

**2020-24 CONSOLIDATED PLAN  
2020-21 ANNUAL ACTION PLAN  
SUBSTANTIAL AMENDMENT**

Program Year 2020: June 1, 2020 – May 31, 2021

**CITY OF SAINT PAUL**

1100 CITY HALL ANNEX  
425 WEST FOURTH STREET  
SAINT PAUL, MN 55102



Building community  
wealth through  
business, housing, jobs,  
planning, financial and  
cultural assets.

APPROVED FOR  
SUBMITTAL BY CITY  
COUNCIL RESOLUTION  
#20-81, 03/18/2020

Substantial Amendment No. 1: Amended the City's Citizen Participation Plan to add criterion to be used to determine what changes in HUD funding or to the City's process of public notification constitutes a substantial amendment. The City added criterion to establish expedited procedures to draft, propose, or amend consolidated plans when necessary to expedite or facilitate the use of grants funds as allowed under the CARES Act. Substantial Amendment No. 2: incorporates HOME Program CARES Act waiver/suspension to increase its administrative cap from 10% of its annual formula allocation to 25% and the reduction in HOME funding available for project development. Increase Planning and Administration (Project 12) and reduces Housing Construction - Development of New Housing (Goal 2/Project 6) by \$284,395.80, respectively. Substantial Amendment No. 3: Moves CDBG funding of \$401,442.57 from Single Unit Rehabilitation (Goal 4/Project 7) to Housing Construction (Goal 2/Project 6). Minor Amendment No. 1: Reflects an error in the formula calculation for CDBG and HOME program funding. The result is a reduction of \$1,071 in total CDBG funding and a reduction of \$403 in total HOME funding. These reductions are reflected in total resources available for program year 2020-21 and in Planning and Administration (Project 12). Minor Amendment No. 2: Amends the City's Citizen Participation Plan and Process for how it notifies the public of Public Hearings and informs its citizens of opportunity to provide public comment. For program year 2019, and going forward, the City will publish notices in the Saint Paul City Council designated legal newspaper of general circulation. Substantial Amendment No. 4: Expands the definition and use of CDBG funding for Clearance (Goal 9/Project 2) for a broader definition of eligible activities to prevent the spread of blight to adjacent properties or areas. Substantial Amendment No. 5: Moves CDBG funding: from Economic Development (Goal 8/Project 9) of \$75,000 and Clearance (Goal 9/Project 2) of \$175,000 to Multi-Unit Housing Development Fund total funding of \$250,000 (Goal 3/Project 8). Substantial Amendments No. 6, 7, 8, 9 See Summary.

## Executive Summary

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

#### 1. Introduction

This document is the 2020-2024 Consolidated Plan for the City of Saint Paul, Minnesota, to be submitted to the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan describes the City's housing market conditions, identifies the need for affordable housing and community development, and provides strategies to address these needs for a period of five years. The Plan coordinates the City's housing and economic development plans with other public, private and nonprofit community housing providers, and non-housing service agencies to identify priorities that align and focus funding from the HUD formula block grant programs: Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) Program.

## Demo

The one-year Annual Action Plan (AAP) for 2020 program year is also included in this document. The AAP includes the City's application for 2020 CDBG funding, which the City uses to invest in housing, public improvements, economic development, public services, and job creation activities. Saint Paul also receives HOME funds to assist in the provision of long-term, safe and affordable housing, as well as ESG funding, which supports programs that assist individuals and families to quickly regain stability in permanent housing after experiencing a housing crisis or homelessness.

Saint Paul is considered an entitlement community by HUD. Eligibility for participation as an entitlement community is based on population data provided by the U.S. Census Bureau and metropolitan area delineations published by the Office of Management and Budget. HUD determines the amount of each entitlement grantee's annual funding allocation formula which uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas. The City received a corrected allocation of \$6,891,497 in CDBG funding, a corrected allocation of \$1,895,569 in HOME funding, and \$594,358 in ESG funding from HUD in 2020. In addition, the City estimates using about \$507,432 in CDBG program income and approximately \$1,100,758 in HOME program income. Program income is income directly generated from a CDBG or HOME program funded activity, such as loan repayments).

This document will be submitted to HUD by April 15, 2020, which is forty-five days before the City's June 1, 2020 program year begins.

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

Through the needs assessment and market analysis, citizen participation process, and agency consultation during the development of this Plan, the City of Saint Paul has identified priority needs in the Strategic Plan. These priorities include:

1. Preservation of existing affordable housing;
2. Development of new affordable housing;
3. Support stable, affordable, safe, homeownership;
4. Affordable housing for special needs populations;
5. Homeless prevention, rapid rehousing, and supportive services to help keep households housed;
6. Emergency shelters and transitional housing;
7. Fair housing and housing anti-discrimination efforts;
8. Tenant and landlord education
9. Public service needs;
10. Public facilities and infrastructure;
11. Economic development and job growth;
12. Community planning needs;
13. Lead-based paint abatement plan implementation;
14. Acquisition, demolition, and clearance of property; and

15. Community outreach to underserved populations.

The City of Saint Paul will allow, but not require, owners of HOME-funded housing developments to limit the beneficiaries or give preferences to a segment of the low-income population. This includes limiting units or giving preferences to the following low-income population segments: elderly and/or disabled, victims of domestic violence, and chronically homeless.

**3. Evaluation of past performance**

Affordable housing preservation and development, housing rehabilitation assistance, economic development, and public service activities were listed as high priorities in the 2015-2019 Saint Paul Consolidated Plan. The strategies identified in the housing section of the City's new 2040 Comprehensive Plan include preserving and constructing affordable housing by encouraging reinvestment and rehabilitation in existing residential properties and the use of energy-efficient construction methods.

Historically, the City has expended most of its funding from the Department of Housing & Urban Development (HUD) on housing activities (primarily for rehabilitation), and it continued to do so in the last program year. During the 2018-19 program year, the vast majority of CDBG project funds were used for activities that benefited low- to moderate-income persons. A total of 82 housing units were rehabilitated, 9 new rental units were constructed, 4 new homeowner housing units were constructed, 6 businesses were assisted, and 15 jobs were created. The housing total fell short of the proposed housing units goal identified in the 2015-2019 Consolidated Plan, primarily due to a shortage of construction labor and suitable building sites. The competition for labor and land with market rate housing was apparent during 2018-19.

During the 2018-19 program year, the City and its partners provided housing assistance to 17 households at or below 30% of AMI, 31 households with incomes from 31% to 50% of AMI, and 27 households with income from 51% to 80% of AMI. Of the households served, 21 were Asian, 23 Black, 27 White, and 4 were mixed-race households. Three of the households identified as Hispanic and 32 were female-headed households.

Housing programs administered by the City were available citywide to income-eligible households. The City provided funding to sub-recipients, whose programs were available to income eligible residents residing in the sub-recipient service area. These areas included Districts 1 through 8, 11, and 17.

The City's HOME program produced 20 rental units during the 2018-19 program year . Of those units, 3 units were leased to households with incomes at or below at 30% AMI and 17 units to households with income from 31% to 50% AMI. The households reported as follows: 3 White, 5 Black/African American, 1 Asian, 1 mixed race, and 1 female-headed household.

The City's ESG program funded eligible activities for homelessness prevention, emergency shelter operations, street outreach, rapid re-housing services, data collection, and ESG program administration. During the 2018-19 program year, the City's ESG program served 5,826 persons.

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

Throughout the development of the Consolidated Plan, interested individuals, local and regional organizations, and government agencies were encouraged to contribute information, ideas, opinions, and suggested priorities for improving community public facilities, increasing affordable housing, job, and business opportunities, and enhancing public services.

Many opportunities were available to residents to provide input for the Plan, including voting activities at the City-sponsored Safe Summer Night events held at different park locations through the City, two public meetings dedicated to collecting input on the Consolidated Plan, discussions at District Council Board of Director and Committee meetings, consultation with the City's Capital Improvement Budget Committee, and an online survey for residents.

In addition, the City consulted with a diverse array of public, non-profit and private sector organizations via phone, email, online survey, and face-to-face interviews. The following groups were invited to participate in the process:

- City of Saint Paul Departments
- City of Saint Paul Capital Improvement Budget Committee
- Saint Paul District Councils (17 independent non-profit organizations)
- Saint Paul Business Associations and Chambers of Commerce
- Saint Paul Community Development Corporations
- Saint Paul Public Housing Agency
- Ramsey County Community and Economic Development
- Ramsey County Continuum of Care
- Saint Paul-Ramsey County Public Health
- Area watershed districts
- National Park Service
- Local and regional social service organizations

These groups represent a range of interests including:

- Saint Paul residents (including cultural communities)
- affordable housing providers
- economic development organizations
- local government offices
- fair housing service providers

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- victim services
- homeless shelters and providers
- providers for elimination of lead-based paint hazards
- health and human service providers, including those focusing on elderly, veterans, homelessness, persons with disabilities and mental illness
- organizations working to narrow the digital divide
- management of flood prone areas, public land, or water resources

The public comment period for this document is March 6 through April 5, 2020. Notification of the availability of the draft document was sent out through the City's Early Notification System (ENS) and a public notice was published in the *Pioneer Press*. The notice included information for persons needing special accommodations and assistance for non-English speaking residents. The document is made available for review at the Department of Planning and Economic Development, on its website, and at the Saint Paul Public Library Bookmobile. Posters requesting feedback are displayed, and written instruction for accessing an online copy were made available at all Saint Paul public library branches and the Bookmobile (14 sites in all). Saint Paul public libraries do not require a library card to access public library computers. The City held a public hearing on March 18, 2020, at City Council. All comments received were considered and are included in Attachment A.

### **ES-05 No. 4 Additional Consultation**

Substantial Amendment No. 1 amended the City's Citizen Participation Plan to add criterion to be used to determine what changes in HUD funding or to the City's process of public notification constitutes a substantial amendment. The City added criterion to establish expedited procedures to draft, propose, or amend consolidated plans when necessary to expedite or facilitate the use of grants funds as allowed under the CARES Act. (Attachment B). Published May 16, 2020; public comments May 17 – 21, 2020.

Substantial Amendment No. 2 incorporates HOME Program CARES Act waiver/suspension to increase its administrative cap from 10% of its annual formula allocation to 25% and the reduction in HOME funding available for project development. Increase Planning and Administration (Project 12) and reduces Housing Construction - Development of New Housing (Goal 2/Project 6) by \$284,395.80, respectively. The net changes are total HOME administrative funding of \$584,068.80 (Project 12), and total HOME project funding of \$2,412,661.20 for Housing Construction/New Development of Housing (Goal 2/Project 6). Published October 17, 2020; public comments October 18 – 22, 2020.

Substantial Amendment 3 moves CDBG funding of \$401,442.57 from Single Unit Rehabilitation (Goal 4/Project 7) to Housing Construction (Goal 2/Project 6). Funding change results in decreasing the number of units to be completed from 51 to 43 units (Goal 4/Project 7) and an increase in the number of new housing units produced from 15 to 19 for Housing Construction – Construction of New Units (Goal 2/Project 6). Published October 23, 2020; public comments October 24 - November 22, 2020.

## Demo

Minor Amendment No. 1 Reflects an error in the formula calculation for CDBG and HOME program funding. The result is a reduction of \$1,071 in total CDBG funding and a reduction of \$403 in total HOME funding. These reductions are reflected in total resources available for program year 2020-21 and in Planning and Administration (Project 12).

Minor Amendment No. 2 Amends the City's Citizen Participation Plan and Process for how it notifies the public of Public Hearings and informs its citizens of opportunity to provide public comment. For program year 2019, and going forward, the City will publish notices in the Saint Paul City Council designated legal newspaper of general circulation. Published January 12, 2021, public comments January 13 – February 11, 2021.

Substantial Amendment 4 expands the definition and use of CDBG funding for project 2 - Clearance for a broader definition of eligible activities to prevent the spread of blight to adjacent properties or areas. Published January 31, 2021; public comments February 1 – March 2, 2021.

Substantial Amendment 5 moves CDBG funding: from Economic Development (Goal 8/Project 9) of \$75,000 and Clearance (Goal 9/Project 2) of \$175,000 to Multi-Unit Housing Development Fund total funding of \$250,000 (Goal 3/Project 8). This is being completed concurrently with a move of 2019 CDBG funding from Economic Development and Clearance Activities to Multi-Unit Housing Development Fund. The goal have only been adjusted to reflect these activity funding changes in fiscal year 2020: the number of rental housing units have been increased; the number of facades improved, businesses assisted, and jobs created/retained have been decreased; the number of structures under Clearance have been reduced. Published April 12, 2021; public comments April 13 – May 12, 2021.

All CARES Act amendments used the expedited process. For all substantial and minor amendments, notice was also sent through the City's ENS. All comments received were considered (Attachment A).

## 5. Summary of public comments

A summary of the comments received during the public hearing held on June 17, 2019, as part of the CIB funding cycle is included in Attachment A. The public comment period for this document was March 6 through April 5, 2020, and a public hearing for comment was held on March 18, 2020. No comments were received at the public hearing or during the public comment period.

Public comment periods for Substantial Amendments:

- No. 1 was May 17 - 21, 2020
- No. 2 was October 18 - 22, 2020
- No. 3 October 24 - November 22, 2020
- Minor Amendment was January 13, 2021 – February 11, 2021
- No. 4 was February 1, 2021 – March 2, 2021
- No 5 was April 13, 2021 – May 12, 2021

No public comments were received for Substantial Amendments No. 1 through No. 3 or for the Minor Amendments. Comments received for Substantial Amendments No. 4 and No. 5 were considered and are included in Attachment A.

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

The public comment period for this document was March 6 through April 5, 2020. No comments were received.

All public comments for Substantial Amendments and the Minor Amendment were considered and those received are included in Attachment A.

## **7. Summary**

The Consolidated Plan describes the City's housing market conditions, identifies the need for affordable housing and community development, and provides strategies to address these needs for a period of five years. The plan coordinates the City's housing and economic development plans with other public, private and nonprofit community housing providers, and non-housing service agencies.

Developing the Consolidated Plan included gathering input and data from residents, local and regional organizations, and government agencies through a citizen participation and agency consultation process. Opportunities available to residents included voting activities at City-sponsored events, public meetings, discussions at District Council Board of Director and Committee meetings, and an online survey. In addition, the City consulted with a diverse array of public, non-profit and private sector organizations via phone, email, online survey, and face-to-face interviews.

Through the needs assessment, market analysis, and the citizen participation and consultation process during the development of this Plan, the City identified priority needs as well as strategies to address these needs. The resulting Consolidated Plan and subsequent Annual Action Plans provide a unified vision of services, activities, and initiatives designed to improve the quality of life for Saint Paul residents by providing affordable housing, public services, revitalized neighborhoods, support for homeless and special needs populations, elimination of blight on a spot basis, and the expansion of economic development opportunities for low- and moderate-income persons.

Through Substantial Amendment no. 1 the City modified its Citizen Participation Process for 2020 to incorporate expedited procedures to amend consolidated plans when necessary to expedite or facilitate the use of grant funds, and through Minor Amendment its Citizen Participation Plan and Process was amended for how it notifies the public of Public Hearings and informs it's citizens of opportunity to provide public comment. For program year 2019, and going forward, the City will publish notices in the Saint Paul City Council designated legal newspaper of general circulation, see Attachment B. All comments received were considered, see Attachment A.



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## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	ST. PAUL	Planning and Economic Development
HOME Administrator	ST. PAUL	Planning and Economic Development
ESG Administrator	ST. PAUL	Planning and Economic Development

**Table 1 – Responsible Agencies**

### Narrative

The Department of Planning and Economic Development (PED) of the City of Saint Paul was established in 1977, and is responsible for the planning, housing, and economic development activities throughout the city. PED’s mission is to build community wealth through business, housing, jobs, planning, financial and cultural assets. The Housing and Redevelopment Authority (HRA) of the City of Saint Paul is a legally distinct public entity which undertakes housing, commercial, and business development activities through property acquisition, housing development, real estate finance, business loans.

PED has 74.5 full-time employees that work on our four department teams – Administration & Finance, Economic Development, Housing, and Planning (which includes Heritage Preservation and Zoning).

PED has a budget of about \$10.9 million and the HRA budget is about \$61 million.

PED finances affordable housing development, offers home rehabilitation lending, and mortgage foreclosure prevention programs to residents, emergency shelter grant programs, tax increment and bond financing, and manages a \$100 million public parking system downtown. The Economic Development division within PED implements economic development strategies including promoting commercial corridors, business retention and recruitment, and small business lending.

### Consolidated Plan Public Contact Information

- Beth Ulrich – 651-266-6689

## Demo

- Julie Hostak – 651-266-8545
- Jen Bruntlett – 651-266-6563
- Emma Siegworth – 651-266-6657

Written comments should be sent to the following address:

City of Saint Paul, Planning and Economic Development

Attn: Emma Siegworth

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25 West 4th Street

Saint Paul, MN 55102

[emma.siegworth@ci.stpaul.mn.us](mailto:emma.siegworth@ci.stpaul.mn.us)

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

### **1. Introduction**

The City of Saint Paul consulted with numerous organizations, local government agencies, and City departments throughout the Consolidated Plan process. The City held two community meetings and requested information via phone, e-mail, online survey, and face-to-face interviews with organizations.

A total of 36 targeted community organizations and agencies completed the online survey. Representing their organizations, respondents were asked to rate the level of importance of community needs on a scale of 1 (not important at all) to 5 (extremely important). Public Facilities/Infrastructure needs that received highest ratings for level of importance include homeless facilities, youth centers, public libraries, accessibility improvements at public facilities, and parks. Public Services needs that received the highest ratings for level of importance include homeless prevention services, emergency shelter and transitional housing services, fair housing and housing anti-discrimination advocacy, domestic violence assistance services, mental health services, substance abuse services. Economic Development needs that received the highest ratings for level of importance include energy efficient commercial or industrial building retrofits and technical training and assistance to businesses. Housing needs that received the highest rates for level of importance include construction of new affordable housing for low- and moderate-income households, rehabilitation of existing affordable housing for low- and moderate-income households, and increased homeownership opportunities (down payment/closing cost assistance).

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

The City has strong relationships with numerous organizations and local government agencies that provide affordable and supportive housing and a variety of health and mental health services. The City consults with these organizations on an on-going basis. Specifically, throughout the year, the City's Housing staff consults with the Public Housing Agency (PHA), community housing development organizations/community development corporations (CHDOs/CDCs) and housing developers to ensure residents access to affordable quality housing citywide.

Through its ESG grant the City funds, in part, mental health and community service providers to assist homeless residents challenged with mental illness. During the year, funding pays, in part, for mental-health agency street outreach to residents experiencing homelessness living in places unfit for human habitation. Beginning Program Year 2020, the City has a Joint Powers Agreement with the County to allocate its ESG funds consistent with recommendations of the Ramsey County Continuum of Care.

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The City is currently restructuring its street outreach program from an enforcement-based approach to a service-based approach to strategically address the needs of those experiencing homelessness. In coordination with Ramsey County and other service providers, the new approach aligns City and County resources to ensure that every individual can be connected to services. The program includes a new response strategy to receiving calls and managing homeless encampments and increased coordination among service agencies to provide assessments, support, and resources. The City, Ramsey County, and partner organizations continue to look for better ways to work collaboratively and efficiently and align their strategies to comprehensively approach outreach and service gaps.

The City, through the Saint Paul Police Department (SPPD), is a committed partner in encouraging and supporting mental health and wellness. Through the SPPD's Community Outreach and Stabilization Unit (COAST) and its sub-teams, specialized officers conduct proactive and reactive services citywide to connect residents in need of services with available community resources, significantly reducing mental-health-crisis-related arrests and repeat calls for service.

Throughout the planning process of the 2020-2024 Consolidated Plan, the City consulted with a diverse array of public, non-profit, and private sector groups. The following groups were invited to participate in the process.

- City of Saint Paul Departments
- City of Saint Paul Capital Improvement Budget Committee
- Saint Paul District Councils (17 independent non-profit organizations)
- Saint Paul Business Associations and Chambers of Commerce
- Saint Paul Community Development Corporations
- Saint Paul Public Housing Agency
- Ramsey County Community and Economic Development
- Ramsey County Continuum of Care
- Saint Paul-Ramsey County Public Health
- Area watershed districts
- National Park Service
- Local and regional social service organizations

These groups represent a range of interests including:

- Saint Paul residents (including cultural communities)
- affordable housing providers
- economic development organizations
- local government offices
- fair housing service providers
- victim services
- homeless shelters and providers

## Demo

- providers for elimination of lead-based paint hazards
- health and human service providers, including those focusing on elderly, veterans, homelessness, persons with disabilities and mental illness
- organizations working to narrow the digital divide

Management of flood prone areas, public land, or water resources

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

The City attends committee meetings for Ramsey County Continuum of Care (CoC) Governing Board and the Ramsey County Family Homeless Prevention Assistance Program (FHPAP). Throughout the year via monthly meetings with the CoC Governing Board, CoC committees and members, and community agencies and service providers, the City's ESG program is discussed and how it relates to the larger CoC. In addition to attending monthly meetings, City staff consult with the CoC Coordinator on a regular basis. City staff and the CoC Coordinator review all ESG, CoC, and FHPAP funding allocations and service delivery programs. This provides a basis from which to set priorities for City ESG funding and service priorities such that City and CoC funding is complementary. In accordance with the CoC Governing Board, the highest service priority is families with dependent children experiencing homelessness. Priorities include rapid re-housing and permanent supportive housing projects, assessors and navigators for the Coordinated Entry System, shelter capacity, street outreach, and prevention.

The CoC brings together the services and knowledge of several local agencies to support and guide the development of programming, shelter, and housing in Ramsey County, account for the specific needs of sub-populations experiencing homeless such as veterans, unaccompanied youth, families with children, and chronically homeless individuals and families, and connect residents with services appropriate to their situation. Coordinated Entry is the process to access supportive housing for individuals (adults and unaccompanied youth) and families experiencing homelessness that prioritizes those most in need. Households are prioritized by 1) homeless status with chronically homeless households (individuals and families) being the highest priority, 2) length of time homeless (LOTH), 3) vulnerability index score (VI-SPDAT/VI-F-SPDAT/TAY-VI-SPDAT Score), 4) Veteran status, 5) minor youth.

Services available for families with children are coordinated with United Way, One Day Services, Union Gospel Mission's Naomi Family Residence, among others. Shelter space is reserved for families with minor children. Services available for unaccompanied youth are coordinated with the Youth Services Network, the SafeZone Drop-In Center for Homeless Youth, and the YMCA Youth Resource Line. Services available for veterans are available through Ramsey County's Veterans Services, the Veterans Assistance office, and the Homeless Veteran Registry. Homeless prevention resources include mortgage foreclosure prevention programs, emergency assistance programs, energy assistance programs, HouseCalls, and the Family Homelessness Prevention and Assistance Program (PHPAP). The City continues work with RUSH/Outside In Governance Team. RUSH - Re-directing Users of Shelter to Housing - a collaborative

group comprised of public and private organizations focused on chronically homeless. Metro Transit's Homeless Action Team, 6 Metro Transit Police officers and a case manager, provides street outreach, support and resources to help homeless get off the streets.

In the past, after consultation with the CoC, the City increased funding to make street outreach a higher priority – to assist residents experiencing homelessness living outside, sleeping in downtown skyways, or using transit vehicles as nightly shelter. The City and County have provided funding for a winter shelter, Winter Safe Space, in winter 2017-18 and 2018-19. The number of beds increased from 50 to 64 as did the hours it was open. Outreach workers engage residents sheltering at the Safe Space to inform and connect them with social services. Winter Safe Space, now called Safe Space Shelter, will now be operated year-round by Model Cities.

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

The City has a Joint Powers Agreement with the Ramsey County to allocate its ESG funds to programs that 1) promote a comprehensive delivery of homeless services; 2) assist underserved communities; 3) provide services as needed to achieve the goals of the CoC, Ramsey County FHPAP, and ESG; 4) reduce the number of emergency shelter residents at the Dorothy Day Center-Higher Ground; and 5) address city concerns while meeting HUD's national housing objectives.

The annual ESG budget is presented to the CoC Governing Board for a community discussion on each ESG program component – emergency shelter, street outreach, homelessness prevention, rapid re-housing, and HMIS. Establishing the proposed ESG budget allocations reflects the continued recognition of the need for additional street outreach to residents experiencing homelessness living outside or in areas unfit for human habitation. Final approval for allocation of ESG funds is given by Ramsey County after consulting with City staff and the CoC Governing Board.

City and CoC staff work together to establish performance standards for ESG, CoC, and FHPAP programs. Currently, CoC staff continues to develop and refine performance matrices that apply to CoC and ESG funded activities. Project outcomes are also discussed with ESG/CoC/FHAP service providers. During 2020-21, the CoC Coordinator will conduct a HUD program-related training for CoC, ESG, and FHPAP providers and provide additional training on the established performance matrix and project outcomes trainings. During the program year, staff from the City, CoC, and Institute for Community Alliance (ICA) as the HMIS administrator, will continue to develop a more responsive HMIS system.

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

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

1	<b>Agency/Group/Organization</b>	RAMSEY COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Non-housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted through an in-person meeting. Ramsey County Community and Economic Development is the lead agency for the development of Ramsey County's Consolidated Plan. The City consulted Ramsey County Community and Economic Development staff in the areas of homeownership and rehabilitation programs, economic development initiatives, and public service programs addressing tenant advocacy and landlord training.
2	<b>Agency/Group/Organization</b>	Ramsey County Social Services
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Other government - County Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs



	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>City ESG staff consults with Ramsey County Continuum of Care (CoC) Coordinator and attends monthly CoC and Family Homelessness Prevention Assistance Program (FHPAP) meetings to implement comprehensive services that assist homeless and at-risk of being homeless residents. The outcome is that ESG staff and the CoC Governing Board recommend funding allocations for CoC and FHPAP services. Other outcomes are the development of ESG, FHPAP, and CoC program evaluations, additional service provider staff training, and increased service coordination.</p>
<p>3</p>	<p><b>Agency/Group/Organization</b></p>	<p>Saint Paul-Ramsey County Public Health</p>
<p><b>Agency/Group/Organization Type</b></p>	<p>Services-Health Health Agency Other government - County</p>	
<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Families with children</p>	
<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>This agency was consulted through a phone conversation. Outcomes of consultation include a greater understanding of Ramsey County priorities, health care needs of individuals experiencing homelessness, and the County programs for addressing lead-based paint hazards. The agency expressed that one of Ramsey County's strategic priorities is "Stability Starts with a Place to Call Home" in which Ramsey County will improve access to safe, stable housing and reduce homelessness by effectively engaging with residents and partners and maximizing coordination and leadership within and across departments and programs. In addition to this comprehensive approach to improving access to housing, the agency also expressed the need for shelters and services accommodating families experiencing homelessness and the importance of increasing access to preventative healthcare over reactive healthcare.</p>	

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4	<b>Agency/Group/Organization</b>	Saint Paul Public Housing Agency
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City and PHA representatives participate on an on-going basis with the CoC and Family Homelessness Prevention Assistance Program Committee and other housing initiatives. The City and PHA have a working partnership which recognizes the challenges faced by the PHA administration and PHA residents and consulted over the phone and by email regarding this plan. Outcomes include an understanding of the PHA's conversion of public housing via HUDs Rental Assistance Demonstration, capital improvement needs, and the high demand for subsidized rental units demonstrated by extensive waiting lists for public housing and housing vouchers.
5	<b>Agency/Group/Organization</b>	Metropolitan Consortium of Community Developers
	<b>Agency/Group/Organization Type</b>	Housing Regional organization Community Development Consortium
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A focus group was convened with members of the Metropolitan Consortium of Community Developers. Outcomes of the consultation included enhanced understanding of developers' needs as well as the housing and service needs of the clients they serve. The members of the group expressed the lack of community lending opportunities and coordination among services and the need for more community lending programs, and the need for more housing rehabilitation assistance programs and homeownership opportunities, as well as making these programs more accessible to the people of color and indigenous residents and immigrants.
6	<b>Agency/Group/Organization</b>	DISTRICT COUNCILS
	<b>Agency/Group/Organization Type</b>	Planning organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Non-housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Seventeen separate 501(c)3 organizations make up the collective District Councils. The City contracts with these organizations to provide planning and advising on the physical, economic, and social development of their areas; identifying needs; and initiating community programs. Staff of District Councils were invited to take the organization online survey and share the resident online survey with the District Council Board and Committee members. The surveys asked respondents to rate community needs based on the level of importance and the results were used to establish the priority community needs. City staff also offered to attend a regularly scheduled District Council meeting to discuss the Consolidated Plan and neighborhood needs and priorities.
7	<b>Agency/Group/Organization</b>	ST. PAUL YOUTH SERVICES
	<b>Agency/Group/Organization Type</b>	Services-Children

Demo

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Anti-poverty Strategy Non-housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through a phone conversation. The outcomes include a better understanding of the needs of the youth community. St. Paul Youth Services expressed the need for better outreach to the community about the public services available and reasons for not receiving assistance, City and County efforts to build trust with the community, and equal opportunities throughout the city, especially for services, public facilities and youth programs. The importance of comprehensive approaches to homelessness and maintaining normalcy for families with children was also discussed.
8	<b>Agency/Group/Organization</b>	Teresa Living Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a phone conversation. The outcomes include better understanding of homeless and non-homeless special needs, barriers to housing, and the need for more coordination among service providers. Teresa Living Center also expressed the lack in shelter space for families and mental health services.
9	<b>Agency/Group/Organization</b>	People Incorporated
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health Health Agency Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs

Demo

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a phone conversation. The outcomes include a better understanding of homeless and non-homeless special needs. People Incorporated also expressed a need to improve street outreach programs.
10	<b>Agency/Group/Organization</b>	Oromo Community of Minnesota
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through an in-person meeting. The outcomes include a better understanding of the needs of the Oromo community and new immigrant population. The Oromo Community of Minnesota expressed the difficulty to find affordable housing and access public services and resources and the need for more affordable homeownership opportunities and interest-free loan options.
11	<b>Agency/Group/Organization</b>	Isuroon
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Health Services-Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through an in-person meeting. The outcomes include a better understanding of the needs of the Somali community and new immigrant population. Isuroon expressed the lack of affordable housing that is adequate for multi-generational families, the importance of coordinating housing, transportation, public services and schools, and the need for more targeted, culturally-sensitive outreach to families regarding available services and resources.
12	<b>Agency/Group/Organization</b>	Comunidades Latinas Unidas en Servicio (CLUES)
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy Non-housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through an in-person meeting. The outcomes include a better understanding of the needs of the Latino community and new immigrant population. CLUES expressed a need for more culturally sensitive, family-focused public services, outreach, housing, and facilities as well as increased code enforcement, alternative models for selecting tenants, and more targeted assistance for the immigrant population.
13	<b>Agency/Group/Organization</b>	Hmong American Partnership
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Health Services-Education Services-Employment Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Non-housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through an in-person meeting. The outcomes include a better understanding of the needs of the Asian community and new immigrant population. Hmong American Partnership expressed a need for increased access to affordable homeownership, more housing rehabilitation programs focused on safety, and more economic development opportunities. There is also a need for increased outreach to the community, especially the Asian and immigrant population, more accessible programs, and events for the business community regarding available resources.
14	<b>Agency/Group/Organization</b>	Independent School District #625
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff and the Saint Paul Public Schools (SPPS) Homeless Liaison serve as committee members of the CoC Governing Board and the Ramsey County Family Homelessness Prevention Assistance Program (FHPAP). Staff also consulted Saint Paul Public Schools on efforts related to data collection on children experiencing homelessness.
15	<b>Agency/Group/Organization</b>	St. Paul Neighborhood Network
	<b>Agency/Group/Organization Type</b>	Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Broadband Needs of Housing occupied by Low- and Moderate-Income Households

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>This organization was consulted through a phone conversation. The outcomes include a better understanding of the broadband access needs of city residents and. SPNN expressed that while Saint Paul is well connected to broadband via broadband infrastructure, some households lack the ability to connect to broadband due to barriers. These barriers can include equipment and internet service costs, lack of digital literacy, and/or not knowing the purpose or relevance of broadband connectivity. SPPN also expressed the importance of the work Saint Paul Public Libraries is doing to provide residents with computers and trained staff to assist with internet and computer usage.</p>
16	<p><b>Agency/Group/Organization</b></p>	<p>State of Minnesota Department of Employment and Economic Development Office of Broadband Development</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services - Narrowing the Digital Divide Other government - State</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Broadband Needs of Housing occupied by Low- and Moderate-Income Households</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Office of Broadband Development was consulted through a phone conversation. The outcomes include a better understanding of the broadband service connectivity in Saint Paul and the barriers to broadband connectivity. The Office of Broadband Development expressed that while Saint Paul is an urban area well covered by wired infrastructure, the costs of internet service as well as computers is an issue. The office also expressed that having multiple broadband service providers is important for maintaining lower costs and that building owners of residential properties have the ability to select one service provider for the building, which removes the ability for residents to compare prices and select their own internet provider.</p>



Demo

17	<b>Agency/Group/Organization</b>	Comcast
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Broadband Needs of Housing occupied by Low- and Moderate-Income Households
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a phone conversation. The outcomes include a better understanding of the work Comcast is doing to make broadband connectivity more accessible, which includes the Internet Essentials program. Comcast shared that their service is widely available in Saint Paul and the households that are using the Internet Essentials program are either new to using the internet, have had it in the past, and/or are need of it due to the adoption of laptop usage in school. To assist users with internet usage, Comcast Internet Essentials provides online training and partners with community organizations and the Saint Paul Public Libraries to support in-person classes.
18	<b>Agency/Group/Organization</b>	Capitol Region Watershed District
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources
	<b>What section of the Plan was addressed by Consultation?</b>	Hazard Mitigation

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through a phone conversation. The outcomes include a better understanding of the work that Capitol Region Watershed District is doing protect, manage, and improve the water resources of the district, which includes the Mississippi River. It was discussed that the areas along the north side of the Mississippi River are mostly parkland or industrial use, and because of that, there is little risk to low-income households. The Watershed District is currently modeling areas prone to flooding due to climate change. While this data is not public yet, it was revealed that these areas contain few parcels, and are lower in elevation with insufficient storm sewer infrastructure. The Watershed District also discussed mitigation measures such as the inclusion of green spaces and green infrastructure.
19	<b>Agency/Group/Organization</b>	City of Saint Paul Department of Emergency Management
	<b>Agency/Group/Organization Type</b>	Agency - Emergency Management
	<b>What section of the Plan was addressed by Consultation?</b>	Hazard Mitigation
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Project staff examined the 2019 All-Hazard Mitigation Plan developed by the Department of Emergency Management. The Department also provided a review of the Hazard Mitigation section of this plan.
20	<b>Agency/Group/Organization</b>	National Park Service
	<b>Agency/Group/Organization Type</b>	Agency - Management of Public Land or Water Resources Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Hazard Mitigation

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The agency was consulted through a phone conversation. The outcomes include a better understanding of the agency's management of the Mississippi National River and Recreation Area and the value of the floodplain area. It was discussed that the shoreline area along the Mississippi River is mostly park and open space and the floodplain provides habitat, tree canopy, and recreational benefits. NPS discussed that Federal Emergency Management Agency regulations prohibits building in the floodplain, which is enforced by state and local governments.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

No specific agency types were intentionally left out of the Consolidated Plan process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Ramsey County Social Services	City ESG funding priorities and Ramsey County CoC strategic priorities have similar goals and priorities are complementary.
Thrive MSP 2040	Metropolitan Council	The City's strategic priorities for anti-poverty measures, fair housing, equal economic opportunity, business development, economic development and job creation are in line with the strategies identified in the Metropolitan Council's Thrive MSP 2040 plan document.
Saint Paul 2040 Comprehensive Plan	City of Saint Paul	The City's Comprehensive Plan is in line with the City's strategic priorities for HUD-funded activities.
Analysis of Impediments to Fair Housing Choice (AI	Fair Housing Implementation Council and consultant	The priority need, Fair Housing and Anti-Discrimination efforts, and the Affirmative Fair Housing actions in the City's strategic plan will be in coordination with the Analysis of Impediments to Fair Housing Choice.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City Council Resolution 18-1204	City of Saint Paul	This resolution calls for action to create and preserve housing that is affordable at all income levels, address racial, social and economic disparities in housing, and create infrastructure needed to stabilize housing for all in Saint Paul, which is in line with the City's strategic priorities for HUD-funded activities.

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

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

The City of Saint Paul is one of 19 municipalities located within Ramsey County, and represents approximately 40% of the county’s land area. Ramsey County is the lead human service agency in these jurisdictions. 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 employment programs. Ramsey County is required to prepare its own five-year Consolidated Plan. For consistency, Ramsey County will review Saint Paul’s Consolidated Plan and Saint Paul review Ramsey County’s Consolidated Plan.

The Saint Paul Public Housing Agency (PHA) is the principal direct provider of housing assistance to the City’s low- and moderate-income residents. In Saint Paul, the PHA is a separate legal entity, and not a part of City government. The City works 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 City of Saint Paul works closely and cooperatively with the Minnesota Housing Finance Agency (Minnesota Housing) through programs that fund all types of housing needs. For affordable multi-family rental housing projects, most are financed using the Housing Tax Credits (HTC) Program for projects involving new construction, rehabilitation, or acquisition with rehabilitation. Both Minnesota Housing and the City of Saint Paul offer their allocation of tax credits through annual competitive application processes that coordinate and rank other housing resources. During this application process, City and Minnesota Housing staff have routine meetings and on-going conversations to discuss project rankings and work together to determine funding priorities in order to match limited funding resources with projects that meet the highest local affordable rental housing needs. In addition to cooperation with the tax credit program, City and Minnesota Housing staff meets monthly as part of the Intergovernmental Stabilization Group (ISG) that includes other funding partners such as HUD, Family Housing Fund and Local Initiatives Support Corporation (LISC) to collaborate on preserving existing affordable rental housing projects. For single-family home ownership needs, the City collaborates and receives funding from Minnesota Housing through their homeowner rehabilitation loan programs and foreclosure

## Demo

prevention programs. For acquisition, rehabilitation, and new construction of single-family properties, Minnesota Housing provides the City funding through their competitive application process for Community Housing Impact Funds (CHIF).

The City actively participates in the activities of the Metropolitan Council, the state authorized policy-making body, planning agency, and provider of essential services, including transportation and infrastructure, for the Twin Cities metropolitan region.

The City works closely with the City of Minneapolis. Together, the Saint Paul HRA and the Minneapolis Community Development Agency (MCDA) form the Minneapolis/Saint Paul Housing Finance Board with the purpose of providing decent, safe, sanitary and affordable housing to residents of the Twin Cities.

### **Narrative (optional):**

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

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

Priority needs for the 2020-2024 Consolidated Plan were identified through the needs assessment and market analysis, using input from the consultation and citizen participation process.

During August 2019, City staff attended City-sponsored Safe Summer Nights events held in different locations throughout the city. Staff provided flyers and informational boards about the Consolidated Plan and the chance for attendees to participate in a goal voting activity. Roughly 160 residents were informed about the Plan and participated in the voting activity.

Two open houses for the Consolidated Plan were held in October and November 2019 at a public library and recreation center. At the open houses, staff provided information on the Consolidated Plan process, eligible uses of CDBG, HOME and ESG funds, historical uses of these funds, and community needs that emerged through the needs assessment and housing market analysis. Open houses included a discussion activity on community priorities. Interpreters for Spanish, Somali and Hmong languages were available.

During November and December 2019, City staff attended several District Council Board of Directors and Committee meetings. District Councils are independent, non-profit resident organizations that engage and represent the people living in the district. Board of Directors and Committees are made up of volunteers elected by neighborhood residents. At these meetings, staff provided information about the Consolidated Plan, answered questions, and led discussions on community needs in each district.

The Consolidated Plan online survey was open October 15-December 6, 2019. There were 2 ways to take the survey: 1) as a Saint Paul resident or business and 2) as a staff member of a community organization serving Saint Paul residents. The resident survey was available on the City's website with notification through the City's social media platforms, emails to the City's PED newsletter list, District Councils and community agencies. The organization survey was emailed to a list of government agencies, area chambers of commerce/business associations, community development corporations and other community service groups. Organizations were encouraged to share the resident survey with the communities they served. The survey asked respondents to rate community needs based on the level of importance in four categories: 1) housing, 2) economic development, 3) public facilities and infrastructure and 4) public services. Roughly 270 people completed at least 1 category of the resident survey and 36 staff members from organizations completed at least 1 category of the organization survey.

