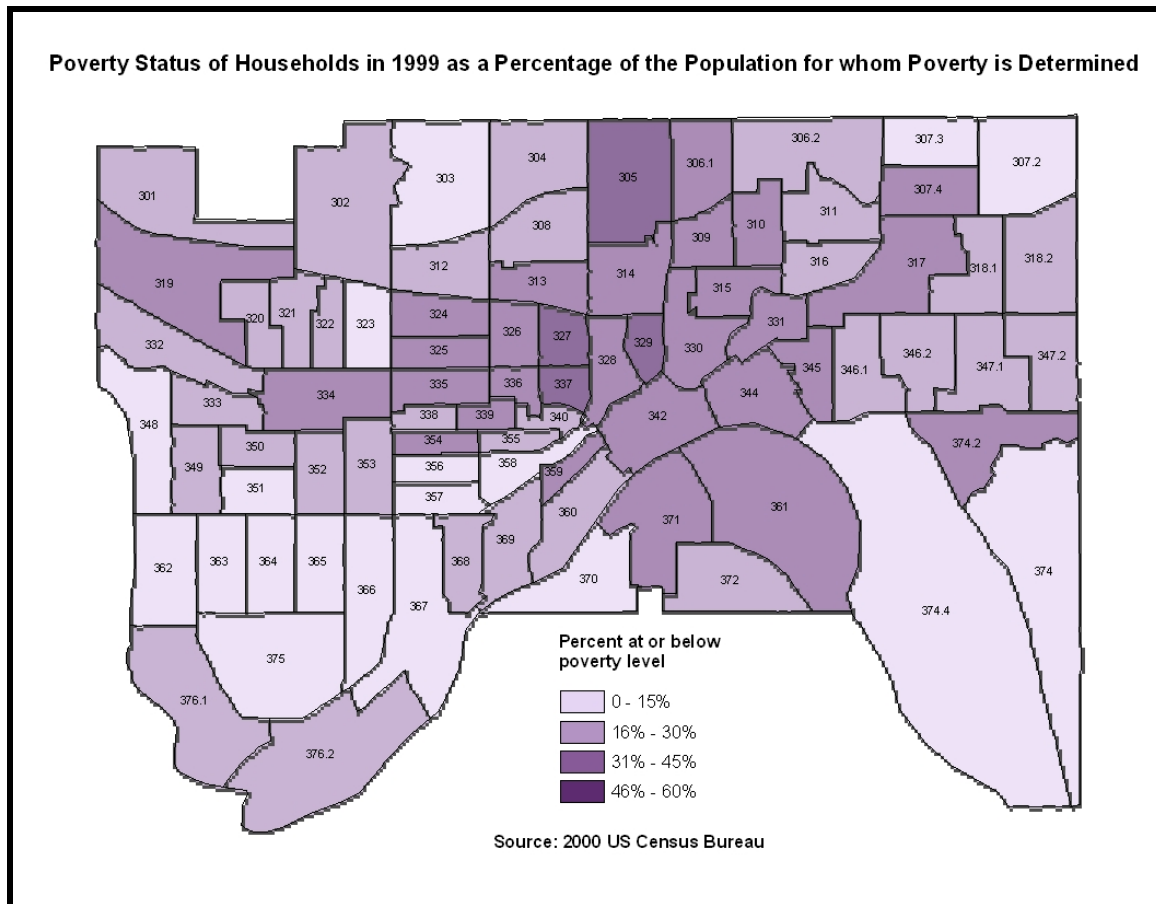


Low - Income Concentration

The location and condition of housing plays an important role in the vitality of the City's neighborhoods. It is connected to housing values, education and access to jobs. The City defines an area of low-income concentration as an area which has a poverty rate above 30 percent which is approximately twice the City's overall poverty rate of 15.6 percent. According to the 2000 Census, 15.6 percent of households for whom poverty is determined are living at or below the poverty level; 11.7 percent of families are living

at or below the poverty level; and 27.5 percent of families with a female householder, no husband present are living at or below the poverty level. Figure 7 identifies the poverty status of households in 1999 as a percentage of the population for whom poverty is determined. It indicates that a higher concentration of residents with incomes below poverty can be found adjacent to the City's central core.

Figure 7.



Source: 2000 U.S. Census Bureau

§91.210 (c) Homeless Facilities and Services

The following is an inventory of facilities and services that meet the emergency shelter, transitional housing, permanent supportive housing, and permanent housing needs of homeless persons within the City of Saint Paul and Ramsey County:

Figure 8. Inventory of Homeless Facilities and Services

Figure 8 (a). Inventory of Emergency Shelters for Adults and Families

Emergency Shelters for Adults and Families	Bed Capacity
Dorothy Day Extended Hours provides 150 sleeping mats year-round to homeless adults. Funding is provided by the County and the City.	150
Mary Hall Shelter for Men provides 22 beds for sober adult males who are eligible for "Emergency Assistance." Men may stay for no more than 30 days per quarter.	22
Family Service Center offers emergency shelters for homeless families and single women, including providing housing (up to 30 days), meals and health services.	55
Union Gospel Mission provides 88 dormitory style beds for \$6.00 per day or free if adults attend evening chapel service. Union Gospel Mission rents 142 single room occupancy units for \$145-\$180 per month.	88
Project Home is offered by several religious organizations who provide space as an emergency overflow shelter for up to 40 people at a time.	40
Total Number of Emergency Shelter Spaces	355

Figure 8 (b). Inventory of Battered Women's Shelters

Battered Women's Shelters	Bed Capacity
Casa De Esperanza offers 15 beds to battered women and their children who may stay up to 30 days. Casa De Esperanza provides weekly physician visits, meals, on-site support and aftercare program that may include housing searches.	15
Eagles Nest (Women of Nations) offers 48 beds to battered women and children including Native American families and all ethnic groups. Eagles Nest provides meals, housing search, children's programs and a community advocacy program.	48
Women's Advocates offers 53 beds to battered women and their children, who may stay up to 60 days. Women's Advocates provides meals, on-site support, housing search and access to medical and legal services as necessary.	53
Total Number of Battered Women's Shelters Spaces	116

Figure 8 (c). Inventory of Emergency Housing and Transitional Housing for Youth

Emergency Housing and Transitional Housing for Youth	Bed Capacity
Ain Dah Yung is a licensed 10 bed residence for runaway and homeless youth ages 5 - 17 years old. Housing, meals and supportive services are provided.	10
Beverly A. Benjamin Youth Lodge provides 15 beds for homeless youth ages 16 - 21 years old. Housing, meals and supportive services are provided.	15
Lutheran Social Services - Safe House provides six beds for homeless youth ages 16 - 20 years old. Safe House provides housing, meals, supportive services and case management services. Homeless youth can stay up to two months at Safe House.	6
Lutheran Social Services - LiveHaven is a new six unit shelter that provides housing for teen moms and their children in Ramsey County. Life Haven is funded through a generous partnership with a church organization and the U.S. Department of Health and Human Services.	6
7 th Street Passages provides 13 supportive housing units for youth and supportive services are provided by R.S. Eden.	13
Total Number of Emergency Housing and Transitional Housing for Youth	50

Figure 8 (d). Inventory of Emergency Housing and Transitional Housing for Youth

Transitional Housing	Bed Capacity
Emma Norton Residence provides 42 beds for women without children who are homeless or at risk of being homeless due to chemical dependency, mental health challenges or domestic abuse. Transitional housing, meals and case management support services are provided. Emma Norton also offers off-site family reunification, which reunites homeless women and their children.	42
Rose Center provides transitional housing for single women ages 18 - 24 years old. Rose Center provides housing and supportive services. The average stay is nine to 12 months, however some stay for up to two years.	8
Naomi Family Center provides 30 units (60 beds) of transitional housing for women with children. The program offers on-site day care and job training. Mothers must be 18 or older and can have children 12 years of age or younger. The housing is available for up to one year.	60
Theresa Living Center is a 12-unit transitional housing facility for single women or women with children (age five or younger). Residents must set and pursue goals and they have four to eighteen months to become self-sufficient.	12
Caroline Family Services provides scattered site housing for 10 single women. Caroline Family Services is operated by the Theresa Living Center.	10

Saint Paul YWCA provides housing to single women (with or without children). They house up to 80-90 people in six buildings on three sites. Residents have their own complete apartments and benefit from subsidized rent. Programs include job training, chemical dependency and other educational programs. Program participants receive extensive life skills counseling. When ready, YWCA helps to establish and acclimate the woman into independent living.	116
The ROOF Project is a transitional housing project that helps homeless families obtain affordable housing with supportive services. ROOF works directly with landlords to secure access to well-maintained and affordable housing for participating families. ROOF provides counseling to help families better understand the obligations and responsibilities of both tenants and landlords. ROOF also helps participants improve or acquire skills that relate to maintaining housing including: budgeting, finding and selecting appropriate child care and job search/retention skills.	63
Peta Wakan Tipi Mother Earth Lodge provides single site transitional housing for four homeless American Indian women recovering from chemical dependency.	4
Mary Hall Supportive Housing Program is a transitional housing site-based program for 80 single adults. The Mary Hall facility, in addition to housing community programs such as Health Care for the Homeless and Listening House Homeless Drop in Center, provides Catholic Charities-run emergency shelter for single men, transitional housing for homeless single adults and permanent single room occupancy housing.	80
Total Number of Transitional Housing Spaces	399

Figure 8 (e). Housing 5000 Supportive Housing - Financed Committed 2002 - 2004

Housing 5000 Supportive Housing	Bed Capacity
7 th Landing - New Construction/Supportive housing for Youth	13
American House - Renovation/New Construction/ SRO with support services	13
Arlington Gardens - New Construction/Supportive housing for seniors and persons with limited mobility	50
YWCA Transitional Housing - Rehabilitation of existing supportive housing facility	18
Visitation - New Construction/Supportive family housing	18
Crestview - New Construction/Supportive housing for chemically dependent families	13
Model Cities - New Construction/Permanent supportive housing for homeless young parents with disabilities and their children	10
St. Christopher's Place - Renovation of existing building/Supportive housing	71
Jendayi Place - Rehabilitation of existing rental building/Supporting housing	6

Jackson Village - New Construction/Housing and supportive services for families who were previously homeless or precariously housed	24
Total Units of New Supportive Housing financed by Housing 5000, 2002-2004	236

Emergency Shelter Grant (ESG)

In 2004, the City of Saint Paul administered the Stewart McKinney HUD Emergency Shelter Grant, which funded emergency shelters for adults, families, and youth (Dorothy Day Extended Hours, Ain Dah Yung Teen Shelter, Family Service Center, Project Home), transitional Housing (Emma Norton, Ethel Gordon Community Care and Shelter, Rose Center, LSS Teen Safe House, Theresa Living Center, YWCA Transitional Housing), supportive housing (Project Hope) and support services (Catholic Charities' Furniture Warehouse, and Twin City Community Voice Mail)

Overall, ESG provides funding for many of the Continuum of Care facilities. Additionally, ESG financed housing programs will assist approximately 7,085 sheltered and unsheltered homeless individuals during its fiscal year.

Continuum of Care

The City of Saint Paul is a working partner with the Ramsey County Community Human Services Department's Continuum of Care, which is a countywide coordinated approach to end homelessness. The Ramsey County Continuum of Care's Steering Committee also recommends and directs the overall development of the Continuum of Care. The Committee's membership includes housing providers, support service providers, advocates, Ramsey County staff, City of Saint Paul staff, and residents who have experienced homelessness. To further facilitate the Continuum of Care, the City of Saint Paul provides staffing and support for numerous Advisory Boards and Ad Hoc Coalitions that have special focus on target populations and service components, such as the following:

- St. Paul/Ramsey County 5-Year Low Income Housing and Homeless Services Plan Funders Council Subcommittee - a monthly coordination meeting of public and private funders who review programs, proposals and financing needs of emergency shelters, transitional housing, and supportive housing in Ramsey County.
- The St. Paul Area Coalition for the Homeless (Advocacy, Information forum on homelessness)
- Saint Paul/Ramsey County Homeless Advisory Board (Advocacy and, Communication with St. Paul City Council & Ramsey County Board)

Continuum of Care's Accomplishments²⁵

Over the past years, the Ramsey County Continuum of Care has made steady and substantive progress to end homelessness as well as the Continuum of Care continues to develop more community involvement in this effort. Recent achievements include:

- The publication of the 2nd year qualitative data report on the Supportive Housing Managed Care Pilot confirms not only the severity of the barriers faced by people experiencing long-term homelessness, but the Pilot is also reaching the people with the most difficult barriers and that the approach is working. Although mid-way through the demonstration period (which runs through 2007), the data provides optimism that a workable model is being developed to end chronic homelessness.
- The Ramsey County Continuum of Care was actively involved in the development of the Report and Business Plan of the Working Group on Long-Term Homelessness, the ambitious state plan to end long-term homelessness by 2010. The Ramsey County Continuum of Care provided six members of the working group in addition to at least 20 others who assisted as consultants, editors and nonmember participants. Additionally, several City of Saint Paul senior level staff persons participated with the Governor's Working Group Committee.
- In spite of record budget deficits and resulting social service cuts, the County's Continuum of Care successfully urged full funding for Family Homeless Prevention and Assistance Program in the current biennium.
- The Ramsey County Continuum of Care provided a record number of volunteer interviewers making the 2003 statewide homeless survey the more informative.
- Because of our thirteen-year involvement with a homeless management information system (HMIS) system, Ramsey County Continuum of Care was selected as a pilot for the new statewide HMIS system.
- With support and encouragement from the Continuum of Care, transitional housing providers are now meeting regularly to coordinate and unify their intake process to facilitate rapid access of transitional housing by homeless individuals and families.
- The Continuum of Care successfully obtained funding from the City of St. Paul, the Family Housing Fund, St. Paul Area Coalition for the Homeless, and other agencies for increased hours and more emergency shelter beds and mats in Ramsey County.

The State of Minnesota also used the Continuum of Care planning process to improve the way the State sets policy and awards funding to support local governments and organizations responding to homelessness. The State-funded Regional Homeless Needs Assessment recommended the creation of a Regional Committee to End Homelessness.

²⁵ Ramsey County Continuum of Care - Application to HUD, Exhibit 1

Based on a request from the Ramsey County Continuum of Care, the Ramsey County Board of Commissioners became the first county in the region to endorse this recommendation. When convened in 2004, this Committee will be charged with the development of a regional plan to end homelessness.

Finally, the Continuum of Care recognizes that the lack of affordable housing is a major barrier for families and individuals who are chronically homeless, homeless, or at-risk of being homeless families. In response, the City of Saint Paul's Housing 5000 Program will create 1000 new housing units affordable at less than 50 percent of area median income, including at least 234 supportive housing units.

Services provided to Prevent Homelessness

The Family Homeless Prevention and Assistance Program (FHPAP), administered by the MN Housing Finance Agency, and jointly funded by the State of Minnesota and Ramsey County, provides prevention programs to families and single adults. In 2003, the Ramsey County FHPAP provided services, cash assistance and crisis intervention that prevented homelessness for 342 households with a total of 892 people. Other resources and programs in Ramsey County that prevent homelessness in Ramsey County include the following²⁶:

Short-Term Financial Assistance for rent, utility payments or other emergencies which threaten the loss of housing.

Program	Provider
Emergency Assistance (EA) Emergency General Assistance County Diversionary Program	Ramsey County Community Human Services
Community funds needed to stabilize housing.	Saint Paul Foundation - Community Sharing Fund, Salvation Army, and a coalition of more than 70 community agencies
Energy assistance and utility repair payments	Ramsey Action Programs, <u>House Calls</u> , Saint Paul/Ramsey County Weatherization, Ramsey County - EA, Salvation Army - Heat Share, and <u>City of Saint Paul - Sewer Repair Abatement Program</u>
Financial Assistance to prevent evictions and foreclosures	Street Works, House Calls, Community Stabilization Project, Ramsey County EA, and <u>City of Saint Paul's Mortgage Foreclosure Prevention Program</u> .

²⁶Please note that those agency/programs that are underlined received financial or administrative support from the City of Saint Paul.

Landlord/Tenant Advocacy, Training, Counseling and Services that assist households secure and maintain stable safe and decent housing.

Tenant and Landlord Advocacy Programs	Community Stabilization Project, <u>Saint Paul Association of Responsible Landlords</u> , and Southern Minnesota Regional Legal Services Project Hope
Loan/Grant Programs to make necessary repairs to prevent condemnations	Community Stabilization Project - Tenants' Remedies Act, <u>Saint Paul Home Loan Program - Rental Rehabilitation Program</u> , <u>City of Saint Paul Sewer Repair Abatement Program</u> , and <u>House Calls</u> .
Mediation Services	Dispute Resolution Center
Legal Services - representing low income tenants	<u>Southern Minnesota Regional Legal Services</u> (general program services, <u>Housing Law Equality Project</u> - legal representation for <u>discriminatory claims</u> , and Project Hope)
Communication Services - providing greater access to housing information and employment	<u>Twin City Community Voice Mail</u> , United Way's 211 - First Call for Help, and <u>Housing Link</u>

Services that address basic needs of homeless residents and at-risk of being homeless residents include the following:

Program	Provider
Food Shelf and Meals Programs	26 sites for free food provided by Saint Paul Food Bank with significant funding from United Way of Saint Paul, Ramsey Action Program - Fair Share Program, free meals at <u>Dorothy Day Center</u> , Neighborhood House, Faith Lutheran, and Shiloh Baptist Church
Primary Health Care	West Side Clinic and City of Saint Paul have federally-funded health service programs for homeless individuals. Health screening and assessments are given in City's emergency shelters. Free or sliding fee medical services are offered by the American-Indian Health Center, Family Tree, Model Cities Health Center, North End Health Center, and West Side Health Center. AIDS and STD testing and treatments are available at Face to Face Clinic, Minnesota AIDS Project, Model Cities Health Center, and Ramsey County Public Health Division.
Clothing	Free or low-cost clothing is available at Listening House, New Beginnings, St. Joseph's Coat, and St. Vincent du Paul.
Furniture	Low-cost furniture is available at Goodwill, St. Vincent's and Disabled Americans

Showers	Showers are available at Union Gospel Mission and Dorothy Day Center.
Counseling Services	Individual and group counseling is available at Catholic Charities, Lutheran Social Services, Crisis Hotline, Regions Medical, Neighborhood House, Face to Face Center, and Ramsey County Mental Health
Job and Employment Training	Through joint agreement with City of Saint Paul, Ramsey County operates job training programs funded with state and federal funds. The City operates a summer youth job program.

§91.210 (d) Special Needs Facilities and Services

HOUSING OPPORTUNITIES AND HOUSING SUPPORT SERVICES OR ELDERLY AND FRAIL ELDERLY PERSONS.

