

Consolidated Annual Performance and Evaluation Report (CAPER)

PROGRAM YEAR 2022: JUNE 1, 2022 – MAY 31, 2023

City of Saint Paul, Minnesota

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SAINT PAUL | MINNESOTA | 55102



CITY OF SAINT PAUL, MINNESOTA

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

FOR PROGRAM YEAR 2022 - 2023

TABLE OF CONTENTS

CR-05	Goals and Outcomes	6
	Table 1 – Accomplishments – Program Year and Strategic Plan to Date	7
CR-10	Racial and Ethnic Composition of Families Assisted	13
	Table 2 – Table of Assistance to Racial and Ethnic Populations by Source of Funds	13
CR-15	Resources and Investments	14
	Table 3 - Resources Made Available	14
	Table 4 – Identity the Geographic Distribution and Location of Investments	14
	Table 5 – Fiscal Year Summary – HOME Match Report	17
	Table 6 – Match Contribution for the Federal Fiscal Year	18
	Table 7 - Program Income	18
	Table 8 – Minority Business and Women Business Enterprises	19
	Table 9 – Minority Owners of Rental Property	19
	Table 10 - Relocation and Real Property Acquisition	20
CR-20	Affordable Housing	21
	Table 11 - Number Households	21
	Table 12 - Number of Households Supported	21
	Table 13 – Number of Households Served	22
CR-25	Homeless and Other Special Needs	23
	▪ Reaching Out to Homeless Persons and Assessing Individual Needs	23
	▪ Emergency Shelter and Transitional Housing Needs	24
	▪ Helping Low-Income Individuals and Families Avoid Becoming Homeless	25
	▪ Helping Homeless Persons Make the Transition to Permanent Housing	26

CR-30	Public Housing	28
	▪ Actions Taken to Address Needs of Public Housing	28
	▪ Actions Taken to Encourage Public Housing Residents to Become More Involved in Management	29
CR-35	Other Actions	31
	▪ Actions Taken to Remove or Ameliorate the Negative Effects of Public Policies	31
	▪ Actions Taken to Address Obstacles to Meeting Underserved Needs	32
	▪ Actions Taken to Reduce Lead-Based Paint Hazards	34
	▪ Actions Taken to Reduce the Number of Poverty-Level Families	34
	▪ Actions Taken to Develop Institutional Structure	36
	▪ Actions Taken to Enhance Coordination Between Public and Private Housing and Social Service Agencies	37
	▪ Actions Taken to Overcome the Effects of Impediments Identified in the Analysis of Impediments to Fair Housing Choice	37
CR-40	Monitoring	38
	▪ Citizen Participation Plan	39
CR-45	Community Development Block Grant (CDBG)	40
	▪ Changes in the Jurisdiction's Program Objectives	40
CR-50	HOME Investment Partnerships Program (HOME)	41
	▪ Results of On-site Inspections of Affordable Rental Housing Assisted	41
	▪ Assessment of the Jurisdiction's Affirmative Marketing Actions for HOME Units	41
	▪ Amount and Use of Program Income for Projects	42
	▪ Other Actions Taken to Foster and Maintain Affordable Housing	42
CR-58	Section 3	43
CR-60	Emergency Solutions Grant (ESG)	45
	▪ Listing of Subrecipients	47
CR-70	ESG – Assistance Provided and Outcomes	55
	Table 24 – Shelter Capacity	55
CR-75	ESG - Expenditures	57

UNIQUE APPENDICES		
Attachment A	ESG Sage Report	60
Attachment B	Narrative – Affirmatively Furthering Fair Housing and 2020 Analysis of Impediments Executive Summary	66
Attachment C	CDBG Eligible Area Maps	99
Attachment D	HOME Projects Inspection Report	107
Attachment E	Citizen Participation Process-Revised and Public Comments	110
Attachment F	CDBG Financial Summaries	116
Attachment G	Glossary of Terms, Acronyms, and Abbreviations	124

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This report summarizes to the U.S. Department of Housing and Urban Development (HUD) how the City of Saint Paul (City) invested and leveraged HUD funds from June 1, 2022 through May 31, 2023 (PY2022). The City uses HUD funded Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) programs mostly for housing related activities, including rehabilitation and development of single family and multi-unit housing, and homelessness prevention and shelter services. To complement the housing effort, CDBG funds are also used for public service activities, public improvement projects, and activities promoting economic development.

HUD in response to the COVID-19 pandemic through the Corona, Aid, Relief, and Economic Security Act (CARES Act) provided the City with additional funds in 2020 in two separate allocations: CDBG–CV of \$6,061,828 and ESG-CV of \$7,992,924 . HUD also provided waivers and flexibilities within each of its funding programs. The City continued to use these funds and waivers in PY2022 to prevent, prepare for, and respond to the COVID-19 pandemic. CDBG-CV funds were committed to various public facilities and public services, including emergency rental assistance navigators, housing stabilization, meal support, career labs, family distance learning programs and low and no contact library services. The City completed 3 CV-funded activities in PY2022. 8 activities are still underway.

The City also subgrants CDBG dollars to community development organizations to achieve housing and economic development goals stated in the Consolidated Plan. The City worked with 3 community development organizations to assist low- to moderate-income (LMI) homeowners with housing rehabilitation. The City subgranted CDBG dollars to 3 community development organizations to assist businesses with economic development activities in low- to moderate-income areas (LMA) and/or serve LMI residents (job creation/retention). CDBG funds were also used to support an employment program for Saint Paul youth, ages 14-21, from an LMI family or who had a barrier to employment. Also-funded were Fair Housing initiatives and the Block Nurse program to serve older adults and their caregivers, providing in-home health visits, rides to appointments, grocery shopping/errands, and caregiver support and respite, all to help older residents remain at home as long as possible.

CDBG funded community engagement through 10 neighborhood District Councils (DCs) that represent LMI residents in LMAs. DCs are neighborhood-based non-profit organizations that serve as liaisons between residents and the City, engaging residents on issues directly

affecting DC residents, such as residential and commercial development.

The City is challenged to effectively address community development priorities, goals and strategies with HUD resources. This was worsened with the COVID-19 pandemic directly affecting the City's residents and community development needs and economic conditions that followed, increasing costs and introducing delays in construction related projects, especially. During the year, the City needed to modify spending and substantially amend its plan with several new public facilities, parks and other City based housing and economic development projects to meet spending goals and deadlines. New projects include funds for demolition in preparation for a new downtown park, community center, park repairs, and acquisition of housing units for a local community land trust. The City continues to expand economic opportunities, preserve and create affordable housing, address the needs of those experiencing homelessness or are at-risk of homelessness, provide accessible public services for vulnerable populations, affirmatively further fair housing, and leverage its HUD funding to make significant, sustainable change in the community.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Community Engagement	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	906500	551665	60.86%	181300	224820	124.00%
Development of New Housing	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	75	26	34.67%	5	9	180.00%

Development of New Housing	Affordable Housing	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	0	0				
Development of New Housing	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	0	8		6	0	0.00%
Development of New Housing	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	1		0	0	
Development of New Housing	Affordable Housing	CDBG: \$ / HOME: \$	Housing for Homeless added	Household Housing Unit	0	0				
Development of New Housing	Affordable Housing	CDBG: \$ / HOME: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0				
Economic Development	Non-Housing Community Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	15	11	73.33%	3	4	133.33%
Economic Development	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	25	31	124.00%	5	2	40.00%
Economic Development	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	10	9	90.00%	2	6	300.00%

Homeless Prevention	Homeless	ESG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	625	150	24.00%	125	108	86.40%
Homeless Prevention	Homeless	ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	15000	5559	37.06%	3000	1122	37.40%
Homeless Prevention	Homeless	ESG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
Homeless Prevention	Homeless	ESG: \$	Homelessness Prevention	Persons Assisted	2000	607	30.35%	400	75	18.75%
Homeowner Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Added	Household Housing Unit	0	3				
Homeowner Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	255	277	108.63%	48	84	175.00%
Homeowner Housing Rehabilitation	Affordable Housing	CDBG: \$	Housing for Homeless added	Household Housing Unit	0	0				
Homeowner Housing Rehabilitation	Affordable Housing	CDBG: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0				
Public Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	35625	72935	204.73%	227410	26805	11.79%

Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	15000	19004	126.69%	3000	45761	1,525.37%
Remediation of Substandard Properties	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	85	17	20.00%	17	11	64.71%
Rental Housing Rehabilitation	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	130	320	246.15%	62	191	308.06%
Rental Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		0	0	
Rental Housing Rehabilitation	Affordable Housing	CDBG: \$	Housing for Homeless added	Household Housing Unit	0	83		0	0	
Rental Housing Rehabilitation	Affordable Housing	CDBG: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0		0	0	
Youth Employment	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1290	691	53.57%	258	236	91.47%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Creation of affordable housing through construction or rehabilitation and the preservation of existing affordable housing are the highest priorities for City investment of CDBG and HOME funds. As shown in Table 1, the City met most of the 2022 Annual Action Plan goals for the program year, however, the after effects of the Coronavirus pandemic (COVID-19) and current economic conditions have delayed starting or completing projects.

The City and its community partners provided loans to make necessary health and safety improvements to 79 single family, LMI owner-occupied homes. The City provided funding for the acquisition and demolition of one blighted building to make way for a new construction affordable senior housing project. The City completed construction of 60 affordable rental units, 9 of which are designated as HOME-assisted with HOME-program specific affordability and reporting requirements. Construction is underway on an additional 57-unit HOME assisted project, of which 10 units are HOME assisted; construction and lease-up will be complete in PY2023. Seven of the rental units rehabbed were acquisition only.

Another priority in the City's 2020-24 Consolidated Plan is Economic Development. There were 4 businesses serving low/mod areas which received funding for code and façade improvements one of which is still in progress. Two LMI jobs were created from current and previous years' assisted businesses, and 6 additional LMI job projects are in the process of hiring. Again, COVID-19 has delayed some job creation, particularly for those businesses which require face-to-face contact with its customer base and those in the hospitality sector.

The City also utilized CDBG funding during the 2022 program year to assist several agencies to provide public services. These programs either provided services to areas of the City which are comprised of at least 51% LMI households or provided direct services to LMI persons. The following public service activities were assisted during the program year: Community Engagement, Block Nurse Program, Youth Employment, Domestic Intervention, and housing related legal services for LMI residents;

As part of its application and funding approval process, HUD requires the City to certify that at least 70% of CDBG project funds expended will principally benefit LMI persons. The City may select a one-, two-, or three-year period for this certification; the City has selected a 3-year period. 2022 is the 3rd year and the City has expended 74.96% of its allocation on activities benefitting LMI households. The remaining funds were allocated for activities which eliminated slum and blight conditions.

The City received \$6,061,828 in CDBG-CV funding. Funding allocated by program year end included funding for build out of a food shelf,

expanded legal services, expanded meal access, public facilities improvements, mortgage assistance to prevent foreclosure, Saint Paul Public Library career labs and library materials lockers, and family distance learning programming to enhance distance learning support and homework assistance.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	ESG
White	3,093	0	214
Black or African American	3,206	8	752
Asian	1,068	1	71
American Indian or American Native	122	0	71
Native Hawaiian or Other Pacific Islander	0	0	4
Total	7,489	9	1,112
Hispanic	845	1	90
Not Hispanic	6,644	8	218

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

For the program year, 79 households were assisted through CDBG funded housing activities. For these households: 34 were white, 20 were Black/African American, 24 were Asian, and 1 identified as a mixed-race household, 2 households identified as Hispanic, and 30 were female-headed households. Totals for all CDBG funded activities are in the table above.

The City assisted 1,369 persons with ESG and ESG-CV program funding. Of those served, 214 were white, 752 were Black/African American, 71 were Asian, 71 were American Indian/Native American, 4 were Native Hawaiian/Other Pacific Islander, 232 were multiple races, and 25 declined to comment/did not know or data was not collected. Of these, 90 identified as Hispanic/Latino.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	11,503,983	16,738,556
HOME	public - federal	2,149,322	338,225
ESG	public - federal	585,887	3,928,405

Table 3 - Resources Made Available

Narrative

The City had \$6,687,235 in CDBG entitlement funds and estimated \$912,765 in program income available to fund activities in the 2022 program year. The City also had on hand CDBG funds that had been allocated during prior program years. The total expended for activities, administration and planning was \$16,738,555.52. There was \$4,006,000.95 in CDBG-CV funds available during the program year; \$1,161,282.66 was expended in 2022, totaling \$3,217,109.71 expended in total for CDBG-CV activities, administration and planning.

The City had \$1,978,232 in current program year HOME entitlement funds, \$215,607 in program income available for activities in the 2022 program year. The City expended HOME funds that had been allocated during prior program years. The City expended a total of \$338,225 during the program year. Funding was used to pay for eligible expenses directly associated with administration of the HOME program and reimbursement for HOME eligible project-related expenses for one multi-family new construction rental properties. All funding reported as expended reflects only draws from the City's Treasury account completed during the program year, June 1, 2022 through May 31, 2023. All program income funding contributions are evaluated on a slightly different time period to allow for pooling ahead of the program year, as such program income is evaluated on a March 16 – March 15 time frame. Remaining funds will be carried over into program year 2023 and expended on projects currently under construction and those implemented in the new program year.