## Demo

Public comment period was March 6-April 5, 2020. Notice of draft plan availability was sent through ENS and a publication in the Pioneer Press. It included information for persons needing special accommodations and assistance for non-English speaking residents. The document was available for review at PED, on its website, and at the Saint Paul Public Library Bookmobile.

A summary of the comments received during the public hearing held on June 17, 2019, as part of the CIB funding cycle is included in Attachment A. An additional public hearing for comment was held on March 18, 2020 at City Council. No comments were received during this public comment period.

The City modified its Citizen Participation Process for 2020: incorporated expedited procedures to amend consolidated plans when needed to expedite or facilitate use of grant funds; and how it notifies the public of Public Hearings and informs citizens of opportunity to provide public comment. For program year 2019, and going forward, the City will publish notices in the Saint Paul City Council designated legal newspaper of general circulation, see Attachment B. All comments received were considered, see Attachment A.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	On June 17, 2019, the Capital Improvement Budget (CIB) Committee held a Public Hearing to solicit comments regarding funding selection and priorities for CDBG allocations. Eleven people spoke.	Comments at the Public Hearing focused on the City's great need for affordable housing, housing rehabilitation, and economic development. A summary of the comments is included in Attachment A.	All comments were considered.	<a href="https://www.stpaul.gov/departments/mayors-office/committees-boards-and-commissions/capital-improvement-budget-cib-committee">https://www.stpaul.gov/departments/mayors-office/committees-boards-and-commissions/capital-improvement-budget-cib-committee</a>



Demo

2	Public Meeting	Non-targeted/broad community	Over five Safe Summer Nights events, held at different parks located throughout the city, a total of approximately 160 people were informed about the Consolidated Plan and participated in a voting activity.	Participants selected five needs out of nine that they felt were the most important priorities for the City. The results of the voting activity in terms of percentage of votes are as follows:1. Homeless prevention-21%2. Development of new housing received-16%.3. Youth employment -14%.4. Public services-	All comments were considered.	<a href="https://www.stpaul.gov/departments/police/administration-office-chief/community-engagement-division/special-operations-2">https://www.stpaul.gov/departments/police/administration-office-chief/community-engagement-division/special-operations-2</a>
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
				11%.5. Housing rehabilitation-10%.6. Public improvements-9%.7. Community engagement-8%.8. Economic development-6%.9. Remediation of substandard properties-5%.		

Demo

3	Internet Outreach	Non-targeted/broad community	An online survey was open from October 17 to December 6 and received 270 responses. Of those, 97% live in Saint Paul. All neighborhoods were represented. Of those that answered, 13% are renters, 86% are homeowners, and 22% are considered to be low income based on reported number of people in their household and annual	Respondents were asked to rate the level of importance of community needs on a scale of 1 (not important at all) to 5 (extremely important). Public Facilities / Infrastructure needs receiving the highest ratings include public infrastructure (streets, sidewalks, sewers, etc.), parks, public	All comments were considered.	<a href="https://stpaul.gov/conplan">https://stpaul.gov/conplan</a>
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Demo

			household income.	libraries, youth and recreation centers. Public Services that received the highest ratings include mental health, transportation, youth, emergency shelter and transitional housing, health, homeless prevention. Economic Development needs that received the highest ratings include energy efficient		
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Demo

				commercial or industrial building retrofits, technical training and assistance to businesses. Housing needs that received the highest ratings for level of importance include rehabilitation of existing and construction of new housing for low- and moderate-income households, homeowner rehabilitation.		
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Demo

4	Internet Outreach	Government agencies, local and regional nonprofit organizations including Chambers of Commerce and B	An online survey was open from October 17 to December 6, 2019 and received 36 responses. Contacts from 68 organizations and agencies were emailed links to the survey.	Representing their organizations, respondents were asked to rate the level of importance of community needs on a scale of 1 (not important at all) to 5 (extremely important). Public Facilities / Infrastructure needs receiving the highest ratings include homeless facilities, youth centers,	All comments were considered.	
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Demo

				public libraries, accessibility improvements at public facilities, parks. Public Services needs receiving the highest ratings include homeless prevention services, emergency shelter and transitional housing, fair housing, housing anti-discrimination advocacy, domestic violence assistance, mental health, substance		
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Demo

				abuse. Economic Developmen t needs receiving the highest ratings include energy efficient commercial / industrial building retrofits, technical training / assistance to businesses. Housing needs receiving the highest ratings include construction of new and rehabilitatio n of existing housing for low- and		
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
				moderate-income households, increased homeownership opportunities (down payment/closing cost assistance).		

Demo

5	Public Meeting	Non-targeted/broad community	Two informational public meetings were held in the community: October 29, 2019 at Rice Street Library, which had five attendees and November 12, 2019 at Arlington Community Center, which had six attendees. The meetings were advertised to the general public and interpreters for Spanish, Somali, and Hmong were	Comments at the October 29 meeting focused on the need to provide programs at public facilities to engage the youth community, training and educational services, more living wage jobs, and better coordination between agencies and services assisting the homeless, and more homeless facilities to accommodate	All comments were considered.	<a href="https://stpaul.gov/conplan">https://stpaul.gov/conplan</a>
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
			available at the meetings.	families. Comments at the November 12 meeting focused on the need for affordable housing and more homeownership opportunities, especially for larger families that may live multi-generational ly.		

Demo

6	Public Meeting	Non-targeted/broad community	Attended Board of Directors or Committee meetings for five different District Councils. Each meeting had approximately 15-20 board/committee members and additional neighborhood residents in attendance.	Comments from discussions at the meetings focused on the importance of fair housing, tenant education, anti-discrimination efforts, the need for more housing rehabilitation programs available for a greater range of incomes, greater homeownership opportunities, especially within the	All comments were considered.	
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
				existing development, the importance of equity in the distribution of services, especially youth and senior services.		

Demo

7	Public Meeting	Residents who have experienced homelessness	Attended a Street Voices Meeting with approximately ten people in attendance.	Comments from the discussion at the meeting focused on the barriers to obtaining housing, the increasing need for mental health services and other supportive services, and the need to reevaluate re-entry for felon programs and the rental housing application and screening process.	All comments were considered.	
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Demo

8	Public Meeting	Non-targeted/broad community	Attended a Capital Improvement Budget Committee (CIB) Meeting on December 9, 2019, with nine members of the Committee in attendance.	Comments from the discussion at the meeting focused on the need for increased homeownership, and wealth-building economic development opportunities, and businesses with family-supporting wages, the importance of tenant advocacy and family-focused assistance, better coordination among service	All comments were considered.	<a href="https://www.stpaul.gov/departments/mayors-office/committees-boards-and-commissions/capital-improvement-budget-cib-committee">https://www.stpaul.gov/departments/mayors-office/committees-boards-and-commissions/capital-improvement-budget-cib-committee</a>
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
				agencies as well as the need for accessible housing, focusing on the elderly.		



Demo

9	Newspaper Ad	Non-targeted/broad community	A Public Hearing notice was published in the Pioneer Press on February 29, 2020. During the public comment period March 6-April 5, 2020, comments were accepted by means of online comment form, e-mail, written submissions, and in-person submissions at the public hearing. No comments were received.	No comments were received.		
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Demo

10	Internet Outreach	Non-targeted/broad community	A public hearing notice was sent to the Early Notification System email list (approximately 3,000 people). Comments were accepted by means of online comment form, e-mail, written submissions, and in-person submissions at the public hearing during the public comment period. No comments were received.	No comments were received.		
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Hearing	Non-targeted/broad community	A public hearing was held on March 18, 2020, at City Council, City Council Chambers (3rd floor, 15 West Kellogg Blvd, Saint Paul, MN 55102). No comments.	No comments were received.		<a href="https://stpaul.legistar.com/MeetingDetail.aspx?ID=770311&amp;GUID=10D89BEA-5A33-47C5-B4EC-F35CCCD95133&amp;Options=info&amp;Search=">https://stpaul.legistar.com/MeetingDetail.aspx?ID=770311&amp;GUID=10D89BEA-5A33-47C5-B4EC-F35CCCD95133&amp;Options=info&amp;Search=</a>

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment examines several key areas critical to creating a livable community for all residents of the City. Most of the housing data presented is from the HUD Comprehensive Housing Affordability Strategy (CHAS). Other non-housing data is provided by HUD, supplemented with local data.

The section specifically undertakes the following:

- Completes an overall housing needs assessment
- Identifies disproportionate need among the city's racial and ethnic groups in relationship to housing problems and cost burden
- Examines public housing
- Undertakes a homeless needs assessment
- Carries out a non-homeless special needs assessment
- Identifies non-housing community development needs

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

### Summary of Housing Needs

This section reviews the housing needs experienced by low to moderate-income Saint Paul residents. The following demographic table shows the population, household, and median income for Saint Paul. According to the 2011-2015 American Community Survey (ACS) estimates, Saint Paul has experienced an increase in population since 2000 to 295,045 residents and 112,990 households. According to the 2011-2015 estimates, the median household income was \$48,757, an increase since 2000. Although the 2011-2015 estimates were the most recent data provided by HUD, a review of more recent ACS data reveals an increase in both the population and median income. According to the 2013-2017 ACS estimates, the City's population includes 300,820 residents and 112,502 households and the median household income is \$57,652, which indicates an even more significant increase in income since 2000.

Of the 112,990 total households in Saint Paul, 23% earn 0-30% HUD Area Median Family Income (HAMFI), 16% earn >30-50% HAMFI, 17% earn >50-80% HAMFI, 10% earn >80-100% HAMFI, and 33% earn >100% HAMFI.

According to the 2011-2015 CHAS data, 33% of households earning up to 100% of Area Median Income (AMI) have at least one or more housing problems. Cost burden is the most commonly reported housing problem in Saint Paul across all household income levels and tenure types. Over half of renter households earning up to 100% of AMI are identified as being cost burdened with 26% cost burdened (with housing costs greater than 30% of income) and 27% severely cost burdened (with housing costs greater than 50% of income). Crowding is the second most commonly reported housing problem. Eight percent of households earning 0-100% of AMI were considered either overcrowded (with 1.01 to 1.5 people per room) or severely overcrowded (with more than 1.51 people per room). Seventy-two percent of households that are considered overcrowded or severely overcrowded earn 0-50% AMI. Very few households are experiencing substandard housing, which is defined as households lacking complete plumbing or kitchen facilities (without hot and cold piped water, a flush toilet and a bathtub or shower; or kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator). Of the households earning up to 100% of AMI experiencing a housing problem, 2% of renter households and 1% of homeowner households experience substandard housing.

The following tables provide an overview and breakdown of the City's population by size, income, age, and housing needs.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	285,068	295,045	3%
Households	110,705	112,990	2%
Median Income	\$46,026.00	\$48,757.00	6%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	26,460	17,815	19,370	11,855	37,490
Small Family Households	7,595	4,955	5,675	4,390	18,465
Large Family Households	3,130	2,420	2,225	1,090	2,720
Household contains at least one person 62-74 years of age	3,385	2,605	3,090	2,120	6,675
Household contains at least one person age 75 or older	2,495	2,270	1,675	865	1,535
Households with one or more children 6 years old or younger	5,780	3,530	3,015	2,050	4,395

**Table 6 - Total Households Table**

Data 2011-2015 CHAS  
Source:

**Housing Needs Summary Tables**

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	200	145	70	15	430	0	10	20	10	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	880	455	330	30	1,695	35	110	110	70	325
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,525	1,055	505	220	3,305	155	255	325	140	875
Housing cost burden greater than 50% of income (and none of the above problems)	11,265	1,745	235	10	13,255	2,645	1,210	580	180	4,615

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	3,400	5,530	2,040	375	11,345	620	1,795	2,665	1,010	6,090
Zero/negative Income (and none of the above problems)	880	0	0	0	880	195	0	0	0	195

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	13,875	3,400	1,140	275	18,690	2,835	1,585	1,040	400	5,860
Having none of four housing problems	7,470	8,660	8,745	4,635	29,510	1,205	4,165	8,450	6,545	20,365
Household has negative income, but none of the other housing problems	880	0	0	0	880	195	0	0	0	195

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:



Demo

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,300	2,200	735	8,235	890	1,005	1,240	3,135
Large Related	2,170	840	75	3,085	425	475	325	1,225
Elderly	2,225	1,215	440	3,880	1,245	1,040	695	2,980
Other	7,200	3,690	1,080	11,970	885	680	1,065	2,630
Total need by income	16,895	7,945	2,330	27,170	3,445	3,200	3,325	9,970

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,210	490	80	4,780	820	375	205	1,400
Large Related	1,365	85	0	1,450	285	135	15	435
Elderly	1,540	440	80	2,060	885	440	105	1,430
Other	5,665	780	75	6,520	755	315	255	1,325
Total need by income	12,780	1,795	235	14,810	2,745	1,265	580	4,590

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	2,070	1,305	615	165	4,155	140	270	390	100	900
Multiple, unrelated family households	285	145	95	40	565	50	95	49	110	304

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	65	65	120	55	305	0	0	4	0	4
Total need by income	2,420	1,515	830	260	5,025	190	365	443	210	1,208

**Table 11 – Crowding Information – 1/2**

Data Source: 2011-2015 CHAS

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

**Table 12 – Crowding Information – 2/2**

Data Source: Data is not available  
 Comments:

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

According to the 2011-2015 ACS estimates, there are 39,916 single-person households in Saint Paul with approximately 9,953 single-person households age 65 or older. Elderly nonfamily households, which includes single households, are approximately 1.8 times more likely to be extremely low income than elderly family households. Many elderly single-person households may be on fixed incomes and require housing assistance. The number of “other” renter households earning 0-50% of AMI represent the most cost-burdened household type (in number) across owners and renters with 10,890 cost-burdened “other” renter households and 6,445 severely cost-burdened “other” households. These very low income “other” households earning up to 50% AMI, which includes single-person households, need housing assistance.

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

The City of Saint Paul does not collect the number of disabled persons or victims of domestic violence, dating violence, sexual assault, and/or stalking. However, the City contracts with the Saint Paul & Ramsey County Domestic Abuse Intervention Project, an organization serving women who have experienced domestic violence in their household, which reports the number of housing-related services they provide to their clients. Annually, this organization refers approximately 1,248-1,560 domestic violence victims for emergency sheltering with one of the three organizations in the city that provide that service. These providers include Women’s Advocates with the capacity to house 25 women and

approximately 35 children, Casa de Esperanza that can house up to 11 total people in six rooms, and Women of Nations Eagle's Nest can house up to 44 women and children. In addition to referring women to emergency shelters, Saint Paul & Ramsey County Domestic Abuse Intervention Project also provides housing advocacy to approximately 3,400 clients annually. This includes helping to locate financial assistance for housing and/or moving, housing resources, help breaking leases for safety reasons, advocacy with landlords, lock changes, assistance in filing protection orders to be safe at home so they don't have to relocate, connecting to legal assistance when needed for tenants' rights help.

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

According to the 2011-2015 CHAS data, 33% of households earning up to 100% of AMI have at least one or more housing problems. HUD defines housing problems as: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden over 30%.

The City defines properties which meet the Minimum Property Maintenance Standards for all structures and premises, as defined in Chapter 34 of the Saint Paul Legislative Code, as Standard Properties. Substandard Condition but Suitable for Rehabilitation are properties that are structurally and financially feasible for rehabilitation; the cost of rehabilitation to meet the Minimum Property Maintenance does not exceed 95% of the cost to demolish and reconstruct the property. Properties which are not suitable for rehabilitation are those in which the cost of rehabilitation exceeds 95% of the cost to demolish and reconstruct the property, the property will not be a candidate for rehabilitation.

Cost burden is the most commonly reported housing problem in Saint Paul across all tenure types and household income levels up to 100% of AMI. Over half of renter households earning up to 100% of AMI are identified as being cost burdened with 26% cost burdened (with housing costs greater than 30% of income) and 27% severely cost burdened (with housing costs greater than 50% of income). For homeownership households, 24% of households earning up to 100% of AMI are cost burdened and 18% are severely cost burdened.

Almost half of the rental households that are cost burdened earn a household income between 30% to 50% of the AMI. Eighty-six percent of the renter households that are severely cost burdened earn 30% of AMI or less. Ownership households experience cost burden at an overall similar rate to rental with slightly different trends at income levels. While 50% of ownership households that are severely cost burdened earn a household income of 0%-50% of AMI, 72% of ownership households that are cost burdened earn a household income of 30%- 80% of AMI.

Crowding is the second most commonly reported housing problem. Eight percent of households earning up to 100% of AMI were considered either overcrowded (with 1.01 to 1.5 people per room) or severely overcrowded (with more than 1.51 people per room). Seventy-two percent of households that are considered overcrowded or severely overcrowded earn 0%-50% AMI. Forty-eight percent of the renter households that are overcrowded or severely overcrowded earn 0%-30% of AMI, while 37% of the ownership households that are overcrowded or severely overcrowded earn 50%-80% of AMI.

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

Extremely low- and low-income renters are particularly impacted by cost burden and overcrowding. Forty-eight percent of renter households at extremely low incomes (earning 30% AMI or less) are severely cost burdened. Thirty-five percent of renter households at low incomes (earning 30-50% AMI) are cost burdened and 10% are severely cost burdened. Those households experiencing the highest rate of severe cost burden are small, related households and “other” households earning 0 to 30% of AMI. Of the rental households earning up to 100% AMI experiencing overcrowding, 78% earn 50% AMI or less. This is a much higher rate than the proportion of overcrowded ownership households earning 50% AMI or less, which is 46%.

The Saint Paul Public Housing Authority (PHA) serves households with low to extremely low incomes. Most (77%) of residents are “extremely low-income” households, earning an income of less than 30% of AMI. These income levels are in need of housing assistance, which is evident in the 3,500 applicants on the multifamily waiting list and 2,000 applicants on the public housing waiting list as of January 1, 2020. PHA’s Housing Choice Voucher waiting list received around 13,000 applications when the waiting list opened in June 2019.

Persons living with HIV/AIDS often have lower incomes than the rest of the population and require housing assistance. According to the *2015 Consumer Needs Assessment of Minnesotans Living with HIV Disease* conducted by the Minnesota HIV Services Planning Council, 79% of the Minnesotans living with HIV reported monthly incomes of \$24,000 or less. An estimated 27% of Minnesotans living with HIV live with at least one other individual depending on their monthly income. For medical reasons, persons living with HIV may have difficulty maintaining long-term employment. The State of Minnesota receives funding through the Housing Opportunities for Persons with AIDS (HOPWA) program to address the housing needs for low-income people who are living with HIV/AIDS and their families. The State’s area for distributing these funds includes Saint Paul.

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

Household characteristics of low-income individuals or families with children that lead to instability include poverty; mental, physical and developmental disabilities; and incidents of domestic violence. Renters facing severe housing cost burden exhibit characteristics linked with housing instability in that when people are unable to pay their rent because of high cost burden or job disruption, they are at a greater risk for imminent homelessness. Rental rates have increased faster than wages, and competition for lower cost units is high in Saint Paul, which puts low-income households at risk for future homelessness.

The needs of formerly homeless families and individuals receiving rapid re-housing assistance, whose assistance is or will be terminated, continue be connections to mainstream services as well as continued, but less frequent, monitoring by the case manager that has been working with them.

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

Not applicable.

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

Particular housing characteristics that have been linked with instability and increased risk of homelessness include:

- Insufficient supply of decent housing affordable to those at the extremely and very low incomes;
- Inadequate supply of Section 8 vouchers and other mainstream subsidized housing vouchers; and
- Insufficient number of permanent supportive housing units.

## **Discussion**

Highlights of the information and analysis provided through this needs assessment include:

- While there are almost the same number of rental households as there are ownership households, rental households are almost two times more likely to experience cost burden and three times more likely to experience severe cost burden than ownership households.
- Extremely low-income renter households (earning 30% AMI or less) and low-income renter households (earning 30%-50% AMI) are more likely to be severely cost burdened than renter households at other income levels.
- Although substandard housing and overcrowding situations exist, relatively few households are experiencing these conditions.
- Extremely low-income rental households (earning 30% AMI or less) and moderate-income (earning 50-80% AMI) ownership households experience the highest incident of overcrowding within each tenure category.
- Rental households experience four times the incidents of overcrowding compared to ownership households.

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

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

### Introduction

HUD requires communities to identify disproportionately greater need in terms of members of a racial or ethnic group experiencing severe housing problems at a greater rate than the income level as a whole. For the purposes of HUD, a disproportionately greater need exists when the percentage of households (of a particular racial or ethnic group) that experience one or more housing problems is at least 10 percentage points higher than the percentage of households (of the income level as a whole) that experience one or more housing problems. The different income levels include 0-30% of AMI, 30-50% of AMI, 50-80% of AMI, and 80-100% of AMI. HUD defines housing problems as: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) More than one person per room; 4) Cost burden over 30%.

The HUD-defined analysis of disproportionate housing needs shows that there is a disproportionately number of Asian, Hispanic, and American Indian, Alaska Native households experiencing housing problems. Community development and social service organizations that serve cultural populations, consulted as a part of the Consolidated Plan process, expressed that Saint Paul’s new Americans and immigrant population can experience housing problems due to language barriers, vulnerable residency status, and lack of access to, or knowledge of, resources. The City recognizes that communities of color in Saint Paul statistically have higher unemployment rates and lower incomes and be disproportionately impacted by barriers to housing access including restrictive tenant screening criteria and discrimination. The City has a strong focus on racial equity and addressing disparities, and has funds allocated to programs intended to close these gaps and to ensure that we are Affirmatively Furthering Fair Housing.

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,735	4,655	1,075
White	9,445	2,100	475
Black / African American	5,285	1,480	350
Asian	3,160	570	169
American Indian, Alaska Native	175	44	25
Pacific Islander	0	15	0
Hispanic	1,935	225	40

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Demo

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,310	5,500	0
White	6,620	3,300	0
Black / African American	2,290	955	0
Asian	1,740	510	0
American Indian, Alaska Native	94	40	0
Pacific Islander	0	10	0
Hispanic	1,200	585	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,880	12,490	0
White	4,455	8,470	0
Black / African American	825	1,445	0
Asian	925	1,290	0
American Indian, Alaska Native	40	29	0
Pacific Islander	0	15	0
Hispanic	495	845	0

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

## Demo

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,060	9,795	0
White	1,450	7,195	0
Black / African American	65	1,165	0
Asian	335	635	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	175	535	0

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

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

Under the HUD-defined analysis of disproportionate housing need by race, the following disproportionate needs were identified in the City of Saint Paul:

- Hispanic households at 0% - 30% of AMI
- American Indian, Alaska Native at 50% - 80% of AMI
- Asian households at 80% - 100% of AMI

Comparing the percentage of households with one of the four housing needs by race with the percentage of the total population by race provides another lens by which to look at disproportionate need. Twenty-five percent of households at extremely low incomes (0-30% of AMI) with one or more of the four housing problems are African American households, while African Americans represent only 15% of the city's population. African American households also experience a higher incidence of housing problems for very low-income households (30-50% of AMI), as they represent 19% of these households. White households follow a similar pattern for low and moderate-income households. While this group



## Demo

represents 60% of the City's population, 65% of low-income households (50-80% of AMI) and 70% of moderate-income households (80-100% of AMI) experiencing one or more housing problems are white households. However, white households make up 67% of low-income households and 73% of moderate-income households, which leads to an overrepresentation of white households with a housing problem at those income levels.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205  
(b)(2)**

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

**Introduction**

HUD requires communities to identify disproportionately greater need in terms of members of a racial or ethnic group experiencing severe housing problems at a greater rate than the income level as a whole. For the purposes of HUD, a disproportionately greater need exists when the percentage of households (of a particular racial or ethnic group) that experience one or more housing problems is at least 10 percentage points higher than the percentage of households (of the income level as a whole) that experience one or more housing problems. The different income levels include 0-30% of AMI, 30-50% of AMI, 50-80% of AMI, and 80-100% of AMI. HUD defines severe housing problems as: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) More than 1.5 persons per room; 4) Cost burden over 50%. The "severe housing problems" category differs from the "housing problems" category by households being more overcrowded and experiencing a greater cost burden.

The HUD-defined analysis of disproportionate housing needs shows that there is a disproportionately greater number of for Asian and Hispanic households experiencing severe housing problems. Community development and social service organizations that serve cultural populations, consulted as a part of the Consolidated Plan process, expressed that Saint Paul’s new Americans and immigrant population can experience housing problems due to language barriers, vulnerable residency status, and lack of access to, or knowledge of, resources. The City recognizes that communities of color in Saint Paul statistically have higher unemployment rates and lower incomes and be disproportionately impacted by barriers to housing access including restrictive tenant screening criteria and discrimination. The City has a strong focus on racial equity and addressing disparities, and has funds allocated to programs intended to close these gaps and to ensure that we are Affirmatively Furthering Fair Housing.

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	16,710	8,675	1,075
White	7,630	3,915	475
Black / African American	4,010	2,760	350
Asian	2,745	980	169
American Indian, Alaska Native	170	49	25
Pacific Islander	0	15	0

Demo

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	1,545	620	40

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,985	12,825	0
White	2,515	7,405	0
Black / African American	835	2,410	0
Asian	1,095	1,155	0
American Indian, Alaska Native	19	115	0
Pacific Islander	0	10	0
Hispanic	390	1,395	0

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,180	17,195	0
White	1,050	11,880	0

Demo

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	235	2,035	0
Asian	650	1,570	0
American Indian, Alaska Native	0	70	0
Pacific Islander	0	15	0
Hispanic	220	1,115	0

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	675	11,180	0
White	250	8,395	0
Black / African American	25	1,200	0
Asian	300	670	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	100	605	0

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

Under the HUD defined analysis of disproportionate housing need by race, the following disproportionate needs were identified in the City of Saint Paul:

## Demo

- Asian households at 30% - 50%, 50% - 80%, and 80% - 100% of AMI
- Hispanic households at 80% - 100% of AMI

Comparing the percentage of households with one of the four housing needs by race with the percentage of the total population by race provides another lens by which to look at disproportionate need. At extremely low incomes (0-30% of AMI) and very low incomes (30-50% of AMI), 24% and 17%, of the households, respectively, experiencing one or more of the four severe housing problems is an African American household, while this group represent 15% of the City's population. The HUD-defined disproportionate need for Asian households at very low to moderate income levels (30-50%, 50-80%, and 80-100% of AMI) and Hispanic households at moderate income levels was also demonstrated though this comparison to the percentage of the total population by race. While Asian households represent 22% of the households at 30-50% of AMI with a severe housing problem, 30% of the households at 50-80% of AMI with a severe housing problem, and 44% of the households at 80-100% of AMI with a severe housing problem, this group represents 17% of the city's population. While Hispanics represent 10% of the city's population, Hispanic households make up 15% of the moderate-income households (80-100% of AMI) experiencing a severe housing problem.

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

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

### Introduction:

HUD requires communities to identify disproportionately greater need in terms of households of a particular racial or ethnic group experiencing a housing cost burden at a greater rate than the jurisdiction as a whole. For the purposes of HUD, a disproportionately greater need exists when the percentage of households (of a particular racial or ethnic group) that experience housing cost burden is at least 10 percentage points higher than the percentage of households (of the jurisdiction as a whole) that experience housing cost burden. The different levels of housing cost burdens include: <=30% (households without a cost burden, the housing cost to income ratio is less than 30%), 30-50% (cost-burdened households that pay between 30% and 50% of their income on housing-related costs), and >50% (severely cost-burdened households that pay more than 50% of their income on housing-related costs).

The HUD-defined analysis of disproportionate housing cost burden shows a disproportionate housing cost burden for African American households and American Indian, Alaska Native households. The City recognizes that communities of color in Saint Paul statistically have higher unemployment rates and lower incomes and be disproportionately impacted by barriers to housing access including restrictive tenant screening criteria and discrimination. The City has a strong focus on racial equity and addressing disparities and has designed funding programs intended to close these gaps to ensure we are Affirmatively Furthering Fair Housing.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	71,360	20,745	19,745	1,130
White	52,355	12,310	10,725	490
Black / African American	7,215	3,785	4,150	365
Asian	6,285	2,055	2,500	189
American Indian, Alaska Native	290	125	170	25
Pacific Islander	35	0	0	0
Hispanic	3,610	1,855	1,545	45

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

Data Source: 2011-2015 CHAS

**Discussion:**

Under the HUD defined analysis of disproportionate housing cost burden need by race, the following disproportionate needs were identified in the City of Saint Paul:

- African American households experiencing a severe cost burden
- American Indian, Alaska Native experiencing a severe cost burden

Comparing the percentage of households that experience housing cost burden by race with the percentage of the total population by race provides another lens by which to look at disproportionate need. The HUD-defined disproportionate severe housing cost burden for African American households was also demonstrated through this comparison to the percentage of the total population by race. African Americans represent 15% of the city's population, yet they make up 18% of the households experiencing cost burden and 21% of the households experiencing severe cost burden.

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

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

Using the HUD-defined analysis of disproportionate housing need, there are income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category.

Disproportionate housing needs (lacks complete kitchen facilities; lacks complete plumbing facilities; More than one person per room; Cost burden over 30%) were identified for the following groups:

- Hispanic households at extremely low incomes (0-30% of AMI)
- American Indian, Alaska Native households at low incomes (50 - 80% of AMI)
- Asian households at moderate incomes (80-100% of AMI)

Disproportionate severe housing needs (lacks complete kitchen facilities; lacks complete plumbing facilities; More than one person per room; Cost burden over 30%) were identified for the following groups:

- Asian households at extremely low to moderate incomes (30% - 50%, 50% - 80%, and 80% - 100% of AMI)
- Hispanic households at moderate incomes (80% - 100% of AMI)

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

Additional disproportionate housing needs were identified by comparing the percentage of households with housing problems by race or ethnicity with the percentage of the total population by race or ethnicity. African Americans households at extremely low incomes (0-30% of AMI) and very low incomes (30-50% of AMI) have disproportionate housing needs and severe housing needs. While whites represent 60% of the City's population, 65% of low-income households (50-80% of AMI) and 70% of moderate-income households (80-100% of AMI) experiencing one or more housing problems are white households. However, white households make up 67% of low-income households and 73% of moderate-income households, which leads to an overrepresentation of white households with a housing problem at those income levels.

Disproportionate housing cost burden needs were also identified for African American households experiencing a severe cost burden and American Indian, Alaska Native experiencing a severe cost burden.

Because African American and American Indian, Alaska Native households are disproportionately facing more cost burden issues, it can be concluded that more Hispanic and Asian households are experiencing more housing problems such as housing quality and overcrowding issues. These groups identified, people of color including Asians, Hispanics, African Americans, and American Indian, Alaska Native, may



face disproportionate housing needs of cost burden and housing problems due to greater unemployment rates and lower incomes. According to the 2013-2017 ACS estimates, the City's overall employment was 6.7%, while the unemployment rate for people of color was 11%. These groups are also more likely to have employment in jobs that pay wages lower than the median income level. According to the 2013-2017 ACS estimates, the citywide median household income is \$52,841, while the median household income for African American households is \$27,773, the median household income for Asian households is \$43,182, the median household income for Hispanic households is \$41,416, and the median household income for American Indian, Alaska Native households is \$35,679. The higher unemployment rates and lower incomes combined with a tight rental market and low supply of affordable housing lead many in these groups to experience disproportionate housing needs.

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

The City has geographic areas where the racial and ethnic groups that have disproportionately greater housing need are concentrated (i.e. African American, Asian, and Hispanic residents). To be considered an area of higher concentration, such subpopulations of disproportionately greater need represent at least approximately one-third of the residents living in a particular census tract. These census tracts are illustrated in a map titled City of Saint Paul Concentrations of Disproportionately Greater Need Subpopulations in Attachment I and include:

- African American residents in census tracts 335, 336, 337, 338, 339 in the Summit-University neighborhood, census tract 334 in the Union Park neighborhood, census tracts 324 and 328 in the Frogtown neighborhood, census tract 376.02 in the Highland Park neighborhood, and census tract 374.03 in the Battle Creek/Highwood Hills neighborhood;
- Asian residents in census tracts 326 and 327 within the Frogtown neighborhood, census tracts 313, 308, and 305 within the North End neighborhood, census tracts 306.01, 315, and 316 within the Payne-Phalen neighborhood, census tracts 317.01, 346.01, and 346.02 within the Dayton's Bluff neighborhood, census tracts 307.03, 307.04, and 318.01 within the Greater East Side neighborhood, and census tract 361 in the West Side neighborhood;
- Hispanic residents in census tract 372 within the West Side neighborhood.

**NA-35 Public Housing – 91.205(b)**

**Introduction**

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	6	4,273	4,708	515	4,193	231	100	152

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

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

**Alternate Data Source Name:**

PIC through 10/31/2019

**Data Source Comments:** For Mod-Rehab, this program ends 12/31/2019. For Public Housing, 3,855 units are converting to PBRA on 1/1/2020.

**Characteristics of Residents**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	18,152	16,882	14,503	17,189	0	0	

Demo

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average length of stay	0	0	7	7	5	8	0	0	
Average Household size	0	0	2	2	2	2	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	1,381	883	49	834	0	0	
# of Disabled Families	0	0	2,473	2,095	194	1,901	0	0	
# of Families requesting accessibility features	0	0	0	4,090	395	3,440	60	80	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

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

**Alternate Data Source Name:**

PIC through 10/31/2019

For Mod-Rehab, this program ends 12/31/2019. For Public Housing, 3,855 units are converting to PBRA on 1/1/2020. Data is not available for the number of residents that are homeless at admission, the number of families requesting accessibility features, the number of HIV/AIDS program participants, and the number of DV victims. Data is not available for the number of residents with a Special Purpose Voucher.

**Data Source Comments:**

Demo

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1,282	1,271	99	1,072	0	0	0
Black/African American	0	0	1,624	3,013	361	2,450	0	0	0
Asian	0	0	1,282	235	10	191	0	0	0
American Indian/Alaska Native	0	0	43	94	20	720	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

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

Alternate Data Source Name:

PIC through 10/31/2019

For Mod-Rehab, this program ends 12/31/2019. For Public Housing, 3,855 units are converting to PBRA on 1/1/2020. For the number of residents of Pacific Islander and Other, the number of vouchers is <20. Data is not available for the number of residents with a Special Purpose Voucher.

Data Source Comments:

**Ethnicity of Residents**

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	171	235	20	191	0	0	0
Not Hispanic	0	0	4,102	4,473	495	3,301	0	0	0

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

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

**Alternate Data Source Name:**

PIC through 10/31/2019

For Mod-Rehab, this program ends 12/31/2019. For Public Housing, 3,855 units are converting to PBRA on 1/1/2020. Data is not available for the number of residents

**Data Source Comments:**

with a Special Purpose Voucher.

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

It is Saint Paul PHA's policy to fully comply with all applicable federal, state, and local laws and ordinances, including Section 504, such that Saint Paul PHA shall give a qualified person with a disability, through a reasonable accommodation, an equal opportunity to participate in and benefit from its housing, aid, benefit, or service.

As of January 2020, approximately 23% of the over 3,600 households on the Saint Paul PHA multifamily waiting list had reported that they were disabled. Households with a disabled head of household, cohead or spouse may be eligible for a disability allowance. Many applicants for public housing, multifamily, or housing choice vouchers need housing with one or more accessibility features, such as no-step approaches, grab bars in bathrooms, and easily operated door handles. At the same time, many PHA applicants need accessible housing that is affordable, as their average household income is often just slightly over the federal poverty rate (defined in 2019 as \$12,490 for an individual, \$25,750 for a household of four).

Since Section 504 also recognizes that residents with challenges may need additional services, Saint Paul PHA also offers the following services:

- **Congregate Housing Services Program (CHSP)** provides an individualized program for residents who are elderly or disabled and require a moderate amount of non-medical services to maintain independence.
- **Wilder Assisted Living Program (ALP)** provides comprehensive supportive services to assist frail or disabled residents at risk of nursing home placement.
- **The Accessible Space Inc. (ASI)** provides up to 24-hour personal care attendant service and support services for residents who experienced brain injuries. Other ASI participants include PHA residents with memory impairments, mobility impairments and/or complications from diabetes.

PHA also maintains 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. The PHA Central Administrative Office building meets all Section 504 and ADA requirements.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The public housing waiting list has been closed since October 1, 2018. Effective January 1, 2020, the existing public housing waiting list was used to establish separate multifamily (hi-rises and townhomes) and public housing (single family homes and duplexes) waiting lists in accordance with HUD guidelines for RAD conversions. As of January 1, 2020, there were over 3,500 applicants on the multifamily waiting list and over 2,000 applicants on the public housing waiting list. PHA's Housing Choice Voucher waiting list received around 13,000 applications when the waiting list opened in June 2019. By a random

computer drawing, 3,500 applicants were placed on the waiting list. It is anticipated that the applicants have an expected wait of 3-4 years. There is a great need for affordable housing for all bedroom sizes.

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

Applicants for Saint Paul Public Housing programs have housing needs similar to many Saint Paul residents. Low- and moderate-income households need housing that is affordable for their income and family size. However, such affordable housing demands exceed the housing supply. Currently, Saint Paul PHA consistently operates at 99% occupancy rate and its waiting lists remain closed. At the same time, low and moderate-income residents have few private market alternatives especially when the private rental market of the Twin Cities metro-wide has a 4.6% rental vacancy rate (CoStar, January 2020), which is less than the nationwide average rental vacancy rate of 6.8% (U.S. Census Bureau, third quarter 2019). Consequently, the lack of affordable housing in the Twin Cities effectively reduces housing choice for many low- and moderate-income residents.

### **Discussion**

The lack of affordable housing effectively reduces housing choice for many Saint Paul residents. At the same time, economic conditions can discourage the preservation of affordable housing. In response, the City Council passed resolution 18-1204, calling for action to create and preserve housing that is affordable at all income levels; address racial, social and economic disparities in housing; create infrastructure needed to stabilize housing; fund an Affordable Housing Trust Fund; and continue to fund down payment assistance for first-time homebuyers. This resolution is a public acknowledgement that housing, especially affordable housing, is a priority for the City.

The 2040 Comprehensive Plan supports affordable housing development the City's Locational Choice Policy and Low-Income Housing Tax Credit (LIHTC) selection process also encourage a more equitable distribution of affordable housing citywide. The City's 2019 budget includes the establishment of a local Housing Trust Fund (HTF). The objectives of the HTF include:

1. **Meet the needs of those with the lowest incomes by increasing supply.** The lowest income residents in St. Paul are the most cost-burdened and have the fewest existing housing options
2. **Invest in low- and moderate-income residents by investing in the existing supply.** Maintaining the housing options that are already serving low and moderate-income families will ensure we don't lose ground on increasing the supply and will prevent displacement.
3. **Explore innovative approaches to meeting housing needs.** Piloting programs and options to produce affordable opportunities more efficiently will allow more residents to be served.
4. **Build wealth for residents and communities.** Targeting housing investments in ways that increase affordability and the resources available to low-income residents and communities.
5. **Promote fair access to housing for all of us.** Expanding tenant protections, landlord training, and coordination among City departments to ensure fair access to housing and displacement prevention.

## Demo

Even with significant barriers, during 2018-2019, the City has partially financed the preservation and new construction of 1,268 multi-family units including 746 affordable units (623 new construction, 73 affordable units preserved, and 50 units refinanced) using financing, such as low-income housing tax credits, federal funds (such as CDBG, NSP, HOME) TIF, and City funds. The City also financed the rehabilitation of a vacant 4-unit rental property and rehabilitation of 40 owner-occupied housing units.

Still, with limited financial capacity, the City must partner with HUD, Minnesota Housing Finance Agency, and private foundations to finance affordable housing developments.



## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

This section provides statistical data to describe the needs for shelters for adults and families experiencing homelessness. That said, the number of people in shelters - including adult singles, youth, and families – often exceed the capacity of shelters. The groups discussed in this section are:

- Homeless families
- Homeless adults
- Homeless youth/unaccompanied youth
- Homeless veterans and their families
- Chronically homeless individuals
- Persons with HIV
- Sheltered and unsheltered homeless

Ramsey County Continuum of Care (CoC) annually conducts a point-in-time study those experiencing homelessness in Ramsey County. Most recently, the study took place on the night of Thursday, January 26, 2019. Additionally, every three years since 1991, Wilder Research has conducted a statewide survey of those experiencing homelessness. The most recent study took place on October 25, 2018. That said, point-in-time surveys identify needs and characteristics of homeless residents on a certain day. Wilder Research states that if the point-in-time study was extended over a longer period, many short-term episodes of homelessness would be reported, but relatively few additional long-term episodes would be added to those already documented in the Wilder Survey.