In Saint Paul, older residents have several different housing options, such as:

- Independent Living - Many elderly residents can live independently in homes, condominiums, apartments or subsidized housing units. In fact, approximately 13,238 Saint Paul elderly own their homes, and 7720 Saint Paul elderly²⁷ occupy 30 percent of the City's rental units.
- Home Ownership - Home Maintenance - The Saint Paul's Home Loan Fund offers several low interest home improvement loan programs and a Citywide deferred rehabilitation loan program that assist many elderly homeowners whose homes need substantial repairs, energy conservation, routine maintenance repairs, and/or accessibility modifications.
- Home Ownership - Mortgage Counseling - The City's Mortgage Foreclosure Prevention Program provides mortgage default counseling services, including explaining reverse mortgages that are available to elderly homeowners,
- Housing 5000 - Home Ownership Programs - The City's Housing 5000 has increased senior housing by financing Real Life Cooperatives (59 senior housing cooperatives), Arundel Condominiums (26 senior condominiums), and Travel Lodge Condominiums (48 affordable ownership units) as well as other private market housing.
- Affordable Rental Housing - In Saint Paul, many subsidized rental housing buildings serve low-income senior residents, including 16 Public Housing High-rise buildings (2,545 apartments for seniors, people with disabilities, and singles). Still, the 2000 Census reports that 59 percent of elderly residents with incomes less than 50 percent of area median income have disproportionate needs for safe affordable housing.
- Housing 5000 - Affordable Rental Housing - The City's Housing 5000 Program has financed additional units of independent-living senior-oriented rental housing, such as Osecola Park (88 units), Arbor Pointe (47 units), Seabury Apartments (50 units), and Lyons Court (60 units) of which at least 20 percent of these units are affordable for senior residents with incomes less than 50 percent of the area median income. The City also financed Bridgecreek Apartments (160 affordable senior units) and the Payne/Phalen Boulevard Mainstreet Senior Project (73 affordable senior housing units).

²⁷Disportionate Needs Table: Renter Occupied Housing Units, HUD Consolidated Plan Manual.

- Congregate Living Facilities and Assisted Living Facilities - The City of Saint Paul has both private-market and affordable congregate living facilities which offer meals, transportation, and other services. The City of Saint Paul has service-enriched subsidized housing, such as Central Towers, Redeemer Arms (150 apartments), and Public Housing Agency buildings (2542 apartments), which provide meals or minimum life care services for low and moderate income residents. As an example, two weekday meals are offered at 10 public housing high-rises under the Ramsey Action Programs Title III Senior Nutrition Program. Wilder Foundation also owns and operates the Humboldt Apartments, which provide 120 HUD-subsidized apartments and 82 affordable fixed-rate apartments which provide affordable, service-enriched housing for older adults and younger disabled persons in Saint Paul.
- Additionally, the City of Saint Paul has assisted-living facilities that provide housing with more intense supportive services, such as personal care, medication reminders, transportation and 24-hour non-nursing care, such as the following:
- Saint Paul Public Housing Assisted Living Programs - The PHA's Assisted Living Program (also called Congregate Housing Services Program) provides case coordination, housekeeping, daily meals and monitoring, and other needed services at six PHA hi-rises to assist frail or disabled residents who are at risk of nursing home placement. Residents contribute toward the service costs by paying a percentage of their income (between 10 and 20percent); HUD and matching local resources cover the remaining program costs. Two daily meals are served 365 days per year, one in conjunction with the Ramsey Action Programs Senior Dining Program. Saint Paul Public Housing Agency operates the Congregate Housing Service Program at Mount Airy, Valley, Ravoux, Edgerton, Montreal and Iowa Hi-Rises.
- Wilder Assisted Living Program - The Wilder Assisted Living Program provides comprehensive supportive services to assist frail or disabled residents at risk of nursing home placement at four Public Housing Agency high-rises: Ravoux, Dunedin, Hamline and Edgerton. Basic services include three daily meals, 24-hour on-site staff that provides housekeeping, laundry, personal care services, medication monitoring and a day activity program. The Wilder Assisted Living Program was created through collaboration among PHA, Wilder and Ramsey County. It is licensed through the state under the Home Care Rule. Community resources augment base services to meet specific residents' needs. Payment is made through direct client reimbursement, Alternative Care, Elderly Waiver funds and/or Minnesota Supplemental Assistance funds.
- City of Saint Paul's Housing 5000 - Assisted Living Facilities - Since 2002, the City of Saint Paul has increased the supply of assisted living facilities by financing Arlington Gardens (50 units of affordable housing with supportive services for seniors and persons with limited mobility), Marion Center (127 units of congregate

care and assisted living), Gateway Village (121 units of assisted living facility), and Riverview Highland Apartments (54 units of congregate care and assisted living). Moreover, these multi-housing facilities were designed to comply with ADA guidelines.

- Nursing homes - The City has numerous nursing homes that provide 24-hour skilled nursing services. Additionally, the City has several facilities, such as Lynbloomsten and Episcopal Home (126 units of nursing care) that offer a continuum of care including independently living, assisted living with personal care support systems, and nursing homes with more intense medical care.

HOUSING OPPORTUNITIES AND HOUSING SUPPORT SERVICES FOR PERSONS WITH DEVELOPMENTAL DISABILITIES.

According to the federal government,²⁸ a developmental disability is a severe, chronic disability that is attributable to mental or physical impairments that are manifested before the individual attains age 22 and likely to continue indefinitely. Developmental disabilities are substantial functional limitations in several major life activities, such as self care, receptive and expressive language, learning, mobility, self direction, capacity of independent living, and economic self-sufficiency. Consequently, there are a wide variety of housing options for persons with developmental disabilities in Minnesota - ranging from highly structured, institutionalized care to living in the community with various supportive services coordinated by Ramsey County Community Human Services. In the City of Saint Paul, there are housing opportunities and supportive housing programs for individuals with development disabilities, such as:

- Independent Living - Many individuals with developmental disabilities live independently in homes, private-market apartments, and subsidized housing, with support services provided, as needed. In the distant future, it is important to note that families of those with developmental disabilities are aging. Approximately 30 percent are 60 years and older and 40 percent are 40 years and older. As these primary care givers become less able to care for their family members with developmental disabilities, more alternative housing options and other community resources will be needed in the next 10 to 15 years.
- Home Ownership - Home Maintenance - The Saint Paul's Home Loan Fund assists individual homeowners with development disabilities whose homes need substantial repairs, energy conservation, routine maintenance repairs, and/or accessibility modifications by offering low interest home improvement loan programs and a Citywide deferred rehabilitation loan program.
- Home Ownership - Mortgage Counseling - Periodically, the City's Mortgage Foreclosure Prevention Program provides mortgage default counseling services to homeowners with development disabilities.

²⁸Developmental Disabilities Assistance and Bill of Rights Act Amendments of 1996

- Saint Paul Public Housing Assisted Living Programs - The PHA's Assisted Living Program (Congregate Housing Services Program) provides case coordination, housekeeping, daily meals and monitoring, and other needed services at six PHA hi-rises to assist frail or disabled residents who are at risk of nursing home placement. Residents contribute toward the cost of services by paying a percentage of their income (between 10 and 20percent); HUD and matching local resources cover the remainder of program costs. Saint Paul Public Housing Agency operates the Congregate Housing Service Program Citywide at Mount Airy, Valley, Ravoux, Edgerton, Montreal and Iowa Hi-Rises.
- Wilder Assisted Living Program - The Wilder Assisted Living Program provides comprehensive supportive services to assist frail or disabled residents at risk of nursing home placement at four Public Housing Agency high-rises: Ravoux, Dunedin, Hamline and Edgerton. Basic services include three daily meals, 24-hour on-site staff that provides housekeeping, laundry, personal care services, medication monitoring and a day activity program. The Wilder Assisted Living Program is licensed through the state under the Home Care Rule. Community resources augment base services to meet specific residents' needs. Payment is made through direct client reimbursement, Alternative Care, Elderly Waiver funds and/or Minnesota Supplemental Assistance funds.
- Congregate Living Facilities and Assisted Living Facilities - The City of Saint Paul has both private-market and affordable congregate living facilities which offer meals, transportation, and other services. Saint Paul has service-enriched affordable housing, such as Central Towers, and Redeemer Arms (150 apartments). Wilder Foundation's Humboldt Apartments provides 120 HUD-subsidized apartments and 82 affordable fixed-rate apartments that offer affordable, service-enriched housing for older adults and younger disabled persons in Saint Paul. Wilder Apartments at Snelling also provides 30 units of affordable permanent SRO for single persons, including individuals with development disabilities.
- Housing 5000 - Housing 5000 assisted the renovation of American House, which now provides 69 single room occupancy units with supportive services that may be appropriate for high-functioning individuals with developmental disabilities.
- HUD Section 811 Program - Saint Paul's Elders Lodge assists 43 rental housing units with supportive services for very-low income senior residents and individual adults with physical or development disabilities so they can live more independently.
- New Beginnings-Brain Injury Program - Saint Paul Public Housing Agency has 28 apartments in Montreal and Neil High-rises in which Accessible Space Inc. provides 24-hour personal care attendant service and support services for residents who experienced brain injuries. This supportive housing includes apartment management, social skills, vocational involvement and a broad array of independent living skills. Residents live in their own apartments and work toward greater

independence with the help of a site supervisor and resident assistants.

- **Intensive Care Facilities for the Mentally Retarded** - Intensive Care Facilities for the Mentally Retarded are large facilities or small group homes that provide intensive support services. A subset of these are Supervised Group Living (S.L.) arrangements that provide 24-hour supervision overseen by paid staff in a home-like setting, which is often a single family dwelling.

In the City of Saint Paul, the residential facilities for persons with developmental disabilities licensed by Minnesota Department of Human Services - Rule 34 are as follows:

Residential Facilities for Persons with Developmental Disabilities

Name of Facility	Bed Capacity
REM Wheeler	6
REM Ramsey	15
Tivah House	6
Jacob Residence	6
Our House of Minnesota	6
REM Nebraska	6
REM Mississippi	6
People's Child Care Residence	32
Frances Residence 1	6
Chez Nous	6
New Directions	6
Dungarvin	6
Phoenix Residence	51
Fairmount Home	6
REM Goodrich	6
Hewitt House	16
Total Facilities	180

- *Nursing Facilities* - Nursing Facilities are long-term health care facilities providing in-patient care and nursing services, restoration and rehabilitative care and assistance meeting daily living needs of individuals with development disabilities.
- *Case Management Services* - Currently, Ramsey County Community Human

Services provides case management services to 1186 Saint Paul residents of which approximately 300 residents aged 14 years or younger; 131 residents aged 14-21 years old; 392 residents aged 22-39 years old; and 363 residents who are 40 years and older.

- *State of Minnesota Waivered Services Program* - State of Minnesota Waivered Services Program makes Medicaid waivers available for medical services in non-institutional environments. Although Medicaid waivers do not pay housing costs, waivers can be used for environmental modifications and housing placement assistance. In addition, Medicaid is used to support nursing home care and expenses of other institutional environments for persons with development disabilities.
- *ARC Minnesota* - ARC Minnesota provides services to persons with developmental disabilities seeking housing placement assistance, such as finding apartments or being placed in group homes, and assist individuals with developmental disabilities purchase their own homes. ARC Minnesota's Housing Access Coordination Program is an approved service within the MR/RC Waiver. Additionally, ARC Minnesota actively urges landlords to accept tenants with developmental disabilities.

HOUSING OPPORTUNITIES AND SUPPORT SERVICES FOR PERSONS WITH HIV/AIDS

According to the State of Minnesota Health Department, there are 726 residents living with HIV/AIDS in Saint Paul.²⁹ Additionally, based upon past interviews, the Minnesota Aids Project also estimates that 65 percent of the persons living with HIV/AIDS own their own home or rent apartments. It can be further extrapolated that 239 Saint Paul residents living with HIV/AIDS are precariously housed.

Housing Opportunities for Persons with AIDS Program (HOPWA) provides HUD funds to assist low income persons living with HIV/AIDS and their families. HOPWA provides emergency housing assistance, rental assistance, and support services so that persons with HIV can live in safe and decent housing. Minnesota Housing Finance Agency administers HOPWA for the eligible seven county metropolitan areas. While City of Saint Paul does not directly receive or administer HOPWA funds, the City of Saint Paul does have some HOPWA-financed housing and housing supportive services as follows:

- *Hearth Connection* - Hearth Connection is a supportive housing pilot program in Ramsey County and Blue Earth County for singles and families who have a long history of homeless exacerbated by mental illness, chemical dependency and chronic health conditions, including HIV and AIDS. There are 65 single adults and 34 families participating in this pilot project in Ramsey County. The program is

²⁹HIV/AIDS Prevalence and Mortality Report, 2003, Minnesota Department of Health HIV/AIDS Surveillance System.

supported through contracts with three community non-profits: The Wilder Foundation, Mental Health Resources, Inc., and Guild Incorporated. The project is funded with a state appropriation, augmented with state and federal rental assistance (including HUD Shelter Plus Care), Medicaid and considerable foundation support. A multi-year evaluation is showing the impact of this pilot program on participant outcomes and the use of government-funded services.

- *Housing 5000 Program* - In 2004, the City's Housing 5000 program financed the renovation of Saint Christopher's Place which provides 70 permanent affordable supportive housing units for single men and women, of which five units are HOPWA funded. Additionally, Housing 5000 financed the Saint Paul Urban League's Martin Luther King Court which provides eight apartments for homeless families with one member who is HIV+.
- *Assisted Living Facility* - Clare House is an assisted living facility for four residents with 24-hour care, including medication administration.
- *Case Management* - Case managers assist people living with HIV to assess ongoing needs, develop a plan to meet these needs and connect people to community resources. In order to optimize a client's ability to manage HIV, case managers assist in coordination of health care, provide education about HIV and advocate to meet basic living needs. Case managers also access needed resources such as support groups, chemical dependency treatment facilities, legal assistance, vocational rehabilitation services and mental health resources Case management services are provided for HIV-positive people in the Twin Cities metro area.

HOUSING OPPORTUNITIES AND HOUSING SUPPORT SERVICES FOR PERSONS WITH PHYSICAL DISABILITIES.

The Americans with Disabilities Act of 1990 (ADA) defines disability as a "physical or mental impairment that substantially limits one or more of the major life activities." The U.S. Census³⁰ defines persons with a disability as persons who has difficulty performing one or more activities of daily living (seeing, hearing, speaking, lifting, carrying, using stairs, and walking). Persons with severe disabilities often are unable to perform one or more activities, use an assistive device to get around, or need assistance from another person to perform basic activities. As noted, the definitions of disabilities have changed over the last decade. In addition to the traditionally acknowledged disabilities, new definitions emphasize functional status which includes many non-apparent disabilities caused by chronic health conditions, such as arthritis, heart disease, back problems.

Given the wide range of housing needs of individuals with disabilities, it is difficult to assess the total housing resources available to them. Many programs (including CDBG and HOME) are available to persons with physical disabilities. In the City of Saint Paul, there

³⁰U.S. Census: Survey of Income and Program Participation (SIPP).

are a wide variety of housing options for persons with physical disabilities - ranging from independent living and housing with support services, such as:

- *Independent Living* - Many physically-disabled individuals live independently in homes, private-market apartments, subsidized housing rental housing or with families members. Support services may be provided, as necessary.
- *Home Ownership - Home Maintenance* - The City of Saint Paul's Home Loan Fund assists individual homeowners with development disabilities whose homes need substantial repairs, energy conservation, routine maintenance repairs, and/or accessibility modifications. The City of Saint Paul Home Loan Fund offers several low interest home improvement loan programs and a Citywide deferred rehabilitation loan program.
- *Home Ownership - Mortgage Counseling* - Periodically, the City's Home Loan Fund's Mortgage Foreclosure Prevention Program has provided mortgage default counseling services to homeowners with physical disabilities. It should be noted that most foreclosures occur due to loss of stable income regardless of one's abilities.
- *Affordable Rental Housing* - In Saint Paul, many subsidized rental housing buildings serve low-income senior residents, including 16 Public Housing High-rise buildings (2,545 apartments for seniors, people with disabilities, and singles). Additionally, Saint Paul Barrier-Free Apartments offers 36 accessible units and Lewis Park Apartments provides 103 accessible units. Nonetheless, all recently-built multi-unit buildings must offer some accessible units in compliance with ADA.
- *Housing 5000 - Affordable Rental Housing* - In 2002-2004, the City's Housing 5000 Program financed independent-living senior-oriented housing with accessible units, such as Osecola Park (88 units), Arbor Pointe (47 units), Seabury Apartments (50 units), and Lyons Court (60 units). Under Housing 5000, at least 20 percent of these units are affordable for senior residents with incomes less than 50 percent of the area median income. The City also financed Bridgecreek Apartments (160 affordable senior units) and may soon finance the Phalen Mainstreet Senior Project (73 affordable senior housing units).
- *Saint Paul Public Housing Agency's Assisted Living Programs* - The PHA's Assisted Living Program assist frail or disabled residents at risk of nursing home placement by coordinating support services at Mount Airy, Valley, Ravoux, Edgerton, Montreal and Iowa Hi-Rises.
- *Wilder Assisted Living Program* - The Wilder Assisted Living Program provides comprehensive supportive services to assist frail or disabled residents at risk of nursing home placement at Ravoux, Dunedin, Hamline and Edgerton High-rises. Basic services include three daily meals, 24-hour staff who provides housekeeping, laundry, personal care services, medication monitoring and a day activity program.

The Wilder Assisted Living is state-licensed under the Home Care Rule. Payment is made by client reimbursement, Alternative Care, Elderly Waiver funds and/or Minnesota Supplemental Assistance.

- *Congregate Living Facilities and Assisted Living Facilities* - The City has both private-market and affordable congregate living facilities which offer meals, transportation, and other services. Additionally, Saint Paul has service-enriched affordable housing, such as Central Towers and Redeemer Arms (150 apartments). Wilder Foundation's Humboldt Apartments provides 120 HUD-subsidized apartments and 82 affordable apartments that offer service-enriched housing for older adults and younger disabled persons in Saint Paul.
- *HUD Section 811 Program* - Saint Paul's Elders Lodge assists 43 rental housing units with supportive services for very-low income senior residents and individual adults with physical or development disabilities so they can live more independently.
- *Accessible Space, Inc.* - Saint Paul Public Housing Agency has eight apartments at Valley High-rise in which Accessible Space Inc. provides 24-hour personal care attendant service and support services for residents with mobility impairments and/or complications from diabetes. Additionally, Accessible Space, Inc. manages Henry Courts II for persons who require accessibility but arrange their own supportive living services. These ten accessible townhouses have universal design features, such as private entrances, lowered kitchen counters and light switches, and lowered windows. Accessible Space, Inc.'s cooperative homes also provide a total of twelve private bedrooms and 24-hour access to service staff. At two locations, these six-bedroom houses are accessible-designed with supportive environments for individuals who use ventilators.
- *Nursing Facilities* - Nursing Facilities are long-term care facilities providing nursing services, rehabilitative care and assistance meeting daily living needs of individuals with physical disabilities.
- *State of Minnesota Waivered Services Program* - State of Minnesota Waivered Services Program makes Medicaid waivers available for medical services in non-institutional environments. Although Medicaid waivers cannot pay housing costs, waivers can be used for environmental modifications and housing placement assistance. In addition, Medicaid is used to support nursing home care and expenses of other institutional environments for persons with development disabilities.
- *Fair Housing Implementation Council* - The City of Saint Paul financially supports the Fair Housing Implementation Council which sponsored Housing Link's Housing Referral Services that eliminate barriers in finding accessible housing in the metropolitan area.