The City was awarded \$6,789,929 in HOME-ARP funds. The City was required to submit a HOME-ARP plan in order to access these funds. The City's HOME-ARP plan was approved by HUD in May 2023. No expenditures were made for the HOME-ARP program during the program year.

The City was awarded \$585,887 in ESG funding in PY2022. The City also had on hand ESG funds that had been allocated during prior program years including CV funding. The City expended a total \$3,928,405 of ESG funds, \$517,330 of annual allocation funding and \$3,411,075 of ESG-CV funding.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	100	100	Other

Table 4 – Identify the geographic distribution and location of investments**Narrative**

Funds were available citywide, to income-eligible residents. The City also provided funding to subgrantees whose programs are available to income-eligible residents residing in the subgrantee service areas. These subgrantee CDBG-eligible areas include Districts 1-8, 11, and 17. A map which shows the areas of the City with at least 51% LMI persons, referred to as CDBG-eligible block groups and census tracts and is included as Attachment C to this report. All CDBG-funded activities providing an area benefit had a service area that was located primarily in a shaded portion of the map in Attachment C.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City actively pursues and/or requires developers to apply for State funding including from the Minnesota Housing Finance Agency (MHFA), Minnesota State General Obligation (GO) Bonds, Metropolitan Council, and Minnesota Department of Employment and Economic Development. Private funders include foundations, banks, other lenders, and developer equity. City funding includes Housing and Redevelopment Authority (HRA) funds, Tax Increment Financing (TIF), Conduit Revenue Bonds, City sales tax (STAR) funds, and discounted City/HRA owned land. Other sources are Low-Income Housing Tax Credits, Housing Revenue Bonds, New Markets Tax Credits, Historic Tax Credits (federal and state) and Opportunity Zone equity.

In PY18, the City established a local Housing Trust Fund (HTF) to facilitate more intensive investments in housing access, affordability, stability, and quality. During the program year, working in partnership with local foundations and supportive service providers, the City provided a rent supplement program, Families First. A homebuyer assistance program was available to pay closing costs, inspection fees and down payment for LMI households.

The City's dedication to preserving healthy, affordable housing for the well-being and stability of all residents and the community is partly achieved through the 4(d) Affordable Housing Incentive Program. The City offered a property tax incentive and small cash grant for rental property owners to preserve affordability. In the last program year, 63 properties were enrolled including 495 total units; 90 at 50% AMI and 405 at 60% AMI. In total, the City has enrolled 374 properties including 3,004 units; with 2,122 at 60% AMI and 882 at 50% AMI since the program started in 2019.

In addition, the City continues its rental rehab program offering 0% interest loans to landlords for repairs to rental buildings provided they maintain rents affordable at 60% AMI.

The City disposed of several publicly-held parcels during the program year, of these, 2 parcels were sold to the developer, Neighborhood Development Alliance which will result in 57 units of affordable rental housing; 2 parcels will result in affordable new construction single family homeowner units.

The City leverages its ESG funds through allocations to organizations that work collaboratively with Ramsey County Continuum of Care (CoC)-funded activities. ESG requires a dollar-for-dollar

match, which was met by its subgrantees in the amount of \$585,887 for PY22, in the following ways:

- State Government funds
- Private funds
- Program Income

HUD requires all participating jurisdictions match HOME program funding spent with 25% non-federal funds. Effective April 10, 2021 and revised September 30, 2021 HUD issued a statutory suspension to meet COVID-19-related immediate housing needs and help prevent spread of the virus - a 100% reduction in matching contributions for cities, like Saint Paul, covered by a major disaster declaration. It applies to fiscal years 2020, 2021 and 2022; HOME funds expended from October 1, 2019 through September 30, 2022. No match was earned during the program year and is summarized in Tables below.

The City ended the 2022 program year with \$1,049,541 in excess match. No additional match was earned from HOME-assisted developments.

During the program year, and as a result of a recent HOME monitoring, the City updated its procedures for HOME Match to reflect current documentation and updated guidance. The updated procedures re-evaluated carryover and as of May 31, 2023, the City's excess match was \$1,049,541 and all prior carryover reported in previous CAPERs has been sunsetted (see Summary - HOME Match Report).

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	1,049,541
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	1,049,541
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,049,541

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin- ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
215,607	594,685	44,517	0	765,775

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	103,909	0	0	0	0	103,909
Number	2	0	0	0	0	2
Sub-Contracts						
Number	44	2	1	3	0	38
Dollar Amount	1,255,212	43,523	96,284	28,477	0	1,086,928
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	1,030,909	572,791	458,118			
Number	2	1	1			
Sub-Contracts						
Number	44	13	31			
Dollar Amount	1,255,212	194,292	1,060,920			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	98	284
Number of Special-Needs households to be provided affordable housing units	0	0
Total	98	284

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	21	9
Number of households supported through Rehab of Existing Units	77	268
Number of households supported through Acquisition of Existing Units	0	7
Total	98	284

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

This program year, 9 new HOME-assisted rental units . Additionally, construction is underway on a 57-unit new construction HOME-assisted development that was funded in PY20 of which 10 units are HOME-assisted. Closings were delayed on 2 additional HOME-assisted projects due to increased construction costs resulting in additional financing gaps.

The major obstacle in meeting goals continues to be the lack of sufficient funds. With rising construction costs, production of new housing and rehabilitation of existing affordable units requires a substantial subsidy. The City must partner with other government agencies and various foundations to sufficiently finance affordable housing development projects each year. The COVID-19 pandemic and the impact on how the City conducts business created an additional barrier to committing and closing on HOME funded projects; planned developments are moving forward but there have been some delays with shifts to mostly-remote work. The after effects of Coronavirus pandemic (COVID-19) and current economic conditions has also delayed completing projects and the pace for advancing new projects.

Discuss how these outcomes will impact future annual action plans.

The City will continue to budget approximately 50% of its CDBG allocation and all its HOME allocation toward the rehabilitation of existing and creation of new affordable housing units.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	145	0
Low-income	54	9
Moderate-income	39	0
Total	238	9

Table 13 – Number of Households Served

Narrative Information

CDBG funded the rehabilitation of 84 owner-occupied housing units. Nine (9) units are occupied by households at or below 30% AMI, 16 were occupied by households with incomes from 31% to 50% AMI, and 22 were occupied by households with income from 51% to 80% AMI. Of these, 38 were female-headed households. It also provided funding for acquisition of 7 rental units.

The City funded and began construction in a prior year for a new affordable HOME-assisted rental development; a total of 57 units of which 10 are designated HOME units. Construction and lease-up will complete late in calendar year 2023. Some delays in construction and project advancement are related to COVID-19 and subsequent supply chain issues and rising construction costs.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City and Ramsey County receive Emergency Solutions Grant (ESG) funding through direct allocations from HUD. To administer the deployment of City ESG funds more efficiently, the City entered into a Joint Powers Agreement (JPA) with the County. The County, as the lead agency and collaborative applicant for the City of St Paul/ Ramsey County Continuum of Care (COC)- Heading Home Ramsey, administers the ESG funds; selects subrecipients and enters contracts to implement use of funds; processes subrecipient reimbursements; monitors subrecipient performance; manages HMIS data collection and required reporting to HUD and the City. The HHR ranking committee, made up of HHR steering committee members and individuals with lived experience, is tasked with decision-making on the select ESG projects and does this with consideration of the annual Point in Time count, Housing Inventory Chart, Systems Performance Measures and needs assessment.

Since 2018, the City has been actively responding to encampments through coordination and outreach in collaboration with Ramsey County, and nonprofit partners. Protocols are in place to monitor the safety and health of encampment residents and ensure access to services.

The City acts to restrict, limit, or close encampments when necessary to protect the health, safety, or security of encampment residents. Before any action is taken on an encampment the City works with Ramsey County and nonprofit partners to find safe, stable housing for encampment residents. Our guiding principles:

- Everyone experiencing unsheltered homelessness is deserving of being treated with dignity and respect and in accordance with their rights.
- Every effort must be made to connect people to housing, shelter, and services.
- Encampments do not provide a safe, healthy, or secure living environment.

The COVID-19 pandemic has had a significant impact on the numbers of people who are experiencing homelessness, and the related economic impacts have led to more residents living in unsafe conditions in tents, under bridges, in caves. Between 2016 and 2021, unsheltered homelessness increased by 130%. The 2023 Point-in-Time count just conducted again found well over 300 unsheltered individuals.

We work in collaboration with Ramsey County and our outreach partners to gather information and make decisions on a case-by-case basis to ensure our efforts align with City principles and the Governor's Orders.

Efforts remain focused on supporting the safety and health of unsheltered residents amid this pandemic and beyond. Our strategies include responding to the increased need for shelter, housing supports, and housing options, and expanding access to meals, sanitary services, healthcare, mental/chemical health assessments, day space, and shelter options for women, youth, LGBTQ, and other specific needs.

The rising number of encampments has led at times to friction with nearby neighbors and businesses. One response has been City support of the "Block by Block" program, which employs Ambassadors to not only help maintain clean and welcoming streets in the downtown area but also to assist individuals experiencing homelessness access services. Ambassadors may also provide crime prevention information. When a law enforcement response is called for, Saint Paul Police are able to call upon specialized units and increased patrols in targeted areas.

The City of Saint Paul's Homeless Assistance Response Team coordinates street level outreach.

Addressing the emergency shelter and transitional housing needs of homeless persons

Saint Paul responded to needs of homeless persons and unsheltered residents as follows:

Emergency Solutions Grant (ESG) - City ESG partially funded operational costs of emergency shelters and transitional housing services, street outreach to unsheltered residents, homelessness prevention, and Rapid Re-Housing (RRH) programs assisting residents experiencing homelessness. These funds supplemented community services financed through the Ramsey County Continuum of Care (CoC), Ramsey County Housing Stability Department, City of St. Paul, and state-funded Family Homelessness Prevention Assistance Program (FHPAP) and Emergency Solutions Program (ESP).

The following emergency shelters were supported by ESG:

- The Salvation Army Booth Brown House Shelter for youth
- Lutheran Social Services Safe House Shelter for youth
- Catholic Charities Higher Ground Shelter for adults
- YMCA shelter for adults
- Catholic Charities Family Service Center Shelter for families
- Interfaith Action Project Home Shelter for families
- Breaking Free Shelter for adults and families fleeing domestic violence
- Westside Community Health Services shelter motel vouchers for adults and families
- Listening House Day Shelter for single adults

The following Rapid Rehousing Services were supported by ESG:

- Breaking Free rental support for adults and youth fleeing domestic violence
- Theresa Living Center- medium term rental assistance and legal services including credit repair for single adult women and women with families

- Face to Face- rental assistance for youth

The following Prevention Services were supported by ESG:

- Westside Community Health Services- House Calls rental assistance
- Face to Face- rental assistance for youth

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Ramsey County funds community programs and counseling to previously institutionalized or homeless individuals by funding nonprofit service providers that assist low-income individuals and families in the transition to permanent housing. The County and its community partners administer the primary social service networks that perform these functions and include assistance for childcare, job training, transportation, mental health counseling, chemical dependency treatment, and job search assistance.

The City's ESG Program funded homelessness prevention programs in partnership with Minnesota Community Care (in partnership with Ramsey County) – House Calls/Families in Crisis. Prevention services offered included, financial assistance for utility payments, rent payments, rental deposits – all necessary to secure and maintain stable housing. Ramsey County chose to shift to one prevention program due to the increase in federal and state funding during the pandemic. ESG-CV was not used for prevention services.

Saint Paul has a long history of funding supportive housing facilities, which include Crestview, Visitation, Jackson Street Village, Jeremiah Program, St. Christopher's Place; and Saint Paul Residence which continues to provide 120 supportive housing units (60 units for late-stage chronic alcoholics and 60 units for formerly homeless residents including some adults who may have been discharged from publicly funded institutions). Catholic Charities' new Dorothy Day Center Higher Ground facility provides 280 shelter beds which includes medical respite beds, pay-for-stay beds, and 193 permanent SRO supportive housing units.

Overall, the City and County worked with its community agency partners to fund programs that assist residents experiencing homelessness, including allocating CDBG funds for the Block Nurse Program and neighborhood non-profit programs that helped residents in need.

In summary, during PY22, affordable housing and supportive services were provided within the City of Saint Paul to residents experiencing homelessness and residents needing supportive housing, including the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with chemical

dependency, and those with limited English-speaking proficiency. That said, more affordable housing and more affordable supportive housing are needed citywide. In response, the City continues to finance affordable housing developments, and the City of Saint Paul's Comprehensive Plan includes strategies to facilitate the development of affordable housing citywide.

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

In partnership with Ramsey County CoC, the City assisted adults, families, and youth experiencing homelessness with the following services:

Homeless Adults

- Catholic Charities Higher Ground Shelter for adults
- YMCA shelter for adults
- Breaking Free Shelter for adults and families fleeing domestic violence
- Westside Community Health Services shelter motel vouchers for adults and families
- Listening House Day Shelter for single adults
- Breaking Free rental support for adults and youth fleeing domestic violence
- Theresa Living Center- medium term rental assistance and legal services including credit repair for single adult women and women with families
- Westside Community Health Services- House Calls rental assistance

Additionally, at the end of the ESG-CV pandemic support, Ramsey County utilized it's remaining Emergency Rental Assistance (ERA) for the creation of the Highway to Housing program. The program assisted chronically homeless adults who were staying in temporary hotel shelter with intensive housing navigation and placement services that included assistance with rent, deposits, and other application fees and arrears. At its completion, chronically individuals with the greatest barriers were placed into Permanent Supportive Housing (PSH).