The table below shows the results of the Ramsey County 2019 point-in-time survey as well as data from US HUD System Performance Measures for Oct 2018-Sep 2019 from Homeless Management Information System (HMIS), Institute for Community Alliances (ICA), and Mediware and 2018 Coordinated Access to Housing and Shelter. “Sheltered” includes those living in emergency shelters and does not include those in transitional housing.

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	268	67	622	338	177	83
Persons in Households with Only Children	3	0	0	0	0	0
Persons in Households with Only Adults	616	250	2,565	0	0	315
Chronically Homeless Individuals	257	199	0	0	0	0
Chronically Homeless Families	15	8	0	0	0	0
Veterans	59	11	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	22	2	0	0	0	0

**Table 26 - Homeless Needs Assessment**

**Alternate Data Source Name:**  
Ramsay County CoC

Data Source: Point-in-Time Ramsay County CoC 2019; US HUD System Performance Measures for Oct 2018-Sep 2019 from HMIS, ICA and Mediware; Coordinated Access to Housing and Shelter For the Persons in Households with Adult(s) and Child(ren) estimated # becoming homeless each year and estimated # existing homelessness each year, 338 and 177 refers to the number of families, not persons. "0" indicates no data available for the following columns: Estimate the # experiencing homelessness each year, Estimate the # becoming homeless each year, Estimate the # exiting homelessness each year, Estimate the # of days persons experience homelessness

**Data Source Comments:**

Indicate if the homeless population is:  Has No Rural Homeless

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

Definition of Homeless Residents: individuals are considered homeless if they lack a fixed, regular, & adequate nighttime residence and either (a) have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, (b) have a primary nighttime residence that is a supervised, publicly- or privately- operated shelter designated to provide temporary living arrangements (i.e. emergency shelters, transitional housing, battered women's shelters), or (c) are an individual who resided in a shelter or place not meant for human habitation and is exiting an institution where he or she temporarily resided.

Definition of Long-term Homeless Residents: individuals are considered chronically homeless if they have either (a) been homeless for a year or longer or (b) been homeless at least four times in the past three years.

Definition of Homeless Youth: youth (including minors age 17 and under and young adults age 18-24) are considered homeless if they have no parental, substitute, foster or institutional home to which they can safely go. They are unaccompanied by an adult and have spent at least one night in a formal emergency shelter, improvised shelter, doubled up or on street.

The *Homelessness in Minnesota - 2015 Results* Report (Wilder Research, November 2016) provides some general statistics about homelessness in Minnesota:

#### Homeless Families

- Number of homeless families and children has decreased since 2012; however, homeless children and their parents make up over one-third of the homeless population

## Demo

- 74% of children are in the care of their mother or a single female caregiver, 22% are in the care of two parents or caregivers, and 4% of are in the care of a father or male caregiver

### Homeless Adults

- 51% are men; 49% are women; men are more likely to stay outside (61%) and reside in emergency shelter (63% male)
- Women are more likely to live in transitional housing programs (61% female)
- 21% of homeless adults-diagnosed with substance abuse disorder, 51% report a chronic health condition, 60% report a significant mental illness

### Homeless Youth/Unaccompanied Youth:

- 60% of homeless youth in Minnesota are living in the Twin Cities
- 36% of homeless youth have lived in a foster home
- 18% of homeless youth identified as lesbian, gay, bisexual or unsure about sexual orientation
- 57% of homeless youth report some type of significant mental illness; 36% report some type of chronic physical health issues

### Homeless Veterans

- 8% of homeless adults have served in military
- 59% of homeless Veterans are not receiving any Veteran benefits
- 45% of homeless Veterans report service-related health problems

### Long-Term (Chronically) Homeless Individuals

- 60% of homeless adults are considered “long-term homeless”
- 64% of long-term homeless have a serious mental illness, compared to 54% of other homeless adults
- 25% have a substance abuse disorder diagnosis, compared to 15% of other homeless adults
- 47% of long-term homeless have a condition that limits work, compared to 37% of other homeless adults

## Demo

Persons with HIV (HIV statistics current as of December 31, 2018, courtesy of the Minnesota Department of Health)

- In 2018, 26% of the 26 newly reported cases of HIV resided in Minneapolis, 11% in Saint Paul, and 40% in the Twin Cities suburbs

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	262	92
Black or African American	490	151
Asian	36	17
American Indian or Alaska Native	34	39
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	65	26
Not Hispanic	0	0

**Alternate Data Source Name:**

Ramsey County CoC

**Data Source**

**Comments:** "Asian" includes Pacific Islander. Data is not available for "Not Hispanic".

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

**Homeless Families with Children:** The 2018 Minnesota Homeless Study by Wilder Research reports that the number of families experiencing homelessness in Minnesota decreased by 5% between 2015 and 2018. Statewide, 77% of families in shelters were female-headed households. In Ramsey County, this percentage was 86%. The 2015 Minnesota Homeless Study incorporates a more detailed report on children with their families experiencing homelessness. Thirty-five percent of the people experiencing homelessness are children with their parents and 47% of homeless children statewide are age 5 or younger. Data collected by Saint Paul Public Schools identifies approximately 2,000 children experiencing homelessness in Saint Paul every year.

Wilder Research reports that the median income for homeless adults in the Twin Cities Metro Area is \$600 (*Homeless in Minnesota – 2015 Results*, Wilder Research, November 2016). While homeless families may have higher incomes than homeless single adults, private market housing is still an unattainable goal. The average monthly rent in the Twin Cities Metro Area (\$864 for a one bedroom and \$1,089 for a two bedroom) are too costly for residents with incomes such as Minnesota Family Investment Program (MFIP), General Assistance, Social Security, and Day Labor (*Out of Reach Minnesota 2018*, Minnesota Housing Partnership). Consequently, the inability of low-income families to secure and maintain affordable housing can severely impact a child’s development. In addition to the trauma of having no stable residence, homeless children often go without necessities, such as medical care, meals, and clothing, and experience learning problems. Most homeless residents cannot secure permanent housing especially when government-assisted housing is limited.

**Homeless Families of Veterans:** Although 47% of homeless female veterans and 24% of homeless male veterans reported that they had children under the age of 18, the proportion caring for their children while homeless was substantially lower. Just under one quarter (23%) of homeless female veterans and 3% of homeless male veterans were accompanied by their children on the night of the Wilder Research statewide survey (*Homeless Veterans in Minnesota 2015 - Statewide Survey of Veterans without Permanent Shelter*, Wilder Research, November 2016).

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

**Homeless Families:** African Americans make up 49% of homeless parents in Minnesota. Compared to their representation in the overall Minnesota population, African-American and American Indian families are more likely to be homeless than other racial or ethnic groups. African Americans are 5% of Minnesota parents, but 49% of homeless parents in Minnesota, while American Indians are only 1% of all Minnesota parents, yet 8% of homeless parents. Hispanics (of any race) make up 4% of all Minnesota parents, but 8% of homeless parents in Minnesota (*2012 Minnesota Homeless Study - Homeless Children and Their Families*, Wilder Research, May 2014).

**Homeless Adults:** On the day of the statewide survey, 54% of homeless adults were reported as African American, American Indian, Asian, Hispanic or mixed race, as compared to 11% of state's overall population of Minnesota adults. Hispanics (of any race) make up 4% of all Minnesota adults, but 7% of homeless adults in Minnesota (*2015 Minnesota Homeless Study*, Wilder Research, September 2016).

**Homeless Youth:** Sixty-two percent of homeless youth were African American, American Indian, Asian, or mixed race recorded on the day of the statewide survey as compared to 19% of state's overall population of youth. In the Twin Cities metro area, 74% of homeless youth were youth of color. Hispanics (of any race) make up 7% of all Minnesota (*2015 Minnesota Homeless Study*, Wilder Research, September 2016).

**Homeless Veterans:** About 38% of Minnesota's homeless veterans are persons of color compared with less than 7% of the state's overall veteran population. Particularly over-represented are African Americans, which make up 27% of the Minnesota's homeless veteran population, compared to 3% of the state's overall veteran population (*Homeless Veterans in Minnesota 2015 - Statewide Survey of People Experiencing Homelessness*, Wilder Research, November 2016).

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

According to Ramsey County CoC Point-in-Time 2015-2019 Surveys, the number of persons in an emergency shelter has increased each year. Between 2018 and 2019, the number has increased by 5% to 887 persons. The number of persons in households with at least one adult and one child (families) has increased by 4% between 2018 and 2019 to 268.

**Sheltered Homelessness-Single Adults:** In previous years, the Dorothy Day Center Emergency Shelter facility (208 beds-men/first floor; 44 beds-women/second floor) operated at capacity such that there was a need for Catholic Charities and Union Gospel Mission to add more shelter beds to meet the Cold-Weather Overflow Emergency Shelter needs. The shelter demands are so great that, in 2011, Dorothy Day Center turned away people for the first time in its history of operations. In response, Catholic Charities worked with the State of Minnesota and the City to replace the Dorothy Day Center Emergency Shelter facility with a larger Dorothy Day Center facility called Higher Ground Saint Paul. Higher Ground Saint Paul is a \$100 million project, \$40 million of which is from local funds and private donations. Higher Ground Phase I offers both emergency shelter (172 beds for men and 60 beds for women), pay for stay shelter (48 beds for men) and more permanent housing for people who have struggled with homelessness. Higher Ground Phase II provides 177 supportive housing units and an Opportunity Center to expand the center's services to include social services, job training, and employment placement. In addition, overflow shelter demands have been so great that the City and Ramsey County have committed to the extending the 64-bed winter overflow homeless shelter, now called Safe Space Shelter, to be operated year-round by Model Cities.

**Sheltered Homelessness-Homeless Families:** Catholic Charities Family Service Center is the main Ramsey County emergency shelter (65 beds) for homeless families in addition to the 40 shelter beds provided by Project HOPE. The need for housing for families remains great. In 2018, Ramsey County Coordinated Access received 1,204 total calls from eligible Ramsey County families seeking housing or shelter and 795 families were placed on the waitlist for shelters.

**Unsheltered homelessness:** It is difficult to determine the actual number of homeless people who are unsheltered on a particular day. Ramsey County CoC's 2019 point-in-time survey reports an unsheltered population of 317. Ramsey County CoC acknowledges that the survey is an inaccurate count of total homelessness, especially unknown unsheltered locations. Wilder Research 2018 point-in-time survey reports an unsheltered population of 327 in Ramsey County. While Wilder Research does extensive surveys of shelters and non-shelter areas, the surveys may miss persons who are doubled-up, sleeping outside, or living in unknown locations not typically meant for human habitation. 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 are needed. More importantly, it is important to note that chemical dependency, mental illness, and traumatic brain injury, are often major reasons why unsheltered homeless residents are reluctant to choose living in a shelter, transitional housing, or permanent supportive housing.

## **Discussion:**

The needs of the homeless population are great and these require a community response when:

### **Homeless Adults/ Homeless Chronically Homeless Adult Individuals**



- 60% of homeless adults report a significant mental illness; 51% have a chronic health condition; 21% have been diagnosed with a substance abuse disorder.
- 47% of long-term homeless have a condition that limits work.
- 19% of homeless adults report being physically or sexually assaulted while homeless.

### **Homeless Families**

- Children who are homeless with their parents make up over 35% of the homeless population in Minnesota and 47% of homeless children are age 5 or younger.

### **Homeless Youth/Unaccompanied Youth**

- 46% of homeless youth reported being physically abused as a child and 29% reported being neglected as a child; 19% of homeless youth reported as having been attacked or beaten while homeless.

### **Homeless Veterans**

- 45% of homeless veterans have service-related health problems

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

### Introduction:

This section discusses the special needs assessment of Saint Paul residents who are not homeless but require supportive housing or support services. Within the City, many families and individuals struggle with multiple barriers to secure and maintain housing. Consequently, these 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:

- Elderly
- Frail Elderly
- Persons with Physical Challenges, Persons with Developmental Challenges, and Persons with Mental Health Challenges
- Persons with Chemical Dependency Issues, such as alcohol or other drug addictions
- Persons with Limited English Proficiency
- Persons with HIV/AIDS

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

**Elderly and Frail Elderly:** According to the 2013-2017 ACS estimates, Saint Paul has 38,358 elderly (age 62 and older) persons, and the State Demographic Center forecasts dramatic growth for Saint Paul elderly during the next 20 years as the "baby boomers" continue to enter retirement age. Saint Paul has 4,410 cost-burdened elderly homeowner households and 5,940 cost-burdened elderly rental households (2011-2015 CHAS). Saint Paul elderly will need to maintain their homes, make updates, or seek housing alternatives with universal design. Moreover, as elderly live longer, the frail elderly will place significant demands on both institutional and community-based long-term care services (i.e. assisted-care housing or in-home care services).

**Residents with Developmental, Physical, Mental Health Challenges or Persons with Chemical Dependency:** According to 2013-2017 ACS estimates, Saint Paul has approximately 16,589 residents with a cognitive difficulty, meaning that they have difficulty remembering, concentrating, or making decisions because of a physical, mental, or emotional problem. In 2019, Ramsey County provided developmental disability case management to 3,104 County residents. Through its disability waiver programs, Ramsey County provided case management to 4,675 County residents. The 2013-2017 ACS also estimates Saint Paul has 15,452 residents with an ambulatory difficulty - highlighting the need for accessible-designed housing. Ramsey County provides mental health case management to approximately 3,500 individuals annually who could benefit from housing options, such as independent living, group homes, assisted living, or institutional care. Residents in recovery from chemical

dependency issues need sober housing. In contrast, chronically inebriated residents need a "Housing First", harm-reduction housing program.

**Residents living with HIV/AIDS:** According to Minnesota Department of Health 2018 data, there are 1,149 residents living with HIV/AIDS in Saint Paul.

**Residents with Limited English Proficiency:** According to 2013-2017 ACS estimates, Saint Paul has approximately 41,930 residents who speak English "less than very well".

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

**Housing and supportive needs for Elderly and Frail Elderly:** Saint Paul elderly and frail elderly residents continue to need affordable housing options, accessible design modifications, and supportive services to support independent living, especially when elderly residents may place significant demands on both institutional and community-based long-term care services. Wilder Research also reports the need to offer multi-lingual and multi-cultural programs since many Saint Paul elderly are African American, Latino, and Asian-American, which was corroborated by the public engagement and consultation process. For cost-burdened homeowners, home improvement programs and community services, such as utility and rehabilitation assistance, may be needed for the elderly to maintain their homes. That said, cost-burdened renters will always need affordable rental housing. These needs were corroborated through the public engagement and agency consultation process with service providers.

**Housing and supportive needs for persons with Developmental, Physical, Mental Health Challenges, and Persons with Chemical Dependency:** There is a need for affordable housing with support services as well as community-based services and case management. The Minnesota Council on Disability also recommends affordable accessible-designed housing for physically challenged residents with limited incomes. Accessible-designed housing with support services can empower residents to achieve self-sufficiency. The State Mental Health Act encourages community integration for persons with mental health challenges. Affordable housing is a priority concern for individuals with serious and persistent mental illness, especially for those individuals on fixed income whose social security income is insufficient to pay rent. In addition to affordable housing, access to supportive services and treatment opportunities is important for those with mental illness. Persons with chemical dependency need supportive services, affordable sober housing, and safe haven for the chronically inebriated. These needs were corroborated through the agency consultation process that included discussion with service providers.

**Housing and supportive needs for Persons with Limited English Proficiency (LEP):** Community development and social service organizations that serve cultural populations, consulted as a part of the Consolidated Plan process, expressed that Saint Paul's new Americans and immigrant population can experience housing problems due to language barriers, vulnerable residency status, and lack of access to, or knowledge of, resources. Saint Paul's new Americans and newly-arrived refugees need stable

affordable housing that is adequate for their family size, which may include accommodating multi-generational living. Since refugees and immigrants are simultaneously learning a new language, new culture, and marketable job skills, these residents need to be able to access housing information, programs, and services in their primary language. Increased culturally relevant outreach and programs are needed in order to ensure that these residents have equal opportunity to accessing facilities and services. In response, the City and community service providers have multi-lingual staff to provide resources and community organizations offer culturally relevant, multi-lingual support programs and services directed to these populations.

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

According to Minnesota Department of Health 2018 data, there are 1,149 residents living with HIV/AIDS in Saint Paul. According to the *2015 Consumer Needs Assessment of Minnesotans Living with HIV Disease* conducted by the Minnesota HIV Services Planning Council, 19% of Minnesotans living with HIV reported to have unstable housing, which includes having unsafe and/or unaffordable housing and/or are homeless.

Persons living with HIV/AIDS often have lower incomes than the rest of the population. According to the *2015 Consumer Needs Assessment of Minnesotans Living with HIV Disease* conducted by the Minnesota HIV Services Planning Council, 79% of the Minnesotans living with HIV reported monthly incomes of \$24,000 or less. An estimated 27% of Minnesotans living with HIV live with at least one other individual depending on their monthly income. For medical reasons, persons living with HIV may have difficulty maintaining long-term employment.

Most importantly, persons with HIV/AIDS need affordable housing. Virtually, all adults receiving SSI benefits without government housing assistance would qualify under federal guidelines as households with “worst case” housing needs. Thus, persons living with HIV/AIDS have a strong need for affordable housing, rental housing, mortgage assistance, and supportive housing alternatives.

### **Discussion:**

While the City of Saint Paul is aggressively providing financing for affordable housing and affordable supportive housing, the overall demand remains overwhelming. The City recognizes the diversity of its residents. Housing data for the City demonstrates that the greatest needs and highest housing priorities are affordability, choice, and supply. Consistent with the City’s 2040 Comprehensive Plan – Housing Chapter, affordable housing priorities are: preservation and production of rental housing affordable for those at or below 30% of AMI; create homeownership opportunities for households with low and moderate incomes; housing preservation for low-income elderly homeowners between 0-50% of AMI; provide housing for special needs populations. During the next five years, the City will continue to serve low- and moderate-income residents by preserving existing affordable housing, increasing production of affordable housing units, deepening the affordability of housing units in the city, investing in a variety

of housing types to meet a continuum of housing needs. The City will continue to actively work with its partners to produce affordable housing and affordable supportive housing opportunities. The City, County, State, and community agencies are providing support services that encourage independent living, as needed, for persons with special needs.

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

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

The City has over 30 recreational facilities (which include senior centers, youth centers, and neighborhood facilities), 4,000 acres of parkland, more than 80 tot lots, a zoo, 4 golf courses, and 13 library facilities located throughout the city. This property and assets require regular maintenance, periodic improvement, expansion, or replacement. Recently, 27 of the 49 recreation center buildings were evaluated to be of poor quality. Parks has estimated the costs of its needed improvements to be approximately \$5.2 million each year to maintain their facility condition sustainability target, in addition to an approximate \$40 million backlog of deferred maintenance.

Over the next five years, the Saint Paul Public Library has significant capital improvement needs across its system (estimated between \$15-20 million) for deferred maintenance, repairs, equipment replacement, renovations at the Hamline, Hayden Heights, and Riverview branches, and system-wide technology upgrades.

The primary source for park and library capital investments is property taxes, but CDBG funding is also used for capital investments in facilities which primarily serve low- and moderate-income areas of the City. The City anticipates that it will continue to use CDBG funding for eligible public facility activities over the next five years.

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

Each City of Saint Paul department is responsible for assessing its needs. The Parks and Recreation Department hired a consultant in 2010 to develop City of Saint Paul Parks and Recreation System Plan, which was largely based on community and stakeholder input. This plan remains the comprehensive system master plan to guide priority setting, and there are plans to update the plan. In addition, the Department hired a consultant to perform a comprehensive management study that included an assessment of the current condition of every facility/asset owned by the department and a list of needs with costs for each asset over the next 30 years.

After an extensive community and professional engagement effort, the Saint Paul Public Library adopted a new Strategic Plan, called 2019-2022 Strategic Direction, in early 2019. In September 2019, the Library engaged a consultant to complete a System-Wide Facilities Plan. The Plan will include analyses of how the Library’s facilities can best meet programmatic and workflow needs and address structural, design and physical needs for all buildings, grounds, furnishings, and signage. The Plan will focus on two topical areas: (1) technology and (2) children’s play and learn spaces. It will also focus on three facilities that have not had renovation since the 1980s (Hamline, Hayden Heights and Riverview branches). The Plan will include recommendations, priorities, and cost estimates for implementation in 2020 and for each consecutive year for the next 5 years. The Plan is expected to be completed in early 2020.

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

The City owns and maintains \$3 billion worth of infrastructure, including more than 1,874 miles of streets, 806 miles of sanitary sewer, 450 miles of storm sewer, 107 bridges, and 145 miles of bike lanes. The repair and replacement of this infrastructure is very important to the City, and 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. The City does not anticipate using CDBG funds for infrastructure improvements over the next five years, but sidewalks, street, and sewer improvements may possibly be funded with CDBG if they meet a national objective of the program and if other funding sources are not available.

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

The Department of Public Works relies heavily on the Capital Improvement Budget (CIB) process to finance its capital plan. The CIB budget is prepared on bi-annual basis. The CIB committee is comprised of 18 Saint Paul citizens representing each of the Minnesota senate districts located in Saint Paul. The committee is charged with hearing project proposal presentations, scoring projects, and offering comments. After review and public hearing, the CIB Committee makes recommendations to elected officials on capital investments over the next two years. These recommendations are transmitted to the Mayor for review and approval by the City Council. The CIB Committee also reviews community partner requests for sub-recipient grants of CDBG funds.

The Department of Public Works has established a 5-year plan that is updated and reviewed annually. Public Works has established criterion for inclusion of road improvement projects into the 5-year plan. This criterion relies on the pavement condition index score of the road, the average daily traffic, maintenance demand and the age of the street. Other considerations include adjacent development, safety concerns, utility work, small area plans, bike plan and matching funds from other sources.

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

Ramsey County is the primary provider of public services in the City of Saint Paul. The County receives Federal, State, and local funding for health services, employment and training services, environmental services, and other human/social services. Since there is a significantly greater need for these types of activities in the city than the City/County collaboration is able to provide, City funding is also used (including up to the maximum allowed 15 percent of CDBG funds) to provide additional public services for Saint Paul residents. Health services, senior services, crime prevention, community organizing, youth employment training, other youth services, as well as other public service activities are all currently funded with CDBG dollars. The City anticipates that it will continue to fund these types of activities over the next five years. Based on the comments received through the Consolidated Plan agency consultation

and public engagement process, the City is also seeing a need for bi-lingual and culturally-relevant services, service-enriched housing, home buyer education, tenant and landlord education and counseling, additional youth services, and better coordination between agencies to allow for greater access to information for residents and business owners.

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

The City of Saint Paul is divided into 17 defined districts. Each of these districts is represented by a separate 501(c)3 organization known as a District Council. The City of Saint Paul contracts with these organizations for planning and advising on the physical, economic, and social development of their areas; identifying needs; initiating community programs; recruiting volunteers; and sponsoring community events. The City consults with these groups regularly, and additionally reached out as part of the consolidated planning process in November and December 2019, specifically to weigh in on the needs and priorities of their districts. Discussions with residents at the Consolidated Plan Open Houses and the results of the online survey also revealed public service needs.

City staff also consulted with City Departments, several public service providers, community organizations, and agencies, including Ramsey County, on the status of their current levels of services, unmet needs, and projected needs for the communities they serve.



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis of the Consolidated Plan focuses on the following areas:

- Number and type of housing units within the City;
- Cost of housing;
- Condition of housing;
- Public and assisted housing;
- Homeless facilities and services;
- Special needs facilities and services;
- Barriers to affordable housing;
- Non-housing community developments assets; and
- Needs and market analysis discussion.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Saint Paul has a traditional housing stock that consists of single-family detached homes, single-family attached homes, including townhomes and twin homes, as well as multi-family housing that includes duplexes, triplexes, apartments, and condominiums. One-unit detached housing, the traditional single-family house, accounts for 49% of the housing units in the city. Nearly 70% of the owner-occupied units are three or more bedrooms, while one-bedroom apartments represent 40% and two-bedroom apartments represent 33% of the rental units. Only 19% of rental units have 3 or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	59,145	49%
1-unit, attached structure	5,160	4%
2-4 units	13,985	12%
5-19 units	14,955	12%
20 or more units	26,865	22%
Mobile Home, boat, RV, van, etc	265	0%
<b>Total</b>	<b>120,375</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	220	0%	4,105	7%
1 bedroom	2,660	5%	22,990	40%
2 bedrooms	14,250	26%	19,040	33%
3 or more bedrooms	38,585	69%	11,135	19%
<b>Total</b>	<b>55,715</b>	<b>100%</b>	<b>57,270</b>	<b>99%</b>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

According to information maintained by HousingLink (accessed July 2019), a Twin Cities-based nonprofit housing advocacy organization, there are 212 projects (not including those public housing projects) that have received federal, state, or local financial assistance in Saint Paul. Of the 18,484 housing units in these projects, 16,842 are affordable— 7,520 for households earning up to 30%, 1,734 up to 50%, 7,177

up to 60%, and 411 units up to 80% of AMI. Of the housing units that report the unit type, approximately 8% are efficiencies, 57% are one bedroom, 26% are two bedroom, 8% are three bedrooms, and 1% are four or more bedrooms.

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

According to HousingLink (accessed July 2019), Saint Paul has approximately 1,232 affordable units that could be lost between 2020 and 2024 from the affordable housing and rent subsidized inventory due to the expiration of contractual affordability requirements or Section 8 contracts. This assessment only represents those units that could potentially be lost due to contract expiration. According to the information maintained by HousingLink, there are 16 LIHTC- funded housing developments with earliest affordability contractual release between these dates. These properties contain 923 units of affordable housing—128 affordable to households up to 30%, 51 units affordable to households up to 50%, and 733 units affordable to households up to 60% of AMI. Information provided by Minnesota Housing Finance Agency (Minnesota Housing) identifies nine developments that have 977 project-based Section 8 vouchers with contracts set to expire between 2020 and 2024. The City and Minnesota Housing are working and will continue to work with property managers and owners to preserve these affordable and rent-subsidized units.

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

The available housing units do not meet the overall needs of the population. Overall, the housing units that have the adequate space to accommodate larger households are owner-occupied, while the supply of larger rental units is more limited. The converse is true for smaller households, where rental units are ample while smaller ownership opportunities are more limited. The CHAS data does not break out available senior housing opportunities or housing that has been designed for the needs of individuals with physical disabilities. Throughout the citizen engagement and agency consultation process, the groups identified a need for universally designed, multifamily units that can accommodate special need households as well as seniors and the opportunities to allow seniors in single-family houses to age in place. A need was also identified for affordable homeownership opportunities and rental units, including units with at least 4 bedrooms to accommodate large families and multi-generational families.

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

Since the City's population continues to grow, there is a need for all types and sizes of affordable housing. Specifically, there is a need for affordable homeownership units for small families, as only 5% of the ownership units are 1-bedroom units and 26% are 2-bedroom units. According to 2011-2015 CSAH data, 44% of small family households earn up to 80% HAMFI and 67% of large family households earn up to 80% HAMFI. There is a need for more affordable homeownership units to accommodate for large families. There is also a need for affordable rental units for larger families, as only 19% of rental units are 3-bedroom units. Larger units are also needed to accommodate multi-generational families

with elderly persons living in the household. Universally designed affordable rental and ownership housing is needed for those with disabilities and the growing number of seniors who desire to age in place.

## **Discussion**

The City recognizes the need for more affordable housing units and a diverse stock of housing types to accommodate changing household demographics. The existing housing stock does not meet the overall needs for the population and there is a need for both affordable rental and homeownership units to accommodate small and large families, those with disabilities, and seniors.

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

### Introduction

As described in Section NA-10 of this Plan, one of the predominate housing-related problems in the city of Saint Paul is the cost of housing for its extremely low- to moderate-income households. According to the HUD-reported 2000 Census and 2011-2015 ACS data, the median home value decreased by 16% and median rent increased by 10%, while median household income increased by only 6%. Although the 2011-2015 estimates were the most recent data provided by HUD, a review of more recent 2012-2014 ACS data reveals an increase in median home value since 2015 to \$184,700 and median rent since 2015 to \$949.

This section examines housing cost, rent paid, housing affordability, and monthly rents paid through federal programs.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	206,200	173,900	(16%)
Median Contract Rent	691	757	10%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	11,725	20.5%
\$500-999	32,420	56.6%
\$1,000-1,499	10,620	18.5%
\$1,500-1,999	1,835	3.2%
\$2,000 or more	665	1.2%
<b>Total</b>	<b>57,265</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	8,880	No Data
50% HAMFI	27,845	7,055
80% HAMFI	44,350	17,510
100% HAMFI	No Data	25,090
<b>Total</b>	<b>81,075</b>	<b>49,655</b>

**Table 31 – Housing Affordability**

Data Source: 2011-2015 CHAS

**Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	711	864	1,089	1,547	1,812
High HOME Rent	711	864	1,089	1,547	1,803
Low HOME Rent	711	864	1,061	1,226	1,367

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

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

There is not sufficient housing for households at all income levels in the City of Saint Paul. The 2011-2015 CHAS data shows that there are only 8,880 rental housing units affordable to households earning 0-30% of AMI with 26,460 households at this income level. For owner-occupied housing, there is a lack of housing that is affordable to households earning 50% of AMI—approximately 7,055 ownership units are affordable to 17,815 households at 30-50% of AMI. This directly correlates to the significant number of households within these groups experiencing housing cost burden.

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

According to the HUD-reported 2000 Census and 2011-2015 ACS data, the median home value decreased by 16% and median rent increased by 10%, while median household income increased by only 6%. 2012-2016 ACS data reports an increase in median home value by 3% and an increase in median rent by 12% between 2015 and 2016. With housing costs continuing to rise and wages not increasing at the same rate, housing cost burden is likely to continue to increase in Saint Paul over the next five years.

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

According to the 2011 – 2015 CHAS data, the median monthly rent was \$757, which most closely aligns to HOME rents /Fair Market Rent for an efficiency unit. As there are significantly fewer larger apartments with resulting higher rents, this information could indicate a need to preserve or create larger affordable units.

**Discussion**

The predominate housing-related problem in Saint Paul is housing cost burden. Over the last decade, median home values and rents have increased drastically, while median household incomes are not keeping pace. There is not sufficient housing for households all income levels, specifically rental units affordable to households earning 0-30% of AMI and owner-occupied units affordable to households earning 0-50% of AMI. With housing costs continuing to rise and wages not increasing at the same rate, housing cost burden is likely to continue to increase in Saint Paul over the next five years. In order to help mitigate the negative impact of low wages, City Council passed an ordinance creating a City minimum wage of \$15/hour with the initial phase-in period beginning in 2020.

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

## Introduction

The housing portion of the housing and market analysis section provides an overview of the city of Saint Paul’s housing stock. The section examines condition and age of housing units, risk of lead-based paint exposure, and vacant or abandoned buildings and their suitability for rehabilitation. This analysis uses 2011 – 2015 CHAS dataset provided by HUD and vacant housing data generated by the City of Saint Paul’s Department of Safety and Inspections.

## Definitions

HUD requests that the terms "standard condition" and "substandard suitable for rehabilitation" be defined within the Consolidated Plan. These terms are used when replacement housing is determined to be a desired use of HUD funds. 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 Condition but 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 95% of the cost to demolish and reconstruct the property.
- **Unsuitable for Rehabilitation:** If the cost of rehabilitation exceeds 95% of the cost to demolish and reconstruct the property, the property will not be a candidate for rehabilitation.

The Condition of Units table below displays the number of housing units by tenure, based on the number of “selected conditions” the unit has. A selected condition refers to one of the following problems: (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. Housing units with one or more selected conditions may be considered either "standard condition" or "substandard condition but suitable for rehabilitation".

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	13,515	24%	27,435	48%
With two selected Conditions	515	1%	2,995	5%
With three selected Conditions	10	0%	55	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	41,680	75%	26,785	47%
<b>Total</b>	<b>55,720</b>	<b>100%</b>	<b>57,270</b>	<b>100%</b>



**Table 33 - Condition of Units**

Data Source: 2011-2015 ACS

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,395	4%	5,010	9%
1980-1999	3,305	6%	9,250	16%
1950-1979	14,525	26%	21,755	38%
Before 1950	35,490	64%	21,260	37%
<b>Total</b>	<b>55,715</b>	<b>100%</b>	<b>57,275</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2011-2015 CHAS

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	50,015	90%	43,015	75%
Housing Units build before 1980 with children present	3,960	7%	1,015	2%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	466	31	497
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

**Alternate Data Source Name:**

Vacant Properties

**Data Source Comments:** Saint Paul Vacant Building List, Saint Paul Open Information Portal, updated 11/25/2019. Class I and II shown under "Suitable for Rehabilitation". Class III shown under "Not suitable for Rehabilitation". Data is not available for Abandoned Vacant Units, REO Properties, and Abandoned REO Properties.

**Need for Owner and Rental Rehabilitation**

The data identifies a need for both owner and rental housing rehabilitation, which was corroborated by stakeholder input during the citizen participation process. The condition information provided through the 2011-2015 CHAS data identifies that 30% of owner-occupied units and 49% of renter-occupied units

have one of the selected conditions: (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. Only 1% of owner-occupied housing units and 4% of renter-occupied housing units have two or more selected conditions. It is estimated that the majority of housing units with a selected condition have more than one person per room or a cost burden greater than 30% and that a very small number of housing units in Saint Paul suffer from the facilities deficits (e.g. lack of plumbing or complete kitchens) reported.

Age of the City's housing stock is an overall indicator for the ongoing need to focus on property maintenance efforts. Ninety percent of owner-occupied units (primarily single-family homes) were built before 1980 with 64% being built before 1950. The age of the single-family housing stock coupled with the level of cost burden experienced by low-to-moderate income owners makes home maintenance issues critically important in the city. From a rental perspective, 75% of the units were built before 1980 with 37% built before 1950. The age and building type of buildings suggests that investments will need to be made in these units to provide decent rental housing stock into the future.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

The City has 93,030 housing units that were built before 1980, indicating a Risk of Lead-Based Paint (LBP) Hazard. Approximately 43,000 of those are occupied by low- or moderate-income families.

### **Discussion**

As housing ages, it requires maintenance. If housing maintenance is deferred, it can lead to a decline in the city's housing stock. While maintenance is generally a good investment for property owners, major rehabilitation can sometimes cost more than it adds to the property value. This can create an economic disincentive for property owners to make substantial repairs to older properties. Another concern is that many households cannot afford maintenance for their properties, especially expensive major rehabilitations that may be required. There are both City and community housing rehab programs available with a variety of financial options to assist, many utilizing CDBG funds.

## **MA-25 Public and Assisted Housing – 91.210(b)**

### **Introduction**

The Saint Paul Public Housing Agency (PHA) is an important provider of affordable housing for thousands of Saint Paul households with the greatest need (households at or below 30% of AMI). The PHA owns and manages 418 public housing units and 3,836 units with Project-Based Rental Assistance (PBRA) that were converted from public housing via HUD's Rental Assistance Demonstration (RAD) effective January 1, 2020. The PHA also administers 4,804 Housing Choice Vouchers (as of January 2020). These include 100 Family Unification Program (FUP) vouchers, 248 Mainstream Program/Disability vouchers, and 231 Veterans Affairs Supportive Housing (VASH) vouchers. PHA has allocated 516 project-based vouchers (PBVs); and more than half of those (328) are in supportive housing developments. In total, the PHA provides over 9,000 affordable homes to more than 21,000 people.

Saint Paul PHA strives to provide excellent property management and maintenance for 16 hi-rises, 4 family housing developments and its 418 scattered site homes. Saint Paul PHA has strict but fair standards for its rental leases. Saint Paul PHA prepares its vacant units to high standards for each new resident. All emergency work orders are performed within 24 hours, and routine work orders in less than three days on average. All apartments are inspected at least twice annually to ensure local codes and HUD's standards are met. Saint Paul PHA's excellent property management and maintenance helps to maintain and improve the city's housing stock and promote neighborhood stability. Saint Paul PHA provides community policing in coordination with the Saint Paul Police Department, assisted living services for frail elderly and disabled residents, and others.

Effective January 1, 2020, most of the public housing units converted, debt-free, to HUD's Project-Based Rental Assistance (PBRA) program via HUD's Rental Assistance Demonstration (RAD). The conversion does not constitute "privatization of public housing", because the PHA continues to own, manage, maintain and improve those former public housing units through long-term PBRA contracts. The initial 20-year contracts, by law, must be renewed; this ensures that the units remain permanently affordable to low-income households. Residents continue to pay 30 percent of their adjusted income towards the rent and will retain the same basic rights as living in PHA owned housing. The primary benefit is more predictable, reliable funding.

## Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	6	4,273	4,804	516	4,288	231	100	248
# of accessible units			188						
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 37 – Total Number of Units by Program Type**

**Alternate Data Source Name:**

PIC through 10/31/2019

**Data Source Comments:** For Mod-Rehab, this program ends 12/31/2019. For Public Housing, 3,855 units are converting to PBRA on 1/1/2020.

### Describe the supply of public housing developments:

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

The Saint Paul PHA owns and manages a total of 4,273 units comprised of 2,553 hi-rise units and 1,720 family units (both now in Project-Based Rental Assistance/PBRA), and 418 scattered site single family houses and duplexes (still public housing). As explained below, 3,836 former public housing units were converted to PBRA via HUD’s Rental Assistance Demonstration (RAD) effective January 1, 2020.

All of the PHA’s public housing and PBRA units are in good to excellent physical condition. The PHA has consistently achieved "High Performer" status under HUD's Public Housing Assessment System. Saint Paul PHA properties continue to be managed to the highest possible standards, including thorough and uniform applicant eligibility determination, fair lease enforcement, regular preventative maintenance, prompt responses to maintenance work orders, full occupancy, timely turnover of vacant units, and accurate reporting of financial data and all other components of quality property management and maintenance.

Many PHA units have been improved over the last five years under HUD-funded Capital Fund Program, including the following:

- Installation of new plumbing at Ravoux Hi-Rise (220 units), Valley Hi-Rise (159 units) and Montreal Hi-Rise (185 units).
- Exterior modernization of family dwelling units at Mt. Airy Homes. As of 12/31/2019, 164 units in 55 buildings have been completed. Another 108 units will be modernized in the future.
- Modernization of all 88 family housing units (22 buildings) at Dunedin Terrace, including the conversion of flat roofs to hipped roofs, window, siding, kitchen and bathroom replacement, and other miscellaneous interior and site work.
- New construction of two new six-plex townhomes at McDonough Homes.

In addition to HUD funding, the PHA received financial assistance for these projects from the Minnesota Housing Finance Agency and the Federal Home Loan Bank of Des Moines.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Mount Airy Homes & Hi-Rise, Valley Hi-Rise	97
Dunedin Terrace	92
McDonough Homes	91
Scattered	91
Hamline, Front, Seal Hi-Rises	84
Roosevelt Homes	90
Ravoux, Neill, Central Hi-Rise and Duplexes	91
Edgerton, Iowa and Wilson Hi-Rises	72
Exchange and Wabasha Hi-Rises	92
Mount Airy Homes and Hi-Rises, Valley Hi-Rise	97

**Table 38 - Public Housing Condition**

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

The PHA’s 5-Year Capital Plan (2019-2023) identifies how the PHA will renovate/modernize public housing units (using HUD Capital Fund Program (CFP) grants) and similar work on PBRA buildings and units (with HUD Housing Assistance Payments). The emphasis is on improvements for life safety and residents’ quality of life. Units are renovated/maintained using green sustainable designs to conserve energy and water. In addition to HUD Capital Fund grants, the PHA has obtained forgivable loans from MHFA’s Publicly Owned Housing Program (POHP) and grants from Federal Home Loan Bank’s Affordable Housing Program to modernize and preserve its public housing units. The PHA has maintained its High Performer status under HUD’s Public Housing Assessment System (PHAS) for 29 consecutive years.

As stated above, the Saint Paul PHA has converted most of its public housing units with traditional Capital Fund subsidies and Operating Fund subsidies to a long-term contract with HUD under the Project-Based Rental Assistance (PBRA) program. With this change, PHA will receive more stable funding which includes annual inflation adjustments. The PHA developed a 20-year plan outlining the restoration and revitalization needs of PHA properties and identified how the PHA will use new funding to meet these capital needs. Following the conversion, the PHA will use PBRA Housing Assistance Payments (HAP) to carry out the 5-Year Capital Plan for those units.