HOUSING OPPORTUNITIES AND HOUSING SUPPORT SERVICES FOR PERSONS WITH CHEMICAL DEPENDENCY

After receiving treatment, persons with chemical dependency often need affordable housing or supportive housing so that they can avoid further relapses. Correspondingly, the City has housing options that accommodate the needs of chemical dependent persons, such as:

- *Independent Living* - Depending upon the degree of chemical dependency, private market housing is available at various rent levels. Currently, the City has high rental vacancy rates which increased the availability of modest priced 1 - 2 bedroom apartments.
- *Transitional Housing and Clean & Sober Housing* - According to Ramsey County Community Services, there is a need for chemically-free transitional housing that is affordable for individuals coming out of treatment. Most often, these individuals need board & lodging facilities while they earn income to live independently. In Saint Paul, there are “clean & sober” housing opportunities for chemically-dependent persons, such as:

Transitional Housing/Clean and Sober Housing

Facility	Bed Capacity
Duke House	8
Freedom Place	14
Model Cities Family Center	10
Union Gospel Mission Transitional Housing	60
Buffalo House	16
Green Houses	120
Liatti House	9
Oneida	10
Oxford House	28
Re-Entry Metro	26
Second Step	25
Emma Norton*	42
Mary Hall	75
Re-Entry Ashland	28
Rose Center*	8

Naomi Family Center	84
Theresa Living Center*	12
YWCA Transitional Housing*	36
Wilder on Snelling	43
American House**	69
Model Cities	10
Arrigoni House	26
Saint Anthony Residence	70
Jackson Street Village	24
Total Spaces	853

* Receives City's Emergency Shelter Grant

** Received Housing 5000 Financing

Residential Facilities - In the City of Saint Paul, the residential facilities for persons with chemical dependency licensed by Minnesota Department of Human Services - Rule 35 are as follows:

Residential Facilities for Persons with Mental Illness - Rule 35

Facility	Bed Capacity
Juel Fairbanks Halfway House	24
Tapestry	20
Ramsey County Detox	50
Regions Hospital Alcohol & Drug Abuse Program	40
Twin Town Treatment Center	50
Hazelden Fellowship Club	55
Total	239

Case Management Services - Ramsey County Community Human Services coordinates case management services to chemically-dependent persons as needed.

HOUSING OPPORTUNITIES AND HOUSING SUPPORT SERVICES FOR PERSONS WITH MENTAL ILLNESS

Ramsey County Community Human Services provides supportive services to individuals with mental illness. Many individuals can live in their own homes when receiving support services. Additionally, the City of Saint Paul has various housing opportunities for individuals with mental illness, such as:

- *Independent Living* - According to the Minnesota Department of Human Services, seven out of ten persons with mental illness live independently, especially if individual supportive services are provided. As an example, Redeemer Arms (150 apartments) provides independent living for seniors and persons with disabilities, including mental illness. Wilder Apartments at Snelling also provides 30 units of affordable permanent supportive single room occupancy housing for single persons, including individuals with severe and persistent mental illness or chemical dependency.
- *Extended Care* - Extended Care facilities provide housing for individuals with mental illness who had multiple Rule 36 placements and need supportive services. Extended Care facilities enable clients to live independently in their own apartment while receiving supportive services and illness management support from the Rule 36. The level of service the individual receives under Rule 36 is based on each client's individual desires and needs. At the present time this program serves 40 clients.
- *Shared Housing* - An individual with mental illness may live in shared housing with three to four individuals who are also diagnosed with a serious and persistent mental illness. With this permanent housing arrangement, individuals receive case management services and home-based support services, such as relationship management and household maintenance.
- *Assisted Living /Assisted Living Plus* - With assisted living services, individuals with mental illness can live in their home, apartment, or group setting with the availability of 24-hour supervision. The assisted living staff provides supportive services (socialization, scheduling appointments, managing personal funds, arranging or providing transportation); home care services (preparing modified diets, medication reminders, perform household chores during acute illness, assist with dressing and hygiene) while also helping with home management tasks (housekeeping, laundry, shopping, preparation of snacks and meals).
- *Adult Corporate Foster Care* - Adult Corporate Foster Care provides services to individuals who need highly intensive support services to maintain residence in the community. Services may include 24-hour individual care, including personal care and services, homemaker, chore, attendant care, behavioral interventions, companion services, and medication oversight. In Ramsey County, sixty-four individuals currently receive this service, which is funded through waiver programs.
- *Family Foster Care* - In a family foster care setting, individuals live with community

members in their homes. Also, individuals living at home receive low level support and assistance with some activities of daily living.

- *Board and Care* - Board and Care facilities allow individuals to live communally, which includes receiving meals and support services from on site staff.
- *Residential Facilities* - In Saint Paul, the residential facilities for persons with mental illness licensed by Minnesota Department of Human Services - Rule 36 are as follows:

Residential Facilities for Persons with Mental Illness - Rule 36

Facility	Bed Capacity
Community Options Saint Paul, LLC	14
Peterka House	15
Anoka Metro RTC - Saint Paul	16
Hoikka House	108
New Foundations	16
Safe House	6
Petra Howard House	10
Maghakian Place	16
Hewitt House	16
Total	217

- *Transitional Housing* - The City of Saint Paul has transitional housing facilities that also serve persons with mental illness including:

42 - Singles - Emma Norton Residence provides transitional housing for single women who are homeless or at risk of being homeless due to chemical dependency, mental health challenges or domestic abuse. Emma Norton is partially funded by the City's Emergency Shelter Grant.

63 - Households - The ROOF Project is a transitional housing project that helps 63 homeless families obtain affordable housing. ROOF provides supportive services and works with landlords to secure access to well-maintained affordable housing for participating families with multiple barriers, including challenges with mental illness.

- *City-financed Supportive Housing* - Since 2002, the City has financed 236

supportive housing units to serve diverse communities. As an example, Jackson Street Village provides permanent housing and supportive services to 24 previously homeless or precariously housed families who also face chemical abuse and/or mental health issues. Jackson Street Village offers supportive services so that families learn the skills necessary to maintain permanent housing and avoid homelessness.

- *Support Services for Persons with Mental Illness* - Ramsey County Community Human Services and other community groups, such as Apollo, provide services for persons with mental illness. In particular, People Inc., Streetworks, and Access staff seek out homeless people with mental illness on the streets, in camps, in cars and under bridges. These street workers often accompany the homeless person to the first mental health appointment and provide follow-up to determine if medications are being used properly.
- *Health Care for the Homeless* - In addition to providing psychiatric services through the Dorothy Day Center, provides a mental health nurse who visits outreach sites in the community, conducts Emotional Wellness Groups at Women's Advocates Battered Women Shelter and consults with shelter staff on mental health issues as they arise.
- *Bridges* - A statewide program operating in 43 counties, Bridges provides temporary rental assistance payments and security deposits paid directly to property owners on behalf of participants with serious and persistent mental illnesses who are on a waiting list for a permanent rent subsidy. Other eligible uses include utility deposits, contract rent for up to 90 days during a medical or psychiatric crisis, and payments to utility companies for up to 90 days during medical or psychiatric hospitalization.
- *Crisis Housing Assistance* - Minnesota Department of Human Services provides a flexible pool of money to provide short-term housing assistance to persons receiving in-patient psychiatric care. Persons must have a serious and persistent mental illness requiring less than 90 days of assistance and be able to retain their current housing.

SUPPORTIVE SERVICES FOR REFUGEES AND PERSONS WITH LIMITED ENGLISH SPEAKING PROFICIENCY

- *Affordable Housing* - For newly-arrived refugees, stable affordable housing is a major concern. While Saint Paul has taken great strides to meet the medical, clothing, and educational needs, refugees still must secure affordable housing that is adequate for their family size. However, even with Minnesota Family Investment Program (MFIP) assistance, refugees lack sufficient income to pay housing costs while simultaneously learning a new language, new culture, and marketable job

skills. In response, the City of Saint Paul currently serves over 15,000 households with affordable housing benefits. In further recognition of affordable housing needs, the City's Housing 5000 continues to finance new housing units - affordable to households at 50 percent or less of area median income.

- *Housing Services* - The Regional Analysis of Impediments to Fair Housing identified that Limited English Proficient (LEP) populations are often unable to access housing information in their primary languages, which correspondingly limits their fair housing choice. In Saint Paul, the City recognizes that many new residents recently migrated from Russia, Somalia, Ethiopia, and Southeast Asia with limited English-speaking skills. In response, the City's multilingual staff provides information about the following programs:
- *The City of Saint Paul Lending Program* - The City's Home Loan Fund's multilingual staff provides home financing information (home buying and home improvements) in Spanish, Hmong, and Russian. Additionally, the City provides language translation services, as needed.
- *Mortgage Foreclosure Prevention Program Counseling* - The City provides default counseling in Spanish and Hmong languages as well as access language translating services, as needed. The City also works with community agencies, such as Lao Family Services, to provide culturally sensitive default counseling services.
- *Homebuying Classes* - The City financially supports the Home Ownership Center's (HOC) multilingual home buying education classes in English, Spanish, Hmong, Russian, and Khmer. Additionally, HOC is working with the Somali community to develop culturally sensitive home buying strategies for the Somali community.
- *Relocation Counseling* - As needed, the City provides culturally-sensitive relocation assistance in Spanish.³¹
- *Hmong Refugee Resettlement Program* - During 2004 -2005, the City of Saint Paul is working with community agencies to address the community service and housing needs as identified for the new Hmong Refugee Resettlement Program. As of this time, the City is still working with community agencies to develop appropriate services.
- *Neighborhood Housing and Property Improvement (Code Enforcement)* - Correction Notices issued by the Code Enforcement Department now have a reference line for translation service in Spanish and Hmong. Language translations are available for Code Enforcement Legislative Hearings as well as to explain the City's Special Assessments.

³¹ The City of Saint Paul maintains a list of multilingual employees who can respond to immediate requests for City-related services.

- *Building Code* - The City's Building Code Department now provides Spanish-speaking translation services to give building code instructions to homeowners wishing to do improvements.

§91.210(e) Barriers to Affordable Housing

With a long history of financing affordable housing, the City has approximately 15,697 households (31 percent of all City renters) who currently receive some housing assistance,

including 11,424 publicly-assisted housing units and 3880 Section 8 vouchers. However, in preparation of this Consolidated Plan, housing providers, housing advocates, builder/developers, and residents reported the lack of affordable housing as a major concern.

The biggest barrier to securing affordable housing is that many households lack sufficient incomes to pay housing costs, due to the lack of living-wage job opportunities. Moreover, households with stable incomes, such as Minnesota Family Investment Program (MFIP) assistance and Social Security, often must seek government-subsidized housing because these households cannot afford to pay the rents of modest-priced private market apartments. On the other hand, many residents are denied affordable housing because they have poor credit, bad tenancy history, and personal issues.

Even with these seemingly insurmountable barriers, the City of Saint Paul's has aggressively produced affordable housing. Most important, during 2002-2005, the City's Housing 5000 program is producing 1000 new affordable housing units - affordable at 30 percent and 50 percent of area median incomes. Nonetheless, this section discusses the barriers to affordable housing as identified by the City of Saint Paul:

- **Service fees.** With federal and state budget constraints, the City must rely upon service fees to pay operational costs - especially when local municipalities must comply with unfunded federal and state mandates. In response, City of Saint Paul has worked to develop reasonable fees that are commensurate with municipal costs. However, the fact remains that developing affordable housing is more costly in urban areas than green fields. Consequently, the City needs more federal and state support to build or preserve affordable housing.
- **Lack of Land.** As a fully-built City, Saint Paul has less available land to build affordable housing such as single family Habitat for Humanity homes or larger housing developments. Additionally, the City has almost no available land in higher income neighborhoods, which further limits the City's ability to promote affordable housing Citywide. Thus, land clearance costs pose additional costs for affordable housing developments.
- **Rental Property Tax Rates.** In 2001, the Legislature enacted far-reaching property tax reform, reducing the disparity between rental and owner-occupied housing. The property tax rate for apartments was reduced from 2.4 percent to 1.8 percent for property taxes in 2002, with further reductions in rates to 1.25 percent by 2004. However, in preparation of this Consolidated Plan, housing advocates, builders, and developers mentioned that the State's rental property tax rate is a barrier to affordable rental housing. The state property tax reforms still imposed burdens on affordable housing because the property valuations of affordable housing developments do not recognize that affordable housing developments have restricted rents. Correspondingly, the burden of this property tax valuation can adversely impact the maintenance of existing affordable housing and the

development of new affordable housing.

- **Changes in Housing Market.** The City faces constant pressures to promote Citywide development while trying to preserve affordable housing. However, as neighborhoods improve, such as downtown Saint Paul, building owners often consider terminating government housing programs when possible. In the past, the City made great efforts to preserve federally-subsidized housing, such as Skyline Towers, Hampden Square, and Afton View. However, in the future, the City will have difficulty in preserving affordable housing when receiving less financial support from the federal and state governments.
- **Need for Accessible-designed Housing.** While many multi-unit affordable housing developments are built to ADA compliance standards, many physically-challenged persons cannot easily access other housing in Saint Paul, such as affordable single family housing, duplexes, or townhouses. Consequently, the lack of accessible-designed housing becomes an additional affordable housing barrier for persons with physical challenges.
- **Fair Housing.** Housing discrimination can be a significant barrier for individuals and families seeking affordable housing. While discrimination is often difficult to detect, discrimination against persons on the basis of race/ethnicity, familial status, language, gender, age, disability and receipt of public assistance can prevent access to safe and decent housing.

§91.215 Strategic Plan

§91.215(a) General

Saint Paul is an older, fully developed City with infrastructure, housing, and commercial properties that are in constant need of repair or replacement. The process of prioritizing these improvements and allocating scarce resources is a difficult task. The City utilizes plans, policies, and resident input to help make these decisions. This section of the Consolidated Plan discusses how the priorities identified in the plan were determined, including geographic targeting and identifying obstacles for meeting underserved needs. The priorities reflect the needs of the entire City, and are based on the assumption that all funding sources (including HUD funding) will not change significantly over the next five years.

HOUSING

Despite the millions of dollars of continued public and private investment, the housing needs in Saint Paul continue to grow. The influx of new residents, rising housing costs, continued need for maintenance of the aging housing stock and decreased government funding are all contributing factors. The need for safe, decent and affordable ownership/rental housing exists throughout the City. The majority of the City's housing efforts are based on a variety of indicators including the age and condition of the housing stock; the availability of financing sources; and the partnership of public and private entities. As stated, the oldest housing stock and low income concentration is primarily located in the areas adjacent to the downtown area. Because of this, many of the City's and subgrantee rehabilitation programs and affordable housing projects have and will be targeted to neighborhoods in this area. However, it is the City's goal and policy to maximize housing and locational choices for residents of all income levels.

Table 2A, which will be discussed further in the affordable housing section, provides a summary of priority needs for renters and owners living in Saint Paul with incomes less than 80 percent of the AMI. These priorities were determined through meetings held during the development of the Consolidated Plan, review of City adopted plans and policies, the examination of various demographic data and review by the City Council.

The obstacles to meeting under served Housing Needs in Saint Paul are varied. These obstacles contribute to the lack of affordable housing opportunity and the community's inability to meet the needs of all of its residents. Some of the obstacles are as follows:

- The decrease in funding from all levels of government
- A large influx of immigrants to the City
- The continued aging housing stock
- The availability and cost of land for development and redevelopment
- The increase in rental and ownership housing construction and operating costs

HOMELESSNESS

The needs of homeless individuals, families, and youth exist Citywide. In fact, in partnership with Ramsey County Continuum of Care, the City of Saint Paul has capacity

to provide emergency shelter, battered women's shelter, and transitional housing Citywide to 1445 homeless individuals, families and youth at any point in time. Thus, the City's work plan priorities to address homelessness incorporates the needs analysis developed in the most recent Ramsey County Continuum of Care. Furthermore, the City intends to develop strategies to house the chronically homeless residents in order to increase the availability of emergency shelters, battered women's shelters, transitional housing and permanent (supportive housing) for homeless individuals, families and youth.

OTHER SPECIAL NEEDS

The City of Saint Paul provides housing and supportive services Citywide to persons who are not homeless but need supportive housing, including the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with chemical dependency, and persons with limited English-speaking proficiency. Nonetheless, these diverse communities have stated that more affordable housing and affordable supportive housing are needed Citywide. In response, the City of Saint Paul adopted a Housing Plan that incorporates a major strategy to ensure there is adequate affordable housing.

Furthermore, the City's Housing 5000 is producing at least 1000 new affordable units, including 236 supportive housing units that serve individuals, families, and youth. Additionally, the City adopted its Locational Choice Policy which encourages the citywide development of low and moderate income housing. Moreover, the City is also working to develop more supportive housing to serve chronically-homeless individuals, including developing housing for chronically-inebriated individuals.

Finally, in preparation of this Consolidated Plan, the City heard the concerns that many individuals need accessible-designed housing that accommodates persons of all abilities. In this regard, the multi-unit Housing 5000 developments are built in compliance with ADA, and visitability design features may be included in future new Housing 5000 developments. Additionally, the City is considering home rehabilitation strategies to maintain housing affordability, increase housing standards, and address accessibility needs of low and moderate income homeowners.

NON-HOUSING COMMUNITY DEVELOPMENT

HUD regulations require that expenditures for these type of activities (economic development, infrastructure, public facilities, public services, planning) provide benefit to low and moderate income persons. Because of this, the City will primarily target HUD funding for these types of activities to low/moderate income areas of the City (a map of these areas is in the Action Plan section of this plan). Table 2B, Community Development Needs (found later in this section), identifies the priority of the various Non-housing Community Development Needs. These priorities were determined via the following: consultation with Parks, Public Works, PED and staff in the City's Finance Department; consultation with the Capital Improvement Budget Committee; and a review of the City's Comprehensive Plan.

The following Non-housing Community Development Needs, which were identified via

meetings and review of plans and policies, are considered high priorities in the Consolidated Plan: Homeless Facilities, Parks/Recreation Facilities, Lead Hazard Screening, Economic Development Assistance to Businesses, and the Rehabilitation of Commercial Properties. It is likely that the City will use CDBG funding for these types of activities over the next five years. The City will also likely spend CDBG funding on a number of medium Non-housing Community Development priorities over the next five years, if HUD funding levels are not cut significantly. Some of the obstacles to meeting underserved Non-housing Community Development Needs include a lack of funding (all needs), the large influx of immigrants to the City (public service needs), being an older City (infrastructure and public facilities needs), and the availability and cost of clean, buildable land (economic development needs).