Homeless Families

Homeless families were assisted with transitional RRH programs through: Breaking Free rental support for adults and youth fleeing domestic violence.

- Catholic Charities Family Service Center Shelter for families
- Interfaith Action Project Home Shelter for families

- Breaking Free Shelter for adults and families fleeing domestic violence
- Westside Community Health Services shelter motel vouchers for adults and families
- Theresa Living Center- medium term rental assistance and legal services including credit repair for single adult women and women with families

Ramsey County has experienced a growth in the number of homeless families. Following the end of the pandemic-era funding including ESG-CV, the Heading Home Ramsey CoC was identified a need for permanent funding for the Interfaith Action project Home family shelter. The City of St. Paul, Ramsey County Housing Stability Department along with the Minnesota Department of Economic Opportunity (OEO) came together to create a short-term, emergency funding plan—securing 100 additional family shelter beds and services.

Homeless Youth

- Breaking Free rental support for adults and youth fleeing domestic violence
- Face to Face- rental assistance for youth

Affordable Housing

The lack of affordable housing is often cited as a reason for homelessness. In response, Saint Paul allocated City (Housing and Redevelopment Authority and sales tax), Federal financing allocations (LIHTC and tax-exempt bonds) and HUD funds (CDBG, HOME) to construct or preserve affordable housing. New initiatives included: established a local Housing Trust Fund; funding for community land trusts to provide new pathways to homeownership and promote long-term affordable ownership; creation of a database of NOAH units across the City to inform preservation strategies; implemented Families First, a rental supplement program with supportive services for households at/below 50% AMI and a child in St. Paul Public schools; enrolled 89 properties in the 4(d) program with property tax incentives to stabilize and preserve existing affordable housing units; and continued the rental rehab program providing loans to landlords for building improvements provided they maintain affordable rents.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Public Housing and Project-Based Rental Assistance (PBRA): 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). PHA owns and manages 418 public housing units and 3,836 units with Project-Based Rental Assistance (PBRA). PHA also currently administers 5,163 Housing Choice Vouchers (HCVs). In total, PHA provides over 9,400 affordable homes to more than 22,000 people.

PHA strives to provide excellent property management and maintenance for 16 hi-rises, 4 family housing developments and its 418 scattered site homes. PHA has strict but fair standards for its rental leases and prepares its vacant units to high standards for each new resident. All emergency work orders are performed within 24 hours. Routine work orders usually in less than 3 days. All apartments are inspected at least twice annually to ensure local codes and HUD standards are met. (Some routine work orders and inspections were delayed due to the COVID 19 pandemic, to protect residents and PHA staff.) PHA's excellent property management and maintenance help to maintain and improve the City's housing stock and promote neighborhood stability. PHA provides community policing (with St. Paul Police Dept) and assisted living services for frail elderly, disabled residents and others.

Waiting Lists – As of May 31, 2022, PHA's waiting list for the PBRA and public housing units includes 9,301 households. The waiting list is not currently open (closed since September, 2021). The Housing Choice Voucher (Section 8) waiting list currently includes 1,616 households. PHA is accepting applicant referrals from partner agencies for special voucher categories, including VASH (Veteran Affairs Supportive Housing), FUP (Family Unification Program), Mainstream Vouchers (for non-elderly persons with a disability), and clients graduating from supportive housing service programs with project-based vouchers (Move Up).

The Annual Agency Plan for federal FY 2023 (PHA's Fiscal Year 2022, beginning April 1, 2022), Five-Year Capital Fund Plan, and Annual Report are posted at <https://www.stpha.org/>.

Public Housing – PHA has maintained its High Performer status under HUD's Public Housing Assessment System for 30 consecutive years. 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 20 consecutive years. PHA successfully implements and administers current agreements for Project-Based Vouchers (PBV); including PBV(s) in supportive housing that assists the State, Ramsey County, and the City with their plans to end homelessness.

Rental Assistance Demonstration Conversion (RAD) – Effective January 1, 2020, most public housing units converted, debt-free, to HUD's Project-Based Rental Assistance (PBRA) program via HUD's RAD program. The conversion does not constitute privatization of public housing; 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 the units remain permanently affordable to low-income households. Residents continue to pay 30 percent of income towards rent and retain the same basic rights as living in PHA owned housing. The primary benefit is more predictable, reliable funding.

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

The PHA encourages resident participation in management through a network of active resident organizations, including:

- Hi-Rise Presidents Council (16 Hi-Rise buildings).
- Family Residents' City-Wide Residents Council (16 members, including the 4 officers from each of the 4 family housing developments).
- Two of the 7 PHA Commissioners are residents. 1 Commissioner represents the elderly hi-rise residents and 1 Commissioner represents family residents.

PHA also supports a Resident Advisory Board (RAB) comprised of volunteer residents/participants from the public housing program and Section 8. The RAB advises PHA staff and Board on the annual updates to the Agency Plan. The draft is then released for public comment and a public hearing is held in mid-November.

During the program year, PHA Senior Management meets with the Hi-Rise Presidents Council and the Family City-Wide Residents' Council, to discuss PHA policy changes, Annual Plan, and Capital Improvements. Additionally, PHA Resident Initiatives Department and the Resident Councils work together to form new partnerships with community service agencies for the benefit of its residents.

To promote economic opportunities, PHA participates, as required and to the greatest extent feasible, with the Section 3 program – by hiring qualified PHA residents and contracting with qualified Section 3 businesses. Thanks to the PHA's Section 3 Program, public housing residents have been able to access job skills training and attend hiring fairs at PHA community centers. PHA residents are referred to Workplace Essentials training facilitated by Avivo (formerly Minnesota Resource Center). Approximately 30 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.

In the future PHA plans to revisit possible options for resident homeownership/asset preservation for the 418 housing units remaining in the public housing program.

Actions taken to provide assistance to troubled PHAs

Not applicable. PHA has maintained its High Performer status under HUD's Public Housing Assessment System for 30 consecutive years and its High Performer status under HUD's Section 8 Management Assessment Program (SEMAP) for 20 consecutive years.

PHA has a continual need for stable Federal funding to maintain its high standards.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

In PY22 the City had approximately 12,228 publicly assisted affordable housing units; 418 public housing units, 3,836 PBRA units, and 5,163 Housing Choice vouchers (HCV). Roughly 36% of City renters receive some housing assistance, yet over 50% of renters in Saint Paul are cost burdened and more than 25% of renters are severely cost burdened. The City has identified the most significant barriers to affordable housing: 1) Housing costs which continue to rise coupled with an insufficient number of housing units for all income levels and 2) median household incomes and wages not keeping pace with housing cost, especially for households with incomes at or below 50% AMI and for people of color.

In response, the City's Affordable Housing Policy requires that City-financed rental projects include affordable housing units: 10% of units affordable to households at 30% AMI; 10% affordable to households at 50% AMI; and 10% affordable to households at 60% AMI. The City's Locational Choice Policy and LIHTC program also encourage an equitable distribution of affordable housing citywide.

Lack of Sufficient Funding for Publicly-Assisted Housing - The lack of sufficient federal funding and LIHTC are the most substantial barriers for developing affordable housing. In general, the City continually receives less CDBG and HOME program funding. For PY22 the City received \$6,727,557 or 36% in CDBG funds of what it received in 1975 and only \$1,02,041 or 85% in HOME funds received in 2000. It is expected this trend will continue or remain steady; a similar trend is likely for LIHTCs.

Zoning Code – City amended its zoning code to increase housing density on high-use transportation corridors to increase housing development; the City's Zoning Code does not impose conditional use permits for supportive housing which is classified as apartments; and increasingly allows for rezoning to increase building heights; requirements for parkland dedication was reduced for affordable housing developments; Accessory Dwelling Units (ADU) are now allowed throughout the city and the City is working with a non-profit developer to build 5 affordable single family units that include an ADU; the Sustainable Building Regulations Ordinance established sustainable building regulations for buildings owned, operated or funded by the City ensuring energy efficiency and sustainability and thus lower costs for building owners and ultimately tenants; changed definition of Family to Household and from 4 unrelated adults and their children to 6 unrelated adults and their children.

Financial Incentives - St. Paul's Inspiring Communities program provides homebuyer assistance of up to \$5,000 for households under 80% AMI and \$2,500 for incomes over 80% AMI to purchase single-family homes constructed on vacant lots sold to developers and subsidized by the HRA. A new homebuyer assistance program provides up to \$40,000 for downpayment, inspections, closing costs for LMI buyers.

During PY22 the City/HRA provided funding to 84 low income homeowners to bring their property up to current property standards and preserve homeownership

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

There is no single strategy or program that can solve the City's housing crisis. The City is dedicated to creative, collaborative and thoughtful approaches that deepen and widen investment across the entire City of Saint Paul.

Affordable rental housing and affordable homeownership remain underserved needs. During PY22, the City and its subrecipients addressed many underserved needs through its ongoing, multi-year HUD funded housing programs using CDBG, HOME, state and local funds, and LIHTC. Funds were used for programs to develop affordable rental and home-ownership units. The City's homeownership programs (home-improvement deferred loans, Mortgage Foreclosure Prevention Program, and affordable production program) stabilized households. The City participated with the Minnesota Home Ownership Center's (MNHOC) Home Ownership Opportunity Alliance to develop strategies to decrease the disparities in homeownership and increase homeownership within communities of color.

Through the HRA Housing Trust Fund a Community Land Trust (CLT) project was developed. It provides a flexible financial tool to address the current housing affordability crisis in Saint Paul. The homebuyer purchases the home and land ownership is retained by the CLT. Long-term affordability is created by using a long-term ground lease.

Housing Services for Underserved Residents - ESG funds were allocated for emergency shelters (homeless individuals, families, and youth), and rapid re-housing programs (assisting homeless adults, youth, and families move from shelters to permanent housing). Catholic Charities' High Ground and Phase II Opportunity Center helped ease the continued need for emergency shelter space and permanent supportive housing and provided an integrated one-stop location connecting people to critical health and community services and housing. Catholic Charities continued to operate Saint Paul Residence which has 120 supportive housing units including 60 housing units for residents with late stage chronic alcoholism. Ramsey County, using ESG Cares Act dollars increased the number of shelter beds available. The City and the County also worked with community agencies to respond to the needs of new Americans, refugees, and persons with limited English proficiency (LEP).

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The problem of lead-based paint (LBP) hazards remains a major concern for the City due to the large number of older housing units. The City continued to comply with all LBP regulations. The City provided information on LBP hazards to households utilizing federal funds for housing activities, i.e. purchasing a home or receiving housing rehabilitation services, during the 2022 program year. All City housing programs include adequate funding to address LBP, and the City works in conjunction with health officials and other agencies to address the issue. The City has enhanced its documentation requirements

of Lead Certified contractors to ensure all employees are aware of and complying with lead safe work practices.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

During PY22, the City partnered with youth workforce activities and other related public service activities which complement programs provided by Ramsey County, the primary social service provider in Saint Paul. Workforce activities included outreach, basic skills and job training, job placement, and follow-up employment services.

The City offered summer employment to Saint Paul youth ages 14 to 21 from low-income families and/or with a barrier to employment. The program is a pipeline for youth career development and building a diverse future workforce. The City, Saint Paul Public Schools, Saint Paul Area Chamber of Commerce, local businesses, foundations and community-based organizations team up to provide employment opportunities and help build professional skillsets for Saint Paul youth.

The City opened CareerLabs at 7 of its libraries to provide opportunities for accessible workforce support and services, career lab access, and virtual training locations for Saint Paul residents impacted by COVID-19, services include digital literacy supports, increased access to employment support/services and increasing and improving virtual training opportunities. In PY2022, Career Lab staff provided 3,484 individual help sessions.

The City's CERT Program (business certification program for M/W/SBE), Vendor Outreach Program (VOP), and Section 3 programs provide economic opportunities to businesses and individuals who have historically lacked equitable access to public contracting opportunities. VOP encourages economic opportunities for minority- and women-owned and small businesses. The Section 3 Program promoted local economic development by requiring that when employment or contracting opportunities are generated on HUD-funded construction projects, preference must be given to low-income persons or businesses residing in the community where the project is located. The City continues to work with vendors to ensure Section 3 businesses and residents are notified and utilized in local public contracting opportunities. Residents can register in Spanish for the Section 3 program. The City hosted monthly workshops to help businesses certify and access resources. These workshops offered M/W/SBE and Section 3 businesses an opportunity to complete a CERT and Section 3 application, register with City Procurement, meet with volunteer business mentors, attorneys and City licensing officials. CERT also partners with Wells Fargo and the Federal Reserve Bank to host workshops for W/M/SBE and Section 3 businesses to help them access capital.

In late 2018, Saint Paul signed into law a citywide minimum wage ordinance. Beginning in 2020, the minimum wage for macro businesses, 10,001 + employees and City employees, is \$12.50 and increased to a full \$15 by July 1, 2022. Smaller businesses began July 1, 2020, and go up in small increments, depending on the number of employees, through July 1, 2025, when the minimum wage will be the City rate for all businesses.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Saint Paul's institutional structure created opportunities for the City to partner with many organizations. During PY22, the City collaborated with other government partners - Federal, State, and County, non-profit organizations, and housing developers to implement housing, economic development, and community development activities.