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

Saint Paul PHA promotes fire safety and life safety as well as preserving the valuable asset of public housing facilities. Saint Paul PHA maintains high quality and timely design, bidding and construction utilizing “green and sustainable” principles to conserve energy and water while protecting the

environment to the greatest possible. The Saint Paul City Council presented the 2017 Sustainable Saint Paul Award for Green Practices to the PHA in recognition of its green initiatives. These initiatives include:

- Retaining consultants to conduct energy audits of its properties and incorporating feasible recommendations for energy improvements into its capital needs planning. Xcel Energy, a valued partner, has borne most of the cost for energy audits.
- Installation of energy improvements to reduce energy and water usage, such as installing water-saving faucet aerators, reduced-flow shower heads, water-conserving toilets, lighting retrofits, weather stripping, and additional insulation.
- Installation of a computerized energy management system (EMS) at all 16 public housing hi-rises, which allows staff to monitor and control HVAC systems remotely resulting in increased energy efficiency and savings.
- The PHA also utilizes District Energy St. Paul at 4 of its hi-rise apartment buildings and central administrative office building, utilizing an alternative energy source for its residents and community spaces.
- The PHA executed a community solar agreement in 2018 that provides 10 of its hi-rises 100% solar power for electricity while saving \$120,000 per year for 25 years.

Furthermore, as part of its Capital Fund Program (CFP) Action Plan, Saint Paul PHA consults with its staff, residents, PHA Resident Advisory Board, PHA's Hi-Rise President's Council, and individual Resident Councils to inform them how Saint Paul PHA is using its Capital Fund Program funds; seek their input for future grant applications; and provide updates on ongoing and upcoming CFP work.

**Discussion:**

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

### Introduction

This section includes inventories of the facilities and services that meet the emergency shelter, transitional housing, and permanent supportive housing needs of homeless persons within the City of Saint Paul and Ramsey County.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	303	64	375	1,255	0
Households with Only Adults	644	66	201	1,944	0
Chronically Homeless Households	0	0	0	627	0
Veterans	0	0	12	289	0
Unaccompanied Youth	22	0	31	124	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Source: Ramsey County Continuum of Care - Inventory lists, January 2019



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

In order to ensure full range of services, without duplication, Saint Paul has a coalition of community services including HousingLink, Ramsey County Family Homelessness Prevention Assistance Program Advisory Committee, Ramsey County Continuum of Care (CoC), and affordable supportive housing providers.

Key services include, but are not limited to:

**Short Term Emergency Financial Assistance for rent, utility payments or other emergencies which threaten the loss of housing:**

Agencies/Programs include: Ramsey County Social Services, St. Paul Foundation – Community Sharing Fund, City of Saint Paul Mortgage Foreclosure Prevention Program, Sewer Abatement fund, Community Action Programs –utility assistance, Salvation Army Heat Share, St. Paul WaterWorks Program, HouseCalls, United Way.

**Homelessness Prevention Programs that assist households secure and maintain housing:**

Agencies/Programs include: Saint Paul Public Library Outreach, Saint Paul Home Rehab Loan Programs, Dispute Resolution Center, Southern Minnesota Regional Legal Services (SMRLS) legal representation (tenant/rights, fair housing, emergency assistance).

**Homelessness Prevention Services that address basic needs:**

Food: Community Food pantries, CAP-utility assistance, free meals at Saint Paul Opportunity Center, Neighborhood House and faith communities.

Health Care: Health service programs include Community Clinics in Saint Paul such as Minnesota Community Care (formerly West Side Community Health Services), Open Cities Health Center, United Family Medicine, and Family Tree Clinic. These facilities can provide primary and preventative care, mental health services, and dental services to people who experience barriers to care, including those who experience homelessness. Programs through these clinics also include health screenings at the City’s emergency shelters. AIDS and STD testing and treatment are provided by area organizations, including Family Tree Clinic, Face to Face Clinic, JustUs Health (formerly MN AIDS Project), and Saint Paul - Ramsey County Public Health. Health Care for the Homeless provides medical services to homeless residents. Saint Catherine University Master of Nursing-Entry Level Nursing students conduct supervised in-home services to residents of the YWCA Saint Paul’s transitional housing program.

Furniture Programs: Goodwill, St. Vincent de Paul, Disabled Americans, Bridging.

Personal Care: Showers and laundry services at Saint Paul Opportunity Center and Health Care for the Homeless.

Job and Employment Training: Ramsey County Workforce Solutions, City's Right Track summer youth program, Goodwill Industries (employment and training).

Educational: Saint Paul Public Schools Title 1 partners with many community agencies to ensure that homeless students are transported to their school of origin. Additionally, Title 1 provides some tutoring and related educational services to children living in transitional housing.

Mental Health Services: Ramsey County Community Services, RADIUS Health (formerly South Metro Human Services), MN Department of Human Services, Adult Rehabilitative Mental Health Services (ARMHS).

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

Homeless Adults: There is a constant need for emergency shelter beds for homeless individuals as well as supportive services, permanent supportive housing opportunities, including medical respite. Wilder Research (*Homelessness in Minnesota - 2015 results*, November 2016) reports that in Minnesota, 83% of homeless adults have either a significant mental illness, chronic health condition (i.e. high blood pressure, asthma), substance abuse disorder, or evidence of a traumatic brain injury.

The City partially funds operational costs of Higher Ground Saint Paul and has provided support to Winter Safe Space, now operated year-round by Model Cities as Safe Space Shelter. Higher Ground Saint Paul provides shelter beds (including medical respite and pay-for-stay beds) and permanent supportive housing units and the Saint Paul Opportunity Center provides permanent housing units integrated with a one-stop location to connect people with critical services. The City's St. Paul Residence provides permanent supportive housing for those with late stage chronic alcoholism and long-term homeless residents using the Housing First Model, which focuses on providing permanent, affordable housing and then provides supportive services and connections to community-based supports.

Homeless Families: There is a constant need for emergency shelter beds for homeless families in addition to transitional housing, permanent supportive housing, and domestic violence facilities. Wilder Research (*Homelessness in Minnesota - 2015 results*, November 2016) reports that almost half of all homeless children with their parents are age 5 or younger and 78% of homeless families with children are single parent-headed households. Family homelessness is often considered to be caused by a shortage of affordable rental housing and poverty. The federal monthly Temporary Assistance to Needy Families (TANF), implemented locally as the Minnesota Family Investment Program (MFIP), cash allowances have not increased since 1986 and are insufficient to pay for a modest apartment. Homeless

families often are more vulnerable due to the lack of job skills and employment, domestic violence, and mental health issues and often require a continuum of services provided in a structured, supportive setting.

The City working in collaboration with Ramsey County allocates ESG funds to various organizations, such as Catholic Charities - Family Service Center, the YWCA transitional housing, and the YWCA rapid re-housing for families. Theresa Living Center transitional housing also assists single women and single-parent families and Lutheran Social Services Life Haven provides transitional housing for teenaged parents. In addition, the City has provided capital funding to Casa Guadalupana for building improvements and is currently working with YWCA St. Paul to fund capital improvements for transitional housing for families.

Homeless Youth: There is a constant need for emergency shelter beds for homeless youth which are culturally sensitive and age appropriate. Wilder Research Center and homeless youth service providers recognize that official numbers of homeless youth significantly under-represent the total number of youths who are experiencing homelessness since homeless youth often “couch-hop” or stay temporarily with an acquaintance or relative. This is partly due to the lack of youth-specific shelters and housing programs.

The City allocates ESG funds to Lutheran Social Services Safe House (emergency youth shelter), Salvation Army Booth Brown House (emergency youth shelter), and Face to Face *Safe Zone* (drop-in center and rapid re-housing services for homeless youth). Additionally, in 2019, the City awarded LIHTCs to Ain Dah Yung Supportive Housing development, which provides supportive housing for homeless youth with a focus on American Indian youth and culture.

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

This section discusses the special needs facilities and services for Saint Paul residents who are not homeless but require supportive housing or support services. Within the city, many families and individuals struggle with multiple barriers to secure and maintain housing. Consequently, these residents are more likely to have lower incomes, have difficulty paying housing and utility costs, or have individual concerns that require special needs facilities and enhanced community services. The groups discussed in this section are:

- Elderly
- Frail Elderly
- Persons with Physical Challenges
- Persons with Developmental Challenges
- Persons with Mental Health Challenges
- Persons with Chemical Dependency Issues, such as alcohol or other drug addictions
- Persons with HIV/AIDS and their families
- Public Housing residents

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

Saint Paul elderly and frail elderly residents need accessible design modifications and supportive services to support independent living, especially when elderly residents may place significant demands on both institutional and community-based long-term care services. Legislative directives (Olmstead decision) require that special needs residents seek independent living arrangements. Thus, there is a need for affordable housing with support services, including affordable accessible-designed housing for physically challenged residents, supportive housing programs for persons with mental health challenges, and sober housing and safe haven "Housing First" programs for chronically-inebriated. In Saint Paul, there are a wide variety of housing options ranging from independent living and housing with support services, such as, but not limited to:

- **Independent Living** (housing with support services).
- **City's Home Rehab Programs** (home improvements, energy conservation, accessibility).
- **City's Mortgage Counseling** (explains reverse mortgages).
- **Affordable Rental Housing** (publicly-assisted affordable housing).
- **ADA-designed housing** (accessible units in compliance with ADA).

- **Saint Paul PHA's Assisted Living Programs** (PHA-Congregate Housing Services and PHA/Wilder Assisted Living Program that assist frail or disabled residents at risk of nursing home placement). Payment is made by client reimbursement, Alternative Care, Elderly Waiver funds and/or Minnesota Supplemental Assistance.
- **PHA /Accessible Space New Beginnings-Brain Injury Program** (24-hour personal care attendant service and support services for residents who sustained brain injuries).
- **PHA /Accessible Space, Inc.** (housing with 24-hour personal care attendant service and support services for residents with mobility impairments and/or complications from diabetes).
- **HUD Section 811 Program** (service-enriched housing for older adults and physically-challenged residents so they can live more independently).
- **Congregate Living Facilities and Assisted Living Facilities** (private market and affordable congregate living facilities-service-enriched housing for older adults and younger disabled persons).
- **Nursing Facilities** (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** (environmental modifications and housing placement assistance).
- **Case Management Services** (Ramsey County Social Services provides case management services to residents with developmental disabilities, residents with chemical dependency, residents with mental health challenges).
- **ARC Minnesota** (services to persons with developmental disabilities).
- **CBDG-funded Block Nurse Program**

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

Ramsey County Social Services provides supportive services to individuals with mental illness. For residents leaving mental health treatment facilities, there are some housing subsidies being administered by the County with its partners, including RADIAS Health (formerly South Metro Human Services), Mental Health Resources, and Guild, Inc. Ramsey County Continuum of Care works closely with County staff and State Department of Human Services to ensure that there are housing solutions in place before a resident is discharged from a mental health treatment facility. Additionally, the Saint Paul Opportunity Center features partner organizations, such as Catholic Charities, Ramsey County, and Minnesota Community Care, to provide physical, mental and chemical healthcare services, housing search and placement services, access to Veteran's benefits, SNAP, Medical Assistance, and other supports. The County also administers the state-funded Housing Support Program, which aims to reduce and prevent people from living in institutions or becoming homeless.

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.

**Bridges Rental Assistance Program:** Bridges, a statewide program, 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:** The 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.

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

Saint Paul has residents that are not homeless but have special needs that require supportive services to allow them to remain in their current housing situations or find supportive housing. While Ramsey County is the primary provider of most social services, the City will continue to provide funding for public services, including supportive services that assist those with special needs. Additionally, the City finances multi-family affordable housing developments that must also comply with ADA requirements - which provides additional opportunities for persons with physical challenges. It is anticipated that the City will continue to do so during the next year. The City is also exploring options for supportive housing with community agencies and may be working with private housing developers and non-profit housing developers to develop senior housing alternatives. Goals of this Consolidated Plan include Development of New Housing, which includes housing for special needs and Public Services, which includes supportive services.

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

Saint Paul has residents that are not homeless but have special needs that require supportive services to allow them to remain in their current housing situations or find supportive housing. While Ramsey County is the primary provider of most social services, the City will continue to provide funding for public services, including supportive services that assist those with special needs. Additionally, the City finances multi-family affordable housing developments that must also comply with ADA requirements - which provides additional opportunities for persons with physical challenges. It is anticipated that the City will continue to do so during the next year. The City is also exploring options for supportive housing

with community agencies and may be working with private housing developers and non-profit housing developers to develop senior housing alternatives. Goals of this Consolidated Plan include Development of New Housing, which includes housing for special needs and Public Services, which includes supportive services.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Saint Paul has approximately 17,000 publicly-assisted affordable housing units (including supportive housing units and shelter beds) and approximately 4,804 Housing Choice vouchers, such that approximately 34% of all City renters receive some affordable housing benefit.

The City recognizes that there are barriers to the development, maintenance, and improvement of affordable housing and that public policies can impact the cost of housing and affordable housing development. The most significant barriers for developing affordable housing include the lack of funding and land. While barriers related to the cost of developing affordable housing is outside of the control of local government, Saint Paul strives to avoid creating more barriers with its public policies.

While Saint Paul has a responsibility to protect the health and safety of its property owner and renter communities, the City recognizes that local policies like local zoning regulations, building inspection codes, and housing codes can be barriers to the development, maintenance, and improvement of affordable housing. For example, regulatory requirements such as lot area per unit requirements for multi-family dwellings, minimum dimensional standards for one-family dwellings, and parking requirements, as well as maintenance requirements and construction methods required to adhere to housing and environmental standards can increase the cost to providing affordable housing.

The housing and land use policies in the 2040 Comprehensive Plan (2040 Plan) support affordable housing development and preservation. Policy H-32 states “Continue to use City/HRA resources to support affordable rental housing citywide with at least 30 percent of the total rental units (both market-rate and affordable) financially assisted by the City/HRA being affordable to households earning 60 percent or less of AMI with at least: 10% of all units being affordable to households earning 30% of AMI; 10% of all units being affordable to households earning 50% of AMI; and 10% of all units being affordable to households earning 60% of AMI.”

The City’s Locational Choice Policy and Low-Income Housing Tax Credit (LIHTC) selection process also encourage a more equitable distribution of affordable housing citywide. Even with significant barriers, during 2018-2019, the City has partially financed the preservation and new construction of 1,268 multi-family units including 746 affordable units (623 new construction, 73 affordable units preserved, and 50 units refinanced). The City also financed the rehabilitation of a vacant 4-unit rental property and rehabilitation of 40 owner-occupied housing units.

Affordable housing development requires multiple funding sources including the City local funds, TIF LIHTC, State dollars, federal funding from HUD (CDBG, HOME), and redevelopment property acquired and assembled by public entities. To keep pace with increasing demand for affordable housing and to balance development to ensure locational choice, continued federal and state funding is needed. The lack of sufficient funding and insufficient allocation of LIHTCs has negative bearing on the City's ability to provide and invest in affordable housing. The City receives only about 36% of the CDBG funding it



received in 1975. Similarly, the City receives about 75% of the HOME funding it received in 2000. The City's LIHTC allocation also continues to shrink.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

This section discusses the non-housing community development assets and needs in terms of employment sectors and business activity, workforce and infrastructure needs, workforce training initiatives, and economic development initiatives. The City of Saint Paul works to support businesses that create jobs and ensure that city residents are competitive for those jobs. This work is funded with a combination of discretionary City dollars and state and federal funding, including CDBG funds for eligible activities.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	347	45	0	0	0
Arts, Entertainment, Accommodations	15,237	16,682	14	11	-3
Construction	3,261	4,985	3	3	0
Education and Health Care Services	30,096	48,192	27	33	6
Finance, Insurance, and Real Estate	9,510	13,462	8	9	1
Information	3,010	4,750	3	3	0
Manufacturing	11,507	7,811	10	5	-5
Other Services	5,172	6,826	5	5	0
Professional, Scientific, Management Services	14,293	27,998	13	19	6
Public Administration	0	0	0	0	0
Retail Trade	12,244	9,254	11	6	-5
Transportation and Warehousing	3,089	1,234	3	1	-2
Wholesale Trade	5,066	6,340	4	4	0
Total	112,832	147,579	--	--	--

**Table 40 - Business Activity**

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



## Labor Force

Total Population in the Civilian Labor Force	161,215
Civilian Employed Population 16 years and over	147,080
Unemployment Rate	8.77
Unemployment Rate for Ages 16-24	29.43
Unemployment Rate for Ages 25-65	5.54

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	38,830
Farming, fisheries and forestry occupations	6,930
Service	16,880
Sales and office	32,340
Construction, extraction, maintenance and repair	6,445
Production, transportation and material moving	7,170

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	96,975	71%
30-59 Minutes	33,745	25%
60 or More Minutes	5,860	4%
<b>Total</b>	<b>136,580</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	9,805	1,720	8,700

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	20,430	2,150	7,585
Some college or Associate's degree	31,980	3,110	7,265
Bachelor's degree or higher	55,025	1,650	6,175

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	690	2,685	3,400	5,375	2,860
9th to 12th grade, no diploma	4,560	2,890	2,395	3,480	1,550
High school graduate, GED, or alternative	9,425	8,915	6,025	15,225	8,670
Some college, no degree	16,545	10,625	6,985	12,785	4,295
Associate's degree	1,060	4,380	2,805	4,790	1,055
Bachelor's degree	5,340	15,855	8,365	13,495	4,415
Graduate or professional degree	210	7,070	6,390	11,705	4,590

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,687
High school graduate (includes equivalency)	26,720
Some college or Associate's degree	32,080
Bachelor's degree	43,259
Graduate or professional degree	61,093

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

The major employment sectors include: Education and Health Care Services (employs 30,096 employees), Arts, Entertainment, Accommodations (employs 15,237 employees), Professional, Scientific,

Management Services (employs 14,239 employees), Retail Trade (employs 12,244) Manufacturing (employs 11,507 employees) and Finance, Insurance and Real Estate (employs 9,510 employees).

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

The reported 2011-2015 ACS unemployment rate of 8.8% is outdated. The State of Minnesota Department of Employment and Economic Development (DEED) reports an unemployment rate for 3.6% in June 2019. This low unemployment rate means that businesses in growing sectors are having difficulties attracting and retaining talent. In Saint Paul, this low unemployment rate also masks racial disparities in unemployment. According to the 2013-2017 ACS estimates, the City's overall employment was 6.7%, while the unemployment rate for people of color was 11%.

These disparities persist. The Metropolitan Council has identified Areas of Concentrated Poverty (ACP50) – Census Tracts where at least half of the residents are people of color and at least 40% of the residents live below 185% of the federal poverty line – and has committed to using its public resources to catalyze investment in these areas. Saint Paul's ACP50 areas show a concentration of the highest percentages by Census Block Group of carless households, families living in poverty, non-English speaking households, severely cost-burdened households, and population 25 years and older with no bachelor's degree. The ACP50 areas also exhibit the lowest high school graduation rates in Saint Paul. The City's 2040 Comprehensive Plan supports the equitable geographic allocation of public funding and investment (especially for land use, housing, transportation, community wealth creation, public utilities and parks) to ensure that residents in these areas have the resources they need to thrive and prosper.

Greater MSP, our regional economic development partnership, projects the greatest job growth over the next five years will occur in Health Care and Social Assistance (12% job growth) and the Education Services Industry (8.8% growth). In terms of occupations, healthcare practitioners and technical occupations and are projected to increase by 8%, management positions are projected to increase by 2%, and personal care and service occupations are projected to increase by 13% over the next 5 years. The occupations projected for the greatest growth, personal care and service occupations, have average hourly earnings of \$14.29. In fact, Saint Paul passed a local minimum wage ordinance in 2018 that will require all employers within the city to pay workers at least \$15/hour, phased in over the next few years. For most families, this wage is not enough to secure affordable housing and pay for necessities.

There is a large gap in the changing economy to improve workforce development to match job skills with ever-increasing job requirements. The State of Minnesota has a priority to grow the technology sector, which often results in higher, family-supporting wages. Workforce-specific skills are needed for the high-tech economy due to technology growth in the use of computers and robotics. Employees with these skills are in high demand. In 2017, the City of Saint Paul launched a tech sector growth initiative called Full Stack that uses City funds for scholarships to low-income residents to tech credentialing programs with high rate replacement rates and significant increases in hourly wages. In other employment sectors the City works with Ramsey County and other partner organizations to provide employment and training services to businesses and job seekers.

Infrastructure needs of businesses also continue to grow more complex. The need for optic fiber and other high-speed access to the internet connections and data analysis will continue to put pressure on existing systems. Other infrastructure needs of businesses include transit expansion, roadway and utility upgrades to aging infrastructure, and freight transportation. Plans are underway for transit lines serving Saint Paul and the surrounding metro area, connecting workers to jobs more efficiently.

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

The City supports initiatives to provide business assistance and develop strategies aimed at building an environment where more innovative businesses can locate, start up, and continue to grow. Ongoing initiatives include:

**Commercial Vitality Zone Program (CVZ)** – Invests in neighborhood commercial districts where projects leverage other investments and opportunity to build off existing plans. Targeted areas have concentrated poverty and/or where 50 percent or more of residents are people of color (ACP or ACP50) and investment will strengthen and grow commercial tax base.

**Full Stack** – A public/private partnership co-led by the City and St. Paul Area Chamber of Commerce, provides services to help tech/innovation sector businesses start-up/scale up and attract, retain, and expand tech/innovation jobs. Workforce Innovation and Opportunity Act (WIOA) dollars granted to Ramsey County have supported scholarships and wrap-around services since 2019. The State of MN has provided grant funds to augment City and Federal dollars, and the City is pursuing foundation funds as well.

**Job Opportunity Fund** – Incentivizes businesses in areas of concentrated poverty (ACP50) to hire residents. These neighborhoods are 50 percent or more people of color and 40 percent or more have household incomes less than 185 percent of poverty.

**Minimum Wage** – City Council passed an ordinance creating a City minimum wage of \$15/hour; initial phase-in January 1, 2020.

**Open for Business** – A one-stop shop for start-up and existing businesses to get information and leverage resources to start, grow, and thrive. Services and resources are: pocket guide (in multiple languages) to starting a business in Saint Paul; connection with information and resources to start, move or expand a business; and assistance from a Business Project Facilitator as a guide through the permitting and licensing process of opening, expanding or relocating to the city.

**Strategic Investment Fund** – Attracts businesses to relocate to the city. Target businesses are ones with local operations that will expand the city's economy, have a record of profitability, and are willing to participate in the Metropass Program to promote public transit use.

**Techstars Accelerator Program** – A partnership with Cargill and Ecolab, Farm to Fork, will bring startup food safety and agricultural technology companies to downtown from 2018-2020.

**Cultural Destination Area initiative** – Providing support for business development and job growth in Cultural Destination Areas, building on rich cultural assets through investments in creative placemaking and public realm and in business operations and expansion.

As a result of these initiatives, there is a continued need for business support, infrastructure, including transportation networks to accommodate job growth, and workforce development. A major area of workforce development is preparing applicants for the increased needs of employers as the economy evolves, emphasizing technology. There is need for a more educated workforce to meet the demand of the future business community, for focused skills-based training to address disparities in education and employment, and for programming to alter employer hiring practices to ensure all residents have access to living wage jobs and employers have access to skilled staff.

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

There is a need for a skilled and educated workforce in the city. There are eleven colleges and universities located within City boundaries, including the University of Minnesota and the nationally ranked St. Paul College. Our educational institutions are a strength of our region. However, despite very low unemployment rates overall in both Saint Paul and the region, unemployment rates are much higher and labor force participation rates are much lower for people of color. At the same time, employers report difficulty recruiting and retaining staff with the needed skills and job posting boards demonstrate tens of thousands of unfilled jobs at any given time. All of this points to a gap in needed training. This can result more difficulty to secure employment opportunities. There is a general need to increase the number of people with Bachelor's degrees and two-year degrees (Associate's and technical degrees) and skill credentialing programs.

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

Ramsey County is the lead agency that handles job training for Saint Paul. The City will continue to work with the County as its partner. The Workforce Innovation Board (WIB) of Ramsey County, a legislatively mandated Workforce Board that works to help maintain the economic health of Ramsey County, identifies current and emerging workforce issues and needs, creates partnerships to serve the needs of businesses and job seekers, and oversees publicly-funded workforce programs in Ramsey County.



Workforce services are offered by Ramsey County Workforce Solutions, the Minnesota Department of Employment and Economic Development (DEED), and a network of dedicated partner organizations. Workforce Solutions is overseen by the WIB and provides employment and training services to businesses and job seekers in Ramsey County. These efforts support the City's Consolidated Plan by providing thousands of Saint Paul residents with employment resources and job skill training. In 2018, Ramsey County Workforce Solutions provided service to 8,124 Saint Paul residents.

Other workforce training opportunities and business development services are available through Full Stack Saint Paul, Construction Careers Foundation, YWCA Saint Paul, Latino Economic Development Center, Neighborhood Development Center, local Chambers of Commerce and Trade Associations, as well as other community organizations and community colleges.

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

No

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

While not a CEDS, the goals identified in the most recent Saint Paul Economic Development Strategy (2016-2018) include: increase the number of jobs, increase the sales tax revenue of commercial/industrial properties, residential, and sales tax revenue, and reduce unemployment for low-income residents and people of color. These goals, along with the six strategies – expand business attraction, retention, and expansion activities, support innovative entrepreneurship and small business development, build and market the Saint Paul brand, direct new development to high-priority geographies and sites in the city, invest in Downtown, align resources around spotlight neighborhoods – are coordinated with the Consolidated Plan.

The City also supports other regional economic development initiatives which are coordinated with the Consolidated Plan. Greater MSP is a regional economic development effort that brings the regional planning focus on development. This effort takes as given that economic development in the region supports all the communities in the region. The Center of Economic Inclusion is a cross-sector organization committed to strengthening the Minneapolis-St. Paul region's civic infrastructure and collective capacity to disrupt systems and influence market forces to catalyze shared prosperity and advance an inclusive economy. Thrive MSP is a vision for the Twin Cities region that includes strategies for creating regional economic competitiveness and promoting equity, which align with the City's priorities.

**Discussion**

The City and its subgrantees have used CDBG funding to assist eight to twelve economic development activities per year over the last five years, and it is anticipated that we will continue to do so over the next five years. CDBG funding for economic development has been used for the rehabilitation and/or development of commercial properties or for direct financial assistance to businesses. The activities help to retain and attract businesses to the city and create jobs for city residents. The businesses that are assisted with CDBG funding must either have a low/moderate income service area or create jobs for low/moderate income persons. CDBG dollars under the Public Service spending category are also invested in the City's youth workforce development internship program. The City also invests local dollars in commercial real estate development and business loans to support job creation and tax base growth and places a strong priority on investing City contracting dollars in doing business with certified Disadvantaged Business Enterprises. The State of Minnesota also provides loans and grants to support job growth.

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

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

2011-2015 CHAS data includes location of households experiencing 1 or more housing problems (lacks kitchen or plumbing, more than 1 person per room, or cost burden greater than 30%). Shown in Map MA-50-1 below, there are areas in Saint Paul where concentrations of households with housing problems exist. These are census tracts where 50% or more households experience at least 1 housing problem, which are primarily located in the central part of the city, which includes downtown and its surrounding neighborhoods, including along the northern segment of Interstate 35E (I-35E) in the North End and Payne-Phalen neighborhoods, Dayton's Bluff, Greater East Side, and West Side neighborhoods, along Interstate 94 (I-94) in the Summit-University neighborhood, along University Avenue in the Frogtown neighborhood.

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

The Metropolitan Council has further identified Areas of Concentrated Poverty where 50% or more of the residents are people of color (ACP50), census tracts where at least half of the residents are people of color and at least 40% of the residents live below 185% of the federal poverty line. Saint Paul's ACP50 area have a concentration of the highest percentages by block group of carless households, families living in poverty, non-English speaking households, cost-burdened households, and population 25 years and older with no bachelor's degree. The ACP50 area also has the lowest high school graduation rates in Saint Paul.

Saint Paul's ACP50 tracks patterns of historic redlining and housing discrimination. Recent immigrants from countries from around the world over the last decade has followed this historic residential pattern for people of color and has contributed to the concentration of racial and ethnic communities. Furthermore, the lack of availability of lower cost housing in higher income parts of the City has also contributed to the concentration. Shown in Map MA-50-2 below, ACP50 areas are in the central part of the City just outside of downtown, including along the northern segment of Interstate 35E (I-35E) in the North End and Payne-Phalen neighborhoods, Dayton's Bluff, Greater East Side, and West Side neighborhoods, along Interstate 94 (I-94) in the Summit-University neighborhood, and along University Avenue in the Frogtown neighborhood.

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

In general, these areas are locations where the most affordable housing options are available. Rents and home values are lower than other areas in the City. These are also areas of older homes that often suffer from deferred maintenance, absentee owners, and areas of disinvestment. Several of these areas are currently experiencing reinvestment, particularly in the areas adjacent to the Green Line, Allianz

Field at University and Snelling, Metropolitan State University, and revitalizing commercial corridors, which are described in more detail below.

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

A major community asset for the Union Park, Frogtown, and Summit-University neighborhoods is the Green Line, which is the City's first light rail line that connects downtown Saint Paul to downtown Minneapolis. The City has funded several affordable housing projects within this corridor and other private investment, in particular, small, minority and immigrant-owned businesses, has occurred. In addition, the Minnesota United FC Major League Soccer stadium at I-94 and Snelling Avenue, Allianz Field, opened in 2019. The new stadium and surrounding redevelopment projects serve as a community asset for the Union Park and Hamline-Midway neighborhoods. The master plan sets a framework for reinvestment. Other assets for this area include two Cultural Destination Areas – Little Mekong in Frogtown and Rondo in Summit-University. The Cultural Destination Area initiative is place-based economic development and wealth building strategy that builds upon an area's cultural assets to create a compelling, authentic destination for residents and visitors to eat, shop, play, learn and engage with one another. Little Mekong has a mix of retail, restaurant and service businesses that allow for visitors to experience the authentic flavors of Southeast Asia. Rondo includes various nodes such as Golden Thyme, Walker West, Penumbra Theatre, Rondo Commemorative Plaza, the Brownstone Reading Room and Western U Plaza and the Central Selby Cultural Corridor and the community continues to celebrate Rondo's history through annual events like Rondo Days and the Selby Avenue Jazz Festival.

Community assets for the North End neighborhood include Rice Street, a major commercial corridor, the Trout Brook Nature Sanctuary, and the emerging North End Cultural Destination Area with creative placemaking and cultural activities. The Payne-Phalen and Greater East Side neighborhoods includes assets such as Phalen Creek, Lake Phalen, anchor institutions, Phalen Village, and Payne Avenue, the area's major commercial corridor. The City's Dayton's Bluff neighborhood has experienced some new development with the expansion with key institutional anchors and community assets, Metropolitan State University, Comunidades Latinas Unidas en Servicio (CLUES), and the Mexican Consulate. Swede Hollow Park also remains a community asset for this neighborhood and the emerging Near East Side Cultural Destination Area that builds on the existing cultural energy along East 7th Street, Arcade, Payne Avenue, and the Bruce Vento Nature Sanctuary and to reflect the rich identity and culture of the area.

Assets of the West Side neighborhood include the Mississippi River, Harriet Island Regional Park and Marina, and the Cultural Destination Area called District del Sol that is heart of the Latino business and cultural community.

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

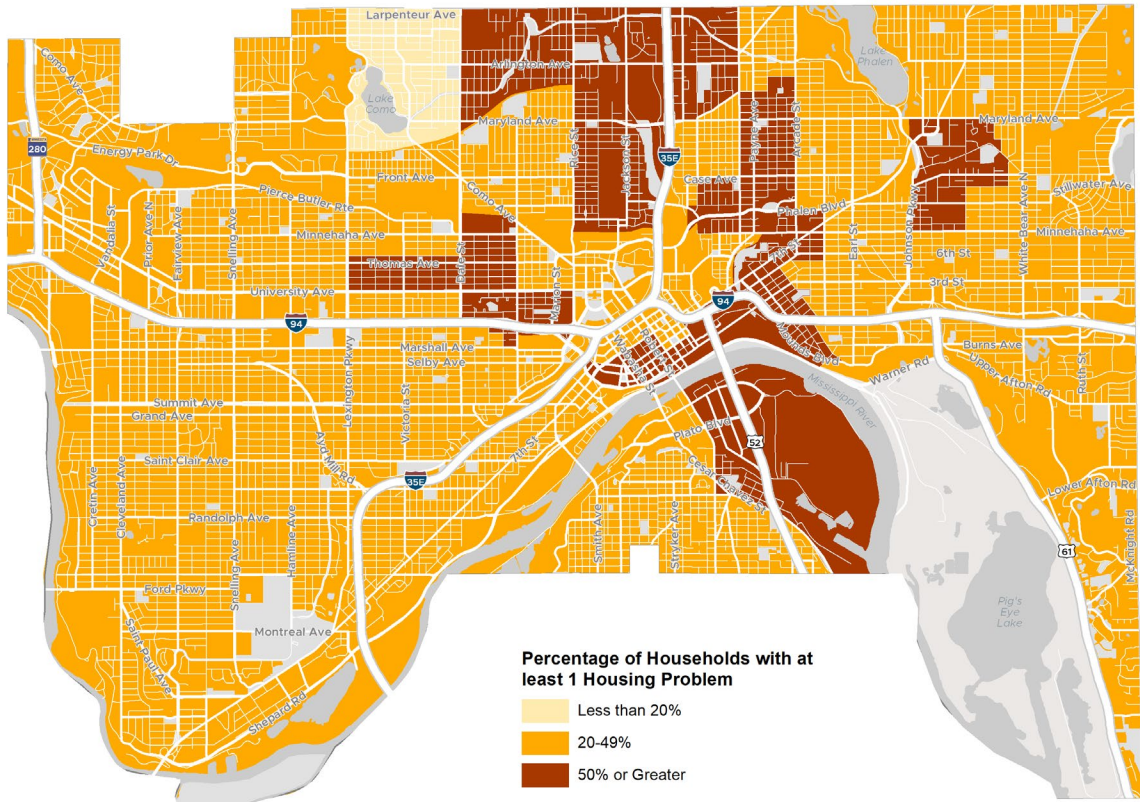
Many of these areas are designated as Opportunity Zones by the City of Saint Paul Department of Planning and Economic Development. Through the Tax Cuts and Jobs Act of 2017, Congress incentivized investment in lower-income areas through the Opportunity Zones program. The program provides tax

relief for investors who re-invest their unrealized capital gains into specific low-income communities. By providing tax breaks to investors, the program attracts investment dollars into low income communities. The City will work in partnership with Opportunity Funds, developers, investors, and the community, to leverage capital gains equity and other investments in projects that meet City and community values.

Opportunity Zones are areas full of community assets that present strategic opportunities for redevelopment. The Union Park neighborhood includes the Midway, Soccer Stadium & Little Africa commercial district/Focus Area. A master plan has been developed to guide development on the site surrounding Allianz Field. The Frogtown neighborhood includes the Green Line East Focus Area, which is bound together by the Green Line light rail project and poised for growth and investment to reflect the diverse culture of the area's residents. The North End neighborhood includes the North End Nexus Focus Area, an area that provides opportunities for coordinated redevelopment with Roseville and Maplewood in the area surrounding the intersection of Rice Street and Larpenteur Avenue and redevelopment of vacant or underutilized industrial sites. The Rice-Larpenteur Vision Plan provides a strategy to manage future growth of the area surrounding that intersection. The Dayton's Bluff and Greater East Side neighborhoods includes the Phalen Corridor Focus Area, which has seen significant revitalization, while presenting additional opportunities for redevelopment, especially at the East 7th and Arcade business district. The West Side neighborhood contains City Center and Riverfront Focus Area, which includes the West Side Flats area adjacent to the Mississippi River and home to the city's riverfront esplanade. The West Side Flats Master Plan and Development Guidelines set a framework for reinvestment in the West Side neighborhood that includes sites for new housing and job opportunities.

In addition, leveraging planned and future transit improvements within these neighborhoods to help spark reinvestment and provide connection to residents and jobs is a key strategic opportunity. Many transit investments are planned outside of the associated neighborhoods around the Green Line. The Gold Line is a planned Bus Rapid Transit (BRT) line connecting Saint Paul, Maplewood, Landfall, Oakdale, and Woodbury generally along I-94. Three Gold Line stations are planned in the Dayton's Bluff neighborhood. The Rush Line BRT is a proposed transit line between Union Depot in Saint Paul and downtown White Bear Lake. There are stations planned near the Greater East Side and Dayton's Bluff neighborhoods and within the Payne-Phalen neighborhood. A transitway is planned along the Riverview-West Seventh Corridor, connecting the downtown to the Highland neighborhood, and further west to the Minneapolis-Saint Paul International Airport.

**City of Saint Paul Concentrations of Households with Housing Problems**

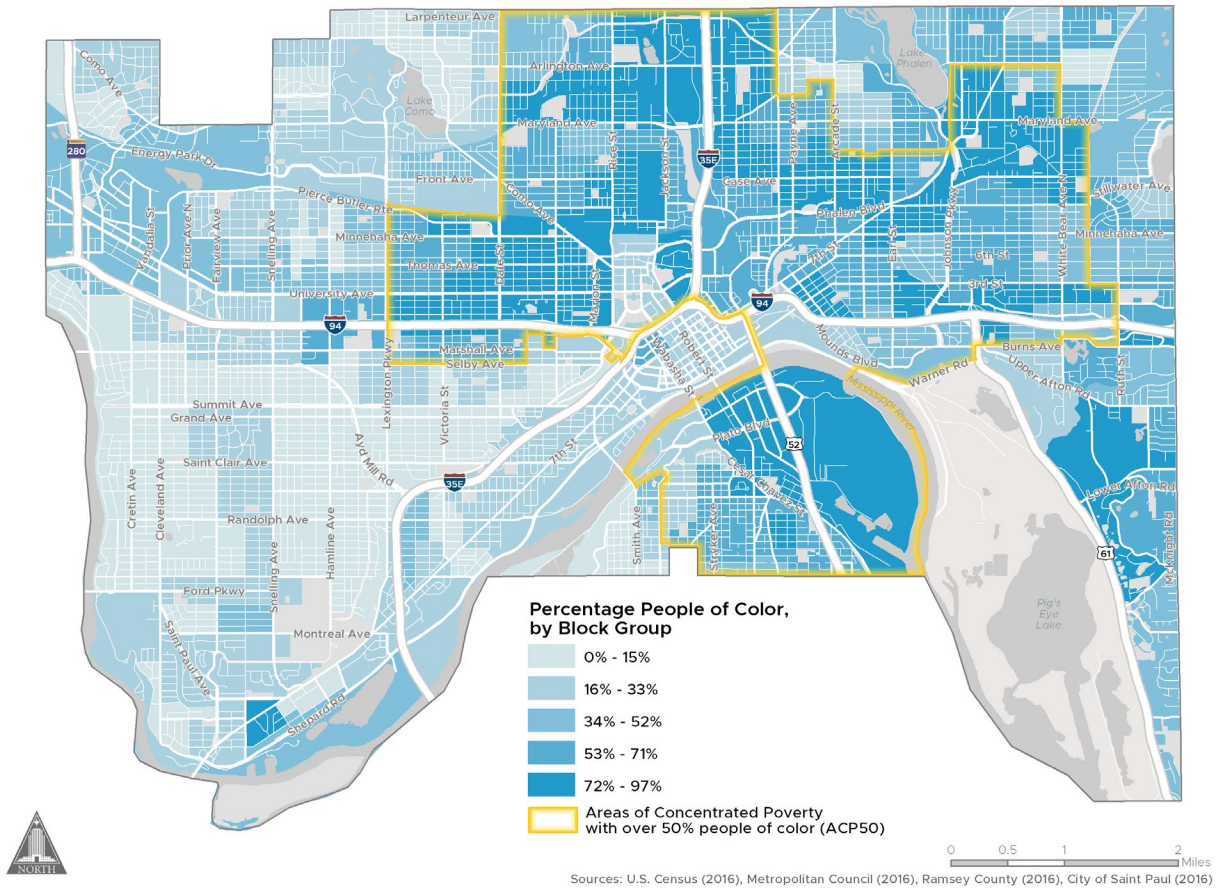


0 0.5 1 2 Miles

Sources: U.S. Census (2016), HUD (2016), Metropolitan Council (2016), Ramsey County (2016), City of Saint Paul (2016)

**Map MA-50-1: City of Saint Paul Concentrations of Households with Housing Problems**

**City of Saint Paul Areas of Concentrated Poverty**



**Map MA-50-2: City of Saint Paul Areas of Concentrated Poverty**

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

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

According to the State of Minnesota Office of Broadband Development, broadband refers to Internet connections that can transfer data and information (like web pages) at high speeds. Broadband service is delivered through the fiber and coaxial networks of cable providers; DSL service over the telephone network; optical fiber to the home or business; mobile and fixed wireless systems; and satellite connections. Broadband plays a vital role in connecting people to employment, health care, education, and the global economy.