§91.215(b) Affordable Housing

The affordable housing portion of the strategic plan outlines priorities and strategies for

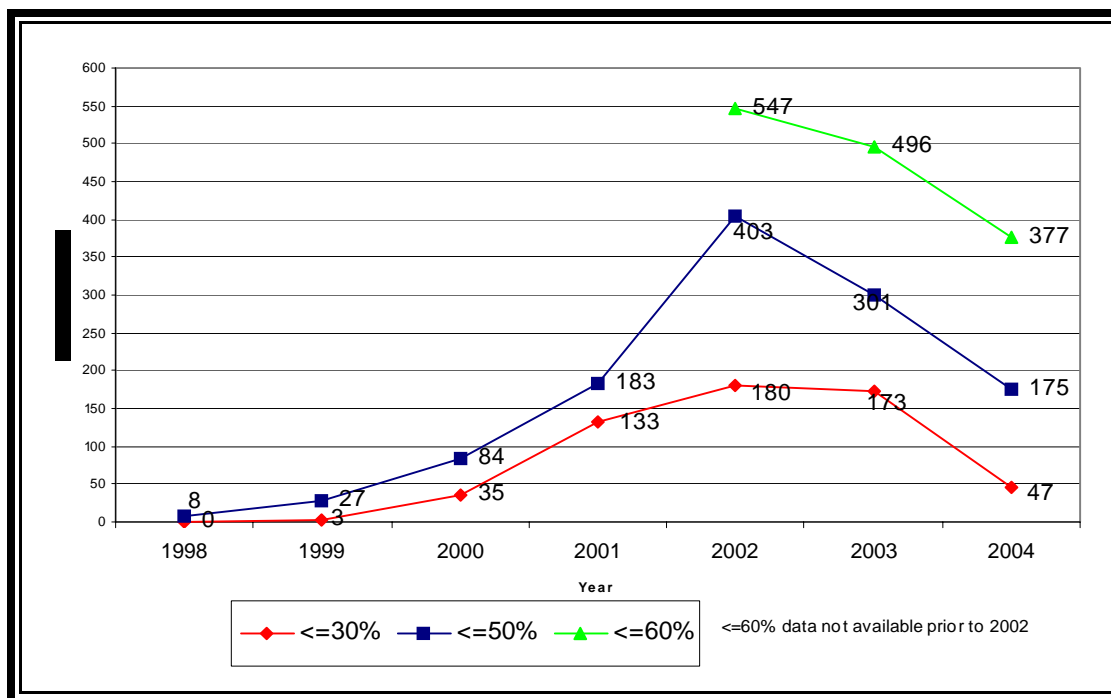
addressing the housing needs of households with incomes less than 80 percent of the AMI. As stated, the housing market, decreases in the production of affordable rental housing and the reduction in federal funding for rental assistance are all putting pressure on the portion of the City's housing stock that is affordable to lower income households. Housing is generally affordable when gross housing costs do not exceed 30 percent of gross household income.

In some instances, housing prices in the City are being bid up to the point where units once considered affordable are no longer affordable³². In others, the lack of continuing investment has resulted in physical deterioration and demolition. Furthermore, owners of HUD assisted affordable units are opting to totally exit government-sponsored programs for the private market.

The production of new affordable housing units has been primarily limited in recent years to rental housing. As seen in Figure 7, the production of affordable housing in Saint Paul has dramatically increased since the late 1990s. The availability of safe and decent housing affordable to households who earn low or modest wages are critical to both the economic health of the community and the welfare of those households and their neighborhoods. Businesses, to be successful, need ready access to a skilled pool of potential employees. The absence of safe, decent and affordable housing nearby impacts the possibility of attracting qualified employees.

Figure 7. Affordable Housing Production in Saint Paul, 1998 - 2004

³² Affordable Ownership Housing Prices including the total principal, interest, taxes and insurance (PITI) house payment, are based on the underwriting criteria 30 year, fixed rate, FHA mortgage loan with 5 percent down payment. Estimated affordable prices based on the number of persons in the household, assuming 1 1/2 persons per bedroom in the house. Affordable Rental Housing Prices including contract rent and tenant paid utilities, is based on 30 percent of gross household income. Assumptions include 1 1/2 persons in the household per bedroom in a rental unit (Source: HUD and City of Saint Paul 2004 Housing Action Plan).



Source: 2004 City of Saint Paul Housing Resource Book

Saint Paul's housing policies support the development of decent affordable housing. The following is a listing of the City's housing policies:

- The Housing Plan, A Chapter of the Comprehensive Plan*, incorporates three broad strategies: (1) Take care of what we have; (2) Meet the new market demand; and (3) Ensure the availability of affordable housing. As part of the third strategy, there are two policy goals: New Production (minimum of 20 percent of new housing units produced should be affordable to households with incomes at or below 50 percent of the AMI) and Preservation (preserve and stabilize existing publicly - assisted affordable housing. (The Housing Plan was adopted in 1999 by Resolution Council File #99-356).
- The Annual Housing Action Plan* outlines the action steps that will be taken to implement the policies of the Housing Plan. The plan calls for the production of affordable rental and ownership housing for families at 30 percent of AMI; the encouragement of economic integration of mixed incomes and densities in housing developments in which there is public financing participation; and policies and practices which maximize housing and locational choices for residents of all income levels.

As a result of the identified needs discussed in the Housing Needs Assessment, Table 2A provides a summary of the priority needs for renters and owners living in Saint Paul with

incomes less than 80 percent of the AMI³³. The unmet need is the estimated number of eligible households in need of assistance for the ensuing five-year period that are not currently receiving assistance. Priorities are defined as follows: High Priority - Activities to address this unmet need will be funded by the City with federal funds, either alone or in conjunction with the investment of other public or private funds during the five-year period; Medium Priority - If funds are available, activities to address this unmet need may be funded by the City with federal funds, either alone or in conjunction with the investment of other public or private funds during the five-year period. The City will take other actions to help the group locate other sources of funds; and Low Priority - The City will not fund activities to address this unmet need during the five-year period. The City will consider certificates of consistency for other entities' applications for Federal assistance.

The following are some of the identified housing priorities and goals from Table 2A:

- The City estimates that it has approximately 37,000 households with an unmet need (primarily cost burden or overcrowding), which is 32 percent of the City's total number of households
- The City's overall goal over the next five years is to assist 4957 households. These households will be assisted via new construction, rehabilitation or other City programs and services.
- Housing Needs for extremely low-income residents that are both renters and owners are considered high priorities
- Rental housing for small related households with incomes that are less than or equal to 50 percent of the AMI are considered high priorities
- Housing needs for special needs populations are considered high priorities
- The greatest needs are for those with the lowest incomes
- Housing needs for the elderly population with incomes less than 50 percent of the AMI are considered high priorities

³³The Comprehensive Housing Affordability Strategy (CHAS) Data was utilized to calculate the unmet need. Please note that the information provided in the table is conservative estimate based on the assumed availability of funds.

Table 2A³⁴
Priority Needs Summary Table

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need	Goals
Renter	Small Related	0 - 30%	H	3500	275
		31 - 50%	H	1700	175
		51 - 80%	M	600	350
	Large Related	0 - 30%	H	1500	275
		31 - 50%	H	700	175
		51 - 80%	M	600	350
	Elderly	0 - 30%	H	2000	225
		31 - 50%	H	900	225
		51 - 80%	M	500	150
	All Other	0 - 30%	H	4400	100
		31 - 50%	H	3000	50
		51 - 80%	M	900	50
Owner		0 - 30%	H	2900	600
		31 - 50%	H	3300	750
		51 - 80%	M	3900	1100
Special Needs		0 - 80%	H	6600	125
Total Goals					4957
Total 215 Goals					3757
Total 215 Renter Goals					1767
Total 215 Owner Goals					1990

³⁴The City does anticipate assisting the total 4957 households however, the goals are estimates for family size and income levels.

Saint Paul's strategy relative to affordable housing rests on a series of interrelated initiatives that emphasize preservation, availability, new construction, and a much more adequate provision of housing opportunities throughout the region. The following is a discussion of possible implementation strategies to meet the identified critical housing needs and priorities³⁵:

1. **Support the production of housing for residents with incomes less than 30 percent of AMI, with special emphasis for residents at the lowest income levels** (It is anticipated that the City will increase its efforts to serve very low income residents and participate in the State's business plan to end long term homelessness (as well as the development of a local homeless plan). The primary type of housing to meet this need will be permanent supportive housing. The number of new units may range from 500-750 units).

Strategies:

- a. Resources should be targeted to ensure that extremely low income residents have safe, decent and affordable housing
- b. Work with the private for-profit and nonprofit sectors to develop affordable units.
- c. Improve the process whereby vacant publicly owned land is transferred to groups and organizations with plans to produce housing affordable to lower income households.

2. **Support the construction and operation of supportive housing and service-enriched housing** (It is anticipated that the City will increase its efforts to serve very low income residents and participate in the State's business plan to end long term homelessness (as well as the development of a local homeless plan). The primary type of housing to meet this need will be permanent supportive housing. The number of new units may range from 500-750 units).

Strategies:

- a. Identify and support programs that target low income residents at risk of becoming homeless.
- b. Support multi-cultural programs that enhance the City's housing program requirements.

³⁵Please note that the strategies listed are not in priority order and that in recognition of limited federal funds the City will make every effort to explore each strategy.

3. **Preserve existing publicly assisted affordable housing units** (The projects listed that will need to be preserved during the period. In addition, the Public Housing Agency will continue to modernize its approximately 4,000 units of public housing).

Strategies:

- a. Continue to allocate Low Income Housing Tax Credits and other financing resources to preserve existing affordable housing. (The LIHTC Program offers reduction in federal tax liability to owners and investors in eligible low income rental housing developments involving new construction or acquisition with substantial rehabilitation. The Housing and Redevelopment Authority of the City of Saint Paul (HRA) on behalf of the Minneapolis/Saint Paul Housing Finance Board is a suballocator of LIHTC for developments located in Saint Paul).
 - b. Continue to partner with the MHFA, Metropolitan Council, Family Housing Fund and Federal Home Loan Bank in the Interagency Stabilization Group to improve and preserve the affordability of all of the privately-owned publicly assisted housing.
 - c. Continue to support the Public Housing Agency's efforts to secure the necessary resources to modernize and maintain the City's stock of public housing.
 - d. Support the Public Housing Agency in its efforts to maintain and secure additional Section 8 certificates and vouchers with the necessary funding from the federal government.
4. **Construct or rehabilitate large affordable rental units** (It is estimated that approximately 100 large affordable units can be constructed or rehabilitated during the period).

Strategies:

- a. Encourage and provide incentives to developers to construct large rental units (3 +bedrooms) for very low income families.
5. **Rehabilitate the City's existing housing stock** (The City and its partners will continue to rehabilitate 300-500 units a year during the period).

Strategies:

- a. Coordinate code enforcement with measures for repair and rehabilitation. Additional resources must be identified to assist property owners in making the necessary repairs and improvements before there is significant deterioration.

- b. Support owners of both large and small rental buildings who successfully maintain and manage their buildings. If possible reduce inspection fees and/or explore additional tax incentives. It is important to work with problem properties by maintaining them in good condition. This represents a cost-effective way of providing affordable housing
- c. Additional resources for rehabilitation should be identified. Priority should be given to projects that commit to the long term affordability of the housing units.
- d. Continue to assist in the rehabilitation of existing owner-occupied low-income housing throughout the city.

6. Support the construction of affordable housing along transit corridors (The City will continue to pursue new housing developments during the period, especially along transit corridors. It is envisioned that 250-500 units a year are possible).

Strategies:

- a. Continue to build mixed income and mixed use communities where affordable and market rate housing units exist together.
- b. Continue Investing public funds into the developments where a minimum of 20 percent of the units are reserved for households with incomes below 50 percent of the regional median income, with half of those for households with incomes below 30 percent of the regional median.
- c. Pursue policies and practices which maximize housing and locational choices for residents of all income levels

7. Continue to support Fair Housing in the City of Saint Paul

The City recognizes that over thirty years have passed since the original enactment of the Federal Fair Housing Act prohibiting discrimination in housing and yet bias continues to affect Saint Paul's racial and ethnic minorities, the disabled and families with minor children. The task of overcoming bias must be accepted as the joint responsibility of federal, state, county and City governments in cooperation with private and non-profit sectors. (The City is unable to project proposed accomplishments because of the nature of this objective. It is also difficult to project accomplishments because the City will partner with other entities on this objective. However, the City believes that this objective is essential to a complete affordable housing strategy).

Strategies:

- a. Enforcement of Saint Paul's human rights ordinance with respect to housing discrimination.
- b. Continue the City's partnership with the regional Fair Housing Implementation Council
- c. If funding is available, support the Southern Minnesota Regional Legal Service's Housing Equality Law Project

8. **Educate the community on the importance of affordable housing and work to eliminate the negative perception of affordable housing** (The City is unable to project proposed accomplishments because of the nature of this objective. It is also difficult to project accomplishments because the City will partner with other entities on this objective. However, the City believes that this objective is essential to a complete affordable housing strategy).

Strategies:

- a. Work with interested partners to develop innovative designs for affordable housing that meets the needs of lower income households and makes a positive contribution to the surrounding neighborhood
- b. Continue the City's mortgage foreclosure prevention program and efforts to eliminate predatory lending
- c. Educational and outreach programs directed toward housing providers including landlords, rental agents, real estate sales personnel, mortgage lenders, property appraisers and property insurers
- d. Outreach programs directed toward neighborhood organizations and district planning councils to promote grassroots awareness of the problem

9. **Encourage programs that support Homeownership** (The City will participate in the State's Emerging Market Homeownership Initiative (EMHI) and will continue to provide 1st time home buyer mortgage programs including special assistance to pay entry costs. The City's program is expected to provide up to 250 mortgage loans a year during the period).

Strategies:

- a. Increase homeownership opportunities for emerging markets in order to decrease racial disparities and build wealth in communities with low homeownership rates.

- b. Work with the Homeownership Center to provide services such as pre-purchase counseling and post-purchase mentoring in order to increase the probability that a first time home buyer will be successful.
- c. Increase the ability of the buyer to afford the market price unit by using a variety of entry cost, equity participation, below-market rate financing and other special assistance tools for ownership housing.
- d. Promote alternative ownership and financing mechanisms such as community land trusts, equity cooperatives, etc.
- e. Work with the Twin Cities Habitat for Humanity and other community organizations to promote larger affordable units.

10. Take a regional approach to providing affordable housing (The City is unable to project proposed accomplishments because of the nature of this objective. It is also difficult to project accomplishments because the City will partner with other entities on this objective. However, the City believes that this objective is essential to a complete affordable housing strategy).

Strategies:

- a. The City should challenge the region to ensure that each metropolitan community provides a full range of housing choices in order to meet the needs of households at all income levels.
- b. The City should work with its public, private and philanthropic partners to identify and secure significant additional resources to enable the preservation and construction of affordable housing, both within the City and throughout the region.
- c. Encourage the Minnesota Legislature to provide adequate funding for communities to meet Livable Communities goals for affordable housing and to adopt other provisions of the Metropolitan Council's Housing Reform Initiative.
- d. To the extent that incentives are not successful in encouraging the production of additional affordable units in suburban communities, the City of Saint Paul should support the design of regional requirements and/or metropolitan resource sharing mechanisms to stimulate production.

§91.215(c) Homelessness

The City of Saint Paul proactively addresses the problems of homelessness in various ways. Most important, the City works with Ramsey County, housing providers, and support services to establish coordinated systems that serve homeless and "at-risk of being homeless" individuals, families, and youth.

As an overall strategy, City of Saint Paul and Ramsey County developed the Saint Paul Ramsey County Five-Year Low Income Housing and Homeless Services Report and Plan, to improve housing and support services for Saint Paul's homeless residents. The initial plan was developed with community input from the Metropolitan Council, City/County staff, St. Paul Tenants Union, St. Paul Public Housing Agency, Corporation for Supportive Housing, and homeless residents. The Plan was built upon existing information about emergency shelters, shelter services, and the needs of low-income individuals or families who experienced a housing crisis. The Plan needs updating and new goals which will take into account the changes within the homeless population in the past 5 years. The City will work with Ramsey County, Funders Council and the newly created City/County Homeless Advisory Board to evaluate progress with this plan and reestablish goals for the next five years.

To implement the Plan, the City participates with the Funders' Council which meets monthly to coordinate the financing necessary to produce and operate emergency shelters, transitional housing, supportive housing that serve all residents, including homeless individuals, families, and youth. The City also administers HUD's Emergency Shelter Grant Program.

The Saint Paul-Ramsey County Five-Year Low Income Housing and Homeless Services Report and Plan has developed the following strategies:

(1) Strategies for helping low-income families avoid becoming homeless;

Housing 5000 creates more permanent affordable housing. The Plan initially established goals to develop various housing options, including developing permanent housing options for low income persons and/or families. In response, the City's Housing 5000 is creating 1000 new housing units affordable to households at 30 percent and 50 percent of area median income. Additionally, Housing 5000 is producing more multi-bedroom housing that is appropriately sized for large families. After completion of Housing 5000, the City's Affordable Housing Policy still remains in effect.

Housing 5000 creates more supportive housing. The affordable housing component of the Housing 5000 Program has a special focus on developing supportive housing that serves diverse community needs. Since 2002, the City's Housing 5000 Program has produced 236 new units of supportive housing. In 2005, the City may develop 60 units of supportive housing for chronically-inebriated residents. The City may also consider new strategies and

program that promote supportive housing, such as giving priority to tax-credit properties offer affordable housing with support services.

The City and County are aggressively developing homeless prevention strategies. First, the City's Emergency Shelter Grant funds the existing emergency shelters, battered women's shelters, and transitional housing for homeless individuals, families and youth. Second, the City's Mortgage Foreclosure Prevention Program (MFPP) provides intensive mortgage default counseling and emergency loans to Saint Paul homeowners facing foreclosures as well as MFPP coordinates community resources necessary to stabilize the family household. Third, the City funds Southern Minnesota Regional Legal Services' Housing Equality Law Project, which provides legal representation to families experiencing housing discrimination. Fourth, Ramsey County has two very effective programs - Emergency Assistance Program and Diversion Program - that successfully assist many households retain their homes. Fifth, Ramsey County Public Health Department administers Housecalls, which makes emergency repairs necessary to avert housing displacement. Sixth, Housecalls, Ramsey Action Program, and Heat Share assist needy households with payment of delinquent utility bills. Seventh, with partial City funding, Ramsey County Public Health Department has a Lead-Based Paint Abatement Program which allows families to remain safely in their homes.

Additionally, the City of Saint Paul has many community organizations that provide various homeless prevention assistance by providing housing search, utility assistance, emergency funds, case management, and housing advocacy. Finally, the City has strong housing advocacy programs, such as Community Stabilization Project, which works with the tenants and landlords to correct serious building code violations in rental housing in order to avert condemnations and forced evictions of families.

Finally, the City and County may develop new housing strategies for the chronically-homeless residents. As noted in the Continuum of Care, both the City and County staff are developing new strategies to assist the chronically-homeless resident. These new strategies recognize that chronically-homeless residents often use more shelter resources so that other residents cannot secure emergency shelters or transitional housing, when necessary. Therefore, the City may work toward new housing strategies for the chronically-homeless. As previously noted, the City may develop 60 units of supportive housing for the chronically-inebriated residents.

(2) Strategy for reaching out to homeless persons and assessing their individual needs;

Nonprofit organizations and service providers provide community outreach, drop-in centers, meals, and other direct services to reach out to homeless residents and at-risk of being homeless residents. Many of these services are currently supported in part by City of Saint Paul's Civic Organization Partnership Program (COPP) and the City's Emergency Shelter Funds (ESG).

Ramsey County also provides counseling and case management on various sites using the skills of various organizations, such as the Access Program, the Metropolitan Homeless Outreach Program of People Incorporated and the Health Care for the Homeless, a collaborative project of the Ramsey County and neighborhood health centers, which offers basic health services to the homeless at the shelters and transitional facilities.

To assess homeless needs Citywide, Wilder Research Center conducts an annual survey of homeless shelters, battered women's shelters, and transition housing residents. Wilder Research Center also interviews many unsheltered homeless residents, who may live outside, under bridges, and in places not designated for human habitation.