The City, through its ESG funding, participated with the CoC and community agencies, such as Catholic Charities and the YWCA Saint Paul, to provide support to unsheltered residents and Coordinated Access, which required substantial local funding. During PY22 the City also partnered with a variety of subgrantees to assist those experiencing homelessness and those at risk of becoming homeless, including underserved populations such as new Americans, those with limited English proficiency, seniors, youth, and homeless Veterans.

During PY22, Saint Paul residents were also empowered by City's institutional structures, such as the City's Central CERT Program, VOP, and Section 3 program - all of which provide economic opportunities to businesses and individuals who have historically lacked equitable access to public contracting opportunities. City's Section 3 Program ensured that Section 3 businesses and residents were notified and utilized in local public contracting opportunities. These City compliance programs, in conjunction with the all the City's investments in housing, business growth, and infrastructure, all better connect Saint Paul residents and its businesses to opportunities within Saint Paul and throughout the region.

Also related to economic development the City's Open for Business initiative provided guidance and resources to assist existing and start-up businesses to start, grow, and thrive in Saint Paul and the Full Stack program spurs business innovation and supports technology and innovation sector businesses to start up and scale up.

Other Actions to develop institutional structure

In 2022, the Community Services department at Saint Paul Public Library (SPPL) provided 144 virtual digital literacy classes in Spanish in partnership with CLUES. Classes were 2 hours each. Participants obtained industry-recognized certifications of Basic Computer Skills, Internet Basics, Email, Microsoft Word, Excel, PowerPoint, Google Docs, and Social Media Safety. Community Specialists provided approximately 120 sessions of one-on-one tutoring and device troubleshooting. SPPL partnered with Ramsey County Workforce Solutions and the Ramsey County Library to distribute 500 hotspots through the first round of Emergency Connectivity Fund. Eligibility was initially opened to families enrolled in MFIP and later opened to Ramsey County residents at large. Devices were distributed from November 2021- June 2022 with internet service provided through October 2022. Alongside distribution, SPPL piloted a more robust digital navigator program from October 2021-September 2022 with support of an LSTA grant. Digital navigators helped Saint Paul residents sign up for low-cost internet and devices, learn

to use their device, and build digital skills. Digital navigators reported 1500 interactions. SPPL applied and was selected for the third round of the Emergency Connectivity Fund. The existing 500 hotspots were renewed, and an additional 103 hotspots and 315 Chromebooks were internet-enabled from November 2022- October 2023. The extended internet connection and loan period would help device recipients access the library's resources and stay connected to the technology and internet needed to fully participate in online life. All library branches including the Bookmobile and Community Services department participated in distributing devices and helped recipients get connected. Career Labs were CARES funded in 2020 and CDBG-funded from January 2021-December 2022. In 2022, they were in located seven library branches and staff helped residents across the city connect to computer access, 1:1 online navigation, and job search assistance. Dedicated Career Lab staff provided 3,484 individual help sessions in 2022, a 30% increase from 2021. In late 2022, SPPL began to integrate aspects of digital navigation and career lab work to existing services in all library locations, pivoting from dedicated spaces to weekly Open Lab hours and Tech Help Clinics. SPPL renewed Cell-ED licenses, a mobile learning platform that offers 3-minutes lessons over cellphone. In 2022, 181 Cell-ED learners completed 898 lessons in topics that included English (Levels 1, 2, 3), Digital Skills for Work, and Managing Money for Business and Life. The City of Saint Paul and Ramsey County are partners in the Connectivity Blueprint, a community engagement initiative that seeks to establish an understanding of Ramsey County residents's experiences with digital inequity, to guide future policy and investments. SPPL Digital Navigators helped the initiative by surveying residents in libraries, community events, and pop-ups. SPPL and OTC continue to be engaged in the next phase the Connectivity Blueprint.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

During PY22, Saint Paul encouraged the coordination between social service agencies and housing providers. Ramsey County is the primary funding source for social services for Saint Paul residents. The Saint Paul Public Housing Agency (PHA) is the primary housing provider for households at or below 30% AMI.

The City participated with the CoC Governing Board which coordinated social services that assisted homeless residents and those at risk of losing their housing within Saint Paul and Ramsey County. More directly, the City's ESG and ESG-CV each partially funded 13 community agencies to provide essential services, homeless prevention, emergency shelters, and rapid re-housing.

An additional working partnership is the HouseCalls Program (a collaboration of City, Ramsey County Public Health and WCHS's Health Care for the Homeless) which recognized that preventing homelessness directly impacts family health and ultimately community health. HouseCalls collaborated with the City's Department of Safety and Inspections (DSI) to assist residents at-risk of being homeless because their homes were declared unfit for human habitation.

CDBG-CV funds were allocated to non-profit community service organizations to provide emergency rental assistance navigation to serve those hardest to reach (LEP residents) to apply for rental and utility

assistance as well as working with landlords to assist their tenants to apply for assistance. These services will help those affected by COVID-19 retain their housing and provide rental income for landlords.

The City worked with CDCs, non-profit organizations, and the private sector to provide housing, economic development, community development, and public services. In partnership with financial institutions, the City's Economic Development programs provided gap financing supporting business and job growth. This coordination maximized the amount of non-HUD funds invested in these projects. Finally, the City's Section 3 Program increased low-income resident employment and low-income business inclusion on City-funded construction projects.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

During PY22, the City used its housing policy and housing practices to develop actions to affirmatively further fair housing (AFFH).

The City continues to operationalize its Housing Trust Fund (HTF) strategies which serve as flexible financial tools to address the current crisis of housing affordability in Saint Paul. Current issues within the Saint Paul housing market include increasing costs of labor and materials limiting new construction, housing costs rising faster than average incomes, and significant disparities in homeownership.

HTF strategy objectives are to meet the needs of those with the lowest incomes by increasing supply; invest in low- and moderate-income residents by investing in the existing housing supply to retain housing options and limit displacement; explore new approaches to meet housing needs; build wealth for residents and communities; and promote fair access to housing for all City residents.

As a contributing member of the Fair Housing Implementation Council (FHIC), the City worked with regional partners and contracted with the Lawyers Committee for Civil Rights Under Law to draft the 2020 AI. The 2020 AI was finalized by the FHIC and The Lawyers Committee for Civil Rights Under Law on January 21, 2021. During the process of drafting the 2020 AI the Preserving Community and Neighborhood Choice Rule was published and adopted. It is the City's understanding there is no longer a formal regulatory or compliance requirement to submit this plan; the FHIC submitted the Final AI to the local HUD field office for feedback.

The following goals were identified in the 2020 Analysis of Impediments:

Goal 1: Increase the supply of affordable housing in high opportunity areas.

Goal 2: Preserve the existing stock of affordable rental housing.

Goal 3: Support homeownership for households of color.

Goal 4: Prevent Displacement of Black and Brown low- and moderate-income residents.

Goal 5: Increase community integration for person with disabilities.

Goal 6: Ensure equal access to housing for person with protected characteristics, lower-income, and homeless.

Goal 7: Expand access to opportunity for protected classes.

Goal 8: Reduce barriers to mobility.

The FHIC is currently working to identify and prioritize the goals and strategies within the 2020 AI to be addressed as a region. The City will continue to work towards understanding the impediments and operationalizing the goals identified in this AI through coordination with the FHIC and within the City's jurisdiction. Additional information on actions to Affirmatively Further Fair Housing may be found in Attachment B.

CR-40 - Monitoring 91.220 and 91.230

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

The City's Grants Management division of the Planning and Economic Development (PED) department served as the City's overall grant administrator ensuring compliance with all pertinent CDBG, HOME, and ESG program regulations and requirements. In PY22, the City utilized an outside consultant to assist with monitoring its CDBG subgrantees, and to ensure that HOME-assisted units met rent, occupancy, income, and property standards requirements of the HOME program through the property's affordability period. The City's outside consultant also provides on-going compliance training for property managers and owners of properties it monitors.

Staff consults the CPD Monitoring Handbook before conducting a compliance review. Risk rating is conducted prior to funding and to determine monitoring frequency and technical assistance needs for each subgrantee and City-administered program. Additionally, all requests for financial assistance included a review of conformance with the Consolidated Plan prior to consideration for and approval of funding.

Compliance monitoring consisted of:

- Reviewing reports and supporting documents submitted by subgrantees and in-house programs for cost reimbursement;
- Performing on-site and/or desk monitoring reviews at subgrantees and in-house locations; and,
- Observing the delivery of services that benefit eligible program participants.

The City monitors contract compliance for labor standards and Section 3 through LCPtracker. The Central Certification (CERT) program is a small business certification program that certifies Minority-Owned Business Enterprise (MBE), Women-Owned Business Enterprise (WBE), and Small Business Enterprise (SBE) and is recognized by Hennepin County, Ramsey County, and the City of Saint Paul. The Vendor Outreach Program (VOP) sets goals for purchasing from certified WBEs, MBEs and SBEs in a variety of products and service categories. The City monitors contract compliance for the VOP through the B2Gnow system. The system audits projects monthly to confirm payments to subcontractors. Staff members from the Department of Human Rights and Equal Employment Opportunity (HREEO) monitor all compliance.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City published a legal notice on August 7, 2023, in the *The Pioneer Press*, Saint Paul City Council's designated legal newspaper of general circulation, advertising the availability of the draft PY22 CAPER, providing notice of the 15-day comment period, and notice of public hearing. The public hearing will be held via Teams on August 15, 2023, at 4:00 p.m. and also simultaneously in-person at 25 West 4th Street Suite 1300, Saint Paul, MN to accommodate a variety of members of the public. Members of the public are also able to provide public comment on the City's CAPER by calling the numbers listed in the public notice, via e-mail, or U.S. Postal Service mail. A hard copy of the draft CAPER was made available at the Saint Paul Public Library Bookmobile and posters were prominently displayed at all Saint Paul public libraries and the bookmobile inviting City residents to provide public comment. Each library and the bookmobile were provided with instructions for residents to access the draft CAPER on the City's website.

All public comments received or post-marked by the end of the public comment period, August 22, 2023, were considered.

The public hearing notice includes language that requests for accommodation will be made and includes contact information for accommodation in English, Hmong, Spanish, and Somali – the most prevalent languages in St. Paul. Language interpretation services are available in all City departments. Additionally, the City's webpages are translatable and ADA compliant.

The City will also send a notice through the City's Early Notification System (ENS) to all direct subscribers and to all District Council Offices (17 in total). District Councils represent the entire City and provide opportunities for all residents to learn about and provide input on what is happening in their neighborhoods and citywide. ENS notification to District Councils request that each Council inform their constituents of the availability of the report and public hearing date.

The City's Citizen Participation Process is included as attachment E.

Publish date: August 7th, 2023

Public Hearing date: August 15, 2023

Public comment period: August 7 - August 22, 2023

The City received no written or verbal comments through the hybrid public hearing or public comment period.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The COVID-19 pandemic continued to impact all aspects of programming during PY22. Federal Register Notice FR-6218-N-01 allowed CDBG grantees to incorporate waivers and alternative requirements into the administration of 2019 and 2020 CDBG program years. Any new activities were vetted for compliance with eligibility and national objective and were still subject to the requirements of environmental review, labor, and fair housing. Any activities that were amended to take advantage of COVID-19 waivers must assist the City to prevent, prepare for, and respond to the coronavirus.

The City received a total of \$6,061,828, in two separate allocations, of CDBG-CV funding under the CARES Act. Funding was committed to emergency rental assistance navigators, mortgage foreclosure assistance, expanded legal services, emergency meal support and access to meals, enhancements to Saint Paul Public Library career labs, the addition of lockers for library materials pickup, family distance learning programs, and improvements to public facilities. As the activities funded with CDBG-CV closed out, any unused funds were reallocated to additional activities to prevent, prepare for, or respond to coronavirus. All reallocations complied with our Citizen Participation process.

During the program year, the City made several substantial amendments to Action Plans. This includes 3 amendments of the 2022 Action Plan adding four new public facility projects along with funding shifts; Substantial amendments of the 2021 Action Plan adding the HOME-ARP allocation plan, and new residential acquisition activities; substantial amendments of the 2020 Action plan to add a new park project, and a new acquisition activity. These new activities and funding shifts were necessary to balance resources and ensure timely spenddown of CDBG.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

During the 2022 program year the City utilized an outside consultant, Affordable Housing Connections, Inc. (AHC), to monitor its HOME-assisted units ensuring all units met rent, occupancy, income, and property standards requirements of the HOME program through the property's affordability period. See the attached Summary Report provided by AHC, Attachment D.

In PY22, 43 annual reports were reviewed and 101 HOME units were inspected and tenant files were reviewed. With the exception of one property, all review concerns related to the tenant files have been clarified and/or resolved as of the end of the program year. The one property with open findings was granted an extension for resolution. All review concerns related to the physical inspections were resolved, with the exception of the same property with open finding granted an extension for resolution.

If a HOME-assisted property is not in compliance during the affordability period, the City's third-party HOME compliance contractor, Affordable Housing Connections, Inc. (AHC), works directly with the property owner/property management company to bring the property into compliance. If an owner does make appropriate changes, the matter is referred to the City. The City would then work directly with the property owner to ensure compliance with all HOME regulations.