According to State of Minnesota Office of Broadband Development 2019 data, 99.94% of Saint Paul households have broadband availability or access to at least 25Mbps download/3Mbps upload speeds. For Ramsey County, broadband availability is 99.86%. Current State statute sets a deadline of 2022 to achieve universal access to 25Mbps download/3Mbps upload, and another deadline of 2026 to achieve universal access to 100Mbps download/20Mbps upload.

The Office of Broadband Development provides data on underserved or unserved broadband service areas. Underserved is defined as having wired service of at least 25Mbps download and 3Mbps upload, but less than 100Mbps download and 20Mbps upload. The definition for unserved remains at the FCC definition of not having broadband service of at least 25Mbps download and 3Mbps upload, and via a wired connection. As shown in Map MA-60-1, there are areas in Saint Paul that are unserved or underserved in terms of wired access to broadband, many of which are within areas with at least 51% low/moderate income persons (earning up to 80% of AMI). However, there are very few residential properties that are within the unserved or underserved areas. While Saint Paul is well connected regarding access to wired connectivity infrastructure, other barriers exist, including the cost of internet service and devices and digital literacy. Many Saint Paul households are unable to afford the cost of internet service as well as the devices, including a modem and computer, tablet, or smart phone required to access the service. In addition, many households lack digital literacy about how to connect to broadband and use a computer and/or the importance of broadband in staying connecting to family and friends, employment, health care, education, and the global economy.

There are organizations that are working towards reducing barriers to broadband connectivity by providing low-cost internet and computers to low-income households. PCs for People is a nonprofit organization with a mission to offer affordable technology to provide a bridge across the digital divide that offers employment and educational opportunities to low-income individuals and non-profits. PCs for People offers low-cost computers and nationwide high-speed LTE internet service for households below the 200% poverty level or be currently enrolled in an income-based government assistance program. Comcast's Internet Essentials Program offers low-cost computers and affordable home



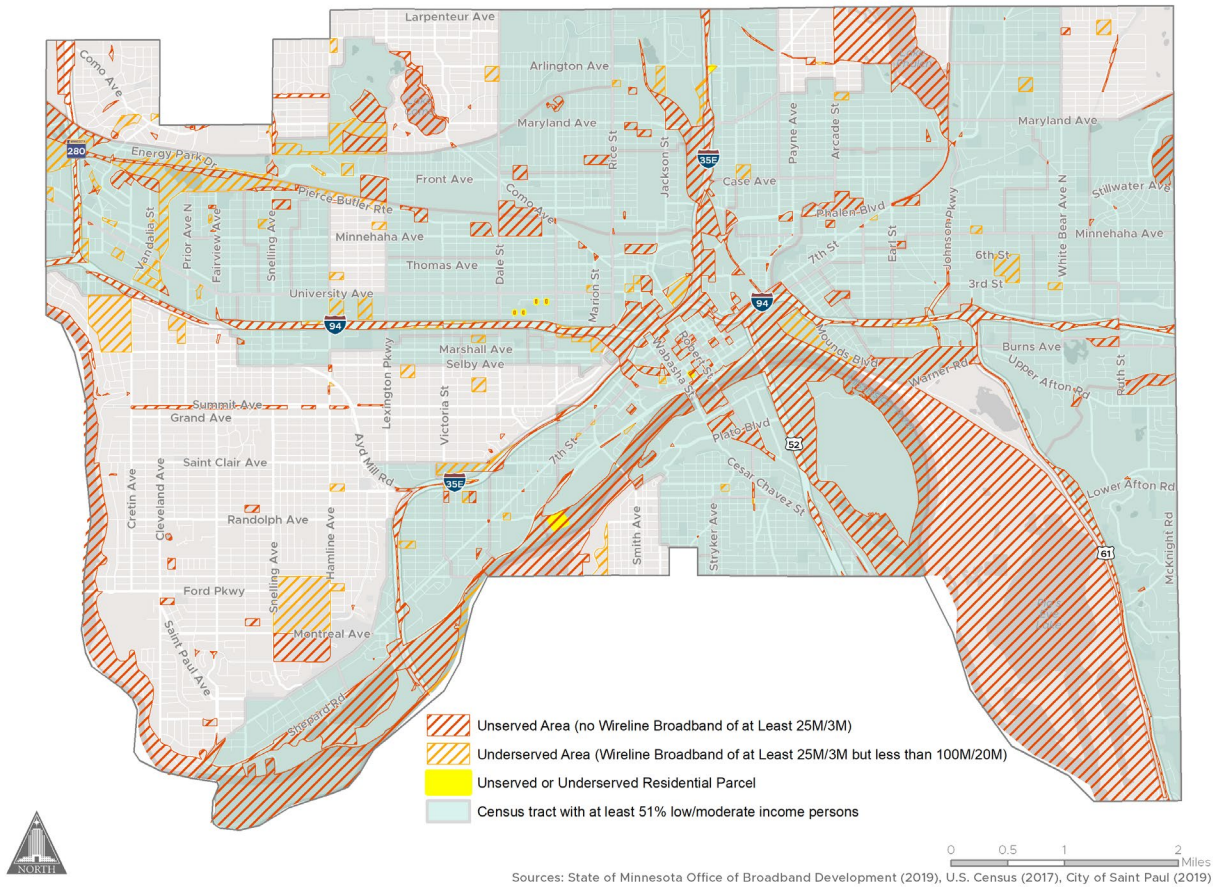
internet to households that are eligible for public assistance programs such as the National School Lunch Program, Housing Assistance, Medicaid, SNAP, SSI, and others. Comcast also offers training and support to Saint Paul Public Libraries and other community organizations offering computer classes.

In addition, Saint Paul Public Libraries provide free wireless internet access and public internet computers that do not require a library card to use at all Library locations, as well as trained staff to provide computer assistance and classes. Saint Paul residents can also check out a wireless internet hotspot for free, high-speed Internet service.

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

According to the Federal Communications Commission, 100% of Saint Paul residents have access to two or more broadband providers and 99.17% have access to three or more broadband providers. The largest providers for the city are CenturyLink and Comcast Xfinity. However, increased competition can lead to lower service costs for customers. It was also learned through agency consultation that residential property owners can limit broadband connectivity to one service provider, thus restricting residents' ability to shop around and select their own service provider.

**City of Saint Paul Wireline Broadband Underserved and Unserved Areas**



**Map MA-60-1: City of Saint Paul Wireline Broadband Underserved and Unserved Areas**

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

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

The City of Saint Paul has been experiencing climate change for many years and increased natural hazard risks as a result. Building on decades of Saint Paul's framework for community resilience, the City has developed a Climate Action & Resilience Draft Plan (CARP), which focuses on achieving carbon neutrality in city operations by 2030, and citywide by 2050 with a suite of targets and actions to decrease emissions across every sector in the city. It also identifies ways to cultivate long-term resilience, enhance the natural infrastructure of the city, and promotes a vision for Saint Paul's future with diminished threats of climate change.

The CARP references a report from the Interagency Climate Adaptation Team prepared by the Minnesota Pollution Control Agency, which identifies warmer summers and winters and more frequent and intense weather events as the hallmarks of climate change in Saint Paul, which can impact health, livability, landscape, and the environment. The report states that the frequency and severity of extreme cold conditions are declining rapidly, adding that the heaviest snowstorms have also become larger even as winter has warmed. Heavy downpours in Minnesota are now twice as frequent as they were a hundred years ago, and scientists expect events like these to become an increasingly common part of our daily lives.

In April of 2016, Saint Paul-Ramsey County Public Health developed a climate change vulnerability assessment, which identified populations and geographic areas that may be particularly vulnerable to climate hazards. As documented in the CARP, the climate hazards likely to impact Saint Paul are:

**Extreme Heat Events:** Heatwaves are expected to become more common by the middle of the 21st century. Extreme heat will be exacerbated in urban areas where impervious pavement and limited vegetation result in the urban heat island effect.

**Poor Air Quality:** Air pollutants, such as ozone, particulate matter, and allergens pose acute and chronic respiratory and cardiovascular threats. Rising temperatures and changes in precipitation patterns may lead to increased air pollution. Increased frequency of wildfires in the western United States and Canada have also impacted local air quality.

**Changes in Precipitation:** Increased precipitation has already been observed in Minnesota and is likely to increase into the future. This increase occurs in all seasons, but spring and summer are becoming wetter at a faster rate than fall and winter. Changes in precipitation patterns will likely lead to more river and flash flooding.

**Ecological Changes:** Vector-borne disease transmission is expected to increase due to changes in the distributions of ticks, mosquitoes, and other insect vectors as a result of warming temperatures and

changing precipitation patterns. Diseases include West Nile Virus, Lyme disease, and human anaplasmosis. The urban forest is directly impacted by invasive species like Emerald Ash Borer, that can lead to changes in the canopy and reduce the benefits that a healthy forest provides.

In 2019, the City updated the All-Hazard Mitigation Plan which addresses how to mitigate against hazards such as dam/levee/floodwall failure, damaging winds/thunderstorms, drought, extremely heat/cold, flood, human infectious disease, landslide/slope failure, severe winters storm, tornado, urban fire/wildfire. Hazard mitigation planning ultimately helps to protect Saint Paul residents. By working with city, county, state, and federal departments and agencies, we can identify vulnerabilities and develop strategies to reduce or eliminate the effects of a potential hazard.

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

A natural hazard due to climate change that may impact housing occupied by low- and moderate-income households is flooding. The risk of flash flooding varies across Saint Paul and is influenced by topography, watershed, and land use. Areas that are more susceptible to flash flooding tend to be low-lying with high levels of impervious surfaces, like roads and parking lots. Areas with greater biomass and vegetation coverage, as well as higher elevation, are at a relatively lower risk.

Saint Paul has a long history of flood events. Based on historical occurrences, federal disaster declarations, and analysis of impacts and consequences, flooding is one of the most frequent and costliest natural hazards impacting Saint Paul. With the availability of flood mitigation assistance in recent years, large tracts of the flood-prone riverfront have been mitigated by relocating structures from repetitively flooded areas and converting areas to permanent open space and recreational sites. Saint Paul faces risks and vulnerabilities associated these heavy precipitation events that will continue to increase in frequency and duration as the climate changes. Although Saint Paul's previous flood mitigation projects have reduced the impacts of flooding along the Mississippi River, the area's topography continues to make it prone to flooding and flash flooding during significant rain events.

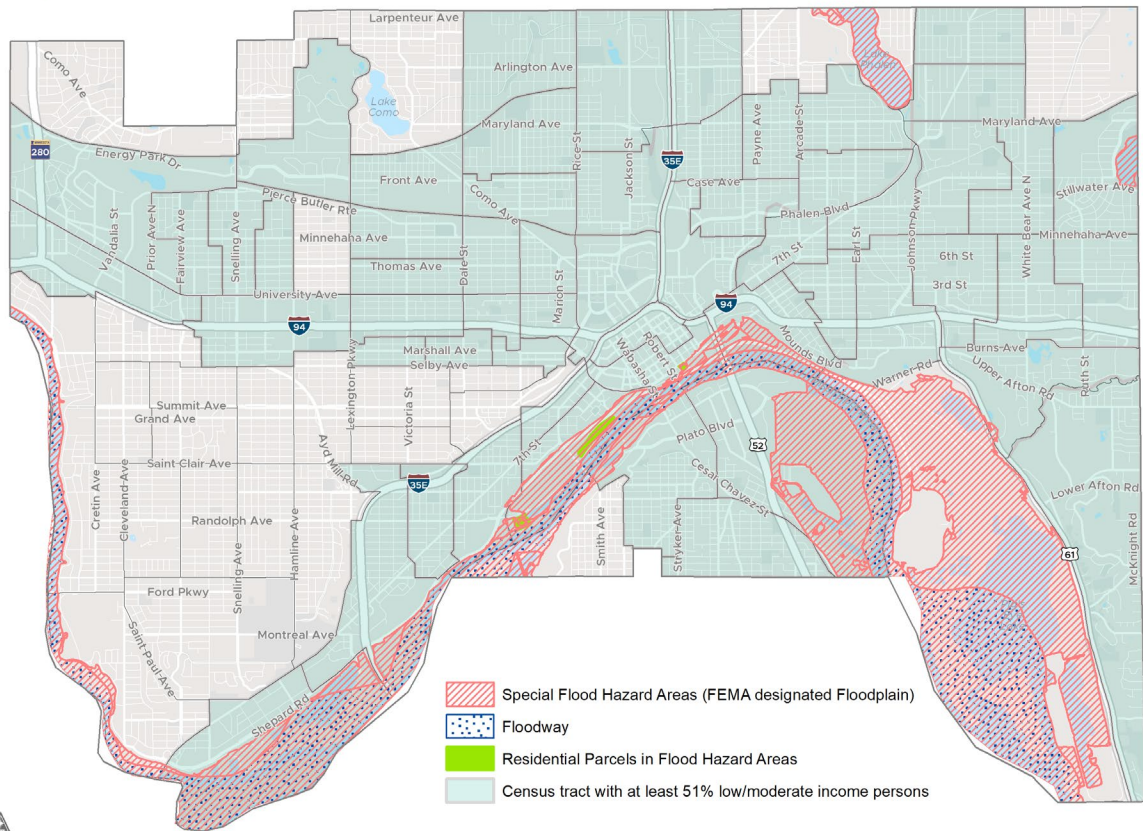
Floods often cause damage to homes and businesses if they are placed in natural flood plains of rivers. Floods can result in partial or complete loss of facilities. Most property losses occur to residential structures, which would cause an economic hardship for people who do not have flood insurance. Flooding events may also result in a temporary loss of power and/or phone service lasting from a few hours to several days. Results of these impacts often complicate communications with responders, which could affect availability of personnel and the ability to continue operations at acceptable levels.

People and buildings located in or near a floodplain are at the greatest risk, and although there is still a risk, people and businesses located outside of a floodplain are considered to be at a lower risk. The density of downtown is a vulnerable aspect in the event of a major flooding event for both residents, visitors, and responders as flooding is dangerous to navigate in and around. Vulnerable populations identified by the City include people who speak limited English, the elderly, lower socioeconomic status,

disabled (physical and mental) and people who do not have access to traditional methods of communication in order to receive warnings (i.e., no TV, radios or internet; or are vision or hearing impaired).

The City has conducted modeling on historic flooding events and continues to monitor the risk of flooding by evaluating and understanding infrastructure. Based on this analysis, Saint Paul’s highest risk areas for flooding are those near the Mississippi River, particularly in the FEMA designated floodplain which includes areas like Lowertown, Childs Road, Barge Channel Road, and Harriet Island. Outside of these areas, risk of flooding in Saint Paul is largely dependent on circumstances. As shown in Map MA-65-1 below, some of the areas of highest risk to flooding (Special Flood Hazard Areas designated by FEMA) are also areas occupied with at least 51% low/moderate income persons (earning up to 80% of AMI). However, most of these areas are industrial or park land, and there are very few residential properties located within the floodplain.

**City of Saint Paul Flood Hazard Areas**



0 0.5 1 2 Miles  
Sources: FEMA Digital Flood Rate Insurance Maps (2020), U.S. Census (2017), City of Saint Paul (2019)

**Map MA-65-1: City of Saint Paul Flood Hazard Areas**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Saint Paul is an older, fully developed city with infrastructure, housing, and commercial properties that are in constant need of repair and replacement. As described in the needs assessment, the City also has several other housing and community development needs for its residents. The process of prioritizing these improvements, addressing needs, and allocating scarce resources is a difficult task. The City utilizes plans, policies, and resident and organizational input to help make these decisions. 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. The City will undertake a variety of strategies to address its priority needs:

- Continue to provide community services through an institutional delivery structure based on strong partnerships among public, private, and nonprofit partners. The City, Ramsey County, and community service agencies work together to use community-wide gaps analysis to assess needs and provide comprehensive services to assist homeless residents and residents with special needs.
- Address barriers to affordable housing through city policies and initiatives, including creating and preserving housing that is affordable at all income levels; addressing racial, social and economic disparities in housing; creating infrastructure needed to stabilize housing; funding an Affordable Housing Trust Fund; and funding down payment assistance for first-time homebuyers). The City is also, requiring that at least 20% of the new housing at the Ford redevelopment site be affordable, in an area of the city that currently has very little affordable housing.
- Address homelessness by working with Ramsey County and the Ramsey County COC to ensure that comprehensive homelessness prevention and rapid rehousing services can be provided to all people experiencing homelessness. The City has a Joint Powers Agreement with the County to allocate its ESG funds to provide funding support to emergency shelters, transitional housing services, street outreach to residents experiencing homelessness, homelessness prevention, and rapid re-housing programs that support the needs of residents experiencing homelessness or those at risk of becoming homeless. Saint Paul nonprofit organizations and service providers provide community outreach, drop-in centers, meals, and other direct services to reach out to residents experiencing homelessness and those at-risk of becoming homeless. In addition, Ramsey County provides programs and counseling to previously institutionalized or homeless residents through partnerships with nonprofit service providers to aid in the transition to permanent housing, and the City has provided financing to supportive housing facilities citywide.
- Address lead-based paint hazards by complying with HUD regulations concerning lead-based paint (LBP), including notifying applicants of the lead requirements, performing lead screening,

requiring abatement by certified workers, and completing clearance testing on HUD-funded housing projects.

- Work towards reducing poverty by implementing programs and policies with a goal of reducing the number of families living in poverty, funding youth workforce activities and public services, and working with partners such as Ramsey County and community organizations to carry out programs that aid businesses and create jobs for low/moderate income persons.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

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

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Investments are allocated city-wide based on needs. The highest-need areas are identified on the attached map image that shows the CDBG-qualified areas, where at least 51% of persons are low/moderate income persons. The City has a strong focus on racial and social equity and reducing disparities. A core value in the City's 2040 Comprehensive Plan is Equity and Opportunity, which includes the equitable distribution of opportunities in education, employment, housing, health and safety, and creating opportunities for all residents to achieve their highest potential. The Comprehensive Plan includes policies about equitable public investments:

- Policy H-56. Improve the stability and health of communities of concentrated disadvantage by implementing placed-based investments, such as public infrastructure, improvements and maintenance.
- Policy LU-3. Prioritize equitable public investments relative to areas of concentrated poverty as defined by the Metropolitan Council.



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

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Preservation of existing affordable housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Rental Housing Rehabilitation
	<b>Description</b>	Working with public- and private-sector affordable housing providers to preserve existing contractually obligated affordable housing that is set to expire between 2020 and 2024; providing housing rehabilitation assistance for existing affordable housing units.
	<b>Basis for Relative Priority</b>	The housing market analysis demonstrates that the contractual obligations for an estimated 923-1,232 rent subsidized and contractually obligated affordable housing units may expire or be up for renewal between 2020 to 2024. It is one of the City's top housing priorities to preserve affordability in existing units. In addition, 96% of homeownership units were built before 1980 with 64% being built before 1950 and 91% of rental units were built before 1980 with 37% built before 1950. The age of existing housing suggests that rehabilitation is needed to provide decent affordable housing into the future. This was corroborated through the citizen participation process and agency consultation.
2	<b>Priority Need Name</b>	Development of new affordable housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents

	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Development of New Housing
	<b>Description</b>	Supporting the development of new affordable housing for low/moderate income households.
	<b>Basis for Relative Priority</b>	The housing market analysis demonstrates that there is not sufficient affordable housing for households at all income levels in Saint Paul. There are only 8,880 rental housing units affordable to households earning 0-30% of AMI with 26,460 households at this income level. At income levels up to 100% of AMI, over half of renter households are identified as being cost burdened with 26% cost burdened (with housing costs greater than 30% of income) and 27% severely cost burdened (with housing costs greater than 50% of income). For homeownership households, 24% of households earning up to 100% of AMI are cost burdened and 18% are severely cost burdened. In addition, the Saint Paul Public Housing Authority's extensive waiting lists for public housing and housing vouchers demonstrate insufficient amount of subsidized rental units to meet the demand. This was corroborated through the citizen participation process and agency consultation.
<b>3</b>	<b>Priority Need Name</b>	Support stable, affordable, safe homeownership
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Homeowner Housing Rehabilitation
	<b>Description</b>	Providing access to low-interest loans and down-payment assistance for new/prospective homeowners and housing rehabilitation assistance for homeownership units.

	<b>Basis for Relative Priority</b>	The housing market analysis demonstrates that 96% of owner-occupied units (primarily single-family homes) were built before 1980 with 64% being built before 1950. The age of the single-family housing stock coupled with the level of cost burden experienced by low-to-moderate income owners makes home maintenance issues critically important in the Saint Paul. In addition, it was evident through the citizen participation process and agency consultation that many Saint Paul residents would like to own their own home, but up-front costs like a down payment can be a barrier to homeownership.
4	<b>Priority Need Name</b>	Affordable housing for special needs populations
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Development of New Housing
	<b>Description</b>	Supporting the development of affordable housing for special needs populations and affordable supportive housing.
	<b>Basis for Relative Priority</b>	The non-homeless special needs assessment demonstrates a need for affordable housing options for Saint Paul residents with special needs, which may include supportive housing or services. This was corroborated through the citizen participation process and agency consultation.
5	<b>Priority Need Name</b>	Homeless prevention, rapid re-housing, and support
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Homeless Prevention
	<b>Description</b>	Providing services such as low- and no-interest rehabilitation loans, credit counseling, mortgage foreclosure prevention, and short-term emergency financial assistance to keep families in their current housing or prevent them from homelessness; providing rapid re-housing services for those currently experiencing homelessness to help obtain housing quickly and stay housed.
	<b>Basis for Relative Priority</b>	Ramsey County CoC cites homeless prevention and rapid re-housing as priorities for ESG funds. The homeless needs assessment demonstrates that over half of homeless adults are considered long-term homeless and that there is a need for more rapid re-housing and supportive services to assist with transitioning into permanent housing. Through agency consultation, it was learned that keeping residents in their existing housing and preventing homelessness is important for maintaining quality of life. This was corroborated through the agency consultation process.
<b>6</b>	<b>Priority Need Name</b>	Emergency shelters and transitional housing
	<b>Priority Level</b>	High

	<b>Population</b>	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Homeless Prevention
	<b>Description</b>	Supporting the development and operation of emergency shelters and transitional housing opportunities.
	<b>Basis for Relative Priority</b>	The homeless needs assessment demonstrates a need for more shelter beds, especially for families. This was corroborated through agency consultation. Ramsey County CoC cites shelter capacities and assessors and navigators for the Coordinated Entry System as priorities as well as families with dependent children experiencing homelessness as the priority group.
<b>7</b>	<b>Priority Need Name</b>	Fair Housing and anti-discrimination efforts
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Public Services

<p><b>Description</b></p>	<p>Supporting activities that Affirmatively Further Fair Housing and provide legal assistance to residents who have housing discrimination claims and/or are at risk of losing their housing.</p> <p>In 2019, the City formed a new Office of Financial Empowerment, including a full-time Fair Housing Coordinator position who works with several city departments and residents as well as with the regional Fair Housing Implementation Committee to establish policies, regulations, and programs to proactively ensure that Saint Paul residents do not experience housing discrimination and to affirmatively further fair housing. The Office of Financial Empowerment developed a framework for the Fair Housing strategy with overarching goals of decreasing housing displacement, increasing housing access and focusing on Affirmatively Furthering Fair Housing. To achieve these goals, the citywide fair housing strategy will align community and department work in four core areas: Preservation and Production, Education and Engagement, Enforcement and Compliance and Tenant Protections. In 2019, OFE focused on Tenant Protections, hosting a series of community engagement events to identify strategies and policy priorities (see attachment/engagement report). In 2020, the City will introduce S.A.F.E. Housing St. Paul, a suite of tenant protections policies geared at ensuring stable, accessible, fair and equitable housing opportunities for all.</p> <p>When housing discrimination occurs, the City’s Human Rights and Equal Economic Opportunity (HREEO) Department investigates complaints. The City also supports Southern Minnesota Regional Legal Services (SMRLS), which provides legal assistance to tenants-at-risk of losing their housing and the City has signed on to a national effort to increase equity in housing, hiring and other avenues.</p>
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	<b>Basis for Relative Priority</b>	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. The City remains committed to Affirmatively Furthering Fair Housing and anti-discrimination efforts, evident in the creation of the Office of Financial Empowerment to address root causes of poverty and inequity by connecting low/moderate income residents to financial education/counseling, helping establish savings and build credit, supporting fair housing protections, policies, and practices for all residents, and providing tools for financial stability. The City and its regional partners are working together to affirmatively further fair housing within the Twin Cities metro area with the development of the Analysis to Impediments to Fair Housing Choice (AI). The importance of supporting Fair Housing and anti-discrimination efforts was corroborated during the citizen participation process and agency consultation.
8	<b>Priority Need Name</b>	Tenant and landlord education
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Educate landlords and tenants on issues related to maintenance of rental housing units, and represent tenants, particularly those who are members of, or serving, new American communities. The City's Department of Safety and Inspections holds monthly workshops for landlords on property maintenance, safety standards, and city permit requirements.
	<b>Basis for Relative Priority</b>	Through the citizen participation process and agency consultation, it was evident that some landlords need to be educated on becoming responsible landlords and maintaining safe housing. In addition, tenants, especially of immigrant communities, may need assistance through the rental process and benefit from education on tenants' rights.



9	<b>Priority Need Name</b>	Public service needs
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Youth Employment
	<b>Description</b>	Providing additional public services that supplement existing services including health services, senior services, crime prevention, community organizing, youth employment training, other youth services.
	<b>Basis for Relative Priority</b>	While Ramsey County is the primary provider of social services in Saint Paul, there is more need for these types of services in the city than the County can provide. Through the non-homeless special needs assessment and non-housing community development asset analysis, it was evident that there is an increasing need for public services for Saint Paul residents, especially services related to health, youth, and workforce skills. This was corroborated through the citizen participation and agency consultation process.
10	<b>Priority Need Name</b>	Public facilities and infrastructure
	<b>Priority Level</b>	Low
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Public Improvements
	<b>Description</b>	Renovation of existing public facilities in need of improvement; repair and replacement of infrastructure such as sidewalks and street, and sewer improvements. City general fund dollars supported by property taxes are used for capital investments and operating expenses, but CDBG funding is also used to finance facilities, such as parks and recreational facilities that primarily serve low and moderate-income areas of the City.

	<b>Basis for Relative Priority</b>	Although public infrastructure and facilities were highly rated by survey respondents and community input, the City of Saint Paul has a variety of other funding sources that are used for infrastructure and facility projects.
<b>11</b>	<b>Priority Need Name</b>	Economic development and job growth
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Economic Development
	<b>Description</b>	Economic development activities including job creation, assisting businesses with expansion, property acquisition, demolition, and clearance, rehabilitation, energy conservation improvements, leasehold improvements, and development citywide.
	<b>Basis for Relative Priority</b>	The strategies in the most recent Saint Paul Comprehensive Economic Development Strategy include expand business attraction, retention, and expansion activities, support innovative entrepreneurship and small business development, build and market the Saint Paul brand, direct new development to high-priority geographies and sites in the City, invest in Downtown, align resources around spotlight neighborhoods. The City’s anti-poverty strategy and economic development initiatives include supporting businesses and building an environment where more innovative businesses can locate, start up, and continue to grow. The importance of economic development efforts and business support was corroborated through the agency consultation process.
<b>12</b>	<b>Priority Need Name</b>	Community planning needs
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Community Engagement

	<b>Description</b>	Promoting the social, physical, and economic wellbeing of residents, property owners, and business owners through implementation of the Comprehensive Plan and neighborhood plans, administering zoning and land use regulations, completing HUD-required environmental reviews for property investments, and providing local data and mapping resources.
	<b>Basis for Relative Priority</b>	Planning efforts support the goals of the Consolidated Plan and its implementation priorities, strategies, and programming.
<b>13</b>	<b>Priority Need Name</b>	Lead-based paint abatement plan implementation
	<b>Priority Level</b>	High
	<b>Population</b>	Families with Children
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Homeowner Housing Rehabilitation
	<b>Description</b>	Implementation of the action plan which developed program procedures to address the HUD regulations on lead-based paint hazards in federally owned housing and housing receiving federal assistance.
	<b>Basis for Relative Priority</b>	The lead-based paint found in many homes and buildings built before 1978 are a health risk, especially for young children. Ninety percent of owner-occupied homes and 75% of renter-occupied units were built before 1980. Addressing lead-based paint hazards and increasing access to housing without these hazards is important for the health of city residents.
<b>14</b>	<b>Priority Need Name</b>	Acquisition, demolition, and clearance of property
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Remediation of Substandard Properties

	<b>Description</b>	Purchase and/or demolish and/or dispose of and/or clear vacant, underutilized, and/or hazardous properties for neighborhood redevelopment and revitalization.
	<b>Basis for Relative Priority</b>	Vacant buildings and nuisance properties can pose a threat to the public health and safety of City residents. Since Saint Paul is fully developed with limited land available, removal of these properties can be important for neighborhood redevelopment and revitalization.
<b>15</b>	<b>Priority Need Name</b>	Community outreach to underserved populations
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Community Engagement
	<b>Description</b>	Outreach to underserved populations regarding community needs and available programs, services, and resources.
	<b>Basis for Relative Priority</b>	Through the citizen participation and agency consultation process, it was evident more outreach is needed, especially to underserved communities. It was learned that many residents and businesses do not know about the programs and services available to them and lack the ability to share their needs.

**Narrative (Optional)**

For "Geographic Areas Affected," Other denotes the Citywide geographic area.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Saint Paul does not participate in this program. The Saint Paul Public Housing Agency undertakes this type of activity.
TBRA for Non-Homeless Special Needs	The City of Saint Paul does not participate in this program. The Saint Paul Public Housing Agency undertakes this type of activity.
New Unit Production	Through analysis completed in both the Housing Needs Assessment and Market Assessment portion of this Consolidated Plan, the City has a substantial need for housing affordable to low-income households. As discussed in the Housing Market Analysis Section, the 2011-2015 CHAS data shows that there are only 8,880 rental housing units affordable to households earning 0-30% of AMI with 26,460 households at this income level. For owner-occupied housing, there is a lack of housing that is affordable to households earning 50% of AMI—approximately 7,055 ownership units are affordable to 17,815 households at 30-50% of AMI.
Rehabilitation	Ninety percent of owner-occupied units (primarily single-family homes) were built before 1980 with 64% being built before 1950. The age of the single-family housing stock coupled with the level of cost burden experienced by low-to-moderate income owners makes home maintenance issues critically important in the city. From a rental perspective, 75% of the units were built before 1980 with 37% built before 1950. Property maintenance and rehabilitation of is critical to ensure the ongoing stability and revitalization of the City's neighborhoods.
Acquisition, including preservation	In areas where reinvestment is needed, the use of strategic property acquisition is critical to facilitate redevelopment and revitalization efforts.

**Table 49 – Influence of Market Conditions**

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

### Introduction

The City received corrected allocations of \$6,891,497 in CDBG funding and \$1,895,569 in HOME funding, and the anticipated allocation of \$594,358 in ESG funding from HUD in 2020. In addition, the City estimates using about \$507,432 in CDBG program income and approximately \$1,100,758 in HOME program income. Program income is income directly generated from a CDBG or HOME program funded activity, such as loan repayments. Based on the previous funding allocation and anticipated future direction, City staff anticipates steady funding over the next five years from the CDBG program, HOME program, and ESG program. Program income is also anticipated to be steady, except for HOME program income assumed to be \$300,000 annually after 2020, based on the program income average received 2001-2019 to-date.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,891,497	507,432	0	7,398,929	29,600,000	Assumes steady funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,895,569	1,100,758	0	2,996,327	8,783,888	Assumes steady funding.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	594,358	0	0	594,358	2,377,432	Assumes steady funding.

Table 50 - Anticipated Resources

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

HUD continues to require that all participating jurisdictions (PJ) match, with non-federal funds, no less than 25 cents for each dollar of HOME funds spent on affordable housing. The City again received a match reduction of 50 percent due to fiscal distress and is only required to match each dollar spent with 12.5 cents non-federal match. The City will continue to leverage other private and public funds in the development of HOME-funded affordable housing and accumulate additional match. If the City no longer receives a 50% HOME match reduction, the match requirement can still be met using leveraged funds and match already banked from previous program years.

ESG grant regulations require that grant funds be matched 100 percent or dollar for dollar. Match requirements will be satisfied, as well ESG grant regulations require that grant funds to be matched 100 percent or dollar for dollar.

Match requirements will be satisfied, as follows, when paid with non-ESG funds:

- Cash
- Value or fair rental value of any donated material or building
- Value of any lease on a building
- Salary paid to staff to carry out the program of the recipient or sub-recipient
- Volunteers providing professional services such as medical or legal services are valued at the reasonable and customary rate in the community

The City actively pursues and/or requires developers to apply for State funding programs to include: Minnesota Housing Finance Agency, Minnesota State General Obligation (GO) Bonds, Metropolitan Council, the Minnesota Department of Employment and Economic Development (DEED), and the Federal Home Loan Bank's Affordable Housing program. Private funding is derived from foundations, fund raising, conventional loans, and developer cash and equity. City funding may include the local Housing Trust Fund, Housing and Redevelopment Authority (HRA) funds, LIHTC, TIF, Conduit Revenue Bonds, local sales tax dollars (STAR program), and discounted City/HRA owned land.

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

The City owns property which may be suitable for development and offers these properties for sale for redevelopment through request for proposal processes or other mechanisms to solicit competitive offers.



## Discussion

Saint Paul strategically leverages financing tools including TIF, housing revenue bonds, LIHTCs, Federal and State Historic Tax Credits, Housing and Redevelopment Authority (HRA) tax levy dollars, HRA earned income and private development dollars, with the State and regional funding programs listed above, to maximize the investment impact. The City's work in housing affordability and stability is specifically oriented to deepening and widening the positive impact for the most disadvantaged residents. The City's business and job growth investments are targeted toward jobs that combine low barriers to entry with a living wage and clear career ladder opportunities.

In addition to Federal, State and local affordable housing investment vehicles noted above, Saint Paul has several programs directed toward holistic community development including job growth. These include:

Saint Paul Neighborhood STAR awards loans and grants for capital improvement projects in Saint Paul neighborhoods, typically leveraging four times the City investment in real estate and business expansion projects. These funds are estimated to have generated more than \$1.2 billion dollars in private investment throughout the city.

The Commercial Vitality Zone (CVZ) program invests in neighborhood commercial districts to promote citywide vitality, growth and equity. Project areas are catalytic - projects within the zone leverage other investments and opportunity to build off existing plans; are targeted toward areas of concentrated poverty and/or where 50% or more of residents are people of color (ACP or ACP50); increase vitality, strengthen commercial areas and make them more vibrant; and funded projects that will grow tax base.

STAR funds in 2020 will be invested in targeted Cultural Destination Areas to celebrate Saint Paul's diversity as a Global City where visitors and residents can find attractive destinations embedded in Saint Paul's diverse neighborhoods. This strategy at its core is both a place making and an economic development strategy designed to support investments rooted in cultural assets to build wealth through jobs and business growth.

The Job Opportunity Fund, a forgivable loan program targeted toward growing businesses located within Areas of Concentrated Poverty where 50% or more of residents are people of color (ACP50) who commit to hiring residents of ACP50 areas.

Saint Paul has embraced the new federal Opportunity Zones (OZ) program established by Congress in the Tax Cut and Jobs Act of 2017 to encourage long-term investments in low-income and urban communities. The City has identified several Opportunity Zone census tracts and will proactively identify investment opportunities within these areas, marketing the areas and projects through an interactive web portal. OZ funds

will help bring new investments to Saint Paul in areas of need that have investment potential. The City will work to guide OZ investments to align with core City values: equity; innovation, resilience; lifelong learning; economic inclusion and justice; and community-first public safety.

Saint Paul has a growth strategy focused on transit. Policy LU-1 of the 2040 Comprehensive Plan states, “Encourage transit-supportive density and direct the majority of growth to areas with the highest existing or planned transit capacity.” Transit station areas are designated as Neighborhood Nodes, which are intended to be areas of higher intensity mixed-use development that support walkable access to jobs and services. There is currently one operating LRT line and one BRT line and one streetcar line and three BRT lines in the planning stages. Development, including higher density and affordable housing, is supported along these transit routes through planning, regional and state grants and city resources.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Ramsey County Social Services	Government	Homelessness Non-homeless special needs	Jurisdiction
Saint Paul Public Housing Agency	PHA	Public Housing	Jurisdiction
City of Saint Paul Department of Planning and Economic Development	Government	Economic Development Planning neighborhood improvements	Jurisdiction
Saint Paul Housing and Redevelopment Authority	Redevelopment authority	Economic Development Ownership Rental	Jurisdiction
Ramsey County Workforce Innovation Board	Other	Economic Development	Region
Ramsey County Continuum of Care	Continuum of care	Homelessness	Jurisdiction

**Table 51 - Institutional Delivery Structure**

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

The institutional structure through which the City carries out its housing and community development plan consists of public, private, and nonprofit partners. The primary public entities are the City of Saint Paul Department of Planning and Economic Development, the Saint Paul Housing and Redevelopment Authority, Saint Paul Public Housing Agency, Ramsey County Social Services, Ramsey County Continuum of Care, and the Ramsey County Workforce Innovation Board. Nonprofit organizations include nonprofit developers, Community Development Corporations (CDCs), and Community Housing Development Organizations (CHDOs). Private sector partners include local financial institutions, for-profit developers, and the foundation community.

Strengths of the institutional structure include the collaborative working partnerships among the City of Saint Paul, Ramsey County, and community organizations to address the community's needs. The City, in partnership with Ramsey County and social services agencies, collaboratively use community-wide gaps analysis to develop service protocols that are responsive to the needs of individuals, families, youth, and

underserved populations such as residents with limited English proficiency and veterans. The CoC and WIB governing boards, committees, and member organizations meet regularly, which includes City staff, to routinely review data, assess capacity, identify gaps, and analyze what programs are working successfully. The result culminates in refining services, strategies, and priorities to address community needs.

As the major funder of social services, Ramsey County allocates federal and state funds to community agencies that serve homeless residents and residents with special needs. On the other hand, the City of Saint Paul and the State of Minnesota finance the preservation or new construction of affordable housing and supportive housing in Saint Paul. The City works with Community Development Corporations (CDCs), other nonprofit organizations in the city, and the private sector (businesses, developers, social service agencies) to provide housing, economic development, and community development services.

The most significant gap in the institution structure is the lack of funding. The City receives only about 36% of the CDBG funding it received in 1975. Similarly, the City receives about 75% of the HOME funding it received in 2000. Decreases in funding equates to fewer financial resources that can be allocated to community agencies, including CDCs and CHDOs to address the community's needs.

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

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

Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

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

The City and Ramsey County have entered into a Joint Powers Agreement to administer the Emergency Solutions Grant Program (ESG) in partnership with Ramsey County Continuum of Care (CoC). The ESG program provides funding for homelessness initiatives which include homelessness prevention services, street outreach services, supportive services, shelter operations, and rapid re-housing programs. The City will continue to partner with Ramsey County CoC Governing Committee, and Ramsey County Family Homelessness Assistance Program (FHAP) Committee to implement *Heading Home Ramsey* – a comprehensive plan to end homelessness in Ramsey County. The City and County CoC will continue to partner with the State's Veterans Homelessness Advisory Committee to develop housing initiatives for homeless veterans.

ESG-funded community agencies provide resources to homeless or at-risk of being homeless citizens. For single adults, Higher Ground Saint Paul provides emergency shelter while providing supportive services, such as mental health counseling, during the day. Catholic Charities’ Family Service Center provided emergency shelter for families for up to 60 days – allowing time for families to seek more permanent housing. The City also owns St. Paul Residence, providing supportive housing for chronically-inebriated residents. Transitional housing is provided through the YWCA St. Paul (housing with supportive services for single-parent families), Theresa Living Center (housing for single women and single-parent families), Lutheran Social Services (LSS) Life Haven (housing for teen parents). Ain Dah Yung provides culturally-response emergency shelter for urban American Indian young adults; Face to Face’s SafeZone - day drop-in center/supportive services and RRH; and LSS’s Safe House - transitional housing services.