(3) Strategy for addressing the emergency shelter and transitional housing needs of homeless persons;

The City and Ramsey County continually works with service providers to coordinate programs that impact all homeless populations. As an example, the City and County worked to expand the Dorothy Day's Extended Hour program. Additionally, the City and County participate with the Funders' Council in order to coordinate necessary financing for emergency housing, transitional housing, battered women's shelters, and support services, as requested.

As working partners, the City and County developed the Ramsey County Continuum of Care - a comprehensive approach to ending homelessness. Finally, the City and County work with the Saint Paul/Ramsey County Homeless Advisory Board as well as coordinate the annual emergency shelter reports that are provided to City and County elected officials.

Furthermore, the City will examine its zoning code relative to the placement of emergency shelters, transitional housing and supportive housing in an effort to remove any unnecessary barriers to the location of such facilities and housing in our City.

(4) Helping homeless persons make the transition to permanent housing and independent living.

Ramsey County provides specific programs and counseling to previously institutionalized or homeless individuals through partnerships with nonprofit service providers to assist in the transition to permanent housing. This relationship is the primary network that performs this function and includes assistance such as help with security deposit, child care, job training, transportation, mental health counseling, chemical dependency treatment, and job search assistance.

On the other hand, the City of Saint Paul has developed supportive housing facilities, such as Crestview, Visitation, and Jackson Street Village that serves at-risk individuals and families. These transitional housing developments provide foundations on which

individuals and families can learn the necessary skills to secure permanent housing.

In 2005, the City will continue to allocate its Emergency Shelter Grant funds to agencies that provide homeless prevention services, emergency shelter, transitional housing, day centers, counseling services and outreach services. In addition, the City has an emergency shelter fund made up of CDBG and foundation grants which available to groups wishing to create more shelter beds.

Table 1C
Summary of Specific Homelessness Prevention Objectives
(Table 1A/1B Continuation Sheet)

Strategy*	Objective**	Performance measure	Expected outcome
1	Continue developing homeless strategies	Develop 5 year homeless services plan	Develop 5 year City/County homeless services /prevention plan by March 2006
1	Create action plan for first 24-36 months.***	Identify 5 potential sites for housing and vendors of service and sources of funding	By June 2007 obtain development/service agreements for 25-50 units
1	Pending federal support, continue administering the Emergency Shelter Grant Program***	Complete annual RFP process by August 2005	Administer funds to serve approximately 4500 sheltered and unsheltered homeless individuals during its fiscal year
1	Develop homeless prevention strategies for chronically homeless individuals***	Develop 10 year Homeless plan in conjunction with Ramsey County	Develop 10 year business plan to end chronic homelessness by December 2005
3	Streamline the zoning considerations that impact the location of housing and services for homeless.	Review zoning codes pertaining to placement of emergency shelters and other residential options	Recommend at least 1 zoning amendment in order to more easily place community residential facilities
3	Work with Continuum of Care process to maintain and increase homeless prevention services and facilities	Participate in assigned committees	Implement Continuum of Care for fiscal year 2005-2010
2	Survey needs of Homeless via the agencies providing direct service	Visit service sites and attend professional meetings	Visit 12 sites and attend 10 professional meetings of service providers

* See page 86 under (1) Strategies for helping low-income families avoid becoming homeless;

** Task identified as supporting the accomplishment of the overall strategy identified in 91.215©)

*** Requires continued and expanding federal and state support

§91.215 (d) Other Special Needs

Strategies to Serve Elderly & Frail Elderly

For the past few years, the community trend is to delay nursing home use and help the elderly maintain their independent living situations. This approach relies heavily upon providing in-home services and transportation to services such as medical care and shopping.

In response, the City has several ongoing strategies to assist elderly and frail elderly residents. First, the City provides home ownership programs, such as low-interest loan programs to repair one's house or make accessibility modifications. Second, the City's mortgage foreclosure counseling services explain financing options to maintain one's home, such as reverse mortgage programs for seniors. Third, the City's Housing 5000 program built numerous senior housing options, including senior oriented condominiums, cooperatives, affordable rental units, supportive housing for seniors and persons with limited mobility, and nursing homes. Fourth, the City's Civic Organization Partnership Program (COPP) supports community services, such as the Block Nurse Program, that allows seniors to maintain their independence.

Strategies to Serve Persons with Mental Illness

Ramsey County is the primary human service provider in the City of Saint Paul. Still, to comply with new state and federal guidelines, more individuals with mental illness live in family-type settings and need affordable housing, support services, and transportation services. To meet these needs, the City's Housing 5000 program built supportive housing that accommodates individuals with mental illness. In the future, the City may also develop new homeless prevention strategies for the chronically-homeless with mental illness.

Strategies to Serve Persons with Physically Disabilities

The primary needs for the physically-disabled residents are more accessible-designed affordable housing as well as more housing that can be access by physically-challenged persons.

In this regard, the City's Home Loan Fund will continue to offer low-interest and deferred home improvement loans for accessible modifications. Additionally, the City's Housing 5000 has expanded the supply of multi-unit housing developments built in accordance with ADA accessibility guidelines. Finally, the City Council may adopt voluntary visitability standards as part of the Housing Action Plan - 2005 in order to increase the supply of accessible-designed units.

Finally, as a member of the Fair Housing Implementation Council, the City supports the Housing Link's referral system which helps persons with disabilities identify available accessible-designed housing in the metropolitan area.

Strategies to Serve Persons with Developmental Disabilities

Moving persons with developmental disabilities from institutional settings into community settings increases the demand for support services. To live more independently, persons with developmental disabilities have greater needs for work transportation, medical care, and life management skills. Nonetheless, persons with development disabilities still need affordable housing that is appropriate to their living skills. To meet this need, the City has housing opportunities, such as St. Paul Public Housing Agency's Congregate Living Program, that can assist persons with developmental disabilities live more independently. Additionally, the City's Housing 5000 financed supportive housing, such as American House, that offers housing and appropriate services for persons with developmental disabilities.

Still, the County must identify more flexible funding sources for support services as many persons with developmental disabilities cannot live independently because the services are often funded to specific programs. Finally, there is a need for additional in-home services for persons who are living independently. These residents have traditionally had less access to support services than residents with out-of-home placement. Furthermore, in-home support services can reduce the cost of caring for the resident.

Persons with Chemical Dependency

Ramsey County continues to provide early identification, assessment, and placement of persons with chemical dependency. Still, Ramsey County has expressed concerns that more outreach and intervention are needed for low income children and adolescents, specifically minorities. Consequently, the County is working with schools and other groups to expand its outreach.

On the other hand, many individuals with chemical dependency need stable housing. In this regard, the City has financed numerous supportive housing developments, such as Crestview and Jackson Village, which provides affordable housing and services to individuals and families with chemical dependency issues. Additionally, the City is currently working to develop 60 units for chronically inebriated residents, and in the future, the City may develop strategies to serve chronically-homeless individuals with chemical dependency concerns.

Persons with HIV/AIDS

With the merger of the City of Saint Paul Health Department and the Ramsey County Health Department, the City has been removed from the provision of direct health care. On the other hand, the City now has some HOPWA financed housing developments which were developed in conjunction with the City's Housing 5000 Program.

Table 1C
Summary of Special Needs Objectives
(Table 1A/1B Continuation Sheet)

In recognition of changing federal and state budgetary priorities, the City of Saint Paul intends to use its limited financing to assist extremely low income residents who may also be persons who are elderly, frail elderly, persons with mental illness, persons with physical disabilities, persons with development disabilities, persons with chemical dependency. The following objectives implement strategies to serve elderly, frail elderly, persons with mental illness, persons with physical disabilities, persons with development disabilities, persons with chemical dependency and persons with HIV/AIDS.

Note #1: A major role of the City of Saint Paul/Saint Paul Housing and Redevelopment Authority is to finance the construction of housing – based upon proposals submitted to the City. Thus, the City cannot project the types of housing proposals being submitted within the next five years – especially since many low-income supportive housing proposals need financial support from many different sources for capital costs, operational costs, and social services.

On the other hand, the City can use up to 15% of CDBG funds for social services. Therefore, the City will continue to administer the CDBG for social services as allowed. However, it is difficult to determine 5 year project outcomes because the 15% of CDBG funds are allocated annually based upon proposals submitted by the community. Thus, the City does not know which agency will submit proposals nor does the City know the available annual amounts of CDBG funding for future years – especially since the status of CDBG is being reviewed. Therefore, the City can only provide annual goals for CDBG-funded social services, which depending upon actual proposals may or may not be assisting frail elderly, persons with mental illness, persons with physical disabilities, persons with development disabilities, persons with chemical dependency, and persons with HIV/AIDS.

Note #2: Ramsey County provides social services and human service programs to serve elderly frail elderly, persons with mental illness, persons with chemical dependency, persons with physical disabilities, and persons with development disabilities. However, the state government has drastically reduced human service programs provided by Ramsey County. Thus, persons with special needs may not receive services as needed.

Furthermore, City of Saint Paul/Saint Paul Housing and Redevelopment Authority finances housing developments upon review of housing proposals actually submitted by developers. Thus, it will be difficult for the City to estimate the number of supportive housing units to be built in the next five years when non-profit developers cannot receive adequate federal and state support for human services and social services.

As a consequence of these budget allocations, the federal and state government may be simply stating a change of its priorities away from its long term plans to serve frail elderly, persons with mental illness, persons with physical disabilities, persons with development disabilities, persons with chemical dependency, and persons who are at-risk of being homeless.

Special Objectives to serve persons with other special needs such as elderly, frail elderly, persons with chemical dependency, persons with mental illness, persons with development disabilities, persons with HIV/AIDS, and persons at risk of being homeless.	Performance Measures	Expected Units/Outcomes	Actual Units or Outcomes
Developing housing strategies for elderly, persons with mental illness, persons with development disabilities, and persons with chemical dependency	Develop 5 year Homeless/Supportive Housing Plan which address supportive housing needs for persons who are not homeless but may be at-risk of being homeless.	Develop a 5 year Homeless & Supportive Housing Plan by December 2005	
Monitor the effectiveness of the Homeless and Supportive Housing Plan by the Funders' Council	Bi-annually, evaluate performance measures of Homeless and Supportive Housing Plan.	Make changes to the Homeless and Supportive Housing Plan as needed to meet goals	
Implement zoning code changes to create more locations for boarding rooms/SRO which could effectively serve elderly individuals, persons with development disabilities, and persons with chemical dependency.	Increase the locations available for rooming houses and SRO	Develop 60 units of SRO within the next five years contingent upon federal and state support of capital funding, operational costs and supportive human services	
Assist homeowners who may be elderly, frail elderly, or homeowners with development disabilities or homeowners with physical disabilities so that these homeowners can reside in a safer home.	Finance and provide rehabilitation advisory assistance to 70 homeowners who may be elderly, frail elderly, or homeowners with development disabilities or homeowners with physical disabilities – contingent upon receiving federal and state support for home improvement loans	70 homes will receive home improvement loans for health and safety improvements and/or accessibility improvements in the next five years.	
Increase housing options for low income persons who may be elderly, persons with development disabilities, and, persons with chemical dependency	Develop single room occupancy/boarding rooms for persons who may be elderly, persons with development disabilities, and persons with chemical dependency contingent upon the City and nonprofit housing	60 persons, who may be elderly, persons with chemical dependency, and persons with development disabilities will be able to live in	

	organizations receiving federal and state financial support for capital costs, operational costs, and supportive services.	affordable SRO housing in the next five years.	
Increase housing options for low income persons who may be elderly, persons with development disabilities, and, persons with chemical dependency	Develop apartments affordable for persons who may be elderly, persons with development disabilities, and persons with mental illness contingent upon the City and nonprofit housing organizations having appropriate federal and state financial support for capital costs, operational costs, and supportive services	67 households, who may be elderly, persons with mental illness, and persons with development disabilities will be able to live in affordable downtown housing units in the next three years.	

§91.215 (e) Non-Housing Community Development Plan

The City of Saint Paul has used CDBG funding to address non-housing community development needs since the inception of the program, and plans to continue to do so in future years. The flexibility of the CDBG program allows the City to use this funding to carry out activities which complement all of the housing activities being carried out with CDBG, HOME and ESG funding. The CDBG funding is used to supplement other funding sources available to the City for community development needs, which are not adequate to address all of the non-housing needs in the City. CDBG funding is targeted to activities which provide benefit to large numbers of low and moderate income persons. Table 2B, found at the end of this section, shows the Priority Need Level, the Unmet Priority Need, the estimated Dollars to Address the Unmet Priority Need over the next five years, and the five-year Goals for all types of Community Development Needs.

PUBLIC FACILITY NEEDS

The City owns and operates parks and recreational facilities (which include senior centers, youth centers, and neighborhood facilities) and library facilities throughout the City, as well as a number of parking facilities which are primarily located in the downtown area. All of these facilities require periodic improvements, or replacement. City bond funds are used to finance the majority of these activities, but CDBG funding is also being used to finance some parks or library facilities which serve low and moderate income areas of the City. The City anticipates that it will continue to use CDBG funding for eligible public facilities over the next five years, most likely for (1) parks and recreational facilities, which are considered a high priority. The City also anticipates that it will continue to use HUD funding (primarily ESG) for (2) homeless facilities, which are also considered a high priority.

INFRASTRUCTURE NEEDS

The City has approximately \$2.5 billion worth of infrastructure (streets, sidewalks, bridges, lighting, sanitary and storm sewers) to design, build, and maintain. The repair and replacement of this infrastructure is very important to the City, but these types of improvements are predominantly financed with a number of local, County, State, and other Federal funding sources. Because of this, CDBG funds are generally not used for infrastructure activities, so they are not considered high priority activities in the Consolidated Plan. The City does not anticipate using CDBG funds for infrastructure improvements over the next five years, but sidewalks, street, and sewer improvements are considered medium priorities and could possibly be funded with CDBG if they are able to meet a national objective, and if other funding sources are not available.

PUBLIC SERVICE NEEDS

As mentioned previously, Ramsey County is the primary provider of public services in the City of Saint Paul. Ramsey County receives Federal, State, and local funding for health services, employment and training services, environmental services, and human/social services. Since there is more need in the City than the County is able to provide, the City also uses local funding, including CDBG, to provide additional public services for Saint Paul residents. (3) Health services, (4) senior services, (5) crime prevention, (6) community

organizing, (7) youth employment training, (8) other youth services, (9) and lead hazard screening are all currently funded with CDBG, and the City anticipates that it will continue to fund these types of activities over the next five years (if CDBG funding remains at the current level). The City is also seeing a need for service enriched housing, which would provide daily living skills (mentoring) for occupants of assisted housing, as well as a need for increased job training which would help people increase their earning potential.

ECONOMIC DEVELOPMENT NEEDS

The City and its subgrantees have used CDBG funding for (10) economic development activities in past years, and it is anticipated that they will continue to do so over the next five years. CDBG funding is primarily used for the rehabilitation or development of commercial properties, or for direct financial assistance to businesses. These activities help the City retain and attract businesses, and also help to create jobs for City residents. Businesses that receive CDBG funding must either have a low/moderate income service area, or create jobs for low/moderate income persons. The City will also try to attract biotech and other high-tech businesses which create living wage jobs, and also provide technical assistance to small and emerging businesses.

PLANNING NEEDS

Over the next five years the City plans to use CDBG and local funding to pay for planning needs in Saint Paul, which help the City determine where to target its investments. Planning activities include updating sections of the Comprehensive Plan, completing small area plans, administering zoning and land use regulations, and completing historic and environmental reviews. CDBG funding will be used to pay for planning activities in low/moderate income areas of the City, and also to complete HUD required environmental and historical reviews.

**Table 2B
Community Development Needs**

Priority Community Development Needs	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
PUBLIC FACILITY NEEDS (projects)				
Senior Centers	See Parks/Recreation	Facilities		
Handicapped Centers	M	0	0	0
Homeless Facilities	H	10	15000000	4
Youth Centers	See Parks/Recreation	Facilities		
Child Care Centers	M	50	\$2,500,000	0
Health Facilities	M	0	0	0
Neighborhood Facilities	See Parks/Recreation	Facilities		
Parks and/or Recreation Facilities	H	100	\$80,000,000	30
Parking Facilities	L	10	\$25,000,000	5
Non-Residential Historic Preservation	L	0	0	0
Other Public Facility Needs (Libraries)	M	4	\$20,000,000	2
INFRASTRUCTURE (projects)				
Water/Sewer Improvements	M	10	\$60,000,000	5
Street Improvements	M	100	\$80,000,000	60
Sidewalks	M	15	\$10,000,000	10
Solid Waste Disposal Improvements	L	0	0	0
Flood Drain Improvements	See Water/Sewer	Improvements		
Other Infrastructure Needs	L	0	0	0
PUBLIC SERVICE NEEDS (people)				
Senior Services	M	10000	\$20,000,000	3000
Handicapped Services	M	0	0	0
Youth Services	M	20000	\$10,000,000	4000
Child Care Services	M	5000	\$15,000,000	1000
Transportation Services	L	0	0	0
Substance Abuse Services	M	1000	\$2,000,000	0
Employment Training	M	15000	\$30,000,000	1500
Health Services	M	45000	\$22,500,000	5000
Lead Hazard Screening	H	25000	\$7,500,000	1000
Crime Awareness	M	5000	\$5,000,000	1000
Other Public Service Needs	L	0	0	0

**Table 2B
Community Development Needs (continued)**

Priority Community Development Needs	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
ECONOMIC DEVELOPMENT (ED)				
ED Assistance to For-Profits (businesses)	H	300	\$15,000,000	30
ED Technical Assistance (businesses)	M	200	\$20,000,000	25
Micro-Enterprise Assistance (businesses)	M	100	\$2,500,000	10
Rehab; Publicly or Privately - Owned Commercial/Industrial (projects)	H	1000	\$25,000,000	100
C/I* Infrastructure Development (projects)	M	0	0	0
PLANNING				
Planning	M	1	\$10,000,000	1
TOTAL ESTIMATED DOLLARS NEEDED:				

* Commercial or Industrial Improvements by Grantee or Non-profit

§91.215(f) Barriers to Affordable Housing

The City of Saint Paul recognizes that developing affordable housing is often a difficult task. In this section, the City identifies strategies to remove barriers to affordable housing.

The City of Saint Paul has long supported affordable housing so that 15,697 Saint Paul households (31 percent of all City renters) now receive housing assistance (11,424 rent-assisted housing units and 3880 Section 8 vouchers). In 1999, the City Council also adopted an Affordable Housing Policy to create more affordable housing in Saint Paul. During 2002-2005, the City's Housing 5000 Program is producing 1000 new affordable housing units - affordable at 30 percent and 50 percent of area median incomes. Upon completion of the Housing 5000 programs, the City may still finance new construction in compliance with the City's Affordable Housing Policy.

To preserve affordable home ownership, the City's Home Loan Fund first provides low interest mortgage financing to purchase homes. Second, the City allocates some CDBG funds for low-interest home improvement loans so low and moderate income households can maintain their homes. Third, the City's Mortgage Foreclosure Prevention Program by providing default counseling and interest-free due on sale loans to homeowners who are at risk of losing their homes by default. At this time, the abovementioned programs remain in effect.

Developing and Maintaining Affordable Supportive Housing. The City recognizes that many residents have poor credit, bad tenancy, and personal issues that prohibit access to affordable housing. Thus, the City's Housing 5000 and ESG provide affordable housing and individualized support services so that homeless persons, families, and youth have a stronger chance to access permanent affordable housing.