All requests for rent increases for HOME-assisted must be submitted to AHC. AHC reviews requests to ensure proposed rent increases and applicable utility allowances are within the HOME program limits. Requests are then submitted to the City, with a recommendation to approve or deny, for final review and approval by City Grants Management staff.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

Proposals for HOME funding are accepted throughout the year, and affirmative marketing is required (the Minnesota Housing Finance Agency (MHFA) Fair Housing Marketing Plan is used).

Turnover is very low in HOME-assisted units and about 90% of the projects are maintaining waiting lists. Most of the projects also work with referrals from a wide variety of social service and government agencies, which serve to promote diversity through each entity's outreach.

For projects with Affordable Fair Housing Marketing Plans (AFHMPs) that are more than 5 years old, the City recommended that project owners review marketing activities and adjust, if necessary, to attract a higher percentage of applicants who meet the demographic characteristics outlined in their plans.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Program income was aggregated through March 15, 2022, for use in program year 2022, in the amount of \$171,090.48. Program income receipted March 16, 2022 through March 15, 2023, will be aggregated and used for administrative and project costs in program year 2023.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City works with other funding entities, CDCs, and developers to assess development opportunities, unmet community needs, and funding options. Communications are pro-active, and the City invites engagement with entities who have interest in local project development through communication tools such as the City website and social media accounts, media outreach, and frequent community engagement. The City strongly encourages pre-development interaction and planning. As a Tax Credit Sub-allocator, the City works closely with MHFA tax credit proposals in assessing the resources available.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	5	1	0	0	0
Total Labor Hours	37,267	14,648	0		
Total Section 3 Worker Hours	5,057	6,250	0		
Total Targeted Section 3 Worker Hours	1,332	0	0		

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	70	18			
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	70	18			
Direct, on-the job training (including apprenticeships).	70	18			
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	400	77			
Outreach efforts to identify and secure bids from Section 3 business concerns.	12	12			
Technical assistance to help Section 3 business concerns understand and bid on contracts.	400	77			
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	488	488			
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.	400	77			
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
--------	--	--	--	--	--

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

The Housing and Urban Development (HUD) Section 3 program requires that opportunities generated by HUD financial assistance be directed to low-income families and individuals, particularly those who are recipients of public housing and other government assistance. Section 3 also benefits businesses that employ and train local low-income residents.

The City is committed to working with local low income workers and businesses, community partners, and other local government agencies to ensure Section 3 continues to benefit local and low-income businesses and workers. For the 2022-2023 reporting period, the City of Saint Paul has six projects with over \$200,000 in HUD funding. From these projects, there is a combined \$7,865,255 of CDBG funding and \$1,500,000 in HOME, with a total HUD funding of \$9,365,255, and a total development cost or business opportunity of \$55,618,198.

For 2022-2023, the City of Saint Paul fell slightly short of the overall Section 3 workforce goal of 25%. We exceeded the 20% Section 3 Worker goal at 21.77% of all labor hours being with Section 3 Workers. Where we fell slightly short was with the Section 3 Targeted Worker Goal of 5%, in which we achieved 2.5%. Between the six active projects on this report, there are a combined 115 contractors/subcontractors/businesses, with 44 businesses having performed work so far. Out of these, we have 16 Section 3 certified businesses performing work which enables their workforce and labor hours to count towards each project. Cumulatively, less than half of the contractors have performed work during this stage of the projects. We will continue to engage potential Section 3 businesses and workers in order to exceed the goals at each project's completion.

In 2022-23, we certified the following businesses and workers:

BUSINESS CERTIFICATIONS

58 Section 3 Businesses

**12 applications were denied or was non-responsive

WORKER AND TARGETED WORKER CERTIFICATIONS

61 Section 3 Workers

28 Section 3 Targeted Workers

During this reporting period, the City of St. Paul has sent notifications to Section 3 Businesses, Workers, and Targeted Workers on 12 regional Section 3 projects/contracting opportunities, business workshops, career training opportunities, project fairs/open houses. In addition, the City of St. Paul has partnered with the Latino Economic Development Association (LEDC), Makee Companies, and the MN Trades Academy/Construction Careers Foundation to build capacity to train with local small, small minority-owned, small woman-owned, and Section 3 businesses, as well as train local job seekers (Section 3 Workers and Targeted Workers). Specifically, the Section 3 Program seeks to strengthen the pipeline of the City's residents and business owners who are underutilized on public contracts because of social and economic barriers and increase access to City business opportunities. The partners worked with helping residents and business owners overcome barriers to economic opportunities on public contracts. Our partners have a demonstrated track record of helping small and low-income jobseekers and business owners succeed. Here are some highlights of the outreach, workshops, and fairs/open houses:

13 Workshops in both Spanish and English in which 82 participants signed up

477 participants attended all workshops

88 high school and post-high school participants completed pre-apprenticeship classes, on-site training, and internships in the construction trades.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	ST. PAUL
Organizational DUNS Number	961663390

UEI	
EIN/TIN Number	416005521
Identify the Field Office	MINNEAPOLIS
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	Saint Paul/Ramsey County CoC

ESG Contact Name

Prefix	Ms
First Name	Beth
Middle Name	A
Last Name	Hubler-Ulrich
Suffix	
Title	Grants Program Administrator

ESG Contact Address

Street Address 1	25 West 4th Street
Street Address 2	Suite 1100
City	Saint Paul
State	MN
ZIP Code	55102-
Phone Number	6512666689
Extension	
Fax Number	
Email Address	beth.ulrich@ci.stpaul.mn.us

ESG Secondary Contact

Prefix	Ms
First Name	Austria
Last Name	Zahar Castillo
Suffix	
Title	Grants Specialist
Phone Number	6512666691
Extension	
Email Address	austria.castillo@ci.stpaul.mn.us

2. Reporting Period—All Recipients Complete

Program Year Start Date	06/01/2022
Program Year End Date	05/31/2023

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: MODEL CITIES COMMUNITY DEVELOPMENT CORPORATION

City: Saint Paul

State: MN

Zip Code: 55104, 4808

DUNS Number:

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 60000

Subrecipient or Contractor Name: AMERICAN INDIAN FAMILY CENTER

City: ST. PAUL

State: MN

Zip Code: ,

DUNS Number:

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 37500

Subrecipient or Contractor Name: Face to Face Health & Counseling

City: St. Paul

State: MN

Zip Code: 55102,

DUNS Number: 030014575

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 61210

Subrecipient or Contractor Name: Lutheran Social Services of MN

City: St. Paul

State: MN

Zip Code: 55108,

DUNS Number: 079728721

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Faith-Based Organization

ESG Subgrant or Contract Award Amount: 40000

Subrecipient or Contractor Name: RAMSEY COUNTY, MN

City: Saint Paul

State: MN

Zip Code: 55102, 1635

DUNS Number: 010354488

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Unit of Government

ESG Subgrant or Contract Award Amount: 4155

Subrecipient or Contractor Name: Neighborhood House-ES Family Ctr

City: St. Paul

State: MN

Zip Code: ,

DUNS Number: 091721704

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 30000

Subrecipient or Contractor Name: Catholic Charities - St. Paul/Mpls Higher Ground/Dorothy Day

City: Minneapolis

State: MN

Zip Code: 55403, 2513

DUNS Number: 108504168

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Faith-Based Organization

ESG Subgrant or Contract Award Amount: 39787

Subrecipient or Contractor Name: Breaking Free

City: Saint Paul

State: MN

Zip Code: 55104, 4805

DUNS Number: 410962296

UEI:

Is subrecipient a victim services provider: Y

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 34225

Subrecipient or Contractor Name: Salvation Army
City: Saint Paul
State: MN
Zip Code: 55108, 2542
DUNS Number: 140698597
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 22300

Subrecipient or Contractor Name: People Incorporated
City: Saint Paul
State: HQ
Zip Code: 55120, 1271
DUNS Number: 07151136
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 39856

Subrecipient or Contractor Name: Minnesota Community Care
City: Saint Paul
State: MN
Zip Code: 55107, 2226
DUNS Number: 135938926
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 28000

Subrecipient or Contractor Name: Theresa Living Center
City: Saint Paul
State: MN
Zip Code: 55106, 2638
DUNS Number: 966111205
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 44209

Subrecipient or Contractor Name: Institute for Community Alliances (ICA)

City: Minneapolis

State: MN

Zip Code: 55404, 2157

DUNS Number: 046826826

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 14647

Subrecipient or Contractor Name: Interfaith Action of Greater Saint Paul

City: Saint Paul

State: MN

Zip Code: 55105, 1815

DUNS Number:

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 90000

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	46
Children	29
Don't Know/Refused/Other	0
Missing Information	0
Total	75

Table 16 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	143
Children	131
Don't Know/Refused/Other	0
Missing Information	0
Total	274

Table 17 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	556
Children	563
Don't Know/Refused/Other	0
Missing Information	3
Total	1,122

Table 18 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	68
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	68

Table 19 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	816
Children	720
Don't Know/Refused/Other	0
Missing Information	3
Total	1,539

Table 20 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	648
Female	871
Transgender	7
Don't Know/Refused/Other	8
Missing Information	5
Total	1,539

Table 21 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	720
18-24	311
25 and over	505
Don't Know/Refused/Other	0
Missing Information	3
Total	1,539

Table 22 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans	11	0	3	8
Victims of Domestic Violence	331	17	75	239
Elderly	15	2	3	10
HIV/AIDS	3	0	0	3
Chronically Homeless	219	0	18	201
Persons with Disabilities:				
Severely Mentally Ill	271	15	50	206
Chronic Substance Abuse	62	0	10	52
Other Disability	161	10	28	123
Total (Unduplicated if possible)	1,074	44	188	842

Table 23 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units - Rehabbed	0
Number of New Units - Conversion	0
Total Number of bed-nights available	73,612
Total Number of bed-nights provided	73,612
Capacity Utilization	100.00%

Table 24 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

The City and Ramsey County receive Emergency Solutions Grant (ESG) funding through direct allocations from HUD. To administer City ESG funds more efficiently, the City entered into a Joint Powers Agreement (JPA) with the County. The County administers City ESG and ESG-CV funds; selects subrecipients and enters into contracts to implement use of funds; processes subrecipient reimbursements; monitors subrecipient performance; manages HMIS data collection and required reporting to HUD and City.

Through the JPA, the County administered City ESG/ESG-CV funds were provided to 11 community agencies to support emergency shelter operations and support services and RRH programs. Support services included case management, legal services, and transportation to emergency shelters. Also funded, through an additional 4 community agencies, was street outreach and HMIS data collection. Priorities for City ESG/ESG-CV is to support agencies and community services that work with and support Coe efforts to end homelessness in Saint Paul.

City and ESG/ESG-CV-funded community agencies assist unsheltered residents and those at risk of losing their housing. For single adults, Catholic Charities Dorothy Day Higher Ground provides emergency overnight shelter, pay-for-stay temporary housing, respite care, and permanent supportive housing along with supportive services - such as mental health counseling, during the day. Catholic Charities' Family Service Center provides emergency family shelter for up to 120 days - allowing time for families to seek more permanent housing. The Salvation Army Booth Brown House and Lutheran Social Services Safe House provide emergency shelter services for homeless youth. Interfaith Action of St. Paul and Model Cities provide supportive housing and services for families and individuals, and Listening House provides a day shelter and supportive services.

With additional support from Ramsey County and Saint Paul Foundation, the City continues Safe Space,

overnight shelter, open all year with extended hours and services. For longer-term supportive housing, four agencies provided Rapid Re-Housing (RRH): Theresa Living Center for homeless women and single-parent families; Women's Advocates for homeless domestic violence victims/survivors; YWCA for families and single adults; and Face to Face for homeless youth.

For homelessness prevention, Minnesota Community Care provides emergency financial assistance, including emergency utility assistance in response to the State's Cold- Weather Rule (restricting utility shut-off from October 15 - April 15). ESG/ESG-CV-funded community service agencies recognize that residents experiencing homelessness often have barriers to securing permanent housing, barriers that limit the ability to earn sufficient income to obtain and retain stable housing. In response, the City's ESG/ESG-CV-funded housing and support services, in partnership with the County and Coe priorities and resources, empowered residents experiencing homelessness to move toward self-sufficiency.

In addition to ESG-funded activities, the City owns St. Paul Residence - 120 supportive housing units - 60 units for late stage alcoholics and 60 units for formerly homeless/at-risk of becoming homeless. Operated by Catholic Charities, the Housing First model is used with a focus on providing permanent, affordable housing as quickly as possible and then connections with supportive services and community-based supports to retain housing. Additional beds and services are available at Catholic Charities Dorothy Day.