Housing services are complemented by community-based services for residents experiencing homelessness, such as Listening House (drop-in for homeless adults) and Interfaith Action’s Project Home Day Center (a day center for families experiencing homelessness). The YWCA St. Paul collaborates with Ramsey County Coordinated Entry, Public Housing Agency, Ramsey County Workforce Solutions, Saint Paul Public Schools and other partners to provide safe affordable housing; comprehensive support services; employment and educational training; and health & wellness initiatives to advance the mission of eliminating racism and empowering women. The First Lutheran Church Wellness Center (community nursing care to homeless citizens or citizens living in extreme poverty) emerged from a collaboration among First Lutheran Church, Metro State College, RADIUS Health and other East Side service providers.

For homelessness prevention, HouseCalls (a collaboration of Minnesota Community Care and St. Paul-Ramsey County Health Department) and East Side Family Center – Neighborhood House provides emergency financial assistance, including emergency utility assistance. Southern Minnesota Regional Legal Services provides legal assistance to tenants-at-risk of losing their housing.

The City, through the Saint Paul Police Department (SPPD), is a committed partner in encouraging and supporting mental health and wellness. Through the SPPD's Community Outreach and Stabilization Unit (COAST) and its sub-teams, specialized officers conduct proactive and reactive services citywide to connect residents in need of services with available community resources, helping to significantly reduce mental-health-crisis-related arrests and repeat calls for service. With a concentration on community outreach, the unit seeks to be part of the conversation before tragedy occurs and possibly prevent behaviors that can lead to arrest or tragedy. Metro Transit's Homeless Action Team (HAT) provides street outreach, support and resources to help homeless get off the streets.

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

The City, Ramsey County Community Services, Ramsey County CoC, Saint Paul PHA, and community service providers provide support services responsive to the needs of special populations, persons experiencing homelessness (individuals, families, youth, and underserved populations), and veterans. The City/County allocate federal and state funds to provide street outreach, homelessness prevention, and rapid re-housing services to adults, families, youth, and underserved populations facing homelessness. The County provides services for elderly, frail elderly, developmentally-challenged, physically-challenged, mental-health challenged, persons with HIV, and persons with chemical dependency. Saint Paul PHA provides support services for elderly, frail elderly, persons with brain injury, and persons with physical challenges.

As the major social service provider, Ramsey County allocates federal and state funds to community agencies that serve residents experiencing homelessness and residents with special needs. On the other hand, Saint Paul and the State of Minnesota finance the preservation or new construction of affordable housing and supportive housing in Saint Paul. Together, the County (provider of social services) and the City (builder of affordable housing) can respond to needs of residents experiencing homelessness and residents with special needs. In the past, in face of overwhelming need of shelters, organizations have worked together to take action. The City, Ramsey County, Model Cities, Catholic Charities, and Saint Paul Foundation worked together to open an additional overflow emergency shelter to meet the increasing demands of single homeless adults. Catholic Charities, MHFA, the City, and private donors worked together to develop the new Dorothy Day Center, Higher Ground Saint Paul and Dorothy Day Residence, which provides shelter beds and supportive housing units.

Through the Office of Financial Empowerment, the City is creating new tenant protections and a variety of financial empowerment programs to reduce evictions that can result in homelessness and to ensure that residents have access to stable housing.

The City, Ramsey County, and community agencies work together to provide comprehensive services to assist residents experiencing homelessness and residents with special needs. Gaps in service delivery include the lack of sufficient funds to pay for the necessary services and the lack of sufficient targeted outreach to residents that may benefit from services.

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

The City's institutional structure and service delivery system includes working with its partners to design service programs that work to address the needs of city residents. The City, in partnership with Ramsey County, the Public Housing Authority and social services agencies, collaboratively use community-wide gaps analysis to develop service protocols that are responsive to the needs of individuals, families, youth, and underserved populations such as residents with limited English proficiency and veterans. Still, gaps in the delivery of services occur including the lack of sufficient funds and sufficient targeted outreach to residents that may benefit from services.

The City will continue to grow its collaborative working partnerships to address the community's needs with limited financial resources. Saint Paul will continue to coordinate services with Ramsey County (the primary public service provider in the City), and the Saint Paul Public Housing Agency (the administrator of public housing and housing choice vouchers in Saint Paul), and community nonprofit organizations. In the past, these partnerships have also included the private sector; for example, in 2019, the Higher Ground Saint Paul (provider of emergency shelter, supportive housing, and supportive services) was the result of the City, MHFA, private foundations, private donors, and Catholic Charities working together, as well as coordination with institutional private and public health care providers.

In response to the lack of sufficient outreach to residents that may benefit from services, the City is currently restructuring its street outreach program from an enforcement-based approach to a service-based approach to strategically address the needs of those experiencing homelessness. In coordination with Ramsey County and other service providers, the new approach aligns City and County resources to ensure that every individual can be connected to services. The program includes a new response strategy to receiving calls and managing homeless encampments and increased coordination among service agencies to provide assessments, support, and resources. The City, Ramsey County, and partner organizations continue to look for better ways to work collaboratively and efficiently and align their strategies to comprehensively approach outreach and service gaps.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeless Prevention	2020	2024	Homeless	Citywide	Homeless prevention, rapid re-housing, and support Emergency shelters and transitional housing	ESG: \$2,971,790	Tenant-based rental assistance / Rapid Rehousing: 625 Households Assisted  Homeless Person Overnight Shelter: 15000 Persons Assisted  Homelessness Prevention: 2000 Persons Assisted
2	Development of New Housing	2020	2024	Affordable Housing	Citywide	Development of new affordable housing Affordable housing for special needs populations	CDBG: \$2,560,000 HOME: \$10,602,556	Rental units constructed: 75 Household Housing Unit
3	Rental Housing Rehabilitation	2020	2024	Affordable Housing	Citywide	Preservation of existing affordable housing	CDBG: \$1,975,000	Rental units rehabilitated: 130 Household Housing Unit
4	Homeowner Housing Rehabilitation	2020	2024	Affordable Housing	Citywide	Support stable, affordable, safe homeownership Lead-based paint abatement plan implementation	CDBG: \$13,050,000	Homeowner Housing Rehabilitated: 255 Household Housing Unit



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Services	2020	2024	Non-Housing Community Development	Citywide	Fair Housing and anti-discrimination efforts Tenant and landlord education	CDBG: \$1,260,000	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
6	Community Engagement	2020	2024	Non-Housing Community Development	Citywide	Community planning needs Community outreach to underserved populations	CDBG: \$1,725,000	Public service activities other than Low/Moderate Income Housing Benefit: 906500 Persons Assisted
7	Youth Employment	2020	2024	Non-Housing Community Development	Citywide	Public service needs	CDBG: \$1,855,000	Public service activities other than Low/Moderate Income Housing Benefit: 1290 Persons Assisted
8	Economic Development	2020	2024	Non-Housing Community Development	Citywide	Economic development and job growth	CDBG: \$4,150,000	Facade treatment/business building rehabilitation: 15 Business  Jobs created/retained: 25 Jobs  Businesses assisted: 10 Businesses Assisted
9	Remediation of Substandard Properties	2020	2024	Non-Housing Community Development	Citywide	Acquisition, demolition, and clearance of property	CDBG: \$1,157,500	Buildings Demolished: 85 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Public Improvements	2020	2024	Non-Housing Community Development	Citywide	Public facilities and infrastructure	CDBG: \$1,867,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 35625 Persons Assisted

Table 53 – Goals Summary

### Goal Descriptions

1	Goal Name	Homeless Prevention
	Goal Description	Homeless prevention, shelter operations, essential services, street outreach, rapid re-housing.
2	Goal Name	Development of New Housing
	Goal Description	Address the need for affordability of decent housing by supporting the development of new housing.
3	Goal Name	Rental Housing Rehabilitation
	Goal Description	Address the need of sustaining decent housing by providing rehabilitation assistance to rental housing occupied by low/moderate-income households.
4	Goal Name	Homeowner Housing Rehabilitation
	Goal Description	Address the need of sustaining decent housing by providing rehabilitation assistance to ownership housing occupied by low/moderate-income households.

5	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Improve the availability of a suitable living environment by funding public service activities.
6	<b>Goal Name</b>	Community Engagement
	<b>Goal Description</b>	Address the sustainability of a suitable living environment by providing funding for public information & crime prevention programs.
7	<b>Goal Name</b>	Youth Employment
	<b>Goal Description</b>	Address the availability of economic opportunity by providing employment opportunities and training to city youth.
8	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Address the sustainability of economic opportunity by assisting businesses with rehabilitation or economic development activities.
9	<b>Goal Name</b>	Remediation of Substandard Properties
	<b>Goal Description</b>	Address the sustainability of a suitable living environment by acquiring or demolishing substandard properties.
10	<b>Goal Name</b>	Public Improvements
	<b>Goal Description</b>	Address the sustainability of a suitable living environment by renovating existing public facilities in need of improvements.

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

The City of Saint Paul preliminarily estimates investing CDBG and HOME program dollars to meet the unit goals for the following income groups in the period of 2020-24:

New Construction for Renters: Very Low-income 26; Low-income 34; Moderate-income 15

Rehabilitation for Renters: Very Low-income 49; Low-income 49; Moderate-income 32

Rehabilitation for Ownership: Very Low-income 67; Low-income 94; Moderate-income 94

Very low-income refers to incomes at 0-30% of AMI, low-income refers to incomes at 31-60% of AMI, and moderate-income refers to income at 61-80% of AMI.

We expect to leverage these funds and invest other Federal, State and local resources to significantly increase the units of safe affordable housing.

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

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

It is the policy of the Saint Paul PHA to fully comply with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act and Title II of the Americans with Disabilities Act. The PHA has not been required to execute a Voluntary Compliance Agreement (VCA).

PHA also maintains 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 as well as the PHA Central Administrative Office building meets all Section 504 ADA requirements.

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

**Resident Advisory Board** - As required by the Public Housing Reform Act of 1998 (QHWRA) since 1999, the SPPHA has convened a Resident Advisory Board (RAB) annually to update an Annual Agency Plan. The RAB membership has been comprised of the following:

- All members of the Hi-Rise Presidents Council (16 Hi-Rise buildings).
- All members of the Family Residents' City-Wide Residents Council (16 members, including the 4 officers from each of the 4 family housing developments).
- Section 8/HCV representatives who volunteered for the RAB.
- Two PHA Commissioners - 1 Commissioner represents the hi-rise residents and 1 Commissioner represents residents of the family housing developments and scattered site homes.

Each year PHA Senior Management has met with the RAB, including the Hi-Rise Presidents Council and the Family City-Wide Residents' Council, to discuss PHA policy changes, the Annual and 5-Year Agency Plan, and Capital Improvements. The PHA Resident Initiatives Department and the Resident Councils work together to form new partnerships with community service agencies for the benefit of residents.

The PHA annually updates its Agency Plan for the fiscal year; staff reviews the plan with the RAB and representatives from tenant advocacy organizations. The draft is then released for public comment and a public hearing is held in mid-November.

In Calendar Year 2020 and thereafter, only the PHA's 418 units remaining in the public housing program will be covered by the Agency Plan. The PBRA program does not have a comparable requirement.

**Section 3** ---- To promote economic opportunities, the PHA implements the Federal Section 3 mandate, to the greatest extent possible, by hiring qualified PHA residents and qualified Section 3 businesses. Section 3 provides employment and other economic opportunities generated using HUD funds to be directed to low- and very low-income citizens and businesses owned by PHA residents or other low-

income persons. PHA has provided job skills training and employment opportunities for residents using a HUD Resident Opportunities and Self Sufficiency (ROSS) Grant. Thanks to the ROSS Grant Coordinators' hard work, public housing residents have been able to access job skills training and attend hiring fairs at PHA community centers. PHA residents were provided Workplace Essentials training by Avivo (formerly Minnesota Resource Center). Twenty (20) PHA residents have successfully completed small business training provided by African Economic Development Solutions (AEDS). Moving forward, these graduates will have access to unlimited counseling in business development, marketing insights, general support and financial advice, leads, and Sharia banking if relevant.

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

No

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

**Not applicable.** In 2019, the PHA earned HUD's High Performer rating for the 29th consecutive year under HUD's Public Housing Management Assessment Program (PHMAP). SPPHA has also maintained HUD High Performer status under HUD's Section 8 Management Assessment Program (SEMAP) for 18 years.

As explained elsewhere, the PHA has a continual need for stable Federal funding to maintain its high standards. The PHA received approval from HUD to convert most its public housing properties under the RAD Program. The debt-free conversion to Project-Based Rental Assistance (PBRA) is effective January 1, 2020.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Saint Paul has approximately 17,000 publicly-assisted affordable housing units (including supportive housing units and shelter beds) and approximately 4,804 Housing Choice vouchers, such that approximately 34% of all City renters receive some affordable housing benefit.

The City recognizes that there are barriers to the development, maintenance, and improvement of affordable housing and that public policies can impact the cost of housing and affordable housing development. The most significant barriers for developing affordable housing include the lack of funding and land. While barriers related to the cost of developing affordable housing is outside of the control of local government, Saint Paul strives to avoid creating more barriers with its public policies.

While Saint Paul has a responsibility to protect the health and safety of its property owner and renter communities, the City recognizes that local policies like local zoning regulations, building inspection codes, and housing codes can be barriers to the development, maintenance, and improvement of affordable housing. For example, regulatory requirements such as lot area per unit requirements for multi-family dwellings, minimum dimensional standards for one-family dwellings, and parking requirements, as well as maintenance requirements and construction methods required to adhere to housing and environmental standards can increase the cost to providing affordable housing.

The housing and land use policies in the 2040 Comprehensive Plan (2040 Plan) support affordable housing development and preservation. Policy H-32 states “Continue to use City/HRA resources to support affordable rental housing citywide with at least 30 percent of the total rental units (both market-rate and affordable) financially assisted by the City/HRA being affordable to households earning 60 percent or less of AMI with at least: 10% of all units being affordable to households earning 30% of AMI; 10% of all units being affordable to households earning 50% of AMI; and 10% of all units being affordable to households earning 60% of AMI.”

The City’s Locational Choice Policy and Low-Income Housing Tax Credit (LIHTC) selection process also encourage a more equitable distribution of affordable housing citywide. Even with significant barriers, during 2018-2019, the City has partially financed the preservation and new construction of 1,268 multi-family units including 746 affordable units (623 new construction, 73 affordable units preserved, and 50 units refinanced). The City also financed the rehabilitation of a vacant 4-unit rental property and rehabilitation of 40 owner-occupied housing units.

Affordable housing development requires multiple funding sources including the City local funds, TIF LIHTC, State dollars, federal funding from HUD (CDBG, HOME), and redevelopment property acquired and assembled by public entities. To keep pace with increasing demand for affordable housing and to balance development to ensure locational choice, continued federal and state funding is needed. The lack of sufficient funding and insufficient allocation of LIHTCs has negative bearing on the City's ability to provide and invest in affordable housing. The City receives only about 36% of the CDBG funding it

received in 1975. Similarly, the City receives about 75% of the HOME funding it received in 2000. The City's LIHTC allocation also continues to shrink.

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

There are about 17,000 publicly-assisted affordable housing units. Of these, approximately 9,000 are subsidized through the PHA. Other units have resulted from citywide policies and efforts. Barriers to affordable housing are lack of funding and land. In response, the City finances preservation, renovation and construction of affordable housing citywide using city-owned land, local, state, and federal funds, and acquires discounted tax-forfeited property from Ramsey County. The City is actively promoting Opportunity Zone investment opportunities to funders and developers, through a website that identifies redevelopment sites and investment opportunities within the Zones and active engagement with developers and investors.

City Council passed Resolution 18-1204, calling for action to create and preserve housing that is affordable at all income levels; address racial, social and economic disparities in housing; create infrastructure needed to stabilize housing; fund an Affordable Housing Trust Fund; and continue to fund down payment assistance for first-time homebuyers. Resolution 18-1204 also called for housing funded through the HRA to accept Section 8 vouchers; added points to the LIHTC scorecard for senior housing; and increased use of Tenant Remedies Actions (clearly outlines landlord/tenant rights/responsibilities). It also mandated housing production goals for the next 10 years with at least 1/3rd affordable to households at 30-50% AMI and required an equitable development scorecard for investment decisions to ensure community benefit and Section 8 training in Landlord 101 for new landlords.

The City has established sustainable building regulations funded by the city to increase the environmental and financial sustainability of development. Upfront investments in energy efficiency increases costs of new construction/major renovation but results in structures that are more sustainable and energy efficient which cost less to operate and maintain. Increased energy efficiency results in lower utility costs which directly benefit LMI tenants.

The City has also been working to increase flexibility to allow more types of housing to expand the supply of affordable units and to invest in different types of housing. A recent change to the city zoning ordinance now allows for Accessory Dwelling Units (ADUs), and \$1 million was recently allocated to invest in community land trust housing units to extend homeownership opportunities to lower-income residents. The City and State also recently allocated \$1.5 million to larger deferred down-payment assistance loans designed to make homeownership possible for lower income residents by reducing the private mortgage requirements. The City is also investing to preserve Naturally Occurring Affordable Housing and beginning work on an Inclusionary Zoning ordinance that would allow greater density for new construction in exchange for including affordable units.

Affordable housing is an important element of redevelopment sites with City investments in infrastructure. At the former Twin Cities Ford assembly plant site, the redevelopment is required to



include 760 income-restricted affordable housing units, or 20% of the proposed 3,800 total units. 380 of these must be affordable to households earning 30% AMI, 190 affordable at 50% AMI and 190 affordable at 60% AMI.

Limited English proficiency (LEP) is a barrier to accessing city services and programs. One in 5 Saint Paul residents speak a language other than English. The City, through its LEP plan, makes its services, programs and information available to everyone, regardless of language. Written materials about City programs and services are routinely translated into primary languages spoken by residents, interpreters are provided at community meetings, and City offices have access to interpreters via a telephone service.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

In Saint Paul, outreach services to residents experiencing homelessness are provided on a routine basis and serve to locate and refer homeless households to the appropriate facilities and programs. Saint Paul 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 services are supported in part by the City's federally funded Emergency Solutions Grant Program (ESG), City's Community Organization Partnership Program (COPP), Ramsey County Continuum of Care (CoC), Ramsey County Family Homelessness Prevention Assistance Program (FHPAP), and United Way. The City has a Joint Powers Agreement with the County to allocate its ESG funds.

To assess homeless needs citywide, Ramsey County CoC conducts the annual HUD Point-in-Time Count, which includes interviewing unsheltered homeless residents who may live outside, under bridges, and in places not designated for human habitation.

Outreach services to homeless persons (especially unsheltered persons) include, but are not limited to, the following:

Breaking Free – provides direct services to victims and survivors of prostitution and sex trafficking; up to 90% of whom are homeless or are without safe housing. Breaking free provides victim-centered services, referrals to appropriate community services, permanent housing placement, case management, educational support, and life skills, all of which provide the bridge to accessing and retaining permanent housing and a move out of the sex trade.

Community Resource Outreach Project (CROP) – offers weekly outreach to residents experiencing homelessness who can receive referrals for community resources in the stable, quiet environment of the Saint Paul Central Library. The Library added a case manager to their staff to assist in outreach and referrals for shelters, housing, supportive services such as health care, mental health/substance abuse, employment, and youth services.

Coordinated Access to Housing and Shelter (CAHS) – conducts intake assessments to determine the most appropriate referral for homeless families, individuals, and youth seeking emergency shelter. CAHS is completed through referrals from various participating organizations and community service providers throughout Saint Paul and Ramsey County through a central phone number.

People, Inc. - Metropolitan Homeless Street Outreach Program (MHSOP) – MHSOP provides street outreach services to unsheltered homeless adults with mental illness. Outreach provides basic survival gear, assistance in stabilizing symptoms of mental illness, benefit assistance, housing placement, and facilitating access to Ramsey County Housing Support Program for stable housing.

RADIAS Health - ACCESS Program – ACCESS staff visit homeless shelters and drop-in centers to provide outreach and case management services to assist homeless adults with serious and persistent mental illness and substance abuse disorders. RADIAS Health also works directly with the Saint Paul Police Department and the Police-Homeless Outreach Program to help residents experiencing homelessness connect with services and housing.

Streetworks – A collaboration of community agencies provide street outreach services to youth experiencing homelessness, including street outreach performed by Face to Face Health and Counseling Services' SafeZone program.

Safe Space Shelter – Safe Space Shelter started as Winter Safe Space, a partnership to address the immediate winter shelter needs of residents sleeping in downtown skyways or on transit or in transit stations. After two years, it expanded to allow for increased outreach and case management services, and Model Cities will operate the shelter year-round as Safe Space Shelter.

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

The City has a Joint Powers Agreement with the County to allocate its ESG funds to partially fund emergency shelters, transitional housing services, street outreach to residents experiencing homelessness, homelessness prevention, and rapid re-housing programs that support the needs of residents experiencing homelessness or those at risk of becoming homeless.

Saint Paul works with the Ramsey County CoC to ensure that comprehensive homelessness prevention and rapid rehousing services can be provided to all people experiencing homelessness, including underserved communities, including New Americans, and young adults and veterans experiencing homelessness. The City is a participating member of the Ramsey County CoC Governing Board and Ramsey County Family Homelessness Prevention Assistance Program (FHPAP). In addition, ESG-funded agencies often secure additional community resources, including emergency funds for Saint Paul residents experiencing homelessness or at risk from the Community Sharing Fund, a program of the Saint Paul & Minnesota Foundations.

**Emergency shelters:** ESG funds have funded the following shelter operations: Higher Ground Saint Paul, emergency shelter for adults; Catholic Charities Family Service Center, emergency shelter for families; Lutheran Social Services Safe House and emergency shelter for youth ages 16 to 20; Salvation Army Booth Brown House which operates an emergency shelter for homeless youth ages 18 to 21; Interfaith Action Project Home, which serves families experiencing homelessness by providing emergency shelter space, a day center, and volunteer support through faith communities and use of their facilities.

**Rapid Re-housing:** ESG funds have supported rapid re-housing services for homeless adults at Higher Ground Saint Paul emergency shelter; the Theresa Living Center which serves families with children, particularly single-parent/single women with children; and the YWCA St. Paul rapid re-housing and

supportive services program for homeless single adults and families which reduces the length of stay at emergency shelters.

**Transitional Housing:** ESG funds have supported a portion of operating costs for transitional housing services provided by the YWCA St. Paul's transitional housing program for single parents and their families, and Theresa Living Center's transitional housing programs which provides individualized case management and collaboration with existing agencies to address specific needs of homeless women with children.

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

The City's ESG and County CoC programs work together to fund community services, including homelessness prevention programs. The City has a Joint Powers Agreement with the County to allocate its ESG funds for these services. Additionally, the City's CDBG funds have been allocated to the Block Nurse Program which utilizes volunteer and professional staff to help seniors remain safely in their homes with an enhanced quality of life.

**Adults experiencing homelessness:** The City finances the construction of emergency shelters, supportive housing facilities, and affordable housing and allocates ESG funds to assist those in shelters move to into more permanent housing. The City's St. Paul Residence provides permanent supportive housing using the Housing First Model, which focuses on providing permanent, affordable housing as quickly as possible and then provides the supportive services and connections to community-based supports needed for individuals/families to keep their housing.

Breaking Free provides direct services to victims and survivors of prostitution and sex trafficking; up to 90% of whom are homeless or are without safe housing. Breaking Free provides victim-centered services, referrals to appropriate community services, permanent housing placement, case management, educational support, and life skills, all of which provide the bridge to accessing and retaining permanent housing and a move out of the sex trade.

The RADIAS Health ACCESS Program includes staff that visit homeless shelters and drop-in centers to provide outreach and case management services to assist homeless adults with serious and persistent mental illness and substance abuse disorders. RADIAS Health also works directly with the Saint Paul Police Department and the Police-Homeless Outreach Program to help homeless connect with services and housing.

**Families experiencing homelessness:** The City finances affordable housing, including supportive housing that provides more opportunities for at-risk of homeless families. The City's ESG program funds community agencies that provide housing and case management to homeless families and homelessness prevention initiatives to assist at-risk homeless families. Catholic Charities Family Service Center (FSC) provides up to 120 consecutive nights of shelter for families, activities for children, tutoring, and parenting education with life skills training. Additional services provided include housing and employment search assistance, three meals per day, transportation assistance, onsite medical and dental health services, laundry facilities, and computer lab. Housing and employment search resources and other services are provided to help families transition from homelessness to stable housing. FSC is able to serve as many as 65 adults and children on any given day.

**Youth experiencing homelessness:** The City supports emergency shelters for youth and rapid rehousing for unaccompanied homeless youth. In 2018 and 2019, the Saint Paul HRA allocated low-income housing tax credits for Ain Dah Yung Supportive Housing. In partnership with Project for Pride in Living, this project provides 42 new PSH units for at-risk for homelessness American Indian youth. In addition to classrooms, a technology center and seven units for people with disabilities are included in the development.

**Veterans experiencing homelessness:** The City's ESG funds partially fund Minnesota Assistance Council for Veterans (MAC-V) Supportive Services for Veteran Families, which provides street outreach services to homeless veterans in emergency shelters and places where homeless veterans congregate. These efforts are supplemented with Minnesota Department of Veterans Affairs Homeless Veteran Registry that seeks to ensure Veterans have access to appropriate housing and services.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Ramsey County provides programs and counseling to previously-institutionalized and residents experiencing homelessness through partnerships with nonprofit service providers to aid in the transition to permanent housing. This network provides security deposits, childcare, job training, transportation, medical/dental care, mental health counseling, chemical dependency treatment, life skills training, and job search assistance.

**Supportive Housing:** The City has provided financing to supportive housing facilities citywide for at-risk individuals and families. Higher Ground St. Paul provides 177 supportive housing units for homeless adults. With additional support from area hospitals, Higher Ground provides medical respite shelter beds for homeless released from hospitals. It also includes an Opportunity Center, an integrated, one-stop location connecting citizens to critical services.

**The Community Stabilization Project (CSP):** CSP builds tenant stability by informing, educating, advocating for and organizing tenants to act to preserve and increase the supply of healthy, safe affordable housing. CSP works with tenants, landlords, and community stakeholders to stabilize families in their homes, prevent homelessness and displacement, and secure a households' capacity to become self-sufficient.

**Hmong American Partnership (HAP):** HAP, a community-based organization, empowers clients to move out of poverty. Through youth and family crisis intervention, health and wellness programs, economic and workforce development, it provides support and paths for growth for the Hmong, Southeast Asian, and greater immigrant/refugee communities through culturally sensitive social services.

**Minnesota Assistance Council for Veterans (MAC-V) Supportive Services for Veteran Families:** MAC-V provides street outreach services to homeless veterans in emergency shelters. These efforts are supplemented with Minnesota Department of Veterans Affairs Homeless Veteran Registry that seeks to ensure Veterans experiencing homelessness have access to appropriate housing and services.

**Neighborhood House:** Neighborhood House offers services for basic needs and lifelong learning. Its Family Centers provide families in crisis (at-risk of becoming homeless) help in meeting basic needs. Participants are provided with food, housing, early childhood education, adult education, and citizenship classes, with the goal of helping clients gain skills necessary to be economically stable and self-sufficient.

**Southern Minnesota Regional Legal Services (SMRLS):** SMRLS administers Project HOPE, which focuses on protecting the legal rights of homeless/at-risk of homeless by addressing legal issues that contribute to or place clients at risk of homelessness, and advocates for the rights of families with children seeking access to emergency shelters in Ramsey County.

**Minnesota Community Care (formerly West Side Community Health Services):** Offers primary medical care, mental health, dental, optometry and supportive services to help support patients in moving forward and working towards stable housing. The emphasis is education, prevention, and integrated services with a multi-lingual/multi-cultural approach. HouseCalls, a collaboration of Minnesota Community Care and the St. Paul-Ramsey County Health Department, provides emergency direct assistance to prevent homelessness for Ramsey County families who are facing sanitation orders and utility disconnection orders. HouseCalls serves as part of a network of community-based resources that aid in stabilizing and retaining housing.

**St. Paul Residence:** The City owns St. Paul Residence which provides 60 units of permanent supportive housing for chronically inebriated residents and 60 units of permanent supportive housing for at-risk homeless residents.

## **SP-65 Lead based paint Hazards – 91.215(i)**

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

The City complies with HUD regulations concerning lead-based paint (LBP), including notifying applicants of the lead requirements, performing lead screening, requiring abatement by certified workers, and completing clearance testing on HUD-funded housing projects.

Ramsey County Public Health provides information on the prevention of lead poisoning and instructions on how to safely reduce lead hazards, including testing options for lead. Ramsey County also offers a window replacement program for homes and rental units with young children (most at risk of lead poisoning), identified lead paint issues, and whose gross household income is at or below 80% AMI. The program is available to both owner-occupied and rental property owners.

The State of Minnesota Department of Health also provides resources to address lead-based paint hazards. The department's website offers educational materials and resources for lead poisoning prevention and information targeted to lead abatement contractors, health care professionals, parents, and homeowners. Many of these resources are available in a variety of 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, many homes occupied by children with elevated blood lead levels or at risk to lead poisoning have had substantial lead hazard control work completed.

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

Research indicates that the greatest lead risk to children is from the lead dust from deteriorated paint on windowsills, 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.

The required Lead Risk Assessment will identify all and any potential lead hazards present in the home and garage. All potential lead hazards are written into the scope of work for lead hazard reduction work with a final lead clearance test performed to confirm lead dust levels are below the regulatory dust-lead hazards standard.

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

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.

Rehabilitation Programs:

Applicants receive the required lead-based paint information and understand their responsibilities.

Staff properly determine whether proposed projects are exempt from some or all lead-based paint requirements. The level of federal assistance is properly calculated and the applicable lead-based paint requirements determined. Properly-qualified personnel perform risk assessments, 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 lead-based paint evaluation, presumption, and hazard reduction notices 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 monitors 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 serving the unit, and building exterior surfaces. Prior to occupancy, properly qualified personnel perform paint stabilization and ensure that 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 needs 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 serving the unit, and building exterior surfaces. Prior to occupancy, properly-qualified personnel perform paint stabilization and ensure that 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.

### **Continuation of integrated housing policies and procedures**

Tenant Based Rental Assistance Programs: Rental assistance programs are administered by the Saint Paul Public Housing Agency and Metro HRA. These agencies have implemented 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.

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

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

According to the American Community Survey (ACS) 2018 5-Year Estimates, 19.9% of Saint Paul residents live below the poverty level. The poverty rate has decreased slightly from the ACS 2015 5-Year Estimates (22.3%) and ACS 2010 1-Year Estimates (24.2%). Low wages, lack of education and job skills, lack of employment opportunities, and lack of access to services can be contributing factors to poverty. The City aims to continue this downward trend of poverty through strategies that address the underlying causes of poverty, increase job opportunities, and provide chances to build wealth. These strategies include:

The City funds youth workforce activities including outreach, assessment, basic skills and job training and placement, and work experience.

The City's Department of Human Rights and Equal Economic Opportunity (HREEO) deals with issues of discrimination and provides a means to access economic opportunities through inclusive contracting practices and workforce development policies. City contracts can require use of Section 3 businesses and/or hiring Section 3 employees as part of job creation activities. The City's Vendor Outreach Program (VOP) opens up business opportunities to woman-owned, minority-owned, and small business enterprises (WBE, MBE, SBE) for City and City-funded projects. An annual procurement fair recruits Section 3 and W/M/SBEs – a way to learn how to do business with the City and meet with business assistance representatives from LegalCORPS and SCORE.

**Full Stack** – A public/private partnership co-led by the City and St. Paul Area Chamber of Commerce, provides services to help tech/innovation sector businesses start-up/scale up and attract, retain, and expand tech/innovation jobs.

**Job Opportunity Fund** – Incentivizes businesses in areas of concentrated poverty (ACP50) to hire residents. These neighborhoods are 50 percent or more people of color and 40 percent or more have household incomes less than 185 percent of poverty.

**Minimum Wage** – City Council passed an ordinance creating a City minimum wage of \$15/hour; initial phase-in January 1, 2020.

**Office of Financial Empowerment (OFE)** – formed to address root causes of poverty and inequity; it will connect LMI residents to financial education/counseling, help establish savings, build credit and provide tools for financial stability.

**Open for Business** – A one-stop shop for start-up and existing businesses to get information and leverage resources to start, grow, and thrive. Services and resources are: pocket guide (in multiple languages) to starting a business in Saint Paul; connection with information and resources to start, move

or expand a business; and assistance from a Business Project Facilitator as a guide through the permitting and licensing process of opening, expanding or relocating to the city.

**Strategic Investment Fund** – Attracts businesses to relocate to the city. Target businesses are ones with local operations that will expand the city's economy, have a record of profitability, and are willing to participate in the Metropass Program to promote public transit use.

**Techstars Accelerator Program** – A partnership with Cargill and Ecolab, Farm to Fork, will bring startup food safety and agricultural technology companies to downtown over the next 3 years.

**Additional efforts:** computer labs, free digital literacy programs at recreation centers; annual career fairs with the State of Minnesota; coordination with CoC and Wilder Foundation to support a Family Wellbeing and Resource Fair to connect citizens to essential resources/services; CoC provides information/connection to pro bono legal services; and Expungement Clinics at City recreation centers.

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

Saint Paul has programs and policies with 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. 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, Diversionary Work Program, medical assistance, childcare assistance, and food stamps. The City and its 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 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.

## **SP-80 Monitoring – 91.230**

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

## Expected Resources

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

#### Introduction

The City received corrected allocations of \$6,891,497 in CDBG funding and \$1,895,569 in HOME funding, and the anticipated allocation of \$594,358 in ESG funding from HUD in 2020. In addition, the City estimates using about \$507,432 in CDBG program income and approximately \$1,100,758 in HOME program income. Program income is income directly generated from a CDBG or HOME program funded activity, such as loan repayments. Based on the previous funding allocation and anticipated future direction, City staff anticipates steady funding over the next five years from the CDBG program, HOME program, and ESG program. Program income is also anticipated to be steady, except for HOME program income assumed to be \$300,000 annually after 2020, based on the program income average received 2001-2019 to-date.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,891,497	507,432	0	7,398,929	29,600,000	Assumes steady funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,895,569	1,100,758	0	2,996,327	8,783,888	Assumes steady funding.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	594,358	0	0	594,358	2,377,432	Assumes steady funding.

Table 54 - Expected Resources – Priority Table

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

HUD continues to require that all participating jurisdictions (PJ) match, with non-federal funds, no less than 25 cents for each dollar of HOME funds spent on affordable housing. The City again received a match reduction of 50 percent due to fiscal distress and is only required to match

each dollar spent with 12.5 cents non-federal match. The City will continue to leverage other private and public funds in the development of HOME-funded affordable housing and accumulate additional match. If the City no longer receives a 50% HOME match reduction, the match requirement can still be met using leveraged funds and match already banked from previous program years.

ESG grant regulations require that grant funds be matched 100 percent or dollar for dollar. Match requirements will be satisfied, as well ESG grant regulations require that grant funds to be matched 100 percent or dollar for dollar.

Match requirements will be satisfied, as follows, when paid with non-ESG funds:

- Cash
- Value or fair rental value of any donated material or building
- Value of any lease on a building
- Salary paid to staff to carry out the program of the recipient or sub-recipient
- Volunteers providing professional services such as medical or legal services are valued at the reasonable and customary rate in the community

The City actively pursues and/or requires developers to apply for State funding programs to include: Minnesota Housing Finance Agency, Minnesota State General Obligation (GO) Bonds, Metropolitan Council, the Minnesota Department of Employment and Economic Development (DEED), and the Federal Home Loan Bank's Affordable Housing program. Private funding is derived from foundations, fund raising, conventional loans, and developer cash and equity. City funding may include the local Housing Trust Fund, Housing and Redevelopment Authority (HRA) funds, LIHTC, TIF, Conduit Revenue Bonds, local sales tax dollars (STAR program), and discounted City/HRA owned land.

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

The City owns property which may be suitable for development and offers these properties for sale for redevelopment through request for proposal processes or other mechanisms to solicit competitive offers.

**Discussion**

Saint Paul strategically leverages financing tools including TIF, housing revenue bonds, LIHTCs, Federal and State Historic Tax Credits, Housing and Redevelopment Authority (HRA) tax levy dollars, HRA earned income and private development dollars, with the State and regional funding programs listed above, to maximize the investment impact. The City's work in housing affordability and stability is specifically oriented to deepening and widening the positive impact for the most disadvantaged residents. The City's business and job growth investments are targeted toward jobs that combine low barriers to entry with a living wage and clear career ladder opportunities.

In addition to Federal, State and local affordable housing investment vehicles noted above, Saint Paul has several programs directed toward holistic community development including job growth. These include:

Saint Paul Neighborhood STAR awards loans and grants for capital improvement projects in Saint Paul neighborhoods, typically leveraging four times the City investment in real estate and business expansion projects. These funds are estimated to have generated more than \$1.2 billion dollars in private investment throughout the city.

The Commercial Vitality Zone (CVZ) program invests in neighborhood commercial districts to promote citywide vitality, growth and equity. Project areas are catalytic - projects within the zone leverage other investments and opportunity to build off existing plans; are targeted toward areas of concentrated poverty and/or where 50% or more of residents are people of color (ACP or ACP50); increase vitality, strengthen commercial areas and make them more vibrant; and funded projects that will grow tax base.

STAR funds in 2020 will be invested in targeted Cultural Destination Areas to celebrate Saint Paul's diversity as a Global City where visitors and residents can find attractive destinations embedded in Saint Paul's diverse neighborhoods. This strategy at its core is both a place making and an economic development strategy designed to support investments rooted in cultural assets to build wealth through jobs and business growth.

The Job Opportunity Fund, a forgivable loan program targeted toward growing businesses located within Areas of Concentrated Poverty where 50% or more of residents are people of color (ACP50) who



commit to hiring residents of ACP50 areas.

Saint Paul has embraced the new federal Opportunity Zones (OZ) program established by Congress in the Tax Cut and Jobs Act of 2017 to encourage long-term investments in low-income and urban communities. The City has identified several Opportunity Zone census tracts and will proactively identify investment opportunities within these areas, marketing the areas and projects through an interactive web portal. OZ funds will help bring new investments to Saint Paul in areas of need that have investment potential. The City will work to guide OZ investments to align with core City values: equity; innovation, resilience; lifelong learning; economic inclusion and justice; and community-first public safety.

Saint Paul has a growth strategy focused on transit. Policy LU-1 of the 2040 Comprehensive Plan states, “Encourage transit-supportive density and direct the majority of growth to areas with the highest existing or planned transit capacity.” Transit station areas are designated as Neighborhood Nodes, which are intended to be areas of higher intensity mixed-use development that support walkable access to jobs and services. There is currently one operating LRT line and one BRT line and one streetcar line and three BRT lines in the planning stages. Development, including higher density and affordable housing, is supported along these transit routes through planning, regional and state grants and city resources.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeless Prevention	2020	2024	Homeless	Citywide	Homeless prevention, rapid re-housing, and support Emergency shelters and transitional housing	ESG: \$594,358	Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted Homeless Person Overnight Shelter: 3000 Persons Assisted Homelessness Prevention: 500 Persons Assisted
2	Development of New Housing	2020	2024	Affordable Housing	Citywide	Development of new affordable housing Affordable housing for special needs populations	CDBG: \$913,443 HOME: \$2,412,661	Rental units constructed: 19 Household Housing Unit
3	Rental Housing Rehabilitation	2020	2024	Affordable Housing	Citywide	Preservation of existing affordable housing	CDBG: \$672,150	Rental units rehabilitated: 162 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Homeowner Housing Rehabilitation	2020	2024	Affordable Housing	Citywide	Support stable, affordable, safe homeownership Lead-based paint abatement plan implementation	CDBG: \$2,208,557	Homeowner Housing Rehabilitated: 43 Household Housing Unit
5	Public Services	2020	2024	Non-Housing Community Development	Citywide	Fair Housing and anti-discrimination efforts Tenant and landlord education	CDBG: \$252,000	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
6	Community Engagement	2020	2024	Non-Housing Community Development	Citywide	Community planning needs Community outreach to underserved populations	CDBG: \$345,000	Public service activities other than Low/Moderate Income Housing Benefit: 181300 Persons Assisted
7	Youth Employment	2020	2024	Non-Housing Community Development	Citywide	Public service needs	CDBG: \$371,000	Public service activities other than Low/Moderate Income Housing Benefit: 258 Persons Assisted
8	Economic Development	2020	2024	Non-Housing Community Development	Citywide	Economic development and job growth	CDBG: \$374,006	Facade treatment/business building rehabilitation: 2 Business Jobs created/retained: 1 Jobs Businesses assisted: 2 Businesses Assisted
9	Remediation of Substandard Properties	2020	2024	Non-Housing Community Development	Citywide	Acquisition, demolition, and clearance of property	CDBG: \$56,500	Buildings Demolished: 4 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Public Improvements	2020	2024	Non-Housing Community Development	Citywide	Public facilities and infrastructure	CDBG: \$727,344	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7125 Persons Assisted

Table 55 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Homeless Prevention
	<b>Goal Description</b>	Homeless prevention, shelter operations, essential services, street outreach, rapid re-housing.
2	<b>Goal Name</b>	Development of New Housing
	<b>Goal Description</b>	Address the need for affordability of decent housing by supporting the development of new housing.
3	<b>Goal Name</b>	Rental Housing Rehabilitation
	<b>Goal Description</b>	Address the need of sustaining decent housing by providing rehabilitation assistance to rental housing occupied by low/moderate-income households.
4	<b>Goal Name</b>	Homeowner Housing Rehabilitation
	<b>Goal Description</b>	Address the need of sustaining decent housing by providing rehabilitation assistance to homeowner housing occupied by low/moderate-income households.
5	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Improve the availability of a suitable living environment by funding public service activities.