During 2002-2004, the City's Housing 5000 program produced 236 units of new supportive housing that serves homeless and at-risk of being homeless individuals, families and youth. More important, these supportive housing developments address many diverse community needs of elderly, frail elderly, persons with disabilities, vulnerable youth, persons with HIV/AIDS, and chemically-dependent persons. During 2005, the City may consider financing supportive housing for chronically-inebriated residents.

With federal support, the City will administer HUD's Emergency Shelter Grant (ESG) to financially support existing emergency shelters, battered women's shelters, and transitional housing.

Service Fees. With federal and state budget constraints, local municipalities must rely upon service fees to pay operational costs. In response, City of Saint Paul will continue to propose reasonable service fees that are commensurate with municipal costs. Still, the City must continue to seek alternative financing to build affordable housing when receiving less support from the federal and state governments.

Promoting Locational Choice of Affordable Housing. As a fully-built City, Saint Paul has less available land to build affordable housing. Nonetheless, the City adopted a Locational Choice Policy to encourage the development of affordable housing Citywide. To implement this policy, the City Council may evaluate current housing subsidies needed to build affordable housing Citywide.

Rental Property Tax Rates. In preparation of this Consolidated Plan, housing advocates, builders, and developers mentioned that the State's rental property tax structure is a barrier to affordable rental housing as property valuations do not reflect the affordable housing status. Consequently, this property tax reform puts an additional burden on affordable housing developments. Although this is statewide issue, the City must continually advocate for progressive affordable housing tax reform.

Changes in Housing Market - Preserving Existing Affordable Housing. The City faces constant pressures to preserve existing affordable housing developments. In the past, the City preserved federally-subsidized housing, such as Skyline Towers, Hampden Square, and Afton View. As possible, the City will continue to work aggressively to preserve existing affordable housing - albeit the task is more difficult with less federal and state support.

Need for Accessible-designed Housing. While many multi-unit affordable housing developments are built to ADA compliance standards, many physically-challenged persons cannot easily access private-market or affordable housing in Saint Paul. In response, the City Council may later adopt voluntary visitability standards as part of the City's Housing Action Plan 20005.

Additionally, the City financially supports the Fair Housing Implementation Council which funded Housing Link's referral service that coordinates available accessible housing units with individuals with disabilities.

Promoting Fair Housing. Housing discrimination can be a significant barrier for individuals and families seeking affordable housing. While discrimination is often difficult to detect, discrimination against persons on the basis of race/ethnicity, familial status, language, gender, age, disability and receipt of public assistance can prevent access to safe and decent housing.

In response, the City's Human Rights Department assists residents who have housing discrimination claims. Second, the City is a jurisdiction member and funder of the Fair Housing Implementation Council. Third, the City supports the Housing Equality Law Project of the Southern Minnesota Regional Legal Services. In the future, the City remains committed to promoting FAIR Housing efforts.

§91.215 (g) Lead-based Paint Hazards

Lead-Based Paint - Past Actions

Saint Paul-Ramsey County Public Health Department conducts ongoing comprehensive efforts involving outreach, identification, education and treatment of lead-based paint hazards. More specifically, the Childhood Lead Poisoning Prevention Program identifies children with elevated blood levels (>10 mcg/dL) in many ways. The State of Minnesota has an excellent reporting and referral program and screening is completed locally in targeted WIC clinics and by primary care providers. Public Health nurses, lead hazard control personnel, and City rehabilitation advisors also provide educational and outreach materials to families of children at-risk to lead and to properties owners who are renovating their homes.

Saint Paul-Ramsey County Public Health provides an extensive educational and outreach program. The Public Health staff responds daily to numerous phone community inquiries about lead poisoning, lead hazard reduction, and lead testing. Additionally, the Public Health staff conducts in-services to parents, health care workers and others on lead screening, risk assessment, the symptoms and effects of lead poisoning and treatment methods. Furthermore, classes in lead safe work practices are offered to contractors, property owners, rehabilitation advisors and other interested individuals.

Parents and property owners can also receive information on the prevention of lead poisoning and instructions on how to safely abate lead hazards. To promote better understanding of lead-based paint hazards, these pamphlets are available in English, Spanish, and Hmong languages.

Federal funding has enabled the City of Saint Paul to continue its successful effort of lead hazard control. Through the Healthy Homes and Lead Hazard Control Program, more than 500 homes occupied by children with elevated blood lead levels or at risk to lead poisoning, have had substantial lead hazard control work completed.

Research continues to indicate that the greatest lead risk to children is from the lead dust from deteriorated paint on window sills, sashes, jambs and wells (troughs). Correspondingly, the Public Health Department's lead hazard control activities continue to focus on windows in poor condition with deteriorated lead-based paint on their components. The use of this protocol continues to be very successful.

Funding to complete this lead hazard control work is provided by 50 percent HUD funds, 25 percent City of Saint Paul rehabilitation funds, and 25 percent property owner funds. Furthermore, HUD recently awarded a performance-based grant to Saint Paul-Ramsey County Public Health to continue this successful program. The City of Saint Paul has also pledged to try to provide their 25 percent contribution to each project.

Lead Based Paint: Future Actions

An action plan was created to develop program procedures to address the HUD regulations on lead-based paint hazards in federally owned housing and housing receiving federal assistance. All changes have been implemented to ensure the following:

Rehabilitation Programs:

- Applications receive the required lead-based paint information and understand their responsibilities.
- Staff properly determined whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of Federal requirements assistance is properly calculated and the applicable lead-based paint requirements determined.
- Property qualified personnel perform risk assessment, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated in project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance works are performed in accordance with the applicable standards established in 24 CFR, Part 35, Subpart R.
- Required notices required lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owners' responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitor owner compliance with ongoing lead-based paint maintenance activities.

Home Ownership Programs:

- Applicants for home ownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, common areas servicing the unit, and building exterior surfaces.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling unit passes a clearance exam in accordance with the standards established in 24 CFR, Part, 35, Subpart R.
- The home purchaser receives the required lead-based paint pamphlet and notices.
- If rehabilitation is involved, program staff will also need to ensure the applicable rehabilitation requirements are addressed.

Special Needs Program:

- Applicants for special need housing assistance receive adequate information about lead-based paint requirements.

- Staff properly determines whether proposed projects are exempt from some or all lead -based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, common areas servicing the unit, and building exterior surfaces.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling unit passes a clearance exam in accordance with the standards established in 24 CFR, Part, 35, Subpart R.
- Occupants receive the required lead-based paint pamphlet and notices.
- Required ongoing lead-based paint maintenance activities are incorporated into project operations if the assistance involves a continual relationship with HUD.
- If rehabilitation is involved, program staff will also need to ensure the applicable rehabilitation requirements are addressed.

Tenant Based Rental Assistance Programs:

- Rental assistance programs are administered by the Saint Paul Public Housing Agency and Metro HRA. These agencies have implemented changes to comply with the HUD regulation. A major focus is identifying deteriorated paint during the annual inspection of a property. These cited properties are referred to Saint Paul-Ramsey County Public Health for clearance testing following corrective actions. Safe lead abatement training is available to all property owners participating in the tenant based rental assistance programs.

§91.215 (h) Anti-Poverty Strategy

Saint Paul has a number of programs and policies which have the goal of reducing the number of poverty level families in the City. These programs complement the affordable housing programs being carried out by the City, and assist in providing a suitable living environment for residents.

The City of Saint Paul Workforce Development staff merged with Ramsey County Job Training staff in 2000, and became Workforce Solutions, the new County-City workforce development service provider. Ramsey County is the fiscal agent and administrator of the program, which provides services throughout Ramsey County, including Saint Paul. Workforce Solutions provides more than \$18 million for dislocated worker services, welfare employment services, adult services, and youth services (CDBG funding is also provided for the summer Youth Employment Program). Workforce activities are guided by the Workforce Investment Board, and Workforce Solutions operates three One-Stop Workforce Centers, two of which are located in Saint Paul.

The City and some of its subgrantees, carry out a number of economic development activities throughout the City. Activities include financial assistance to businesses, commercial rehabilitation assistance, and improvements to commercial corridors. Many of the businesses assisted created jobs for low and moderate income City residents. The City also works with the Saint Paul Port Authority to reclaim underused, sometime polluted sites, and develops industrial parks which provide living wage jobs for residents of Saint Paul. The City partnered with the Port on a number of projects along the Phalen Corridor, including the current Westminster Junction Business Center project.

The City recently implemented the Minority Business Development and Retention program, which has the goal of increasing minority and female participation in business opportunities generated by City housing and economic development activities. Program activities include entrepreneurial training, technical assistance, job training and development, and a 15 percent participation goal for minority, women, and small business enterprises on all new City and HRA loans and grants.

Human/Public service activities which provide assistance to City residents without the financial resources to meet their basic needs are provided primarily by Ramsey County. Services provided by the County include financial assistance through the Minnesota Family Investment Program, medical assistance, child care assistance, and food stamps. The City, and City subgrantees provide additional services, which augment the work being done by the County. Health services, senior services, and employment training are all provided to low income City residents. All of these programs assist in helping or reducing the number of poverty level families in the City. Despite funding cuts from virtually all sources, the City will continue to provide funding to as many of these activities as possible, and to serve households living below the poverty level.

§91.215 (i) Institutional Structure

Saint Paul's institutional structure provides a sound basis for achievement of the goals in the Consolidated Plan. Built upon established relationships, City staff consistently seeks out new partnerships between public, for-profit, and non-profit organizations. The development of increased affordable housing opportunities, and meeting the City's community development needs relies on all the financial and human resource commitment of partners.

City/Public Agencies

Leadership in policy and program development is a primary role for the City. Utilizing the City's established resident participation mechanisms provides a sound basis for community involvement. Cultivating new community partnerships creates innovative opportunities for expanded community development.

The Saint Paul Planning Commission is a citizen body appointed by the Mayor and City Council. This group provides a lead role in proposing policy recommendations to the elected officials. The Commission provides reviews on a wide variety of issues, including housing and land use. City staff works extensively with the Planning Commission, neighborhood and community groups revising components of the City's Comprehensive Plan, which includes neighborhood and small area plans, land use and zoning studies. This work in turn provides a basis for much of the housing policy and direction included in the Consolidated Plan.

The Council of the City of Saint Paul and the Housing and Redevelopment Authority (HRA) are the key policy makers, and have direct roles in the allocation of resources and development of housing and economic development programs.

The Department of Planning and Economic Development (PED) is the City government's primary housing and economic development agency. PED staff administers housing, economic development, and summer youth programs, and handles all real estate transactions for the HRA. PED is responsible for encouraging non-profit and for-profit development and participation, and is the primary implementor of the City's HUD programs, including Community Development Block Grant, HOME, HOPE, and Emergency Shelter Grants.

PED's Home Loan Fund section includes the personnel and functions that coordinate the City's housing information and referral, and serve as the central point of contact for persons with housing needs. Working in conjunction with the City's Citizen Service Office, these staff members provide advice and assistance to low income persons with housing problems, including: mortgage foreclosure counseling; assist with emergency code enforcement and relocation needs; assist and make referrals for technical and legal issues; and provides local officials and neighborhoods groups with important data derived from these services.

The Saint Paul Public Housing Agency (PHA) is sole owner and provider of public affordable housing. The PHA was created by the Minnesota Legislature in 1977 to assume administration of subsidized housing programs and ownership of the public housing properties in Saint Paul. The PHA is an independent governmental unit. All business, including the hiring of personnel, contracting and procurement, and the provision of services is the sole responsibility of the PHA.

The PHA is funded by federal housing subsidies, rents paid by residents, special purpose grants, and investment revenues. It receives no financial support from City or County taxes, and makes a payment in lieu of taxes to defray the cost of city and county services. City staff, including the Department of Planning and Economic Development Director, Leadership Team, and Housing Director work closely with PHA staff on mutual issues that affect neighborhood housing, assistance to clients, availability of scarce resources, and mutual program opportunities.

The PHA is governed by a Board of Commissioners. The seven commissioners are appointed by the Mayor and approved by the City Council. Two Commissioners represent public housing residents. The PHA regularly requests that the City review proposed developments, the PHA Comprehensive Plan and any proposed demolition or disposition of PHA properties.

The PHA owns and operates all of the City's public housing stock, administers the Section 8 Certificate and Voucher Program, and provides special housing and supportive service programs in conjunction with area service providers. The Saint Paul PHA has received multiple awards and national recognition as one of the premier PHA's in the nation. Unfortunately, like most large urban areas, demand for affordable housing exceeds supply. As a result, there is currently a lengthy waiting list for PHA housing availability. PED's Director, Leadership Team, and Housing Director work closely with PHA staff on mutual issues that affect neighborhood housing, assistance to clients, availability of scarce resources, and mutual program opportunities.

The City's focus and emphasis on housing related issues is overseen by PED's Housing Services Team Leader. This person directly oversees the City's housing policy, and provides overall coordination with public and private agencies on housing related issues. The Team Leader provides direction and oversight in the production of the City's adopted Annual Housing Action Plan.

The City's 19 District Councils represent the primary means for resident review and participation. Each organization has its own elected citizen boards that serve in an advisory capacity. Issues include review and recommendation of housing, economic development, public improvement, and other related programs and projects. The District Councils provide the framework for resident input on both neighborhood and Citywide issues, and encourage participation of their residents in all relevant issues.

The Minnesota Housing Finance Agency (MHFA) offers a number of programs that assist

in making housing affordable in Saint Paul. Home ownership, home improvement, multi-family development and rehabilitation, and capacity building programs are all offered by MHFA, and participated in by the City.

The U.S. Department of Housing and Urban Development (HUD) works with the City, and monitors the local use of federal housing funds. It also assists the City with the application of federal resources to meet identified local housing objectives.

For-Profit Organizations

The financial lending institutions, private real estate developers, and realtors will continue their involvement in promoting and development of affordable housing. Lending institutions provide first mortgage resources in tandem with City resources to build or rehabilitate affordable housing, provide first time home ownership opportunities, and provide economic development incentives that result in the creation of jobs. Their participation has been critical in many of the City's housing and economic development programs and projects. Private real estate developers also participate in the City's revitalization efforts, providing partnership opportunities with neighborhood based non-profit organizations in the creation of housing and small business commercial space. The Saint Paul Area Board of Realtors works closely with the City in promoting Saint Paul neighborhoods and regularly refers clients for neighborhood specific information. The Saint Paul - Minneapolis Home Tour is also an excellent example of how the City, neighborhood groups, lending institutions, and private business work together to promote our housing and economic development resources.

Non-Profit Organizations

The City of Saint Paul, by law, may not build housing with CDBG funds. The City, then, must rely on the non-profit sector to provide much of the initiative, direction, and direct project implementation in the development of affordable housing. Non-profits are also getting increasingly involved in the revitalization of neighborhood business strips. In both cases, non-profits are one of the major vehicles for the preservation of neighborhood vitality. Non-profit developers participate in locally based planning and production, as well as a variety of housing and related support services. Their proven track record has, in many instances, attracted the needed investment dollars from the private sector, thereby providing the needed link that produced successful collaborations.

The Family Housing Fund, MHFA and the Local Initiatives Support Corporation (LISC) provide much needed resources and technical expertise to non-profit developers. Their efforts have assisted the City in achieving affordable housing gains, and the creation and/or expansion of small businesses, resulting in viable job opportunities.

Intergovernmental/Agency Coordination

The City of Saint Paul maintains a leadership role in bringing together units of local government from the entire Minneapolis-Saint Paul Metropolitan Area to share information, discuss needs, collaboration opportunities, and funding priorities. Participants included representatives from Saint Paul, Minneapolis, Ramsey County, Dakota County, Hennepin County, the Metropolitan Council, HUD staff, and other municipalities. This collaboration continues to be very helpful in identifying commonalities, and sharing community and housing development approaches. A significant initiative includes a collaboration to develop a metro-wide Analysis of Impediments to Fair Housing Choice. Meetings have been held over the past year, and have included both leading metro housing advocates and staff of the respective municipalities. This coalition will continue to work together on mutual issues, and meet as a large group on an as needed basis.

Staff from the City of Saint Paul work with the City of Minneapolis, the Minnesota Housing Finance Agency, HUD, LISC, FHCBB, NEF and the Family Housing Fund meet as an interagency group to jointly review projects that need stabilization. The team works with property owners to develop specific plans, including financial restructuring, asset management, property management, and residential initiatives.

Through the legislative process, City officials continue to promote regional responsibility in addressing affordable housing needs, and supported legislation that addresses housing needs on a metro-wide basis.

Strengths and Gaps

Strengths in the current institutional structure are many. First, there is a focused responsibility on affordable and all housing issues than at any time in recent history.

The City is in the final year of Housing 5000, an aggressive plan to mobilize federal, state, local government agencies, private and public developers, community groups in the production of 5000 new housing units, with 20 percent affordable at 80 percent of the area median income.

Secondly, there exists a diverse and highly experienced non-profit and for-profit development community that works effectively on an individual and cooperative basis. The success of Housing 5000 would not be possible without these determined agencies. Third, Saint Paul has an extremely effective and competent Public Housing Agency, and sound public housing stock. Fourth, the City has a nationally recognized citizen participation process in place which provides a communication structure unequalled in the metropolitan area. Finally, and most importantly, there are established working relationships among all of these groups which can make the implementation of community development goals and plans a reality.

A dynamic strength of the City is the Department of Planning and Economic Development organization itself. By incorporating the City's planning, housing, and economic development components in one department, the City is able to respond quickly to

opportunities, and to react comprehensively to multifaceted problems.

PED has, over the years, developed a positive track record for the administration and oversight of the City's most successful neighborhood programs. Included are: Housing 5000, the Citizen Participation Program, Sales Tax Revitalization (STAR) Program, Civic Organization Partnership Program, Neighborhood Crime Prevention Program, and contracts with more than 100 neighborhood and community groups in the development of housing, economic development, and provision of human services.

Additionally, the City has a number of public review and oversight processes in place: City Council, HRA, Planning Commission, Capital Improvement Budget Committee, and the District Councils. These processes ensure that programs and projects conform to the City's adopted plans, goals and objectives.

What was a weakness in the past Consolidated Plan was that the institutional structure did not adequately provide for a formalized inter-jurisdictional cooperation in assessing and meeting affordable housing needs. The weakness was addressed in the formation of the Mayor's Housing Advisory Task Force. This group represents public and private agencies, for profit and not for profit developers, elected officials, and housing advocates across the spectrum. The Housing Advisory Task Force currently provides significant input into both the development and ongoing monitoring of City housing policy and related issues.

Ongoing, and possibly the greatest gap in the delivery system, continues to be the separation between the responsibilities for "bricks and mortar" activities and human services. While human service needs are traditionally met through Ramsey County and non-profit service providers, Saint Paul is expected to provide the bricks and mortar of infrastructure, economic development, and housing revitalization. Many housing needs, however, are intimately associated with human service needs, and cannot be segmented out, nor adequately met on an individual basis. Saint Paul is extremely concerned with regional housing issues, and how they impact the central cities. The City will continue to work with the surrounding jurisdictions to develop plans and procedures for approaching housing and economic development on a regional basis.