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2020	2021	2022
Expenditures for Rental Assistance	35,968	47,228	50,571
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	0
Expenditures for Housing Relocation & Stabilization Services - Services	5,000	5,000	0
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	0
Subtotal Homelessness Prevention	40,968	52,228	50,571

Table 25 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2020	2021	2022
Expenditures for Rental Assistance	164,348	161,083	80,912
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	3,265	22,233
Expenditures for Housing Relocation & Stabilization Services - Services	0	0	16,604
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	0	0	0
Subtotal Rapid Re-Housing	164,348	164,348	119,749

Table 26 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2020	2021	2022
Essential Services	25,963	15,775	64,639
Operations	244,488	258,357	241,030
Renovation	0	0	0

Major Rehab	0	0	0
Conversion	0	0	0
Subtotal	270,451	274,132	305,669

Table 27 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2020	2021	2022
Street Outreach	49,787	71,601	22,930
HMIS	11,888	11,888	11,757
Administration	40,866	55,036	6,653

Table 28 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2020	2021	2022
	578,308	629,233	517,329

Table 29 - Total ESG Funds Expended

11f. Match Source

	2020	2021	2022
Other Non-ESG HUD Funds	0	0	0
Other Federal Funds	0	0	0
State Government	658,380	114,672	114,672
Local Government	334,816	0	0
Private Funds	463,700	271,997	271,997

Other	0	45,000	45,000
Fees	0	0	0
Program Income	0	115,000	115,000
Total Match Amount	1,456,896	546,669	546,669

Table 30 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2020	2021	2022
	2,035,204	1,175,902	1,063,998

Table 31 - Total Amount of Funds Expended on ESG Activities

Report: **CAPER**

Period: **6/1/2022 - 5/31/2023**

Your user level here: **Data Entry**

Contains all user-entered forms and aggregate CAPER-CSV data.

Report Date Range

6/1/2022 to 5/31/2023

Contact Information

First Name	Laurie
Middle Name	
Last Name	Pierce
Suffix	
Title	Planning and Evaluation Analyst
Street Address 1	121 7th Place East
Street Address 2	
City	St. Paul
State	Minnesota
ZIP Code	55101
E-mail Address	laurie.pierce@co.ramsey.mn.us
Phone Number	(612)323-7885
Extension	
Fax Number	

Project types carried out during the program year

Components	Projects	Total Persons Reported	Total Households Reported
Emergency Shelter	5	1102	461
Day Shelter	1	20	20
Transitional Housing	0	0	0
Total Emergency Shelter Component	6	1122	481
Total Street Outreach	1	68	68
Total PH - Rapid Re-Housing	4	274	108
Total Homelessness Prevention	2	75	42

Grant Information

Emergency Shelter Rehab/Conversion	
Did you create additional shelter beds/units through an ESG-funded rehab project	No
Did you create additional shelter beds/units through an ESG-funded conversion project	No
Data Participation Information	
Are there any funded projects, except HMIS or Admin, which are <u>not listed on the Project, Links and Uploads form</u> ? This includes projects in the HMIS and from VSP	Yes
a. Of those not listed - how many are required to use HMIS?	0
b. Of those not listed - how many are VSP, required to use a comparable database	1
Please explain why the project(s) was not listed and why there is not an ESG-CAPER CSV upload for the project.	VSP provider

Project Outcomes

- no data -

As of 7/21/2023

Expenditures	2022	2021	2020	2019	2018	2017
	No	Yes	No	No	No	No
		FY2021 Annual ESG Funds for				
Homelessness Prevention		Non-COVID				
Rental Assistance		50,571.25				
Relocation and Stabilization Services - Financial Assistance		0.00				
Relocation and Stabilization Services - Services		0.00				
Hazard Pay (unique activity)						
Landlord Incentives (unique activity)						
Volunteer Incentives (unique activity)						
Training (unique activity)						
Homeless Prevention Expenses		50,571.25				
		FY2021 Annual ESG Funds for				
Rapid Re-Housing		Non-COVID				
Rental Assistance		80,911.74				
Relocation and Stabilization Services - Financial Assistance		22,233.36				
Relocation and Stabilization Services - Services		16,603.91				
Hazard Pay (unique activity)						
Landlord Incentives (unique activity)						
Volunteer Incentives (unique activity)						
Training (unique activity)						
RRH Expenses		119,749.01				
		FY2021 Annual ESG Funds for				
Emergency Shelter		Non-COVID				
Essential Services		64,639.00				
Operations		241,029.88				
Renovation		0.00				
Major Rehab		0.00				
Conversion		0.00				
Hazard Pay (unique activity)						
Volunteer Incentives (unique activity)						
Training (unique activity)						
Emergency Shelter Expenses		305,668.88				
		FY2021 Annual ESG Funds for				
Temporary Emergency Shelter		Non-COVID				
Essential Services						
Operations						
Leasing existing real property or temporary structures						
CAPER Page 63						

acquisition	
renovation	
Hazard Pay (<i>unique activity</i>)	
Volunteer Incentives (<i>unique activity</i>)	
Training (<i>unique activity</i>)	
Other Shelter Costs	
Temporary Emergency Shelter Expenses	
	FY2021 Annual ESG Funds for
Street Outreach	Non-COVID
Essential Services	22,930.36
Hazard Pay (<i>unique activity</i>)	0.00
Volunteer Incentives (<i>unique activity</i>)	0.00
Training (<i>unique activity</i>)	0.00
Handwashing Stations/Portable Bathrooms (<i>unique activity</i>)	0.00
Street Outreach Expenses	22,930.36
	FY2021 Annual ESG Funds for
Other ESG Expenditures	Non-COVID
Cell Phones - for persons in CoC/YHDP funded projects (<i>unique activity</i>)	
Coordinated Entry COVID Enhancements (<i>unique activity</i>)	
Training (<i>unique activity</i>)	
Vaccine Incentives (<i>unique activity</i>)	
HMIS	11,757.00
Administration	6,652.83
Other Expenses	18,409.83
	FY2021 Annual ESG Funds for
	Non-COVID
Total Expenditures	517,329.33
Match	0.00
Total ESG expenditures plus match	517,329.33

Total expenditures plus match for all years

Sources of Match

	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015
Total regular ESG plus COVID expenditures brought forward	\$0.00	\$517,329.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total ESG used for COVID brought forward	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total ESG used for regular expenses which requires a match	\$0.00	\$517,329.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Match numbers from financial form	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Match Percentage	0%	0.00%	0%	0%	0%	0%	0%	0%

Match Source FY2022 FY2021 FY2020 FY2019 FY2018 FY2017 FY2016 FY2015

Other Non-ESG HUD Funds

Other Federal Funds

State Government

Local Government

Private Funds

Other

Fees

Program Income

Total Cash Match	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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Non Cash Match

Total Match	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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Pre HUD submission report - Aggregates data from subrecipient CAPERS by selected criteria

*Instructions: Select an option for each filter. **Aggregate mode** sums data together from separate CAPERRs and presents the output as the regular CAPER table shell. **Details mode** outputs one row for each included CAPER, with a column for each cell of data. Data in Q4 can't be summed, and only outputs in details mode.*

In aggregate mode, numbers in green italics have been recalculated or weighted based on available totals.

If you attempt to pull an entire CAPER, especially aggregating over many recipients, you may have to wait several minutes for the result. Use the "Email me" button to run the report and email you the results when it's complete. You can navigate to other pages in Sage while that's running.

"Year" means the year of the start date for the submission.

This Aggregator uses data from reports with a status of In Progress or Returned.

Report criteria

Year

Recipient - ESG Grant
(1 selected)

Selected: ESG: St Paul - MN

TIP: Hold down the CTRL key on the keyboard and click with the mouse in order to select more than one Recipient - ESG Grant.

CAPER Project Type
TIP: Hold down the CTRL key on the keyboard and click with the mouse in order to select more than one choice.

(all)
Day Shelter
Emergency Shelter
Homelessness Prevention
PH - Rapid Re-Housing
Street Outreach
Transitional Housing
- archived -
Coordinated Assessment
Services Only

View report as ☒ Aggregate / summary ☐ Details / data ☐ Both aggregate and details

Grant List

Jurisdiction	Type	Start Date	End Date	Current Status
	CAPER	6/1/2022	5/31/2023	In Progress

Q04a: Project Identifiers in HMIS

i Please select details mode in the filters above to see Q4 information.

CAPER-CSV uploads containing multiple project rows in Q4 will display as separate rows here using the same value in Project Info Row ID.

Q05a: Report Validations Table

Category	Count of Clients for DQ	Count of Clients
Total Number of Persons Served	1516	1539
Number of Adults (Age 18 or Over)	763	786
Number of Children (Under Age 18)	753	753
Number of Persons with Unknown Age	0	0
Number of Leavers	1147	1149
Number of Adult Leavers	582	584
Number of Adult and Head of Household Leavers	584	586
Number of Stayers	390	390
Number of Adult Stayers	181	202
Number of Veterans	8	8
Number of Chronically Homeless Persons	252	270
Number of Youth Under Age 25	277	278
Number of Parenting Youth Under Age 25 with Children	49	49
Number of Adult Heads of Household	674	697
Number of Child and Unknown-Age Heads of Household	2	2
Heads of Households and Adult Stayers in the Project 365 Days or More	82	102

Q06a: Data Quality: Personally Identifying Information (PII)

Data Element	Client Doesn't Know/Refused	Information Missing	Data Issues	Total	% of Error Rate
Name	0	3	1	4	<i>0.26%</i>
Social Security Number	48	51	4	103	<i>6.79%</i>
Date of Birth	0	0	0	0	<i>0%</i>
Race	4	13	0	17	<i>1.12%</i>
Ethnicity	0	3	0	3	<i>0.20%</i>
Gender	0	2	0	2	<i>0.13%</i>
Overall Score				113	<i>7.45%</i>

Numbers in *green italics* have been recalculated or weighted based on available totals.

Q06b: Data Quality: Universal Data Elements

Data Element	Error Count	% of Error Rate
Veteran Status	13	<i>1.70%</i>
Project Start Date	0	<i>0%</i>
Relationship to Head of Household	5	<i>0.33%</i>
Client Location	1	<i>0.15%</i>
Disabling Condition	79	<i>5.21%</i>

Numbers in *green italics* have been recalculated or weighted based on available totals.

Q06c: Data Quality: Income and Housing Data Quality

Data Element	Error Count	% of Error Rate
Destination	81	<i>7.06%</i>
Income and Sources at Start	90	<i>11.76%</i>
Income and Sources at Annual Assessment	59	<i>71.95%</i>
Income and Sources at Exit	47	<i>8.05%</i>

Numbers in *green italics* have been recalculated or weighted based on available totals.

Q06d: Data Quality: Chronic Homelessness

Entering into project type	Count of Total Records	Missing Time in Institution	Missing Time in Housing	Approximate Date Started DK/R/missing	Number of Times DK/R/missing	Number of Months DK/R/missing	% of Records Unable to Calculate
ES, SH, Street Outreach	582	0	0	18	47	44	<i>8.60%</i>
TH	0	0	0	0	0	0	<i>0</i>
PH (All)	116	0	0	0	0	0	<i>0</i>
Total	698	0	0	0	0	0	<i>7.17%</i>

Numbers in *green italics* have been recalculated or weighted based on available totals.

Q06e: Data Quality: Timeliness

Time for Record Entry	Number of Project Start Records	Number of Project Exit Records
0 days	79	30
1-3 Days	518	221
4-6 Days	174	148
7-10 Days	85	94
11+ Days	233	654

Q06f: Data Quality: Inactive Records: Street Outreach & Emergency Shelter

Data Element	# of Records	# of Inactive Records	% of Inactive Records
Contact (Adults and Heads of Household in Street Outreach or ES - NBN)	61	61	<i>100.00%</i>
Bed Night (All Clients in ES - NBN)	0	0	<i>0</i>

Numbers in *green italics* have been recalculated or weighted based on available totals.

Q07a: Number of Persons Served

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Adults	786	364	422	0	0
Children	753	0	749	4	0
Client Doesn't Know/ Client Refused	0	0	0	0	0
Data Not Collected	0	0	0	0	0
Total	1539	364	1171	4	0
For PSH & RRH – the total persons served who moved into housing	194	26	168	0	0

Q07b: Point-in-Time Count of Persons on the Last Wednesday

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
January	356	106	250	0	0
April	356	108	248	0	0
July	367	114	251	2	0
October	391	115	275	1	0

Q08a: Households Served

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Total Households	699	349	348	2	0
For PSH & RRH – the total households served who moved into housing	80	24	56	0	0

Q08b: Point-in-Time Count of Households on the Last Wednesday

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
January	178	100	78	0	0
April	176	103	73	0	0
July	195	112	82	1	0
October	201	113	87	1	0

Q09a: Number of Persons Contacted

Number of Persons Contacted	All Persons Contacted	First contact – NOT staying on the Streets, ES, or SH	First contact – WAS staying on Streets, ES, or SH	First contact – Worker unable to determine
Once	21	0	19	27
2-5 Times	0	0	0	0
6-9 Times	0	0	0	0
10+ Times	0	0	0	0
Total Persons Contacted	21	0	19	0

Q09b: Number of Persons Engaged

Number of Persons Engaged	All Persons Contacted	First contact – NOT staying on the Streets, ES, or SH	First contact – WAS staying on Streets, ES, or SH	First contact – Worker unable to determine
Once	0	0	0	0
2-5 Contacts	0	0	0	0
6-9 Contacts	0	0	0	0
10+ Contacts	0	0	0	0
Total Persons Engaged	0	0	0	0
Rate of Engagement	0%	0	0%	0

Numbers in *green italics* have been recalculated or weighted based on available totals.

Q10a: Gender of Adults

	Total	Without Children	With Children and Adults	Unknown Household Type
Male	261	183	78	0
Female	511	168	343	0
No Single Gender	4	4	0	0
Questioning	3	3	0	0
Transgender	6	6	0	0
Client Doesn't Know/Client Refused	0	0	0	0
Data Not Collected	1	0	1	0
Total	786	364	422	0
Trans Female (MTF or Male to Female) ☹				
Trans Male (FTM or Female to Male) ☹				

❗ Effective 10/1/2021, this table contains a consolidated Transgender row which includes the sum of data from the previously separate Transgender rows, tagged with ☹.