6	<b>Goal Name</b>	Community Engagement
	<b>Goal Description</b>	Address the sustainability of a suitable living environment by providing funding for public information & crime prevention programs.
7	<b>Goal Name</b>	Youth Employment
	<b>Goal Description</b>	Address the availability of economic opportunity by providing employment opportunities and training to City youth.
8	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Address the sustainability of economic opportunity by assisting businesses with rehabilitation or economic development activities.
9	<b>Goal Name</b>	Remediation of Substandard Properties
	<b>Goal Description</b>	Address the sustainability of a suitable living environment by acquiring or demolishing substandard properties.
10	<b>Goal Name</b>	Public Improvements
	<b>Goal Description</b>	Address the sustainability of a suitable living environment by renovating existing public facilities in need of improvements.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The project summary information provides a description and funding amount for each of the projects the City plans to undertake in HUD Fiscal Year 2020 with CDBG, HOME, and ESG funding. The Capital Improvement Budget Committee (CIB) recommended the PY 2020 capital projects through the 2019-20 capital improvement budget process. See Attachments A and B.

### Projects

#	Project Name
1	Acquisition Activities
2	Clearance Activities
3	Neighborhood Non-Profits
4	Community Engagement
5	Youth Employment
6	Housing Construction
7	Single-Unit Rehabilitation
8	Multi-Unit Rehabilitation
9	Commercial Corridor and Citywide Economic Development
10	Hamline Play Area
11	Fire Station 51 Renovation
12	Planning and Administration
13	Expanded COVID-related Public Services
14	ESG20SaintPaul
15	100 E 10th St (Pedro Park)

**Table 56 – Project Information**

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

Capital project priorities for CDBG funding were recommended by the Capital Improvement Budget (CIB) Committee. Recommendations were based upon consolidated plan priority needs and goals, strength of proposals, staff rankings, public input, and available resources. The primary obstacle to addressing underserved needs continues to be the reduction in funding available and the increasing demand for services and affordable housing (single family, multi-family, for sale and rental).

Substantial Amendment No. 3 transferred CDBG funding in the amount of \$401,442.57 from Project 6 Single Unit Rehabilitation to Project 7 Housing Construction. The result will be total CDBG funding of

\$913,442.57 for Project 6 and \$1,983,557.43 for Project 7. The change in funding will decrease the number of units to be completed under Project 7 from 51 to 43 units. It will increase the number of new housing units produced from 15 to 19 under Project 6.

Substantial Amendment No. 4 expanded the definition and use of CDBG funding for Clearance (Project 2) to broaden eligible activities to prevent the spread of blight to adjacent properties or areas.

Substantial Amendment No. 5 moves CDBG funding from 2020 Economic Development (Goal 8/Project 9) and Clearance (Goal 9/Project 2) to Multi-Unit Rehabilitation (Goal 3/Project 8). This is being completed concurrently with a move of 2019 CDBG funding from Economic Development and Clearance Activities to Multi-Unit Housing Development Fund. This increases the number of rental housing units rehabilitated from 23 to 162 and decreases the number of facades improved, businesses assisted, and jobs created/retained have been decreased; and the number of structures remediated under Clearance (see AP-20 and AP-38).

HOME program funding partially finances the development of new affordable housing citywide. Through CDBG program funding, HOME and local sources, single-family development is planned for the upcoming year to provide much needed homeownership opportunities and fill the gap in available decent, safe, affordable housing for households below 80% AMI. The primary obstacle is limited or decreasing funding and developable land. Additionally, through Substantial Amendment No. 2 the City utilized the HOME program waiver from HUD made available through the CARES Act to increase its administrative cap to 25 percent of its annual formula allocation. Use of this waiver resulted in net changes of an increase in 2020 administrative funding and a decrease in project funding of \$284,395.80, respectively; total HOME administrative funding available for PY 2020 of \$584,068.80 (Project 12, Administrative and Planning) and total HOME project funding of \$2,412,661.20, for Project 6 - Housing Construction and Goal 2, Development of New Housing.

The City has a Joint Powers Agreement with the County to allocate its ESG funds to support emergency shelters, transitional housing services, street outreach to homeless residents, homelessness prevention, and rapid re-housing programs that support the needs of homeless or those at risk of becoming homeless.

Further substantial amendment details provided in summary.

**AP-38 Project Summary**  
**Project Summary Information**



<b>1</b>	<b>Project Name</b>	Acquisition Activities
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Remediation of Substandard Properties
	<b>Needs Addressed</b>	Acquisition, demolition, and clearance of property
	<b>Funding</b>	CDBG: \$681,890
	<b>Description</b>	Funds are requested for the HRA to acquire strategic, hazardous and/or blighted properties for reuse as determined by input and support from the applicable recognized community organizations representing the neighborhood in which the property is located.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will have an indirect benefit to neighboring residents.
	<b>Location Description</b>	Activities are available to eligible properties citywide.
	<b>Planned Activities</b>	Acquisition of vacant, underutilized properties, and related demolition and/or relocation costs. This funding has historically been used for larger development sites. Substandard structures will be cleared, and the sites will be redeveloped.
<b>2</b>	<b>Project Name</b>	Clearance Activities
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Remediation of Substandard Properties
	<b>Needs Addressed</b>	Acquisition, demolition, and clearance of property
	<b>Funding</b>	CDBG: \$56,500
	<b>Description</b>	Citywide, acquisition, clearance, relocation, historic preservation, remediation of environmentally contaminated properties, and building rehabilitation activities to the extent necessary to eliminate a specific condition detrimental to public health and safety.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will have an indirect benefit to neighboring residents.

	<b>Location Description</b>	Activities will be carried out citywide on a spot-by-spot basis.
	<b>Planned Activities</b>	Clearance, rehabilitation, stabilization, and remediation of properties that pose a threat to public health and/or safety.
<b>3</b>	<b>Project Name</b>	Neighborhood Non-Profits
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public service needs
	<b>Funding</b>	CDBG: \$252,000
	<b>Description</b>	Public service activities to include fair housing activities, community engagement, domestic violence prevention, criminal restorative justice, health care, employment training, conflict resolution, and emergency shelter.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 3,000 low/moderate income persons will be assisted through programs funded with CDBG.
	<b>Location Description</b>	Activities will be carried out citywide.
	<b>Planned Activities</b>	Assistance to public service programs administered by nonprofit organizations throughout the City. Programs include services for children, youth, families, senior citizens, domestic violence prevention, citizen participation, conflict resolution, emergency shelter, and community restorative justice. Applications and work plans are evaluated and selected by City Council. This program also receives local funding.
<b>4</b>	<b>Project Name</b>	Community Engagement
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Community Engagement
	<b>Needs Addressed</b>	Community outreach to underserved populations
	<b>Funding</b>	CDBG: \$345,000
	<b>Description</b>	The program provides funding for District Councils in Planning Districts 1-8, 11, and 17 for crime prevention, community outreach and development, and policy development activities. The program also receives City General Fund local funding.

	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG funds will be used for activities in the CDBG eligible areas of the city. Approximately 181,300 low- to moderate-income residents will be assisted with the CDBG funds. Local funding is available for non-CDBG eligible areas.
	<b>Location Description</b>	CDBG-eligible districts 1-8, 11, and 17.
	<b>Planned Activities</b>	Crime prevention, community development, and policy development activities.
<b>5</b>	<b>Project Name</b>	Youth Employment
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Youth Employment
	<b>Needs Addressed</b>	Public service needs
	<b>Funding</b>	CDBG: \$371,000
	<b>Description</b>	This multi-year program provides economically disadvantaged City of Saint Paul youth with educational and employment opportunities. Income-eligible youth are referred to this program by the Saint Paul School District and other community organizations. Services include remedial education, classroom and occupational skills training, and part-time employment.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Youth from approximately 258 low/moderate-income families will benefit from employment training and internships.
	<b>Location Description</b>	All City of Saint Paul youth from low- to moderate- income households are eligible to participate.
	<b>Planned Activities</b>	Services income remedial education, classroom and occupational skills training, and part-time employment.
<b>6</b>	<b>Project Name</b>	Housing Construction
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Development of New Housing
	<b>Needs Addressed</b>	Development of new affordable housing

	<b>Funding</b>	CDBG: \$913,443 HOME: \$2,412,661
	<b>Description</b>	This project will produce new units of housing either by rehabilitating vacant structures or with new construction activities, both of which may include acquisition, demolition and relocation.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 19 low/moderate-income families will benefit from the investment in newly constructed affordable rental units.
	<b>Location Description</b>	Project sites to be determined.
	<b>Planned Activities</b>	New units of housing either by rehabilitating vacant structures or with new construction activities, both of which may include acquisition, demolition and relocation.
<b>7</b>	<b>Project Name</b>	Single-Unit Rehabilitation
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Homeowner Housing Rehabilitation
	<b>Needs Addressed</b>	Support stable, affordable, safe homeownership
	<b>Funding</b>	CDBG: \$1,983,557
	<b>Description</b>	The City and local CDCs administer loan programs that assist low-income households to rehabilitate their homes by addressing CDBG-eligible uses (i.e. building code enforcement, lead paint abatement, hazardous waste treatment, handicap accessibility, energy improvements, and window, roof and siding replacement, etc.). Funds are also used for emergency repair of water/sewer lines, deficient furnaces and water heaters.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 43 low/moderate-income households will benefit from this activity.
	<b>Location Description</b>	CDBG-eligible households throughout the City are eligible for this activity.

	<b>Planned Activities</b>	Financing to assist income-eligible owner occupants of single-family and duplex properties.
<b>8</b>	<b>Project Name</b>	Multi-Unit Rehabilitation
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Rental Housing Rehabilitation
	<b>Needs Addressed</b>	Preservation of existing affordable housing
	<b>Funding</b>	CDBG: \$645,000
	<b>Description</b>	Assist in financing the preservation, rehabilitation or new production of affordable housing. Implement CDBG and HOME eligible activities related to acquisition and related costs (e.g. relocation, demolition, site preparation, and adjacent public improvements), rehabilitation, new construction, and related costs that are part of the total development cost of a housing project.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 162 low/moderate-income households will benefit from this activity.
	<b>Location Description</b>	Projects will be selected throughout the city.
	<b>Planned Activities</b>	Financing to assist in the preservation, rehabilitation or new production of affordable housing.
<b>9</b>	<b>Project Name</b>	Commercial Corridor and Citywide Economic Development
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Economic Development
	<b>Needs Addressed</b>	Economic development and job growth
	<b>Funding</b>	CDBG: \$755,000
	<b>Description</b>	Activities carried out by the City or its CDC partners to assist businesses with expansion, property acquisition, rehabilitation, energy conservation improvements, leasehold improvements, and development citywide.
	<b>Target Date</b>	12/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The activity will assist businesses that either serve low- to moderate-income areas or create jobs for low- to moderate-income persons. It is estimated that 2 businesses will receive facade improvements, 4 jobs will be created, and 1 businesses will be assisted.
	<b>Location Description</b>	This activity is available to eligible businesses city-wide.
	<b>Planned Activities</b>	Activities to assist businesses with expansion, property acquisition, rehabilitation, energy conservation improvements, leasehold improvements, and development citywide.
<b>10</b>	<b>Project Name</b>	Hamline Play Area
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Improvements
	<b>Needs Addressed</b>	Public facilities and infrastructure
	<b>Funding</b>	CDBG: \$373,500
	<b>Description</b>	Replacement of the existing equipment with new play equipment that meets current safety and accessibility guidelines, as well as improvements to the playground safety surfacing. Additional site amenities such as benches, waste containers, signage, and landscaping will be provided as necessary and as funding allows.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The service area of this park includes 7,125 low- to moderate-income persons.
	<b>Location Description</b>	1564 Lafond Ave, St. Paul, MN 55104
	<b>Planned Activities</b>	Removal/replacement of existing play equipment and other site improvements.
<b>11</b>	<b>Project Name</b>	Fire Station 51 Renovation
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Improvements
	<b>Needs Addressed</b>	Public facilities and infrastructure
	<b>Funding</b>	CDBG: \$353,844

	<b>Description</b>	Activities to include homeless prevention, shelter operations, essential services, street outreach, rapid re-housing, and ESG administration. Funding for emergency shelter operations and street outreach will not exceed 60% of ESG funding award and no more than 7.5% for administrative costs. Ramsey County will manage the City's ESG program under the terms of a Joint Powers Agreement.
	<b>Target Date</b>	3/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Service area includes 127,730 residents of which 82, 730 are LMI persons
	<b>Location Description</b>	Service area is 3 miles from fire station adjusted for topographical barriers
	<b>Planned Activities</b>	Activities include homeless prevention services, emergency shelters operating costs, essential services, street outreach, rapid re-housing, and ESG administration.
<b>12</b>	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Community Engagement
	<b>Needs Addressed</b>	Community planning needs
	<b>Funding</b>	CDBG: \$1,277,929 HOME: \$583,666
	<b>Description</b>	Funding for: management, coordination, oversight, and monitoring of the CDBG and HOME programs; costs included in the City's approved Indirect Cost Plan; planning activities in CDBG eligible areas of the City; environmental and historic reviews of HUD funded projects.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This activity will indirectly benefit all low/moderate-income households citywide.
	<b>Location Description</b>	This activity will not benefit a physical location.

	<b>Planned Activities</b>	Funds are budgeted to pay salary and operating costs for overall administration and coordination of budget development, citizen participation, reporting, and compliance for Consolidated Plan grants. Staff includes Managers, Financial Analysts, Compliance Coordinators, IDIS Coordinator, and Administrative Support.
<b>13</b>	<b>Project Name</b>	Expanded COVID-related Public Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Fair Housing and anti-discrimination efforts Tenant and landlord education Public service needs
	<b>Funding</b>	CDBG: \$386,109
	<b>Description</b>	Public services to prevent, prepare for and respond with activities to include fair housing activities, education and distance learning support, health care, employment training, media access, housing information and referral, emergency shelter and support services for unsheltered, and emergency housing payments on behalf of eligible homeowners to stabilize housing and prevent foreclosure/displacement.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 100 LMI households will be assisted through programs funded with CDBG.
	<b>Location Description</b>	<div align="center">Activities will be carried out citywide.</div>
	<b>Planned Activities</b>	Assistance to public service programs administered by City of Saint Paul staff and contractors. Programs include services for children, youth, families, senior citizens, employment services and counseling for unemployed, and support for unsheltered residents, housing information and referral, and emergency housing payments on behalf of eligible homeowners to stabilize housing and prevent foreclosure/displacement.
<b>14</b>	<b>Project Name</b>	ESG20SaintPaul
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeless Prevention
	<b>Needs Addressed</b>	Homeless prevention, rapid re-housing, and support



	<b>Funding</b>	:
	<b>Description</b>	Activities to include homeless prevention, shelter operations, essential services, street outreach, rapid re-housing, and ESG administration. Funding for emergency shelter operations and street outreach will not exceed 60% of ESG funding award and no more than 7.5% for administrative costs. Ramsey County will manage the City's ESG program under the terms of a Joint Powers Agreement.
	<b>Target Date</b>	3/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 3,625 individuals and families experiencing homelessness or at risk of homelessness will be assisted through tenant-based rental assistance/rapid re-housing services, overnight shelter, and homeless prevention activities.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Activities include homeless prevention services, emergency shelters operating costs, essential services, street outreach, rapid re-housing, and ESG administration.
15	<b>Project Name</b>	100 E 10th St (Pedro Park)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Improvements
	<b>Needs Addressed</b>	Public facilities and infrastructure
	<b>Funding</b>	CDBG: \$201,000
	<b>Description</b>	Creation of new open space in dense urban area for safe social distanced recreation
	<b>Target Date</b>	12/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5000
	<b>Location Description</b>	100 E 10th St, Saint Paul, MN 55102
<b>Planned Activities</b>	Removal of blighted building to create new open space in dense urban area	

## **AP-50 Geographic Distribution – 91.220(f)**

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

With the exception of the Hamline Play Area, none of the 2020 activities have an address-specific location. All the activities described in the Action Plan are programs which are available citywide or have service areas that include one or more neighborhoods (districts) in the city.

A map which shows the areas of the city with at least 51% low/moderate income persons is titled as CDBG-Qualified Census Tracts 2020 is in Attachment I. All activities providing an area benefit being carried out in 2020 will have a service area that is located primarily in a shaded portion 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 sub-recipients are available to income eligible households located in the neighborhoods served by the sub-recipient.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	100

**Table 57 - Geographic Distribution**

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

By allocating investments citywide, the City is working to prevent additional concentrations of low-income and minority populations through targeted affordable housing projects through the expansion of access to economic and employment, housing options for low- and moderate- income residents citywide.

### **Discussion**

HUD funding will continue to be used for housing activities citywide. Public infrastructure projects in low- and moderate-income areas will utilize CDBG funds in conjunction with local and state funds (local funding, local bonds, TIF), providing improvements citywide for the benefit of all residents.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

This section indicates the number of affordable units that are estimated to be provided through HOME and CDBG funding.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	224
Special-Needs	0
Total	224

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	19
Rehab of Existing Units	205
Acquisition of Existing Units	0
Total	224

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

In 2020, the City originally estimate providing funding for the construction of 15 new affordable rental units through HOME funding and CDBG funding. It is also anticipated that in late 2020, the City will provide HOME funding toward the acquisition of an existing 136-unit affordable rental property to preserve long-term affordability. The City will continue its citywide owner-occupied home rehab program as well as continuing to fund and work with its non-profit partners resulting in about 51 owner-occupied homes rehabilitated – a strategic effort to preserve affordable housing.

Through Substantial Amendment No. 2 the City utilized the HOME program waiver from HUD made available through the CARES Act to increase its administrative cap to 25 percent of its annual formula allocation. Use of this waiver resulted in net changes of an increase in 2020 administrative funding and a decrease in project funding of \$284,395.80, respectively; total HOME administrative funding available for PY 2020 of \$584,068.80 (Project 12, Administrative and Planning) and total HOME project funding of \$2,412,661.20, for Project 6 - Housing Construction and goal number 2, Development of New Housing.

With Substantial Amendment No. 3, the City transferred CDBG funding in the amount of \$401,442.57 from Project 7 - Single Unit Rehabilitation to Project 6 - Housing Construction. The result will be total CDBG funding of \$913,442.57 for Project 6 and \$1,983,557.43 for Project 7. The change in funding will decrease the number of units to be completed under Project 7 Single Unit Rehabilitation from 51 to 43

units. It will increase the number of new housing units produced from 15 to 19 under Project 6 Housing Construction. Additional projects will include working with non-profit partners to rehabilitate and/or redevelop HRA-owned properties for resale or rental to low-income households. An estimated 26 affordable rental units will be rehabbed.

Substantial Amendment No. 5 moves CDBG funding from 2020 Economic Development (Goal 8/Project 9) and Clearance (Goal 9/Project 2) to Multi-Unit Rehabilitation (Goal 3/Project 8). This is being completed concurrently with a move of 2019 CDBG funding from Economic Development and Clearance Activities to Multi-Unit Housing Development Fund. This increases the number of rental housing units rehabilitated from 23 to 162 and decreases the number of facades improved, businesses assisted, and jobs created/retained have been decreased; and the number of structures remediated under Clearance have been decreased (see AP-20 and AP-38).

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Saint Paul Public Housing Agency (PHA) is an important provider of affordable housing for thousands of Saint Paul households with the greatest need (households at or below 30% of AMI). The PHA owns and manages 418 public housing units and 3,836 units with Project-Based Rental Assistance (PBRA) that were converted from public housing via HUD's Rental Assistance Demonstration (RAD) effective January 1, 2020. The PHA also administers 4,804 Housing Choice Vouchers (as of January 2020). These include 100 Family Unification Program (FUP) vouchers, 248 Mainstream Program/Disability vouchers, and 231 Veterans Affairs Supportive Housing (VASH) vouchers. PHA has allocated 516 project-based vouchers (PBVs); and more than half of those (328) are in supportive housing developments. In total, the PHA provides over 9,000 affordable homes to more than 21,000 people.

The Annual Agency Plan for Federal FY 2020 (PHA's Fiscal Year 2021, beginning April 1, 2020), and the Five-Year Capital Fund Plan are available on the PHA website at: <http://www.STPHA.org/>.

The PHA continues to move toward green and sustainable solutions. The City Council presented the 2017 Sustainable Saint Paul Award for Green Practices to the PHA in recognition of its green initiatives. PHA retains consultants to conduct energy audits of its properties and incorporates feasible recommendations for energy improvements into its capital needs planning. Xcel Energy, a valued partner, has borne most of the cost for energy audits. Ongoing green initiatives include installing water saving faucets, shower heads, and toilets; lighting retrofits; weather stripping, and additional attic insulation. The PHA has also installed a computerized energy management system (EMS) at all 16 public housing hi-rises which allows staff to monitor and control HVAC systems remotely resulting in increased energy efficiency and savings. The PHA also utilizes District Energy St. Paul at 4 of its hi-rise apartment buildings and central administrative office building, utilizing an alternative energy source for its residents and community spaces. The PHA executed a community solar agreement in 2018 that provides 10 of our hi-rises 100% solar power for electricity while saving \$120,000 per year for 25 years.

The PHA has maintained its High Performer status under HUD's Public Housing Assessment System (PHAS) for 29 consecutive years. The PHA does not administer HOPE VI activities or Mixed-Finance Modernization and Development. PHA has also maintained its High Performer status under HUD's Section 8 Management Assessment Program (SEMAP) for 18 consecutive years. The PHA successfully implements and administers current agreements for Project-Based Vouchers (PBV); including PBV in supportive housing that supports the State of Minnesota, Ramsey County, and the City of Saint Paul with their plans to end homelessness.

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

Remaining Public Housing Program - Only 418 scattered site single family homes and duplexes remain in the public housing program as of 1/1/2020. The PHA will hold discussions with residents, elected officials and community stakeholders about the best ways to preserve these homes as safe, affordable,

quality housing for low income families.

Rental Assistance Demonstration Conversion (RAD) - The PHA will continue to refine its operational model for Project-Based Rental Assistance (PBRA) after the 1/1/2020 RAD conversion of 3,836 previous public housing units. The PHA strives to increase efficiency and customer service, with few changes in the rules that are familiar to residents and staff.

Capital Improvements - The PHA will use HUD Capital Fund Program funds (for public housing units) and Housing Assistance Payments (HAP, for the PBRA projects) to renovate and modernize units, with emphasis on improvements for fire and life safety, using green sustainable designs to conserve energy and water. The PHA will continue to seek forgivable loans from Minnesota Housing and grants from the Federal Home Loan Bank's Affordable Housing Program.

Project-Based Vouchers (PBV) - PBVs awarded by the PHA subsidize rental units in privately-owned mixed-income, supportive housing, and other affordable housing developments, in collaboration with community partners - City, Ramsey County, St. Paul Foundation, and others. The PHA Board will consider staff's recommendations for awarding more vouchers for PBV use.

In the coming year the PHA will continue administering the Housing Choice Vouchers from special HUD programs, including the following:

- VASH: Assisting homeless veterans receiving services from the Veterans Administration
- Mainstream Program-Housing Opportunities for Persons with Disabilities: Assisting households that included persons with disabilities, in collaboration with several community social service agencies.
- Family Unification Program Vouchers (FUP): In collaboration with Ramsey County's Child Protection Unit, helping families secure stable housing and be unified with their children. FUP also serves 18-24-year-olds who have aged out of or left foster care at age 16 or older, who are homeless or at risk of becoming homeless.

Tenant Protection/Preservation Vouchers (TPV): Prevent displacement of low-income residents when a previously-subsidized rental property is no longer subject to income-restrictions.

Public Housing and PBRA Waiting Lists - Closed since October 1, 2018. As of 1/1/2020 the list was divided following HUD guidelines for RAD conversions. The multifamily/PBRA waiting list (3,500 applicants) is for hi-rises and family townhome developments. The public housing waiting list (2,000 applicants) is for single family homes and duplexes. The PHA still accepts applications for two programs with special services in PHA-owned housing: Congregate Housing Services Program (CHSP) and the Wilder Assisted Living Program (ALP).

HCV waiting list - Closed since June 2019. By a random computer drawing, 3,500 applicants were placed on the waiting list from 13,000 applications received in the one week the list was open. The PHA expects

that the 3,500 on the new waiting list will last about 3 ½ years. As of 12/31/2019, about 3,000 applicants remained on the waiting list.

Even when the regular HCV waiting list is closed, clients can apply for vacancies at some housing projects with Project-Based Vouchers. Those vacancies are offered through the Ramsey County Coordinated Entry. The PHA describes other referral-based applications in the “How to Apply” section for HCVs, on the PHA’s website.

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

The PHA’s Resident Services and Resident Initiatives Departments support the Resident Councils in every hi-rise and family housing development. Each resident council works to increase resident involvement in their public housing communities and empower residents to take action to achieve personal goals of self-sufficiency. The leaders of the individual Resident Councils meet regularly as the Hi-Rise Presidents Council and the Citywide Residents Council.

Since 1999, the Saint Paul Public Housing Agency (PHA) Board of Commissioners has established the PHA’s Resident Advisory Board (RAB) with membership to be comprised of:

- All members of the Hi-Rise Presidents Council - 16 members, comprised of the president or other representative leader from each hi-rise.
- All members of the Family Residents’ Citywide Residents Council (CWRC) – 16 members, including the 4 officers from each family housing development.
- Section 8 representatives who volunteered for the RAB in response to mailings and flyers in the Rental Office.
- Two PHA Commissioners who are Public Housing residents - 1 Commissioner represents hi-rise residents and 1 Commissioner represents family residents. RAB membership fluctuates due to changes in Resident Council officers, residents moving out of public housing or leaving the Section 8 program, etc. There are also public housing resident leaders who are not currently members of the Presidents Council or CWRC but participate actively in RAB meetings. RAB meeting agendas are sent to all RAB members and Southern Minnesota Regional Legal Services, Inc. (SMRLS).

The PHA actively encourages discussions about planning capital improvements and PHA policies. During the year, PHA Senior Management meets with members of the RAB, including the Hi-Rise Presidents Council and CWRC, to discuss any significant PHA policy changes, the PHA Annual Plan, and PHA Capital Improvements. Additionally, the PHA’s Resident Initiatives Department and Resident Councils work together to form new partnerships with community and supportive service agencies.

Section 3 - PHA provides economic opportunities for low-income residents, to the greatest extent feasible, by hiring qualified Section 3 PHA residents, contracting with Section 3 businesses, and including

Section 3 requirements in all contracts. The PHA's Resident Initiatives Department also identifies resources and services to provide Section 3-related education and training to public housing residents.

Family Self-sufficiency Program (FSS) - Is a PHA resident initiative which includes working with various departments and resident councils to identify new partnership opportunities and/or collaborations to encourage resident economic development and self-sufficiency.

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

Not applicable.

In 2019, the PHA earned HUD's High Performer rating for the 29th consecutive year under HUD's Public Housing Management Assessment Program (PHMAP). SPPHA has also maintained HUD High Performer status under HUD's Section 8 Management Assessment Program (SEMAP) for 18 years.

**Discussion**

The PHA has achieved High Performer status continuously for both its public housing and Section 8 Housing Choice Voucher Program.

The PHA has a continual need for stable federal funding to maintain its high standards. As explained above, the PHA received approval from HUD to convert most of its public housing properties to Project-Based Rental Assistance (PBRA) under the RAD Program, effective January 1, 2020. The PHA's near-portfolio-wide RAD conversion was debt-free. In RAD, units move to PBRA (a Section 8 platform) with a long-term contract that, by law, must be renewed. This ensures that the units remain permanently affordable to low-income households. Residents continue to pay 30 percent of their income towards the rent and retain the same basic rights as living in PHA owned housing. This program simply shifts units from the Public Housing program to the PBRA program. The PHA's RAD conversion is not "privatization" of public housing, since the same public agency will continue to own, manage, maintain and improve the properties.



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

### **Introduction**

Homelessness persist - those most at risk are youth, African Americans, Native Americans, veterans, new immigrants, and older adults. The primary causes: lack of affordable housing and living wage jobs with low barriers to entry, chronic health/mental health issues, and the ripple effects caused by discrimination in housing and other systemic inequities. The City has a Joint Powers Agreement with the County to allocate its ESG funds to address the needs of those experiencing homelessness/at-risk of homelessness. In 2020, the City will partner with Ramsey County and its Continuum of Care Coordinator and service agencies to respond to needs of residents experiencing homelessness and underserved homeless populations – youth, new refugee families and veterans.

The City continues work with RUSH/Outside In Governance Team. RUSH - Re-directing Users of Shelter to Housing - a collaborative group comprised of public and private organizations focused on chronically homeless. Metro Transit's Homeless Action Team, 6 Metro Transit Police officers and a case manager, provides street outreach, support and resources to help homeless get off the streets.

Saint Paul Central Library continues its weekly street outreach services through the Community Resource Outreach Project with referrals to community resources and access to mental health supports. Rondo Community Library also provides resources and support and the CoC partners with the library by recruiting social service agencies to provide information on available services.

The downtown YMCA offers homelessness prevention, housing, and supportive services that include resource line, outreach; rental assistance, connections to community resources; parenting classes, transitional living programs, food shelves, and Enough in partnership with Safe Harbor to assist youth leave the sex trade.

Higher Ground Phase II, completed in 2019, provides supportive housing units and an Opportunity Center with wrap around services. The City-owned St. Paul Residence continues for low-income, long-term homeless adults, providing permanent supportive housing using the Housing First model.

Saint Paul also has residents that are not homeless but have special needs that require supportive services to allow them to remain in their current housing situations or find supportive housing. The City will continue to provide funding supportive services that assist those with special needs. Saint Paul's CDBG funds are allocated to the Block Nurse Program which utilizes volunteer and professional staff to help the elderly remain safely in their homes with an enhanced quality of life. Additionally, the City finances multi-family affordable housing developments that must also comply with ADA requirements. The City is also exploring options for supportive housing with community agencies and may be working with private housing developers and non-profit housing developers to develop senior housing alternatives.

A variety of housing options ranging from independent living and housing with supportive services are

available for residents with special needs. Services for the elderly, frail elderly, and persons with disabilities include Independent Living programs, City's Home Rehab Programs, City's Mortgage Counseling, ADA-designed housing, Congregate Living Facilities and Assisted Living Facilities, Nursing Facilities, State of Minnesota, ARC Minnesota, HUD Section 811 Program, and the Block Nurse Program. Services for public housing residents with special needs include Saint Paul PHA's Assisted Living Programs, PHA /Accessible Space New Beginnings-Brain Injury Program, PHA /Accessible Space, Inc. For residents with HIV/AIDS and their families, the City of Minneapolis manages HOPWA for Saint Paul and the Minnesota and AIDS Project helps families obtain/maintain housing.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

In Saint Paul, outreach services to homeless persons (especially unsheltered persons) are provided on a routine basis and serve to locate and refer homeless households to the appropriate facilities and programs. In response to the lack of sufficient outreach to residents that may benefit from services, the City is currently restructuring its street outreach program from an enforcement-based approach to a service-based approach to strategically address the needs of those experiencing homelessness. In coordination with Ramsey County and other service providers, the new approach aligns City and County resources to ensure that every individual can be connected to services. The program includes a new response strategy to receiving calls and managing homeless encampments and increased coordination among service agencies to provide assessments, support, and resources.

The City funds additional outreach services as follows:

**Breaking Free** - provides direct services to victims and survivors of prostitution and sex trafficking; up to 90 percent of whom are homeless or are without safe housing. Breaking free provides victim-centered services, referrals to appropriate community services, permanent housing placement, case management, educational support, and life skills, all of which provide the bridge to accessing and retaining permanent housing and a move out of the sex trade.

**Community Resource Outreach Project (CROP)** - offers weekly outreach to homeless residents who can receive referrals for community resources in the stable, quiet environment of the Saint Paul Central Library. The Central Library added a case manager to their staff to assist in outreach and referrals for shelters, housing, supportive services such as health care, mental health/substance abuse, employment, and youth services.

**Coordinated Access to Housing and Shelter (CAHS)** - conducts intake assessments to determine the most appropriate referral for homeless families, individuals, and youth seeking emergency shelter. CAHS is completed through referrals from various participating organizations and community service providers

throughout Saint Paul and Ramsey County through a central phone number.

**People, Inc. - Metropolitan Homeless Street Outreach Program (MHSOP)** - through an ESG grant, MHSOP provides street outreach services to unsheltered homeless adults with mental illness. Its street outreach provides basic survival gear, assistance in stabilizing symptoms of mental illness, benefit assistance, housing placement, and facilitating access to Ramsey County Housing Support Program for stable housing.

**RADIAS Health - ACCESS Program** - ACCESS staff visit homeless shelters and drop-in centers to provide outreach and case management services to assist homeless adults with serious and persistent mental illness and substance abuse disorders. RADIAS Health, through its City ESG grant, also works directly with SPPD and the Police-Homeless Outreach Program to help homeless connect with services and housing.

**Streetworks** - A collaboration of community agencies provides street outreach services to homeless youth, including street outreach performed by Face to Face Health and Counseling Services' SafeZone program.

**Safe Space Shelter** - Safe Space Shelter started as Winter Safe Space, a collaborative partnership to address the immediate winter shelter needs of homeless residents sleeping in downtown skyways or on Metro Transit trains and buses or in stations. After two years, it recently extended its hours to allow for increased outreach and case management services. Model Cities will operate the shelter year-round as Safe Space Shelter.

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

The City has a Joint Powers Agreement with the County to allocate its ESG funds to partially fund emergency shelters, transitional housing services, street outreach to residents experiencing homelessness, homelessness prevention, and rapid re-housing programs that support the needs of homeless or those at risk of becoming homeless.

Saint Paul works with Ramsey County CoC to ensure that comprehensive homelessness prevention and rapid rehousing services can be provided to all residents experiencing homelessness, including underserved communities, such as New Americans, young adults, and veterans. The City is a participating member of the Ramsey County CoC Governing Board and Ramsey County Family Homelessness Prevention Assistance Program (FHPAP). In addition, ESG-funded agencies often secure additional community resources, including emergency funds for Saint Paul residents experiencing homelessness or at-risk of becoming homeless from the Community Sharing Fund, a program of the Saint Paul & Minnesota Foundations.

**Emergency shelters:** ESG funds have funded the following shelter operations: Higher Ground Saint Paul, emergency shelter for adults; Catholic Charities Family Service Center, emergency shelter for families;

Lutheran Social Services Safe House and emergency shelter for youth ages 16 to 20; Salvation Army Booth Brown House, which operates an emergency shelter for homeless youth ages 18 to 21; Interfaith Action Project Home, which serves families experiencing homelessness by providing emergency shelter space, a day center, and volunteer support through faith communities and use of their facilities.

**Rapid Re-housing:** ESG funds have supported rapid re-housing services for adults experiencing homelessness at Higher Ground Saint Paul; the Theresa Living Center which serves families with children, particularly single-parent/single women with children; and the YWCA St. Paul rapid re-housing and supportive services program for single adults and families which reduces the length of stay at emergency shelter.

**Transitional Housing:** ESG funds have supported a portion of operating costs for transitional housing services provided by the YWCA St. Paul's transitional housing program for single parents and their families, and Theresa Living Center's transitional housing programs which provides individualized case management and collaboration with existing agencies to address specific needs of women with children.

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

The City's ESG and County CoC programs work together to fund community services, including homelessness prevention programs. The City has a Joint Powers Agreement with the County to allocate its ESG funds for these services. Additionally, the City's CDBG funds have been allocated to the Block Nurse Program which utilizes volunteer and professional staff to help seniors remain safely in their homes with an enhanced quality of life.

**Adults experiencing homelessness:** The City finances the construction of emergency shelters, supportive housing facilities, and affordable housing and allocates ESG funds to assist those in shelters move to into more permanent housing. The City's St. Paul Residence provides permanent supportive housing for those with late stage chronic alcoholism and for long term homeless residents using the Housing First Model.

Breaking Free provides direct services to victims and survivors of prostitution and sex trafficking; up to 90 percent of whom are homeless or are without safe housing. Breaking Free provides victim-centered services, referrals to appropriate community services, permanent housing placement, case management, educational support, and life skills, all of which provide the bridge to accessing and retaining permanent housing and a move out of the sex trade.

The RADIAS Health ACCESS Program includes staff that visit homeless shelters and drop-in centers to

provide outreach and case management services to assist homeless adults with serious and persistent mental illness and substance abuse disorders. RADIAS Health also works directly with the Saint Paul Police Department and the Police-Homeless Outreach Program to help homeless connect with services and housing.

**Families experiencing homelessness:** The City finances affordable housing, including supportive housing that provides more opportunities for at-risk of homeless families. The City's ESG program funds community agencies that provide housing and case management to homeless families and homelessness prevention initiatives to assist at-risk homeless families. Catholic Charities Family Service Center (FSC) provides up to 120 consecutive nights of shelter for families, activities for children, tutoring, and parenting education with life skills training. Housing and employment search resources and other services are provided to help families transition from homelessness to stable housing.

**Youth experiencing homelessness:** The City supports emergency shelters for youth and rapid rehousing for unaccompanied homeless youth. In 2018 and 2019, the Saint Paul HRA allocated low-income housing tax credits for Ain Dah Yung Supportive Housing. In partnership with Project for Pride in Living, this project provides PSH units for at-risk for homelessness American Indian youth. In addition to classrooms, a technology center and units for people with disabilities are included in the development.

**Veterans experiencing homelessness:** The City's ESG funds partially fund Minnesota Assistance Council for Veterans (MAC-V) Supportive Services for Veteran Families, which provides street outreach services to homeless veterans in emergency shelters and places where homeless veterans congregate. These efforts are supplemented with Minnesota Department of Veterans Affairs Homeless Veteran Registry that seeks to ensure Veterans experiencing homelessness have access to appropriate housing and services.

**Affordable Housing: CDBG/HOME/Low Income Housing Tax Credits:** Saint Paul uses CDBG funds, HOME Funds, and Low-Income Housing Tax Credits, as appropriate, to construct or preserve affordable housing, including developing supportive housing for long-term homeless residents.

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

Ramsey County provides programs and counseling to previously institutionalized or homeless individuals through partnerships with nonprofit service providers to aid in the transition to permanent housing. This network provides security deposits, childcare, job training, transportation, medical/dental care, mental health counseling, chemical dependency treatment, life skills training, and job search

assistance.

**Supportive Housing:** The City has provided financing to supportive housing facilities citywide for at-risk individuals and families. Higher Ground St. Paul provides 177 supportive housing units for homeless adults. With additional support from area hospitals, Higher Ground provides medical respite shelter beds for homeless released from hospitals. It also includes an Opportunity Center, an integrated, one-stop location connecting citizens to critical services.

**The Community Stabilization Project (CSP):** CSP builds tenant stability by informing, educating, advocating for and organizing tenants to act to preserve and increase the supply of healthy, safe affordable housing. CSP works with tenants, landlords, and community stakeholders to stabilize families in their homes, prevent homelessness and displacement, and secure a households' capacity to become self-sufficient.

**Hmong American Partnership (HAP):** HAP, a community-based organization, empowers clients to move out of poverty. Through youth and family crisis intervention, health and wellness programs, economic and workforce development, it provides support and paths for growth for the Hmong, Southeast Asian, and greater immigrant/refugee communities through culturally sensitive social services.