§91.215 (j) Coordination

The City of Saint Paul will continue to coordinate efforts between City departments, Ramsey County, The Saint Paul PHA, the Saint Paul Port Authority, other local jurisdictions, the Metropolitan Council, the State of Minnesota, City subgrantees, neighborhood organizations, other local non-profits, local foundations, and the private sector to carry out housing and community development activities throughout the City. This coordination, and the formation of partnerships have become increasingly important with the recent reductions in funding from virtually all sources. This coordination occurs in almost all projects and programs (including HUD funded activities), such as homeless activities, affordable housing activities, public services, economic development activities, and public improvement activities.

§91.215 (k) Public Housing Resident Initiatives

The Saint Paul Public Housing Agency (PHA) and the City of Saint Paul encourages public housing residents to become more involved in management and in each of the agency's home ownership programs. As the City's public housing provider, PHA promotes resident participation by supporting the resident councils at each of the hi-rises, family housing developments and scattered sites.

The PHA's Current Resident Initiatives include the following:

- Home Ownership: 229 families have bought their own homes through PHA's HOME program, after living in public housing or using Section 8 assistance. The HOME program is a joint project of the PHA, the City of Saint Paul and the Family Housing Fund.
- Resident Employment: Several residents are employed as "Resident Initiatives Clerks" at the PHA's community centers. The centers provide offices and computer labs where the Saint Paul Public Schools, Wilder Foundation and other community agencies offer a range of employment and training services as well as other supportive services for residents and the surrounding community. Current residents also receive a preference in the hiring process for all PHA job openings, and many current employees were residents of public housing or Section 8- assisted housing at one time.
- Section 8 self-sufficiency program: The PHA has a Family Self-Sufficiency (FSS) program which currently serves 110 family (households), including 90 families with Housing Choice Vouchers and 20 families living in public housing.

§91.215 (I) Performance Measurements

The City tracks the performance of each HUD funded activity it carries out, and reports the results to HUD and the public in the Consolidated Annual Performance and Evaluation Report (CAPER). Information is collected and reported for each HUD funded activity being carried out, and includes the number of persons/households assisted, racial and ethnic information, income level, and female headed household status of the persons/households assisted. The City also measures performance by reviewing the progress of goals and objectives identified in contracts and work plans, and also monitors the timely expenditure of HUD funds.

The City has not developed a “Logic Model” performance measurement system, as recommended by HUD. The City believes that the measurement systems currently in place are adequate, but will continue to track the progress of the various groups working to develop an approach to outcome measurement. It is anticipated that the City will eventually implement a system that will meet both HUD and local needs.

§91.220 Action Plan

§91.220(b) Resources

(1) Federal Resources: The Federal Resources available from HUD for projects and programs identified in the 2005 Action Plan total \$11,939,300. This includes \$9,069,381 of Community Development Block Grant (CDBG), \$2,435,003 of HOME Investment Partnership (HOME), \$348,422 of Emergency Shelter Grant (ESG), and \$86,494 of American Dream Downpayment Initiative (ADDI) funding. The City also anticipates receiving \$2,384,619 of CDBG program income, which will also be used for projects and programs identified in the Action Plan. (Program income generated by City activities is used to finance the overall CDBG program, while program income generated by subgrantee activities is used as a revolving fund for that activity).

(2) Other Resources: In addition to the Federal Resources listed above, approximately \$73 million of local, State, and other Federal funding will be available to the City for projects in 2005. This funding is primarily used for infrastructure and public improvements, and consists of \$22 million of local bonds, \$35 million of other local financing, \$9 million of State funds, and \$6 million of Federal transportation funding. A breakdown of the types of activities being funded with the other resources identified in the 2005 Saint Paul Capital Improvement Budget is listed below:

- Street/Lighting Improvements 41%
- Sewer Improvements 11%
- Parks Improvements 6 %
- Commercial/Residential 14 %
- STAR (Sales Tax) Program 17 %
- Other Improvements 11 %

The City will also use Low Income Housing Tax Credits, HRA Funds and Tax Increment Financing for housing and economic development activities during the program year.

§91.220(c) Activities to be Undertaken in 2005

The **Consolidated Plan Listing of Projects (Table 3)** on the following 31 pages provides a description and funding amount for each of the activities the City plans to undertake in HUD Fiscal Year 2005 with CDBG, HOME, ESG, and ADDI funding.

These activities, which are described in the following pages, address the City's Housing Needs: ADDI Program, Community Collaboration for Home Ownership, Comprehensive Home Ownership Opportunity Fund, Comprehensive Home Purchase & Rehabilitation Fund, Comprehensive Housing Real Estate Fund, ESG Program, East Side Revolving Loan Fund, Frogtown Facelift Home Rehabilitation Fund, Frogtown Flexible Fund, Home Improvement Lending Program, Home Improvements Plus, HOME Program, Neighborhood Revitalization Acquisition Fund, Phalen Village Housing, and Property Management.

These activities, which are described in the following pages, address the City's Economic Development Needs: Capital City Business Development and Payne Arcade Commercial Investment Initiative.

These activities, which are described in the following pages, address the City's Public Service Needs: Block Nurse Program, Capital City Youth Employment, Citizen Participation, Crime Prevention, Neighborhood Health Clinics, and Neighborhood Non-Profit Organizations.

The Neighborhood House activity, which is described in the following pages, addresses the City's Public Facility Needs.

The Planning & Environmental activity, which is described in the following pages, addresses the City's Planning Needs.

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title American Dream Downpayment Initiative

Project Description

This new program will provide due on sale loans up to \$10,000 for down payment assistance for low/moderate income first time homebuyers. Funds will be targeted to residents of public housing who have been identified as ready to purchase homes, or to homebuyers purchasing newly constructed or rehabilitated homes from City subgrantees. All participants will also be required to attend first time homebuyers training. A portion of the funding may also be used for rehabilitation.

Location: Community Wide

Objective Number Housing 9	Project ID 1	Funding Sources: CDBG ESG HOME 86,494 HOPWA Total Formula 86,494 Prior Years Funding Assisted Housing PHA Other Funding Total 86,494
HUD Matrix Code 13	CDBG Citation 570.202	
Type of Recipient Local Government	CDBG National Obj.	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Households	Annual Units 6	
Local ID 1-1994	Units Upon Completion 9	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Public Services

Project Title Block Nurse Program

Project Description

This multi-year program provides assistance to Block Nurse programs located throughout the City, which provide in home nursing services to area seniors. The programs receiving assistance are Hamline-Midway, Highland, Macalester-Groveland, Merriam Park, North End/South Como, Payne-Phalen, St. Anthony Park, Summit Hill, and West 7th. This program also receives local funding.

Location: Community Wide

Objective Number CD 3,4	Project ID 2	Funding Sources: CDBG 90,000 ESG HOME HOPWA
HUD Matrix Code 05A	CDBG Citation 570.201(e)	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)2	Total Formula 90,000
Start Date 06/01/05	Completion Date 05/31/06	Prior Years Funding Assisted Housing PHA Other Funding
Performance Indicator People	Annual Units 1000	
Local ID 00539	Units Upon Completion 1000	Total 90,000

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Economic Development

Project Title Capital City Business Development

Project Description

This multi-year program provides a flexible source of gap financing for businesses located in the City. Activities include, rehabilitation, acquisition, demolition, site preparation, development of commercial and mixed use buildings, and the provision of working capital and loan guarantees. Applications for this program are accepted year round. There are no minimum or maximum loan amounts, and the loan terms vary, based on the credit analysis of each project. Some projects funded through this program may use the job creation objective rather than the area benefit. This program will also receive local funding, leverage private investment, and generate program income.

Location: Community Wide

Objective Number CD 10	Project ID 3	Funding Sources: CDBG 500,000
HUD Matrix Code 14E	CDBG Citation 570.202	ESG HOME HOPWA
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(1)	Total Formula 500,000
Start Date 06/01/05	Completion Date 12/31/06	Prior Years Funding Assisted Housing PHA Other Funding
Performance Indicator Businesses	Annual Units 2	
Local ID 00519	Units Upon Completion 3	Total 500,000

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Community Collaboration for Home Ownership

Project Description

This program, which will be a collaboration between the City, LISC, MHFA and several neighborhood CDCs, will provide funding to produce new or substantially rehabilitated single family housing units. The CDBG funding will be used to fill the gap between the development cost and the sales price. The housing will be located in the East Side, Frogtown, North End, and Summit-University neighborhoods, and will be sold to low/moderate income households. Activities include acquisition, demolition, relocation, rehabilitation, and new construction. Upon completion, the homes are sold by realtors to qualified buyers.

Location: Community Wide

Objective Number Housing 9	Project ID 6	Funding Sources: CDBG 500,000 ESG HOME HOPWA Total Formula 500,000 Prior Years Funding Assisted Housing PHA Other Funding Total 500,000
HUD Matrix Code 14G	CDBG Citation 570.202	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 10	
Local ID 01019	Units Upon Completion 15	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Youth Programs

Project Title Capital City Youth Employment

Project Description

This multi-year program provides economically disadvantaged youth with educational and employment opportunities. Services include remedial education, classroom and occupational skills training, and part-time employment. The Saint Paul School District refers income eligible youth to this program.

Location: Community Wide

Objective Number CD 7	Project ID 4	Funding Sources: CDBG 400,000 ESG HOME HOPWA Total Formula 400,000 Prior Years Funding Assisted Housing PHA Other Funding Total 400,000
HUD Matrix Code 05H	CDBG Citation 570.201(e)	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(2)	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator People	Annual Units 400	
Local ID 00464	Units Upon Completion 400	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Comprehensive Homeownership Opportunity Fund

Project Description

This multi-year program provides funding for the treatment of the City's vacant housing and lots. Activities include acquisition, rehabilitation, demolition, and new construction of housing (by neighborhood non-profit groups). The funding assists in filling the gap between the total development cost and the sales price of the property after development. The completed housing requires home ownership by a low/moderate income household, or ownership by a non-profit organization providing affordable rental opportunities. Upon completion, the homes are sold by a realtor to a qualified buyer. This program generates program income.

Location: Community Wide

Objective Number Housing 9	Project ID 8	Funding Sources: CDBG 500,000 ESG HOME HOPWA Total Formula 500,000 Prior Years Funding Assisted Housing PHA Other Funding Total 500,000
HUD Matrix Code 14G	CDBG Citation 570.202	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 10	
Local ID 01019	Units Upon Completion 15	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Comprehensive Home Purchase & Rehabilitation Fund

Project Description

This multi-year program provides a flexible source of financing to assist homeowners and homebuyers of single family and duplex homes. Due on sale loans up to \$25,000 are available on a first come-first serve basis for rehabilitation, hazardous materials removal, historic preservation, closing costs, or gap financing. The funding is targeted to households at or below 50 percent of median income. This program also receives State and local funding, and generates program income.

Location: Community Wide

Objective Number Housing 5	Project ID 7	Funding Sources: CDBG 1,000,000 ESG HOME HOPWA Total Formula 1,000,000 Prior Years Funding Assisted Housing PHA Other Funding Total 1,000,000
HUD Matrix Code 14a	CDBG Citation 570.202	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/01/06	
Performance Indicator Housing Units	Annual Units 40	
Local ID 00418	Units Upon Completion 50	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Comprehensive Housing Real Estate Fund

Project Description

This multi-year program provides loans and grants to finance substantial multi-unit rehabilitation and development, including acquisition, demolition, and site preparation. Funding is available throughout the year on a first come-first serve basis to owners or developers of multi-unit properties. The amount of funding and terms vary, depending on the number of units and the type of improvements. Upon completion, the housing must be occupied by at least 51 percent low/moderate income households. This program also receives State and local funding, leverages private funding, and generates program income.

Location: Community Wide

Objective Number Housing 5, 4	Project ID 9	Funding Sources: CDBG 1,150,000 ESG HOME HOPWA Total Formula 1,150,000 Prior Years Funding Assisted Housing PHA Other Funding Total 1,150,000
HUD Matrix Code 14B	CDBG Citation 570.202	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/01/06	
Performance Indicator Housing Units	Annual Units 30	
Local ID 00518	Units Upon Completion 50	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Public Services

Project Title Citizen Participation

Project Description

This multi-year program provides funding for District Councils in Planning Districts 2 - 9, 11, and Lexington-Hamline. This program also receives local funding.

Location: Community Wide

Objective Number CD 6	Project ID 5	Funding Sources: CDBG 108,000 ESG HOME HOPWA Total Formula 108,000 Prior Years Funding Assisted Housing PHA Other Funding Total 108,000
HUD Matrix Code 21C	CDBG Citation 570.206(b)	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)(1)	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator Organizations	Annual Units 10	
Local ID 00384	Units Upon Completion 10	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Anti-Crime

Project Title Crime Prevention Program

Project Description

This multi-year program provides funding to neighborhood groups carrying out crime prevention activities. Activities include block club organizing, newsletter distribution, and lighting improvements. The organizations receiving funding are Districts 2, 4-9, 11, 17, Lexington-Hamline, Youth Express, Teens Networking Together, West Side Safe Neighborhoods, Ramsey Hill, University United, Aurora-St. Anthony, and Dayton's Bluff. This program also receives local funding.

Location: Community Wide

Objective Number CD 5	Project ID 10	Funding Sources: CDBG 300,000 ESG HOME HOPWA Total Formula 300,000 Prior Years Funding Assisted Housing PHA Other Funding Total 300,000
HUD Matrix Code 05I	CDBG Citation 570.201(e)	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator People	Annual Units 150,000	
Local ID 00432	Units Upon Completion 150,000	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Planning & Administration

Project Title Direct Rehabilitation Administration

Project Description

Funding for direct activity delivery costs associated with the rehabilitation programs administered by the City.

Location: Community Wide

Objective Number Housing 5	Project ID 11	Funding Sources: CDBG 500,000 ESG HOME HOPWA Total Formula 500,000 Prior Years Funding Assisted Housing PHA Other Funding Total 500,000
HUD Matrix Code 14H	CDBG Citation 570.202	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator N/A	Annual Units 0	
Local ID 00501	Units Upon Completion 0	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Homeless

Project Title Emergency Shelter Grant Program

Project Description

The City will use Emergency Shelter Grant funding for homeless prevention, operating costs of shelters, essential services, improvements to homeless facilities, and ESG administration. The allocation process for ESG funds will occur in late summer or early fall, when an RFP will be published and sent to providers of homeless services. All applicants are required to provide a 1 to 1 match.

Location: Community Wide

Objective Number Housing 2; Homeless 1-4	Project ID 14	Funding Sources: CDBG 348,422 ESG HOME HOPWA Total Formula 348,422 Prior Years Funding Assisted Housing PHA Other Funding Total 348,422
HUD Matrix Code 03C	CDBG Citation 570.201(c)	
Type of Recipient Subrecipient	CDBG National Obj.	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Persons	Annual Units 1000	
Local ID	Units Upon Completion 1500	

The primary purpose of this project is to help: X The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title East Side Revolving Loan Fund

Project Description

This multi-year program provides loans or grants to low and moderate income home owners and townhome owners in Districts 4 and 5, who are unable to obtain financing from conventional sources. Applications are taken throughout the year, and assistance is provided on a first come - first serve basis. Eligible activities include rehabilitation, acquisition, demolition, relocation, and new construction of housing. Rates and terms of the loans are based on the applicants income. The program generates program income, and is being carried out by Dayton's Bluff NHS and East Side Neighborhood Development Company.

Location: Census Tracts 309, 310, 311, 315, 316, 330, 331, 344, 345.

Objective Number Housing 5	Project ID 12	Funding Sources: CDBG 400,000 ESG HOME HOPWA Total Formula 400,000 Prior Years Funding Assisted Housing PHA Other Funding Total 400,000
HUD Matrix Code 14A	CDBG Citation 570.202	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 10	
Local ID 00388	Units Upon Completion 15	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Planning & Administration

Project Title Finance Department

Project Description

Funding to pay Finance Department costs associated with HUD grant programs.

Location: N/A

Objective Number N/A	Project ID 15	Funding Sources: CDBG 16,000 ESG HOME HOPWA Total Formula 16,000 Prior Years Funding Assisted Housing PHA Other Funding Total 16,000
HUD Matrix Code 21A	CDBG Citation 570.206	
Type of Recipient Local Government	CDBG National Obj.	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator N/A	Annual Units	
Local ID 00387	Units Upon Completion	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Frogtown Flexible Fund for Housing Redevelopment

Project Description

This multi-year program, previously entitled New Construction Fund for Homeownership, provides funding to assist in the construction of housing on vacant lots or the rehabilitation of vacant housing located in District 7. Other activities may include acquisition, demolition, or relocation. Upon completion, the homes will be sold by a realtor to low/moderate income households. This program is carried out by Greater Frogtown CDC.

Location: Census tracts 324, 325, 326, and 327.

Objective Number Housing 9	Project ID 17	Funding Sources: CDBG 150,000 ESG HOME HOPWA Total Formula 150,000 Prior Years Funding Assisted Housing PHA Other Funding Total 150,000
HUD Matrix Code 12	CDBG Citation 570.204	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 3	
Local ID 00662	Units Upon Completion 5	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Frogtown Facelift Home Rehab Fund

Project Description

This multi-year program provides financing to low/moderate income property owners in the Frogtown area of Saint Paul who are unable to obtain rehabilitation financing through traditional sources. Up to \$30,000 in the form of 1/3 forgivable loan, 1/3 amortized loan and 1/3 due on sale is available throughout the year on a first come - first serve basis for both interior and exterior health/safety and deferred maintenance improvements. This program generates program income, and is carried out by Greater Frogtown CDC.

Location: Census Tracts 324, 325, 326, 327.

Objective Number Housing 5	Project ID 16	Funding Sources: CDBG 200,000 ESG HOME HOPWA Total Formula 200,000 Prior Years Funding Assisted Housing PHA Other Funding Total 200,000
HUD Matrix Code 14A	CDBG Citation 570.202	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 8	
Local ID 00661	Units Upon Completion 10	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Planning & Administration

Project Title General Administration

Project Description

Funding for the management, coordination, oversight, and monitoring of the CDBG program.

Location: N/A

Objective Number N/A	Project ID 18	Funding Sources: CDBG 900,000 ESG HOME HOPWA Total Formula 900,000 Prior Years Funding Assisted Housing PHA Other Funding Total 900,000
HUD Matrix Code 21A	CDBG Citation 570.206	
Type of Recipient Local Government	CDBG National Obj.	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator	Annual Units	
Local ID 00409	Units Upon Completion	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Home Improvement Lending Program

Project Description

This multi-year program, previously entitled West Side NHS Revolving Loan Fund, provides low interest home improvement loans with variable terms to low/moderate income homeowners. The funding is available on a first come - first serve basis, and is being carried out by Community NHS. The average loan amount is \$15,000. This program generates program income.

Location: Community Wide

Objective Number Housing 5	Project ID 19	Funding Sources: CDBG 350,000 ESG HOME HOPWA Total Formula 350,000 Prior Years Funding Assisted Housing PHA Other Funding Total 350,000
HUD Matrix Code 14A	CDBG Citation 570.202	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 10	
Local ID 00506	Units Upon Completion 15	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Planning & Administration

Project Title Housing Information Services

Project Description

This multi-year program provides funding for City staffs who provide fair housing and counseling services to City residents.