Q10b: Gender of Children

	Total	With Children and Adults	With Only Children	Unknown Household Type
Male	373	370	3	0
Female	378	377	1	0
No Single Gender	0	0	0	0
Questioning	0	0	0	0
Transgender	1	1	0	0
Client Doesn't Know/Client Refused	0	0	0	0
Data Not Collected	1	1	0	0

	Total	With Children and Adults	With Only Children	Unknown Household Type
Total	753	749	4	0
Trans Female (MTF or Male to Female) ☰				
Trans Male (FTM or Female to Male) ☰				

Effective 10/1/2021, this table contains a consolidated Transgender row which includes the sum of data from the previously separate Transgender rows, tagged with ☰.

Q10c: Gender of Persons Missing Age Information

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Male	0	0	0	0	0
Female	0	0	0	0	0
No Single Gender	0	0	0	0	0
Questioning	0	0	0	0	0
Transgender	0	0	0	0	0
Client Doesn't Know/Client Refused	0	0	0	0	0
Data Not Collected	0	0	0	0	0
Total	0	0	0	0	0
Trans Female (MTF or Male to Female) ☰					
Trans Male (FTM or Female to Male) ☰					

Effective 10/1/2021, this table contains a consolidated Transgender row which includes the sum of data from the previously separate Transgender rows, tagged with ☰.

Q10d: Gender by Age Ranges

	Total	Under Age 18	Age 18-24	Age 25-61	Age 62 and over	Client Doesn't Know/ Client Refused	Data Not Collected
Male	634	373	128	126	7	0	0
Female	889	378	166	338	7	0	0
No Single Gender	4	0	4	0	0	0	0
Questioning	3	0		0	0	0	0
Transgender	7	1	6	0	0	0	0
Client Doesn't Know/Client Refused	0	0	0	0	0	0	0
Data Not Collected	2	1	0	1	0	0	0
Total	1539	753	307	465	14	0	0
Trans Female (MTF or Male to Female) ☰							
Trans Male (FTM or Female to Male) ☰							

Effective 10/1/2021, this table contains a consolidated Transgender row which includes the sum of data from the previously separate Transgender rows, tagged with ☰.

Q11: Age

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Under 5	240	0	237	3	0
5 - 12	344	0	344	0	0
13 - 17	169	0	168	1	0
18 - 24	307	235	72	0	0
25 - 34	181	28	153	0	0
35 - 44	155	41	114	0	0
45 - 54	97	36	61	0	0
55 - 61	32	16	16	0	0
62+	14	8	6	0	0
Client Doesn't Know/Client Refused	0	0	0	0	0
Data Not Collected	0	0	0	0	0
Total	1539	364	1171	4	0

Q12a: Race

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
White	229	81	148	0	0
Black, African American, or African	862	171	687	4	0
Asian or Asian American	76	36	40	0	0
American Indian, Alaska Native, or Indigenous	76	26	50	0	0
Native Hawaiian or Pacific Islander	4	1	3	0	0
Multiple Races	274	39	235	0	0
Client Doesn't Know/Client Refused	5	5	0	0	0
Data Not Collected	13	5	8	0	0
Total	1539	364	1171	4	0

Q12b: Ethnicity

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Non-Hispanic/Non-Latin(a)(o)(x)	1357	326	1028	3	0
Hispanic/Latin(a)(o)(x)	179	37	141	1	0
Client Doesn't Know/Client Refused	0	0	0	0	0
Data Not Collected	3	1	2	0	0
Total	1539	364	1171	4	0

Q13a1: Physical and Mental Health Conditions at Start

	Total Persons	Without Children	Adults in HH with Children & Adults	Children in HH with Children & Adults	With Children and Adults ☞	With Only Children	Unknown Household Type
Mental Health Disorder	315	177	117	20		1	0
Alcohol Use Disorder	4	3	1	0		0	0
Drug Use Disorder	32	18	14	0		0	0
Both Alcohol Use and Drug Use Disorders	29	20	9	0		0	0
Chronic Health Condition	52	32	18	2		0	0
HIV/AIDS	3	2	1	0		0	0
Developmental Disability	81	34	21	26		0	0
Physical Disability	96	49	41	6		0	0

☞ The "With Children and Adults" column is retired as of 10/1/2019 and replaced with the columns "Adults in HH with Children & Adults" and "Children in HH with Children & Adults".

Q13b1: Physical and Mental Health Conditions at Exit

	Total Persons	Without Children	Adults in HH with Children & Adults	Children in HH with Children & Adults	With Children and Adults ☞	With Only Children	Unknown Household Type
Mental Health Disorder	222	100	109	12		1	0
Alcohol Use Disorder	2	1	1	0		0	0
Drug Use Disorder	23	11	12	0		0	0
Both Alcohol Use and Drug Use Disorders	26	14	12	0		0	0
Chronic Health Condition	40	19	19	2		0	0
HIV/AIDS	2	1	1	0		0	0
Developmental Disability	61	27	18	16		0	0
Physical Disability	71	24	41	6		0	0

☞ The "With Children and Adults" column is retired as of 10/1/2019 and replaced with the columns "Adults in HH with Children & Adults" and "Children in HH with Children & Adults".

Q13c1: Physical and Mental Health Conditions for Stayers

	Total Persons	Without Children	Adults in HH with Children & Adults	Children in HH with Children & Adults	With Children and Adults ☞	With Only Children	Unknown Household Type
Mental Health Disorder	113	76	28	9		0	0
Alcohol Use Disorder	2	2	0	0		0	0
Drug Use Disorder	13	8	5	0		0	0
Both Alcohol Use and Drug Use Disorders	5	5	0	0		0	0
Chronic Health Condition	19	15	3	1		0	0
HIV/AIDS	1	1	0	0		0	0
Developmental Disability	21	7	5	9		0	0
Physical Disability	38	27	8	3		0	0

☞ The "With Children and Adults" column is retired as of 10/1/2019 and replaced with the columns "Adults in HH with Children & Adults" and "Children in HH with Children & Adults".

Q14a: Domestic Violence History

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Yes	349	136	213	0	0
No	401	206	193	2	0
Client Doesn't Know/Client Refused	1	1	0	0	0
Data Not Collected	37	21	16	0	0
Total	788	364	422	2	0

Q14b: Persons Fleeing Domestic Violence

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Yes	128	41	87	0	0
No	217	92	125	0	0
Client Doesn't Know/Client Refused	2	1	1	0	0
Data Not Collected	2	2	0	0	0
Total	349	136	213	0	0

Q15: Living Situation

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Homeless Situations					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	275	86	189	0	0
Transitional housing for homeless persons (including homeless youth)	2	1	1	0	0
Place not meant for habitation	174	120	53	1	0
Safe Haven	6	2	4	0	0
Host Home (non-crisis)	1	1	0	0	0
Interim Housing ☞					
Subtotal - Homeless Situations	458	210	247	1	0
Institutional Settings					
Psychiatric hospital or other psychiatric facility	4	4	0	0	0
Substance abuse treatment facility or detox center	6	3	3	0	0
Hospital or other residential non-psychiatric medical facility	7	4	3	0	0
Jail, prison or juvenile detention facility	1	1	0	0	0
Foster care home or foster care group home	1	1	0	0	0
Long-term care facility or nursing home	0	0	0	0	0
Residential project or halfway house with no homeless criteria	0	0	0	0	0
Subtotal - Institutional Settings	19	13	6	0	0
Other Locations					
Permanent housing (other than RRH) for formerly homeless persons	2	2	0	0	0
Owned by client, no ongoing housing subsidy	3	0	3	0	0
Owned by client, with ongoing housing subsidy	1	1	0	0	0
Rental by client, with RRH or equivalent subsidy	0	0	0	0	0
Rental by client, with HCV voucher (tenant or project based)	0	0	0	0	0
Rental by client in a public housing unit	5	0	5	0	0
Rental by client, no ongoing housing subsidy	71	28	42	1	0
Rental by client, with VASH subsidy	1	1	0	0	0
Rental by client with GPD TIP subsidy	0	0	0	0	0
Rental by client, with other housing subsidy	40	14	26	0	0
Hotel or motel paid for without emergency shelter voucher	25	5	20	0	0
Staying or living in a friend's room, apartment or house	93	50	43	0	0
Staying or living in a family member's room, apartment or house	58	36	22	0	0
Client Doesn't Know/Client Refused	2	1	1	0	0
Data Not Collected	10	3	7	0	0
Subtotal - Other Locations	311	141	169	1	0
Total	788	364	422	2	0

☞ Interim housing is retired as of 10/1/2019.

Q16: Cash Income - Ranges

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
No income	276	2	212
\$1 - \$150	13	2	5
\$151 - \$250	28	0	9
\$251 - \$500	15	0	9
\$501 - \$1000	169	11	139
\$1,001 - \$1,500	72	6	55
\$1,501 - \$2,000	54	0	45
\$2,001+	77	2	64
Client Doesn't Know/Client Refused	0	0	0
Data Not Collected	82	2	46
Number of Adult Stayers Not Yet Required to Have an Annual Assessment	0	100	0
Number of Adult Stayers Without Required Annual Assessment	0	77	0
Total Adults	786	202	584

Q17: Cash Income - Sources

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
Earned Income	170	5	147
Unemployment Insurance	10	0	7
SSI	87	4	63
SSDI	34	0	23
VA Service-Connected Disability Compensation	0	0	0
VA Non-Service Connected Disability Pension	0	0	0
Private Disability Insurance	0	0	0
Worker's Compensation	1	0	1
TANF or Equivalent	160	14	130
General Assistance	37	0	16
Retirement (Social Security)	1	0	2
Pension from Former Job	0	0	0
Child Support	33	8	26
Alimony (Spousal Support)	1	0	0
Other Source	25	0	17
Adults with Income Information at Start and Annual Assessment/Exit	0	25	0

Q19b: Disabling Conditions and Income for Adults at Exit

	AO: Adult with Disabling Condition	AO: Adult without Disabling Condition	AO: Total Adults	AO: % with Disabling Condition by Source	AC: Adult with Disabling Condition	AC: Adult without Disabling Condition	AC: Total Adults	AC: % with Disabling Condition by Source	UK: Adult with Disabling Condition	UK: Adult without Disabling Condition	UK: Total Adults	UK: % with Disabling Condition by Source
Earned Income	28	46	74	<i>37.84%</i>	16	61	77	<i>20.78%</i>	0	0	0	<i>0</i>
Supplemental Security Income (SSI)	9	1	10	<i>90.00%</i>	30	18	48	<i>62.50%</i>	0	0	0	<i>0</i>
Social Security Disability Insurance (SSDI)	5	0	5	<i>100.00%</i>	13	4	17	<i>76.47%</i>	0	0	0	<i>0</i>
VA Service-Connected Disability Compensation	0	0	0	<i>0</i>	0	0	0	<i>0</i>	0	0	0	<i>0</i>
Private Disability Insurance	0	0	0	<i>0</i>	0	0	0	<i>0</i>	0	0	0	<i>0</i>
Worker's Compensation	0	1	1	<i>0%</i>	0	0	0	<i>0</i>	0	0	0	<i>0</i>
Temporary Assistance for Needy Families (TANF)	1	3	4	<i>25.00%</i>	49	76	125	<i>39.20%</i>	0	0	0	<i>0</i>
Retirement Income from Social Security	0	0	0	<i>0</i>	1	1	2	<i>50.00%</i>	0	0	0	<i>0</i>
Pension or retirement income from a former job	0	0	0	<i>0</i>	0	0	0	<i>0</i>	0	0	0	<i>0</i>
Child Support	0	0	0	<i>0</i>	10	15	25	<i>40.00%</i>	0	0	0	<i>0</i>
Other source	12	4	16	<i>75.00%</i>	13	11	24	<i>54.17%</i>	0	0	0	<i>0</i>
No Sources	49	80	129	<i>37.98%</i>	18	55	73	<i>24.66%</i>	0	0	0	<i>0</i>
Unduplicated Total Adults	97	132	229		109	189	298		0	0	0	

Numbers in *green italics* have been recalculated or weighted based on available totals.