**Minnesota Assistance Council for Veterans (MAC-V) Supportive Services for Veteran Families:** MAC-V provides street outreach services to homeless veterans in emergency shelters. These efforts are supplemented with Minnesota Department of Veterans Affairs Homeless Veteran Registry that seeks to ensure Veterans experiencing homelessness have access to appropriate housing and services.

**Neighborhood House:** Neighborhood House offers services for basic needs and lifelong learning. Its Family Centers provide families in crisis (at-risk of becoming homeless) help in meeting basic needs. Participants are provided with food, housing, early childhood education, adult education, and citizenship classes, with the goal of helping clients gain skills necessary to be economically stable and self-sufficient.

**Southern Minnesota Regional Legal Services (SMRLS):** SMRLS administers Project HOPE, which focuses on protecting the legal rights of homeless/at-risk of homeless by addressing legal issues that contribute to or place clients at risk of homelessness, and advocates for the rights of families with children seeking access to emergency shelters in Ramsey County.

**Minnesota Community Care (formerly West Side Community Health Services):** Offers primary medical care, mental health, dental, optometry and supportive services to help support patients in moving forward and working towards stable housing. The emphasis is education, prevention, and integrated services with a multi-lingual/multi-cultural approach. HouseCalls, a collaboration of Minnesota Community Care and the St. Paul-Ramsey County Health Department, provides emergency direct assistance to prevent homelessness for Ramsey County families who are facing sanitation orders and utility disconnection orders. HouseCalls serves as part of a network of community-based resources that

aid in stabilizing and retaining housing.

St. Paul Residence: The City owns St. Paul Residence which provides 60 units of permanent supportive housing for chronically inebriated residents and 60 units of permanent supportive housing for at-risk homeless residents.

## **Discussion**

The City will continue its collaboration with Ramsey County CoC and social service organizations. This collaboration is essential to addressing the needs of homeless and those at risk of being homeless as well as providing housing and supportive services for non-homeless special needs person. Additional efforts to serve homeless include utilizing Wilder Research to identify areas of greatest need. Every three years, Wilder Research, part of the Amherst H. Wilder Foundation, conducts a one-night statewide survey of homeless people in Minnesota to better understand the prevalence, causes, circumstances, and effects of homelessness. The most recent point-in-time (PIT) count was conducted on October 25, 2018. These triennial PIT counts provide Ramsey County CoC and the City with the most comprehensive data and analysis on the reasons City and County citizens are homeless, and barriers to obtaining and maintaining safe and stable housing. The data, analysis, and reporting help improve understanding about the prevalence, causes, circumstances and effects of homelessness in Ramsey County and Saint Paul, which then guides actions (i.e., funding priorities) to eliminate homelessness through CoC and City ESG resources.

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

### **Introduction:**

Housing policy must be thought of in the context of economic development (building household income/net worth), transportation (connecting people to jobs) and land use (locating parks, jobs, education, and essential services near housing). To begin, City Council passed resolution 18-1204, calling for action to create and preserve housing that is affordable at all income levels; address racial, social and economic disparities in housing; create infrastructure needed to stabilize housing; fund an Affordable Housing Trust Fund; and continue to fund down payment assistance for first-time homebuyers. This resolution is a public acknowledgement that housing, especially affordable housing, is a priority for the City.

The most significant barriers to securing affordable housing are insufficient income and lack of affordable housing units. The greatest gap in affordable housing units is for households with income below 30% AMI. Not only are the number of units few, but many of these units are occupied by households with incomes that could afford a unit at a higher rent. This is due to the insufficient number of available rental units.

Housing data for the City demonstrates that the greatest needs and highest housing priorities are affordability, choice, and supply. Consistent with the City's 2040 Comprehensive Plan – Housing Chapter, affordable housing priorities are: preservation and production of rental housing affordable for those at or below 30% of AMI; create homeownership opportunities for households with low and moderate incomes; housing preservation for low-income elderly homeowners between 0-50% of AMI; provide housing for special needs populations.

The 2040 Comprehensive Plan supports affordable housing development. Policy H-32 states “Continue to use City/HRA resources to support affordable rental housing citywide with at least 30 percent of the total rental units (both market-rate and affordable) financially assisted by the City/HRA being affordable to households earning 60 percent or less of AMI with at least: 10% of all units being affordable to households earning 30% of AMI; 10% of all units being affordable to households earning 50% of AMI; and 10% of all units being affordable to households earning 60% of AMI.”

The City's Locational Choice Policy and Low-Income Housing Tax Credit (LIHTC) selection process also encourage a more equitable distribution of affordable housing citywide. Even with significant barriers, during 2018-2019, the City has partially financed the preservation and new construction of 1,268 multi-family units including 746 affordable units. The City also financed the rehabilitation of a vacant 4-unit rental property and rehabilitation of 40 owner-occupied housing units.

Affordable housing development requires multiple funding sources including the City local funds, TIF LIHTC, State dollars, federal funding from HUD (CDBG, HOME), and redevelopment property acquired and assembled by public entities. To keep pace with increasing demand for affordable housing and to balance development to ensure locational choice, continued federal and state funding is needed. The



lack of sufficient funding and insufficient allocation of LIHTCs has negative bearing on the City's ability to provide and invest in affordable housing. The City receives only about 36% of the CDBG funding it received in 1975. Similarly, the City receives about 75% of the HOME funding it received in 2000. The City's LIHTC allocation also continues to shrink.

In response, the City's 2019-2020 budget included the establishment of a local housing trust fund (HTF) with \$10 million in initial funding and an ongoing \$2 million annual investment of HRA dollars and local sales tax funds. The HTF will be combined with existing city and federal resources for a \$71 million investment in housing.

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

There are about 17,000 publicly-assisted affordable housing units. Of these, approximately 9,000 are subsidized through the PHA. Other units have resulted from citywide policies and efforts. Barriers to affordable housing are lack of funding and land. In response, the City finances preservation, renovation and construction of affordable housing citywide using city-owned land, local, state, and federal funds, and acquires discounted tax-forfeited property from Ramsey County. The City is actively promoting Opportunity Zone investment opportunities to funders and developers, through a website that identifies redevelopment sites and investment opportunities within the Zones and active engagement with developers and investors.

City Council passed Resolution 18-1204, calling for action to create and preserve housing that is affordable at all income levels; address racial, social and economic disparities in housing; create infrastructure needed to stabilize housing; fund an Affordable Housing Trust Fund; and continue to fund down payment assistance for first-time homebuyers. Resolution 18-1204 also called for housing funded through the HRA to accept Section 8 vouchers; added points to the LIHTC scorecard for senior housing; and increased use of Tenant Remedies Actions (clearly outlines landlord/tenant rights/responsibilities). It also mandated housing production goals for the next 10 years with at least 1/3rd affordable to households at 30-50% AMI and required an equitable development scorecard for investment decisions to ensure community benefit and Section 8 training in Landlord 101 for new landlords.

The City has established sustainable building regulations funded by the city to increase the environmental and financial sustainability of development. Upfront investments in energy efficiency increases costs of new construction/major renovation but results in structures that are more sustainable and energy efficient which cost less to operate and maintain. Increased energy efficiency results in lower utility costs which directly benefit LMI tenants.

The City has also been working to increase flexibility to allow more types of housing to expand the supply of affordable units and to invest in different types of housing. A recent change to the city zoning

ordinance now allows for Accessory Dwelling Units (ADUs), and \$1 million was recently allocated to invest in community land trust housing units to extend homeownership opportunities to lower-income residents. The City and State also recently allocated \$1.5 million to larger deferred down-payment assistance loans designed to make homeownership possible for lower income residents by reducing the private mortgage requirements. The City is also investing to preserve Naturally Occurring Affordable Housing and beginning work on an Inclusionary Zoning ordinance that would allow greater density for new construction in exchange for including affordable units.

Affordable housing is an important element of redevelopment sites with City investments in infrastructure. At the former Twin Cities Ford assembly plant site, the redevelopment is required to include 760 income-restricted affordable housing units, or 20% of the proposed 3,800 total units. 380 of these must be affordable to households earning 30% AMI, 190 affordable at 50% AMI and 190 affordable at 60% AMI.

Limited English proficiency (LEP) is a barrier to accessing city services and programs. One in 5 Saint Paul residents speak a language other than English. The City, through its LEP plan, makes its services, programs and information available to everyone, regardless of language. Written materials about City programs and services are routinely translated into primary languages spoken by residents, interpreters are provided at community meetings, and City offices have access to interpreters via a telephone service.

#### **Discussion:**

The City of Saint Paul has strong working relationships with the federal and state governments to develop affordable housing in Saint Paul. Furthermore, the City has adopted Affordable Housing Policies that support the development of affordable housing citywide. That said, the City lacks the financial capacity to meet the affordable housing needs of all its citizens. Therefore, federal and state budgetary restrictions are a significant barrier to developing sufficient affordable housing in Saint Paul.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section identifies additional actions required as part of the Annual Action Plan.

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

In 2020, the City will address many of its underserved needs through the activities of the ongoing, multi-year HUD funded housing programs. Most important, the new construction or preservation of large family units, and units for very low- and extremely low-income households will be accomplished through the various homeowner, homebuyer, multi-unit, and new housing development programs carried out by the City and its partners using CDBG and HOME program funding, LIHTCs, TIF, local funds, and the City's newly established HTF. The City allocates its ESG funding to community agencies that serve those experiencing homelessness and at-risk of being homeless, including residents with mental health disorders.

As a result of community discussions, ESG funds will place a higher priority on street outreach to address the needs of residents experiencing homelessness. The City is currently restructuring its street outreach program from an enforcement-based approach to a service-based approach to strategically address the needs of those experiencing homelessness. In coordination with Ramsey County and other service providers, the new approach aligns City and County resources to ensure that every individual can be connected to services. The program includes a new response strategy to receiving calls and managing homeless encampments and increased coordination among service agencies to provide assessments, support, and resources. The City, Ramsey County, and partner organizations continue to look for better ways to work collaboratively and efficiently and align their strategies to comprehensively approach outreach and service gaps.

The largest obstacle to meeting underserved needs is a lack of funding for these costly activities.

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

In 2020, the City will continue to use the majority of its CDBG funding, and all its HOME and ESG funding for affordable housing activities. Projects and programs that provide assistance for homebuyers, homeowner rehabilitation, rental rehabilitation, and new construction of affordable housing will be carried out by the City, its sub-recipients, and non-profit and for-profit partners. Descriptions of the specific projects and programs can be found in the AP-38 Project Summary section of this document. In addition to the HUD-funded activities, the City will carry out housing projects in conjunction with the Minnesota Housing Finance Agency (MHFA), the Metropolitan Council, the Family Housing Fund, and the Saint Paul HRA.

As of December 1, 2019, the City estimates that there are approximately 497 vacant residential buildings in the City, down from approximately 1,800 in 2008. The City will use the 60 percent tax credit rent for

determining affordable rents for rental housing that is assisted with CDBG funding. HOME projects will use the established HOME rents.

The 2040 Comprehensive Plan supports affordable housing development. Policy H-32 states “Continue to use City/HRA resources to support affordable rental housing citywide with at least 30 percent of the total rental units (both market-rate and affordable) financially assisted by the City/HRA being affordable to households earning 60 percent or less of AMI with at least: 10% of all units being affordable to households earning 30% of AMI; 10% of all units being affordable to households earning 50% of AMI; and 10% of all units being affordable to households earning 60% of AMI.”

The City’s Locational Choice Policy and Low-Income Housing Tax Credit (LIHTC) selection process also encourage a more equitable distribution of affordable housing citywide. The City’s 2019-2020 budget includes the establishment of a local housing trust fund (HTF) with an initial investment of \$10 million and a commitment to an ongoing \$2 million annual investment. The new HTF will be combined with existing city and federal resources for a \$71 million investment in housing over the next three years.

Consistent with the City’s 2040 Comprehensive Plan – Housing Chapter, affordable housing priorities are: preservation and production of rental housing affordable for those at or below 30% of AMI; create homeownership opportunities for households with low and moderate incomes; housing preservation for low-income elderly homeowners between 0-50% of AMI; provide housing for special needs populations.

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

The City will continue to comply with HUD regulations concerning lead-based paint (LBP), including notifying applicants of the lead requirements, performing lead screening, requiring abatement by certified workers, and completing clearance testing on HUD-funded housing projects. The City will also continue to work with Ramsey County through referrals to its Lead Window Replacement Program for homes and rental units with young children (most at risk of lead poisoning), identified lead paint issues, and whose gross household income is at or below 80% AMI. The program is available to both owner-occupied and rental property owners.

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

The City funds youth workforce activities including outreach, assessment, basic skills and job training, job placement, work experience, and follow up. Funded public services complement Ramsey County Community Services. The City and its partners carry out programs that aid businesses and create jobs for low/moderate income persons. CoC has on-going training for its members and other service agencies to increase client access to disability benefits for eligible homeless or at risk of becoming homeless.

The City’s Department of Human Rights and Equal Economic Opportunity (HREEO) deals with issues of discrimination and provides a means to access economic opportunities through inclusive contracting practices and workforce development policies. City contracts can require use of Section 3 businesses

and/or hiring Section 3 employees as part of job creation activities. The City's Vendor Outreach Program (VOP) opens up business opportunities to woman-owned, minority-owned, and small business enterprises (WBE, MBE, SBE) for City and City-funded projects. An annual procurement fair recruits Section 3 and W/M/SBEs – a way to learn how to do business with the City and meet with business assistance representatives from LegalCORPS and SCORE.

Other City efforts:

**Full Stack** – A public/private partnership co-led by the City and St. Paul Area Chamber of Commerce, provides services to help tech/innovation sector businesses start-up/scale up and attract, retain, and expand tech/innovation jobs.

**Job Opportunity Fund** – Incentivizes businesses in areas of concentrated poverty (ACP50) to hire residents. These neighborhoods are 50 percent or more people of color and 40 percent or more have household incomes less than 185 percent of poverty.

**Minimum Wage** – City Council passed an ordinance creating a City minimum wage of \$15/hour; initial phase-in January 1, 2020.

**Office of Financial Empowerment (OFE)** – Created to address root causes of poverty and inequity; it will connect low/moderate income residents to financial education/counseling, help establish savings and build credit, support fair housing protections, policies, and practices for all residents, and provide tools for financial stability. OFE combined with a city-sponsored college savings program, new City minimum wage, and implementation of an on-going affordable housing trust fund, form a multi-faceted approach to reversing poverty.

**Open for Business** – A one-stop shop for start-up and existing businesses to get information and leverage resources to start, grow, and thrive. Services and resources are: pocket guide (in multiple languages) to starting a business in Saint Paul; connection with information and resources to start, move or expand a business; and assistance from a Business Project Facilitator as a guide through the permitting and licensing process of opening, expanding or relocating to the city.

**Strategic Investment Fund** – Attracts businesses to relocate to the city. Target businesses are ones with local operations that will expand the city's economy, have a record of profitability, and are willing to participate in the Metropass Program to promote public transit use.

**Techstars Accelerator Program** – A partnership with Cargill and Ecolab, Farm to Fork, will bring startup food safety and agricultural technology companies to downtown over the next three years.

**Additional efforts:** computer labs, free digital literacy programs at recreation centers; annual career fairs with the State of Minnesota; coordination with CoC and Wilder Foundation to support a Family Wellbeing and Resource Fair to connect citizens to essential resources/services; CoC provides

information/connection to pro bono legal services; and Expungement Clinics at City recreation centers.

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

Saint Paul's institutional structure gives the City the opportunity to partner with many organizations. In 2020, the City of Saint Paul Department of Planning and Economic Development (PED) will again work with other City departments, as well as other levels of government (County, State, Federal), non-profit organizations, and private sector developers to plan and implement housing, economic development, and community development activities.

Saint Paul will continue its partnership with the Saint Paul Port Authority, Saint Paul Area Chamber of Commerce and other economic development entities for business recruitment and expansion that will benefit Saint Paul residents and neighborhoods.

The City and its regional partners are also working together to develop responsive strategies to Affirmatively Further Fair Housing within the Twin Cities metro area. The Fair Housing Implementation Council (FHIC), whose members include the counties of Anoka, Dakota, Hennepin, Ramsey, and Washington, the Metropolitan Council, the Community Development Agencies of Scott and Carver Counties, and the cities of Bloomington, Eden Prairie, Minneapolis, Minnetonka, Plymouth, Coon Rapids, Saint Paul, and Woodbury, is currently working with a consultant to develop a Regional Analysis of Impediments to Fair Housing Choice (AI). The AI identifies the causes for housing disparities, factors that reduce fair housing choice, the distribution of affordable housing (publicly funded and naturally occurring), displacement that disproportionately affects protected classes, the effects of gentrification on protected classes, integration and segregation, and disparities in access to opportunity as defined by HUD.

Further, there is sustained focus across Mayoral administrations and addressing racial inequities. Saint Paul's Fair Housing Work Group released a status update and policy and program options report in March 2018. The update outlined the City's role in Fair Housing, provided data on the current state of Fair Housing in Saint Paul and status of 11 goals previously outlined; and recommended next steps for implementation, which included the City hiring a Fair Housing Coordinator in the Office of Financial Empowerment in March 2019 to lead planning and implementation of a citywide fair house strategy. The City's equity initiative drives each department to identify equity goals for their workforce, programs, services and community impact and requires annual reporting on metrics.

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

Saint Paul will continue to coordinate services 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 2020. The City will also work with metro-wide governmental jurisdictions to affirmative

further fair housing regionally in the Twin Cities Metro Area.

Also, as part of the Ramsey County CoC Governing Board, the City, County, community agencies, and faith-based organizations, such as Catholic Charities and the YWCA St. Paul, are very involved with planning and implementing homelessness initiatives. Saint Paul Foundation is sponsoring a multi-partner task force, Outside In, to work collaboratively to address the unsheltered homeless population in and around downtown St. Paul – RUSH, Re-directing Users of Shelter to Housing.

The City will continue to work with Community Development Corporations (CDCs), other nonprofit organizations in the City, and the private sector (businesses, developers, social service agencies) to provide housing, economic development, and community development services. As an example, the City's Low-Income Housing Tax Credit Program encourages equity partnership between private housing providers and non-profit housing organizations. Additionally, this program encourages working partnerships among private housing providers, non-profit housing organizations, and community social services that serve low- and moderate-income residents and homeless residents.

As an example of public/private partnerships, the City, MHFA, private foundations, private donors, and Catholic Charities are working together to build the new Dorothy Day Center Phase II which will provide permanent supportive housing and a new Opportunity Center. At the same time, Catholic Charities' Higher Ground Saint Paul now has a medical respite program which requires coordination among institutional private health care providers, Catholic Charities, and public health care providers, such as Health Care for the Homeless.

City economic development programs provide gap financing, which requires businesses seeking assistance to secure other public and private financing from banks, the state, Metropolitan Council, and other private sector businesses, private foundations, personal capital, CDCs, and the Saint Paul Port Authority on commercial and industrial projects. This coordination ensures that funds leveraged are maximized and HUD-funding utilized where most needed. As a partner in workforce development through a Joint Powers Agreement with Ramsey County that establishes a joint Workforce Innovation Board, Saint Paul is regularly partnering with Ramsey County on training programs and wrap around social services for residents. The WIB is comprised of 50% business representatives, ensuring collaboration with employers. Through sector-based approaches, Saint Paul has entered into regional partnerships for job skills credentialing programs, providing scholarships to low-income residents using City funds.

### **Discussion:**

There are many initiatives within the City of Saint Paul in the Mayor's Office, the Department of Planning and Economic Development, and its Housing Division. Like a diversified portfolio, a diversity of housing types and development strategies can increase local resiliency through changing economic times. Recently, the City has established a local housing trust fund; a minimum wage of \$15 per hour; broadened zoning flexibility to allow a greater variety of housing types; formed the Office of Financial

Empowerment; and proactively promoted with Opportunity Zones to developers and investors.; The City continues to hold regular procurement fairs to recruit Section 3 and W/M/SBE businesses, requires use of Section 3 vendors for all construction/rehabilitation housing projects or other public construction projects; and has expanded fair housing outreach through Landlord 101 and online tenant training.



## Program Specific Requirements

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

#### Introduction:

The City received corrected allocations of \$6,891,497 in CDBG funding and \$1,895,569 in HOME funding, and the anticipated allocation of \$594,358 in ESG funding from HUD in 2020. In addition, the City estimates using about \$507,432 in CDBG program income and HOME program income of \$1,100,758.

A consecutive period of three years, 2020, 2021, 2022, is being used to determine that the minimum overall benefit of 70 percent of CDBG funds is used to benefit persons of low- and moderate-income.

The City of Saint Paul will allow, but not require, owners of HOME-funded housing developments to limit the beneficiaries or give preferences to a segment of the low-income population. This includes limiting units or giving preferences to the following low-income population segments: elderly and/or disabled, victims of domestic violence, and chronically homeless.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	507,432
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>507,432</b>

#### Other CDBG Requirements

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

80.87%

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

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

The City does not plan any additional forms of investment beyond eligible uses of HOME funds identified in 92.205.

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

The City of Saint Paul HOME Program Resale/Recapture Policy is included in Attachment E.

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

The City of Saint Paul HOME Program Resale/Recapture Policy is included in Attachment E.

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

The City does not anticipate refinancing existing debt secured by multifamily housing that is rehabilitated with HOME funds.

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

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

The *FY 2020-21 Saint Paul ESG Action Plan* is the written standard for providing ESG assistance and it is included in Attachment H. This plan references other documents including the *Street Outreach*

*Standards Manual*, which establishes a consistent definition and minimum standards for all current and future Street Outreach (SO) projects within the Heading Home Ramsey Continuum of Care, the *Coordinated Entry for Everyone Policy Manual*, which includes our prioritization for people going through Coordinated Entry and seeking transitional housing, rapid rehousing, or permanent supportive services, and the *Rapid Re-Housing Standards Manual*, which establishes a consistent definition and minimum standards for all current and future Rapid Re-housing Supportive Housing (RRH) projects and includes policies that addresses the rental assistance contribution to a client's rent and utility payment. Utilities are taken into consideration for housing costs/assistance in the RRH process. Clients may also be referred to utility assistance programs available in the community.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Ramsey County CoC has an established centralized coordinated assessment that meets HUD requirements for families, single adults, and youth experiencing homelessness or at imminent risk of homelessness. Shelter beds for homeless in Ramsey County are in great demand, especially for families. Ramsey County Coordinated Access to Housing and Shelter (CAHS) conducts standardized assessments for homeless families and Coordinated Entry for Youth and Singles (CEYS) conducts standardized assessments for homeless individuals and youth to determine the most appropriate housing referral/housing alternatives before a homeless family, individual or youth enters emergency shelter. The assessment identifies the most appropriate housing program support based upon specific needs and barriers. For all homeless, and particularly families, completing the assessment may be referred to an emergency shelter, if available. However, due to an insufficient number of shelter beds, particularly for families, CAHS Diversion Specialists assist individuals and families identify alternatives to a shelter; the Shelter Diversion Services must maximize the use of emergency shelter beds for those individuals and families with no other housing options. As of December 2020, there were no family shelter beds open. Other options for referrals, include other housing programs such as rapid re-housing, transitional housing, or permanent supportive housing. Ramsey County CoC must use state homelessness prevention funds to pay for the CAHS operations for families and utilize local funding for CAHS as it relates to single adults and youth.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City has a Joint Powers Agreement with Ramsey County to allocate its ESG funds to programs that 1) promote a comprehensive delivery of homeless services; 2) assist underserved communities; 3) provide services as needed to achieve the goals of the CoC, Ramsey County FHPAP, and ESG; 4) reduce the number of emergency shelter residents at the Dorothy Day Center-Higher Ground; and 5) address city concerns while meeting HUD's national housing objectives.

The City and the CoC recognize that City ESG funding is supplemental to the County's homelessness prevention initiatives, which are funded with HUD CoC funds and State FHPAP funds.

Prior to the issuance of an annual Request for Proposals for sub-recipient homeless services, Ramsey County consults with the CoC Coordinator, City staff, and CoC Governing Board to develop a preliminary gap analysis of services, which includes a review of the needs of underserved populations. Ramsey County staff also consults with the CoC Ranking Committee to determine City funding priorities in relationship to the CoC and FHPAP funded programs that assist homeless residents. City ESG funding fills gaps and does not duplicate funding already provided by the CoC.

An integral part of the annual funding process also includes County staff meeting with current and potentially new ESG sub-recipients to determine service level needs of the communities served by each. Approximately 18 community agencies apply for ESG funds annually. Final approval for allocation of ESG funds is given by Ramsey County after consulting with City staff and the CoC Governing Board.

Overall, ESG funding allocations take into consideration: 1) services to be provided to homeless adults, families, youth, and underserved populations such as new Americans, refugees, and veterans; 2) the supplemental funding needs of CoC programs (fills gaps); 3) risk rating and prior performance of ESG sub-recipients; 4) national HUD housing and homeless objectives; and 5) City housing and homeless objectives and priorities.

An RFP for subrecipient funding will be issued in late summer or early fall of 2020.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City and County CoC supports the participation of residents experiencing homelessness on various issues and projects, such as the Ramsey County Continuum of Care and the Family Homelessness Prevention Assistance Program Committee. It is encouraging to see some homeless residents become empowered by their ongoing participation with the Homeless Advisory Board. Additionally, many ESG subgrantees have participant-driven programming, such that subgrantees encourage input from program participants, including individualized case management meetings, client satisfaction surveys, and group meetings during which program participants can review services, plan events and activities, and help provide solutions to problems and concerns.

City and the CoC support the participation of formerly homeless through their membership on the CoC Governing Board and the FHPAP Committee. Additionally, many ESG sub-recipients have participant-driven programming where input from program participants is encouraged and sought out. Efforts include individualized case management meetings, client satisfaction surveys, and group meetings during which program participants can review services, plan events and activities, and help provide solutions to problems and concerns. Several ESG sub-recipients are encouraging participation of homeless and formerly homeless residents on their respective Boards.

5. Describe performance standards for evaluating ESG.

Ramsey County will consult with the CPD Monitoring Handbook and consult with City Compliance Monitoring staff before conducting a compliance review. ESG program subrecipients are subjected to a risk rating to ensure that those with the highest risk are identified for monitoring more frequently as required by HUD and provided technical assistance, as appropriate. When conducting an on-site monitoring review, City staff meets with sub-recipients, on-site, to review the following, as appropriate:

- A copy of the current counseling work plan
- An organizational chart and list of staff, counseling and/or outreach, as appropriate, indicating years of experience
- Staff training received in the prior 12 months
- Financial records, including independent audit and year-to-date financials
- List of community service referrals
- Copies of applications and forms, including disclosure forms, utilized by clients to receive services
- Access to client files including a list of clients counseled; services provided; description of participants needs (i.e. meeting HUD definition of homeless); screening process; review of case management services; and housing assistance provided; cultural competency, and participant-driven programming

A written response is provided to each sub-recipient monitored which summarizes the on-site visit and notes all concerns and findings, as appropriate. If there are areas of concern for which technical assistance is needed, City staff will ensure this is included and note how it will be provided. The written response also notes what the organization is doing well.

Desk reviews are typically completed as requests for reimbursement of contracted program costs are processed. As a part of the RFP and annual funding process; City staff applies a risk assessment tool to each organization previously funded and/or has submitted a proposal for funding. The risk assessment tool looks at the organization's experience with ESG funding; ESG-eligible programs and services; financial and accounting systems and controls; financial reports, and staff turnover.

## Attachments

## Citizen Participation Comments

### June 17, 2019 - CIB Public Hearing

**Committee Members Present:** Mary Morse Marti, Larvel Bunker, Joel Clemmer, Darren Tobolt, Samakab Hussein, Ray Hess, Pat McQuillan, Amy Huerta

#### Public Comments Received

1. Greg Finzell – Rondo Community Land Trust
  - o 10 units of affordable housing, support recommendations, appreciate being considered
  - o Since last here, submitted proposal to housing finance agency for funding and still waiting on other STAR proposal
  - o Feel good about other grants, hoping they come through as well so we can do the 10 units citywide
2. Gail Merriam – Neighborhood Development Alliance
  - o 3 proposals – Acquisition Rehab Revolving Loan Fund, Oakdale, West side Commercial Rehab
  - o West side has been ignored for a long time which is why we came in with these requests
  - o Lack of affordable starter homes on west side
  - o Only CDC on west side engaged in real estate development
  - o Successful buying older homes and rehabbing to resell at or below 80% median value
  - o Try to do things that make neighborhood look good, fit in
  - o Important to us to give people quality, sustainable homes
  - o Commercial rehab – want to bring money to parts of west side that have gotten money before (Smith, Stryker, etc.)
  - o Lot of Smith business owners suffered w/ High Bridge being closed
  - o District del Sol doing pretty well
3. Beth Hyser – Neighborworks Home Partners
  - o 3 projects
  - o A little surprised and concerned to be cut this time
  - o Serving some of St Paul's core neighborhoods
  - o Seen a lot of gentrification – fight by helping people stay in their homes
  - o Deferred maintenance in low to moderate income exceeded \$750M in 2009.
  - o Age of housing stock averages 1922 citywide, most neighborhoods served are closer to 1910 or older, including North End and Frogtown
  - o 12 people on waiting list which is \$300,000. Can wipe out 1-year contract today.
  - o Got a call from North End asking what happened when funding recommendations came out. Need is there, have a waiting list.
  - o Leverage funds 3:1, pairing CDBG funds with MHFA funds
  - o Typically CIB has been housing focus and STAR has been commercial focus. This year seems to be more commercial.
  - o Folks can only get 1 CDBG loan ever. So these are all new customers.
4. Jason Peterson – Neighborworks Home Partners
  - o Why cut now? We've improved our program, just hired more language skills, have worked to grow programs

- Looking at geography served – North End, Green Line, Citywide is mostly west side and west end. Those are lowest income and most diverse neighborhoods, by far
- Cuts coming on the backs of neighborhoods that really need these services
- Concerned about displacement - CURA just put out a study – gentrification aligns with our service area
- Poorest neighborhoods w/ less resources and older houses
- Cut disproportionately compared to other organizations
- 5. Ben Johnson – Neighborhood Development Center
  - Grateful to be included in recommended funding
  - Mixed use commercial building at University and Dale
  - Project is community inspired, at gateway to Frogtown
  - Focus on low income and people of color – future home of Big Daddy's barbecue
  - Create job, serves as community space
  - \$500k ask goes directly to help neighborhood entrepreneurs build their spaces out in this building
  - Will create 87+ jobs, and house 8-12 new or existing businesses
  - NDC part of ecosystem that allows low income entrepreneurs to access loans, training, technical assistance, etc.
  - Lot of momentum for this project, businesses appreciate
  - Notice request was cut in half, would like to see other half come back in 2021.
  - Construction in Spring 2020, open in Summer 2021
- 6. Jonathan Oppenheimer – Friends of Hamline Park
  - Lots of opportunities for folks to use this space
  - Speaking in favor of application for Hamline Park play area which has fallen into disrepair
  - Gets tremendous amount of use
  - Number of folks who don't have outdoor spaces (small yard, rentals, etc.) who rely on this space
- 7. Dr. Bruce Corrie – City of Saint Paul
  - Speak in support of community partners listed here, we engage with a number of them on good projects
  - This funding is important – multiple ways we have to put a deal together – CDBG is an essential component
  - Ask team: how can we go deeper and wider? How can we help build the city?
  - CDBG comes up when department is asked where community can get resources
  - Money being put to good use
  - Why are we applying for technical assistance money? Building up this program. People discovering they did not have right insurance or correct loans – need technical, legal, assistance to help these people
- 8. Anne DeJoy – ESND
  - In support of North End Façade Improvement and Business Investment Fund
  - CDBG great resource for code remediation
  - Older buildings dealing with have code issues that need to be resolved before can get certificate of occupancy, not typically something a bank would finance
  - ESND provides technical assistance through whole process
  - Also do construction project management



- Resource of CDBG and ESNDG helping business and building owners throughout the process is appreciated
  - We also got cut a little, probably everyone did, recognize there is always more need than resources available
  - We will make good use of resources we receive
  - Working in some of the neediest communities as well
9. Jessica Kopp – Friends of Hamline Park
- Support of Hamline Park playground
  - Long-time Hamline resident to do what neighbors can do to help make the space better through programming, gardening, litter collection, partnering w/ Parks and Rec, etc.
  - Park place where you can be in community w/o formal programming – important for building strong communities
  - New equipment is welcoming and tells kids we care about you and value you enough to have things that are beautiful and functional
10. John Bandemer – Saint Paul Police Department
- Request is for new patrol station in Central District
  - Dept is broken into 3 districts – Eastern district is in heavily residential, Western is mix of commercial and residential, Central was relocated into HQ at Grove Street
  - Police dept has been coming to CIB for many funding cycles to acquire property on North End so we can relocate patrol resources back into that neighborhood
  - Important to have building and officers accessible for small businesses and residents
  - Having visibility on North End is important mission for Chief Axtell to accomplish while he can
  - Building would be similar to Western District building – mix of public space and office space for investigators and patrol functions. Approx. 100 patrol officers and investigators
  - Community room for meetings and events
  - Funding request is for us to explore either property acquisition or building acquisition and do design work, working towards construction in 2022-2023
11. Laura Jones - resident
- Opposition to building Central District police station
  - Community has been weighing in for several years on the need for upstream interventions that would be more effective
  - Police stations don't meet the needs to offer community spaces
  - There have been workgroups that have come up with some ideas – day drop-in centers, alcove model out of California serving youth ages 12-25, spaces to reach young adult population
  - County has announced closing Totem Town
  - New station would be expensive, unnecessary, and at odds with County and City efforts to move prevention upstream
  - Research, evidence, and community input support prevention and community engagement not additional buildings for law enforcement
12. Bob Spaulding – resident and City staff
- City code requires you to hold hearings including public hearing, notice on City website did not include funding recommendations
  - Mayor Carter won elections based on community first public safety platform

- Would suggest that instead of new public safety investment, align with community first public safety
13. Danielle Swift - resident
- Live on the East Side – would like to see investment in our people
  - A lot of people struggling with housing, could have more for youth
  - Would hate to see more millions of dollars pumped into police when I don't know if this will solve issues that people are facing across the city
  - Crime is a symptom but not root cause
  - Struggle with access to food, programming, etc. If we were to invest in those areas, we might be able to see a change in those issues
  - Racial disparities in occurrences with police
  - Think outside the box – try to invest in other areas
14. Alice Messer – Parks and Recreation
- Thank residents for coming to speak in favor of Hamline Park
  - Reference a couple letters that will be submitted that share concerns around deferred maintenance and reductions in annual programs that will impact ability to keep centers open and running

**Consolidated Plan 2020-24 / Annual Action Plan 2020-21 - Public Comment Period – March 1, 2020 through April 5, 2020**

No comments were received.

**Public Hearing March 18, 2020 - City Council Authorization to Submit 2020-24 Consolidated Plan / 2020-21 Annual Action Plan to HUD**

No comments were received.

**Substantial Amendment 1** – Incorporated additional criterion to determine what would constitute the need for a Substantial Amendment and the ability to use an expedited public comment period for CARES Act funding; 5 days versus 30 days; amended the existing Citizen Participation Plan and Process. Also incorporated the request to HUD for use of all waivers allowed under the CARES Act.

**Public Comment Period – May 17 – May 21, 2020**

No comments were received.

**Substantial Amendment 2** – Application of CARES Act Funding HOME Program waiver to increase the City's HOME administration and planning cap from 10% of its annual allocation to 25% of its allocation and the reduction in HOME funding available for project development.

**Public Comment Period – October 18 – October 22, 2020**

10.19.20 Caty Royce, Frogtown Neighborhood Association, via e-mail

- a. Asked for clarification – Is this taking funds originally dedicated to actual construction of "affordable housing" to the city's administrative costs?

- b. City staff confirmed it was transferring HOME funding from housing construction to administration and that this was allowed under CARES Act HOME program waivers. Citizen was provided a copy of the applicable CARES Act waiver.
- c. Ms. Royce responded, "Anything is allowed by HUD right now, that doesn't mean its the right or best thing to do."
- d. Requested additional information on the City's Citizen Participation Process and was provided with a copy of the City's Citizen Participation Plan.

All comments were considered.

**Substantial Amendment 3 – CDBG funding moved from Homeowner Rehabilitation Activity to New Construction Activity**

**Public Comment Period – October 24 – November 22, 2020**

10.23.20 Lynn Ihlenfeldt, via e-mail

This looks like a bit of bait and switch to use public funds for new construction. Can you provide the reasoning behind this request? Also, what's the big picture change in the goals stated?

City responded with an explanation for the funding swap between activities – slow spending due to COVID-19 challenges to completing inspections to complete owner-rehab. This impacts the CDBG timeliness spending requirement. Moving funding to new construction is another primary City affordable housing goal and will provide a means to spend CDBG funding quickly enough to meet the CDBG timeliness goal. Fewer owner-rehabs but an increase in new housing construction.

All comments were considered.

**Minor Amendment** – Amended the City of Saint Paul's Citizen Participation Plan and Process for how it notifies the public of Public Hearings and informs it's citizens of opportunity to provide public comment. For program year 2019, and going forward, the City will publish notices in the Saint Paul City Council designated legal newspaper of general circulation.

**Public Comment Period – January 13, 2021 – February 11, 2021**

No comments were received.

**Substantial Amendment 4** – to expand the definition and use of CDBG funding for Project #2 - Clearance for a broader definition of eligible activities to prevent the spread of blight to adjacent properties or areas.

**Public Comment Period – February 1, 2021 – March 2, 2021**

**02/03/2021 - Bob Craft, West Side Community Organization – via email**

Questioned how the change in the expansion of the definition of clearance would impact the West Side.

City staff responded with an explanation of why the change was made: 1) to broaden the activities for which this project funding could be used thus helping the City meets its CDBG timeliness

requirement; 2) will allow for activities such as remediation of environmentally contaminated sites/properties for re-use and stabilization of historic properties.

Impact to the West Side is unknown because sites have not been identified and once sites are identified public notice will be made through the environmental review process. Typically, if demolition, part of a larger process which will have public notice. This applies only to City/federal funding and not privately funded projects.

All comments were considered.

**Substantial Amendment 5** - Moves CDBG funding: from Economic Development and Clearance activities to Multi-Unit Housing Development Fund.

**Public Comment Period – April 13, 2021 - May 12, 2021**

**05/07/21 – Arthur Dorman – via email**

I support the movement of \$750,000 from "economic development activity" and "clearance activity" into Multi-Unit Housing Development and Multi-Unit Rehabilitation Activity funds, with the provision that a substantial portion of those funds be directed to housing for low income residents and those experiencing homelessness.

All comments were considered.



## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> data set test
	<b>List the name of the organization or individual who originated the data set.</b>
	<b>Provide a brief summary of the data set.</b>
	<b>What was the purpose for developing this data set?</b>
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>
	<b>What is the status of the data set (complete, in progress, or planned)?</b>
2	<b>Data Source Name</b> Ramsey County CoC
	<b>List the name of the organization or individual who originated the data set.</b> Ramsey County CoC and Ramsey County Health and Wellness Administration's Research and Evaluation
	<b>Provide a brief summary of the data set.</b> This data came from Ramsey County CoC through their 2019 Point-in-Time survey, US HUD System Performance Measures for October 2018-September 2019 from Homeless Management Information System (HMIS) managed by Institute for Community Alliances (ICA) and Medware, and 2018 Coordinated Access to Housing and Shelter.
	<b>What was the purpose for developing this data set?</b> The point-in-time surveys and the annual HUD System Performance Measures are required by HUD. The Coordinated Access reports are required by HUD and Ramsey County CoC.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> The data is comprehensive for Ramsey County.

	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>Point-in-Time survey covers January 23, 2019. The HMIS system performance measures cover October 2018-September 2019. The Coordinated Access to Housing and Shelter covers 2018.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete.</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>Vacant Properties</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>City of Saint Paul Vacant Building List, Saint Paul Open Information Portal</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Vacant buildings (category 0 - 3)</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Maintain list of vacant buildings for code enforcement.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Comprehensive, city-wide.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>Number of vacant units as of 11/25/2019.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>4</b>	<p><b>Data Source Name</b></p> <p>PIC through 10/31/2019</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Saint Paul Public Housing Agency</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>PIC data that contained tenant information submitted to HUD/REAC/PIC through 10/31/2019.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Required by HUD for all PHAs administering Public Housing and Housing Choice Voucher/Section 8 programs.</p>

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Comprehensive for all participants in Public Housing and Housing Choice Voucher/Section 8 programs. Not applicable to Multifamily Housing programs (Project-Based Rental Assistance, etc.).</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>Effective Dates Included: July 1, 2018 through October 31, 2019.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>