Location: Community Wide

Objective Number N/A	Project ID 22	Funding Sources: CDBG 100,000 ESG HOME HOPWA Total Formula 100,000 Prior Years Funding Assisted Housing PHA Other Funding Total 100,000
HUD Matrix Code 21C	CDBG Citation 570.206	
Type of Recipient Local Government	CDBG National Obj.	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator	Annual Units	
Local ID 00405	Units Upon Completion	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Home Improvement Plus

Project Description

This multi-year program provides deferred and low interest home improvement loans to low/moderate income homeowners on a first come - first serve basis. The program requires health and safety items be addressed before other improvements are allowed. The loans have variable terms, and average \$10,000. The program is carried out by North East Neighborhoods Development Corporation, and it generates program income.

Location: Census tracts 307.02, 307.03, 307.04, 317, 318.01, and 318.02.

Objective Number Housing 5	Project ID 21	Funding Sources: CDBG 150,000 ESG HOME HOPWA Total Formula 150,000 Prior Years Funding Assisted Housing PHA Other Funding Total 150,000
HUD Matrix Code 14A	CDBG Citation 570.202	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/01/06	
Performance Indicator Housing Units	Annual Units 7	
Local ID 00507	Units Upon Completion 10	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title HOME Program

Project Description

The HOME Program funding will be used for CHDO development (15 percent minimum) and operating activities (5 percent maximum), City projects, Subrecipient projects, and administration (10 percent maximum). Activities will include single family and multi-family rehabilitation and development, as well as homebuyers assistance. The homebuyers assistance projects will use the resale/recapture criteria previously approved by HUD. The HOME match requirement will be met with excess match from previous years, as well as match leveraged from new projects. Proposals for HOME funding are accepted throughout the year.

Location: Community Wide

Objective Number Housing 5,9	Project ID 20	Funding Sources: CDBG 2,435,003 ESG HOME HOPWA Total Formula 2,435,003 Prior Years Funding Assisted Housing PHA Other Funding Total 2,435,003
HUD Matrix Code 14A	CDBG Citation 570.202	
Type of Recipient Local Government	CDBG National Obj.	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 50	
Local ID 1-1994	Units Upon Completion 75	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Planning & Administration

Project Title Indirect Cost Plan

Project Description

Funding for costs included in the City's approved Indirect Cost Plan.

Location: N/A

Objective Number N/A	Project ID 23	Funding Sources: CDBG 300,000 ESG HOME HOPWA Total Formula 300,000 Prior Years Funding Assisted Housing PHA Other Funding Total 300,000
HUD Matrix Code 21B	CDBG Citation 570.206	
Type of Recipient Local Government	CDBG National Obj.	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator N/A	Annual Units	
Local ID 00409	Units Upon Completion	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Public Services

Project Title Neighborhood Health Clinics

Project Description

This multi-year program provides assistance to non-profit health clinics which provide medical and dental services to low/moderate income City Residents. The participating clinics are Face to Face, Family Tree, Health Start, Model Cities, and West Side. This program also receives local funding.

Location: Community Wide

Objective Number CD 3	Project ID 24	Funding Sources: CDBG 95,000 ESG HOME HOPWA Total Formula 95,000 Prior Years Funding Assisted Housing PHA Other Funding Total 95,000
HUD Matrix Code 05M	CDBG Citation 570.201(e)	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)(2)	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator People	Annual Units 3000	
Local ID 00522	Units Upon Completion 3000	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Public Facilities

Project Title Neighborhood House Community Center

Project Description

This multi-year project provides funding for the design and construction of a new Neighborhood House Community Center, which will become the Wellstone Center. This project will also receive State, private, and other Federal funding.

Location: 179 E. Robie St.

Objective Number CD 1	Project ID 33	Funding Sources: CDBG 890,000 ESG HOME HOPWA Total Formula 890,000 Prior Years Funding Assisted Housing PHA Other Funding Total 890,000
HUD Matrix Code 03E	CDBG Citation 570.201(c)	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(1)	
Start Date 06/01/05	Completion Date 12/31/05	
Performance Indicator Public Facilities	Annual Units 1	
Local ID 00902	Units Upon Completion 1	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Public Services

Project Title Neighborhood Nonprofit Organizations

Project Description

This multi-year program provides assistance to public service projects administered by nonprofit organizations throughout the City. Proposals are reviewed and approved for funding by the City Council. This program also receives local funding.

Location: Community Wide

Objective Number CD 8	Project ID 25	Funding Sources: CDBG 305,000 ESG HOME HOPWA Total Formula 305,000 Prior Years Funding Assisted Housing PHA Other Funding Total 305,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)(2)	
Start Date 06/01/05	Completion Date 09/01/06	
Performance Indicator People	Annual Units 2500	
Local ID 00433	Units Upon Completion 2500	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Neighborhood Revitalization Acquisition Fund

Project Description

This multi-year program provides funding for the acquisition and related demolition and relocation of properties located in strategic redevelopment areas, which are available for purchase. The sites will be redeveloped with low/moderate income housing, mixed use, or supportive use properties.

Location: Community Wide

Objective Number Housing 1,2,4,6	Project ID 26	Funding Sources: CDBG 500,000 ESG HOME HOPWA Total Formula 500,000 Prior Years Funding Assisted Housing PHA Other Funding Total 500,000
HUD Matrix Code 01	CDBG Citation 570.201(a)	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 3	
Local ID 01022	Units Upon Completion 5	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Planning & Administration

Project Title Planning & Environmental

Project Description

Funding for planning activities in income eligible areas of the City, as well as environmental and historic reviews of HUD funded projects.

Location: N/A

Objective Number N/A	Project ID 29	Funding Sources: CDBG 400,000 ESG HOME HOPWA Total Formula 400,000 Prior Years Funding Assisted Housing PHA Other Funding Total 400,000
HUD Matrix Code 20	CDBG Citation 570.205	
Type of Recipient Local Government	CDBG National Obj. N/A	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator N/A	Annual Units N/A	
Local ID 00410	Units Upon Completion	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Economic Development

Project Title Payne-Arcade Commercial Investment Initiative

Project Description

This multi-year program provides funding for improvements to commercial properties on Payne Avenue or Arcade Street, between E. 7th Street and Maryland Avenue. The funding is in the form of a forgivable loan, which may be used for facade improvements or gap financing for building acquisition. The program requires participating businesses to contribute matching funds, and it is being carried out by East Side Neighborhood Development Company.

Location: Census tracts 310, 315, 331

Objective Number CD 10	Project ID 27	Funding Sources: CDBG 150,000 ESG HOME HOPWA Total Formula 150,000 Prior Years Funding Assisted Housing PHA Other Funding Total 150,000
HUD Matrix Code 14E	CDBG Citation 570.202	
Type of Recipient Subrecipient	CDBG National Obj. 570.208(a)(1)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Businesses	Annual Units 4	
Local ID 00508	Units Upon Completion 6	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Property Management

Project Description

This multi-year program provides funding for the costs associated with maintaining properties acquired through urban renewal projects, including the maintenance, utilities, management and disposition expenses.

Location: Community Wide

Objective Number Housing 9	Project ID 30	Funding Sources: CDBG 300,000 ESG HOME HOPWA Total Formula 300,000 Prior Years Funding Assisted Housing PHA Other Funding Total 300,000
HUD Matrix Code 02	CDBG Citation 570.201(b)	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 05/31/06	
Performance Indicator Housing Units	Annual Units 5	
Local ID 00383	Units Upon Completion	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Housing

Project Title Phalen Village Superblock Development

Project Description

This multi-year project provides funding for the complete redevelopment of the former Phalen Village Superblock, which was a contiguous area with 38 twelve-unit apartment buildings. The area is being redeveloped into the Ames Lake Neighborhood, which will have reduced density and increased green space. Activities include acquisition, demolition, relocation, substantial rehabilitation, and public improvements. This project will also be funded with private and other public funding.

Location: Maryland and Barclay

Objective Number Housing 5,4	Project ID 28	Funding Sources: CDBG 1,000,000 ESG HOME HOPWA Total Formula 1,000,000 Prior Years Funding Assisted Housing PHA Other Funding Total 1,000,000
HUD Matrix Code 14B	CDBG Citation 570.202	
Type of Recipient Local Government	CDBG National Obj. 570.208(a)(3)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 70	
Local ID 01023	Units Upon Completion 250	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Saint Paul, MN

Priority Need Other

Project Title Vacant & Hazardous Building Demolition

Project Description

This multi-year program provides funding for the demolition of vacant buildings which are considered nuisance properties, and pose a threat to public health and safety.

Location: Community Wide

Objective Number N/A	Project ID 32	Funding Sources: CDBG 200,000 ESG HOME HOPWA Total Formula 200,000 Prior Years Funding Assisted Housing PHA Other Funding Total 200,000
HUD Matrix Code 04	CDBG Citation 570.201(d)	
Type of Recipient Local Government	CDBG National Obj. 570.208(b)(2)	
Start Date 06/01/05	Completion Date 12/31/06	
Performance Indicator Housing Units	Annual Units 8	
Local ID 00461	Units Upon Completion 12	

The primary purpose of this project is to help: ☐ The Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

§91.220(d) Geographic Distribution

Neighborhood House Community Center, located at 179 E. Robie, is the only 2005 project with a specific location. All of the other projects and programs described in the Action Plan are available Citywide, or have service areas that include one or more neighborhoods (districts) in the City. The specific locations are identified on the individual project sheets in the Consolidated Plan Listing of Projects, immediately preceding this section.

Figure 8, on the following page, shows the areas of the City with at least 51 percent low/moderate income persons. All of the activities being carried out in 2005 which provide an area benefit will have a service area that is primarily located in the non-shaded area of the map.

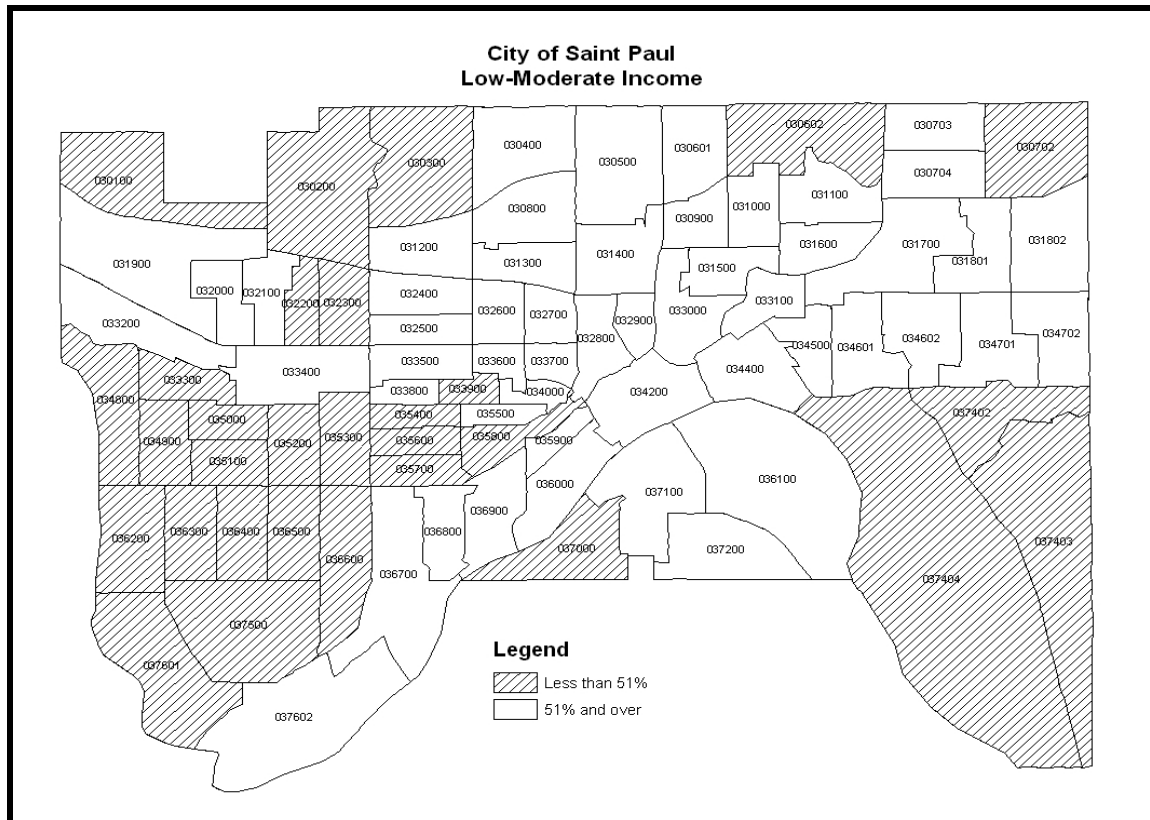
Activities carried out by the City which provide a direct benefit (primarily housing activities) are available Citywide to income eligible households, while direct benefit activities carried out by subgrantees are available to income eligible households located in the neighborhoods served by the subgrantee.

Furthermore, as part of the City's Housing Action Plan for 2004, the City Council adopted the Locational Choice Policy which states that the City of Saint Paul should pursue policies and practices which maximize housing and locational choices for residents of all income levels. The City should aggressively fight discrimination in the housing market and should pursue policies and programs at all government levels which aggressively encourage the development of affordable housing in all Saint Paul neighborhoods and in the region.

Possible strategies to encourage greater locational choice in Saint Paul include:

- Incorporate the promotion of locational choice as a citywide goal in the City's project review and approval processes.
- Encourage greater participation on the part of property owners throughout the City in the Section 8 voucher program. This may include stepped-up education efforts as well as greater enforcement of fair housing laws. Educating voucher holders on housing and locational choices is also an important strategy.
- Recognize that certain areas have higher development costs so the City should consider providing deeper development subsidies and other incentives adequate to encourage the development of affordable units in areas with fewer affordable housing choices.
- Consider conversion opportunities where appropriate in neighborhoods with limited affordable housing choices and few new development opportunities, including converting existing market rate housing to affordable units.
- Consider investing and supporting the development of affordable housing, with particular emphasis on mixed income projects.

Figure 8.



Source: U.S. Census Bureau

§91.220(e) Homeless & Other Special Needs

In 2005 the City will continue to allocate its Emergency Shelter Grant funds to agencies that provide homeless prevention services, emergency shelter, transitional housing, day centers, counseling services, and outreach services. The City is also looking for proposals which will increase the number of shelter beds, and has CDBG funding and foundation grants available for construction or rehabilitation, and ESG funding available for operating funds. The ESG funds are awarded on a competitive basis, with the proposals reviewed by the City, Ramsey County, area foundations, and service providers. Each proposal is rated and ranked, before being recommended to the Mayor and City Council for final approval.

CDBG funding will also be used for the Block Nurse, Health Clinic, and Neighborhood Non-Profit programs, which provide assistance for persons with special needs.

§91.220(f) Other Actions

Meeting Underserved Needs

In 2005 the City will meet some of its underserved needs through the activities of many of the multi-year HUD funded housing programs. The production and preservation of large family units, and units for very low and extremely low income households will be accomplished by the various homeowner, homebuyers, multi-unit, and new housing development programs carried out by the City and its subgrantees. Additional shelter for homeless youth will be a priority for ESG funding.

Foster and Maintain Affordable Housing

In 2005 the City will continue to use the majority of its CDBG funding, and all of its HOME and ESG funding for affordable housing activities. Projects and programs which provide assistance for homebuyers, homeowner rehabilitation, rental rehabilitation, and new construction of affordable housing will be carried out by the City and subgrantees. Descriptions of the specific projects and programs can be found in the Consolidated Plan Listing of Projects (Table 3) in this section of the Consolidated Plan. In addition to the HUD funded activities, the City will carry out projects in conjunction with the Minnesota Housing Finance Agency, the Metropolitan Council, the Minneapolis-Saint Paul Family Housing Fund, and the Saint Paul Housing and Redevelopment Authority.

Remove Barriers to Affordable Housing

In 2005 the City will continue to provide the majority of its HUD funding, along with various sources of local funding for projects and programs which develop or make improvements to affordable housing. The City will also review its regulatory policies and processes to see if they can be streamlined or made more affordable. The City will also work to affirmatively further fair housing, both locally and regionally.

Public Housing Improvements & Resident Initiatives

In 2005 the Saint Paul Public Housing Agency will continue the major renovation of McDonough Homes 484 family units, a \$35 million project which began in 2001 and will be completed in 2010. Other planned work includes upgrading the heating plants at the hi-rise buildings, making elevator improvements at Wabasha and Seal Hi-Rises, and the installation of fire sprinkler systems at Dunedin and Wilson Hi-Rises.

Evaluation and Reduction of Lead-based Paint

Saint Paul will continue to comply with the HUD regulations concerning lead-based paint, including notifying applicants of the lead requirements, performing lead screening, requiring abatement by certified workers, and completing clearance testing on all HUD funded housing projects.

Anti-Poverty Strategy

The City will provide funding for workforce development activities and related public service activities, which augment the programs funded by Ramsey County. The workforce activities include outreach to participants, participant assessment, basic skills training, job training,

job placement, work experience, and follow up. The City and some of its subgrantees also have a number of programs that provide assistance to businesses, which may create jobs for low/moderate income persons.

Institutional Structure

The institutional structure in Saint Paul has allowed the City to form a number of partnerships which help the City achieve many of the goals identified in the Consolidated Plan. In 2005 PED will again work with other City departments, other levels of government (County, State, Federal), non-profit organizations, and private sector organizations to provide funding for projects and programs which help meet the City's housing and community development needs.

Coordination

Saint Paul will continue to work closely with Ramsey County (the primary public service provider in the City), and the Saint Paul Public Housing Agency (the administrator of public housing and vouchers in Saint Paul) in 2005. The City will also work with the Saint Paul Port Authority on commercial and industrial projects, and with adjacent units of government on the regional Analysis of Impediments to Fair Housing Choice.

The City will continue to work with Community Development Corporations, other non-profit organizations in the City, and the private sector to deliver housing and community development services.

§91.230 Monitoring

The City takes a number of steps to help ensure that all activities carried out with HUD funding are in compliance with program regulations, and also meet their intended goals, including timely expenditure of funds.

Initial Review of Proposals - All projects and programs proposed to receive HUD funding are reviewed by grants management staff to determine if the activity is eligible, and if a national objective will be met.

Contracts - All non-City entities receiving CDBG, HOME, or ESG funding are required to enter into a formal agreement with the City. This agreement identifies all applicable federal, state, and local regulations and compliance requirements that apply to the activity. The agreement also identifies specific activities to be carried out, a timeline for carrying out the activities, and a detailed budget.

Reimbursement and Check Requests - Each time a reimbursement is requested for either a City administered or subgrantee activity documentation of the expenses, as well as a report which updates the progress and accomplishments of the activity must be attached. The reimbursement requests are reviewed for accuracy by the City project manager and accounting staff before the reimbursements are made.

On-site Monitoring - Each year the City makes site visits to subgrantees carrying out federally funded projects and programs. Selection of subgrantees is based on risk factors, including the amount of funding allocated, the complexity of the project or program, and the experience and capacity of the group receiving the funding. The on-site monitoring examines the subgrantees financial systems and controls, cost reasonableness of activities, income eligibility of participants, project progress, and other applicable requirements. Additionally, home funded units with long term affordability requirements are monitored annually during the affordability period for rent and occupancy requirements, and also inspected for conformance with property standards.

Reporting - The City prepares a Consolidated Annual Performance and Evaluation Report (CAPER) each year. The CAPER details the progress and accomplishments of CDBG, HOME, and ESG funded activities. Information contained in the CAPER is taken from report forms submitted each time a project or program receives a reimbursement, which allows the City to monitor the activities being carried out on an ongoing basis.

Appendix