Q20a: Type of Non-Cash Benefit Sources

	Benefit at Start	Benefit at Latest Annual Assessment for Stayers	Benefit at Exit for Leavers
Supplemental Nutritional Assistance Program	383	20	297
WIC	49	4	47
TANF Child Care Services	16	0	16
TANF Transportation Services	1	0	1
Other TANF-Funded Services	2	0	2
Other Source	17	2	10

Q21: Health Insurance

	At Start	At Annual Assessment for Stayers	At Exit for Leavers
Medicaid	544	60	451
Medicare	204	6	122
State Children's Health Insurance Program	322	14	232
VA Medical Services	1	0	1
Employer Provided Health Insurance	10	2	8
Health Insurance Through COBRA	1	0	1
Private Pay Health Insurance	7	0	7
State Health Insurance for Adults	74	2	54
Indian Health Services Program	3	0	3
Other	30	2	26
No Health Insurance	235	3	154
Client Doesn't Know/Client Refused	4	0	3
Data Not Collected	200	89	153
Number of Stayers Not Yet Required to Have an Annual Assessment	0	230	0
1 Source of Health Insurance	855	50	676
More than 1 Source of Health Insurance	163	18	108

Q22a2: Length of Participation – ESG Projects

	Total	Leavers	Stayers
0 to 7 days	258	243	15
8 to 14 days	93	79	14
15 to 21 days	84	52	32
22 to 30 days	68	46	22
31 to 60 days	282	231	51
61 to 90 days	172	152	20
91 to 180 days	259	208	51
181 to 365 days	84	59	25
366 to 730 days (1-2 Yrs)	164	58	106
731 to 1,095 days (2-3 Yrs)	51	13	38
1,096 to 1,460 days (3-4 Yrs)	16	8	8
1,461 to 1,825 days (4-5 Yrs)	1	0	1
More than 1,825 days (> 5 Yrs)	7	0	7
Data Not Collected	0	0	0
Total	1539	1149	390

Q22c: Length of Time between Project Start Date and Housing Move-in Date

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
7 days or less	5	5	0	0	0
8 to 14 days	12	2	10	0	0
15 to 21 days	1	1	0	0	0
22 to 30 days	5	1	4	0	0
31 to 60 days	7	3	4	0	0
61 to 180 days	26	1	25	0	0
181 to 365 days	18	0	18	0	0
366 to 730 days (1-2 Yrs)	0	0	0	0	0
Total (persons moved into housing)	74	13	61	0	0
Average length of time to housing	<i>101.92</i>	<i>22.23</i>	<i>118.90</i>	<i>0</i>	<i>0</i>
Persons who were exited without move-in	46	12	34	0	0
Total persons	120	25	95	0	0

Numbers in *green italics* have been recalculated or weighted based on available totals.

Q22d: Length of Participation by Household Type

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
7 days or less	258	113	145	0	0
8 to 14 days	93	36	57	0	0
15 to 21 days	84	18	66	0	0
22 to 30 days	68	14	54	0	0
31 to 60 days	282	43	238	1	0
61 to 90 days	172	19	152	1	0
91 to 180 days	259	16	241	2	0
181 to 365 days	84	20	64	0	0
366 to 730 days (1-2 Yrs)	164	38	126	0	0
731 to 1,095 days (2-3 Yrs)	51	31	20	0	0
1,096 to 1,460 days (3-4 Yrs)	16	8	8	0	0
1,461 to 1,825 days (4-5 Yrs)	1	1	0	0	0
More than 1,825 days (> 5 Yrs)	7	7	0	0	0
Data Not Collected	0	0	0	0	0
Total	1539	364	1171	4	0

Q22e: Length of Time Prior to Housing - based on 3.917 Date Homelessness Started

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
7 days or less	267	146	121	0	0
8 to 14 days	44	5	39	0	0
15 to 21 days	48	5	43	0	0
22 to 30 days	65	4	61	0	0
31 to 60 days	127	8	119	0	0
61 to 180 days	227	21	205	1	0
181 to 365 days	138	10	128	0	0
366 to 730 days (1-2 Yrs)	130	5	124	1	0
731 days or more	186	12	173	1	0
Total (persons moved into housing)	1232	216	1013	3	0
Not yet moved into housing	80	12	68	0	0
Data not collected	64	17	47	0	0
Total persons	1376	245	1128	3	0

Q23c: Exit Destination – All persons

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Permanent Destinations					
Moved from one HOPWA funded project to HOPWA PH	0	0	0	0	0
Owned by client, no ongoing housing subsidy	0	0	0	0	0
Owned by client, with ongoing housing subsidy	7	1	6	0	0
Rental by client, no ongoing housing subsidy	164	37	126	1	0
Rental by client, with VASH housing subsidy	0	0	0	0	0
Rental by client, with GPD TIP housing subsidy	1	1	0	0	0
Rental by client, with other ongoing housing subsidy	245	13	232	0	0
Permanent housing (other than RRH) for formerly homeless persons	3	0	3	0	0
Staying or living with family, permanent tenure	37	5	32	0	0
Staying or living with friends, permanent tenure	1	1	0	0	0
Rental by client, with RRH or equivalent subsidy	25	0	24	1	0
Rental by client, with HCV voucher (tenant or project based)	32	2	30	0	0
Rental by client in a public housing unit	7	0	7	0	0
Subtotal - Permanent Destinations	522	60	460	2	0
Temporary Destinations					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	77	36	41	0	0
Moved from one HOPWA funded project to HOPWA TH	0	0	0	0	0
Transitional housing for homeless persons (including homeless youth)	103	28	74	1	0
Staying or living with family, temporary tenure (e.g. room, apartment or house)	160	18	142	0	0
Staying or living with friends, temporary tenure (e.g. room, apartment or house)	121	26	95	0	0
Place not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station/airport or anywhere outside)	11	9	2	0	0
Safe Haven	0	0	0	0	0
Hotel or motel paid for without emergency shelter voucher	34	0	33	1	0
Host Home (non-crisis)	0	0	0	0	0
Subtotal - Temporary Destinations	506	117	387	2	0
Institutional Settings					
Foster care home or group foster care home	0	0	0	0	0
Psychiatric hospital or other psychiatric facility	2	0	2	0	0
Substance abuse treatment facility or detox center	1	1	0	0	0
Hospital or other residential non-psychiatric medical facility	2	2	0	0	0
Jail, prison, or juvenile detention facility	5	2	3	0	0
Long-term care facility or nursing home	0	0	0	0	0
Subtotal - Institutional Settings	10	5	5	0	0
Other Destinations					
Residential project or halfway house with no homeless criteria	0	0	0	0	0
Deceased	6	0	6	0	0
Other	24	2	22	0	0
Client Doesn't Know/Client Refused	0	0	0	0	0
Data Not Collected (no exit interview completed)	81	70	11	0	0
Subtotal - Other Destinations	111	72	39	0	0
Total	1149	254	891	4	0
Total persons exiting to positive housing destinations	456	35	420	1	0
Total persons whose destinations excluded them from the calculation	8	2	6	0	0
Percentage	39.96%	13.89%	47.46%	25.00%	0

Numbers in *green italics* have been recalculated or weighted based on available totals.

Q24: Homelessness Prevention Housing Assessment at Exit

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Able to maintain the housing they had at project start--Without a subsidy	34	18	15	1	0
Able to maintain the housing they had at project start--With the subsidy they had at project start	30	6	24	0	0
Able to maintain the housing they had at project start--With an on-going subsidy acquired since project start	0	0	0	0	0
Able to maintain the housing they had at project start--Only with financial assistance other than a subsidy	1	1	0	0	0
Moved to new housing unit--With on-going subsidy	0	0	0	0	0
Moved to new housing unit--Without an on-going subsidy	0	0	0	0	0
Moved in with family/friends on a temporary basis	0	0	0	0	0
Moved in with family/friends on a permanent basis	0	0	0	0	0
Moved to a transitional or temporary housing facility or program	0	0	0	0	0
Client became homeless – moving to a shelter or other place unfit for human habitation	0	0	0	0	0
Client went to jail/prison	0	0	0	0	0
Client died	0	0	0	0	0
Client doesn't know/Client refused	0	0	0	0	0
Data not collected (no exit interview completed)	1	0	1	0	0
Total	66	25	40	1	0

Q25a: Number of Veterans

	Total	Without Children	With Children and Adults	Unknown Household Type
Chronically Homeless Veteran	1	1	0	0
Non-Chronically Homeless Veteran	7	4	3	0
Not a Veteran	765	353	412	0
Client Doesn't Know/Client Refused	1	1	0	0
Data Not Collected	12	5	7	0
Total	786	364	422	0

Q26b: Number of Chronically Homeless Persons by Household

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Chronically Homeless	270	91	179	0	0
Not Chronically Homeless	1209	241	964	4	0
Client Doesn't Know/Client Refused	8	8	0	0	0
Data Not Collected	52	24	28	0	0
Total	1539	364	1171	4	0

Attachment B

Affirmatively Further Fair Housing (AFFH) Narrative

CITY OF SAINT PAUL

As a recipient of U.S. Department of Housing and Urban Development (HUD) funding, inclusive of Community Development Block Grant (CDBG), Home Investment Partnerships (HOME) funds, and Emergency Solutions Grant (ESG) funds, the City of Saint Paul (City) has the obligation to Affirmatively Further Fair Housing, and to take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

To "affirmatively further fair housing," the City of Saint Paul will:

- *Analyze and eliminate housing discrimination in the Jurisdiction.*
- *Promote fair housing choice for all persons.*
- *Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin.*
- *Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities.*
- *Foster compliance with nondiscrimination provisions of the Fair Housing Act.*

The City's obligation to affirmatively further fair housing applies to all housing and housing related activities in the grantee's jurisdictional area whether publicly or privately funded. The City's Human Rights Ordinance prohibits discrimination by private parties, such as owners, lessees, managing agents, real estate brokers, real estate sales persons, appraisers, developers, banks, banking organizations, mortgage companies, insurance companies, or other persons having the right to sell, rent, or lease any real property (City of Saint Paul Legislative Code, Chapter 183.06). Correspondingly, the City's public policies and regulations were adopted to foster equal opportunity for all to obtain employment, education, real property, public accommodations, public services, contract, and franchise without regard to race, creed, religion, sex, sexual or affectional orientation, color, national origin, ancestry, familial status, age, disability, marital status or status with regard to public assistance, and strictly in accord with their individual merits as human beings.

During program year 2022, the City used its housing policy and housing practices to determine whether its actions to affirmatively further fair housing expanded housing opportunities that promoted fair housing choice; worked with the Fair Housing Implementation Council (FHIC) to consider regional approaches to Fair Housing issues;

provided housing services for limited-English-speaking residents; and financed affordable housing and affordable supportive housing.

The City's CAPER demonstrates that its housing programs, housing policies and procedures actively work to remove the identified impediments while also furthering fair housing, as noted below.

CITY HOUSING PROGRAMS AND PROCEDURES THAT AFFIRMATIVELY FURTHER FAIR HOUSING CHOICE

AFFORDABLE HOUSING

Although affordable housing issues are not fair housing concerns per se, the lack of affordable housing in the Twin Cities effectively reduces housing choices for many protected classes. Many communities lack affordable housing opportunities and economic conditions can impact the development or preservation of affordable housing. 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. To rent a modest two-bedroom apartment, Ramsey County workers must earn \$25.15 per hour and work 40 hours per week all year long. However, the typical renter in Ramsey County earns the equivalent of \$19.15 per hour (published by the National Low-Income Housing Coalition, *Out of Reach Minnesota: 2021*). Nearly half of all renters, 48%, are living in housing not affordable to them (2020, 1-Year *American Community Survey* data from the U.S. Census).

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 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 also 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.

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). 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. PHA also currently administers 4,929 Housing Choice Vouchers (HCVs). In total, PHA provides over 9,000 affordable homes to more than 22,000 people.

During PY22, the City provided financing or favorable loan terms to preserve, renovate, or construct affordable rental housing for households at or below 60% of AMI. The City used a combination of financing that included LIHTC, HUD funds, TIF, and City STAR funds. Total units developed or preserved were 1,179. Of these 750 were affordable including 348 units at 30% AMI, 67 units at 50% AMI, and 335 units at 60% AMI or below – 89 units through preservation and 1090 through new construction.

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING (AI)

As a contributing member of the FHIC, the City worked with regional partners and contracted with the Lawyers Committee for Civil Rights Under Law to draft the 2020 AI. The 2020 AI was finalized by the Fair Housing Implementation Council (FHIC) and The Lawyers Committee for Civil Rights Under Law on January 21, 2021. During the process of drafting the 2020 AI, the Preserving Community and Neighborhood Choice Rule was published and adopted. Our understanding is that there is no longer a formal regulatory or compliance requirement to submit this plan, however, the FHIC has submitted the Final AI to the local field office for feedback.

In the 2014 AI, the following impediments were noted:

1. Potential homebuyers of color are denied for home purchase loans at rates exceeding white homebuyers;
2. Higher rates of exit from homeownership among households of color;
3. Homeownership perceived as unattainable by some households of color;
4. Predatory lending practices towards immigrants, communities of color, and disabled households in the form of contract for deeds;
5. Housing choices for people of color are impacted by perceptions about school performance and neighborhood safety;
6. Limited number of rental units available with 3 or more bedrooms;
7. High rental application denial rates in communities of color and those with disabilities based on rental selection criteria (criminal background, credit history, rental background);

8. Inability to place tenants utilizing rental assistance especially for those with disabilities, households with children, and households of color, including by not limited to Housing Choice Vouchers (HCV);
9. Development processes in local government can limit construction of affordable housing for people with disabilities; and
10. NIMBY-ism regarding siting and placement of affordable housing.

In the Addendum to the 2014AI, the following goals were identified:

1. Improve opportunities for mobility within the region.
2. Reduce resident displacement.
3. Increase access to homeownership.
4. Expand funding for affordable housing.
5. Improve fair and affordable housing planning.
6. Expand locations of affordable housing.
7. Institute effective and meaningful community engagement.
8. Invest in place-based community improvements.
9. Support multicultural housing needs.
10. Support residents' fair housing rights.

In the 2020 AI, the following goals were identified:

1. Increase the supply of affordable housing in high opportunity areas.
2. Preserve the existing stock of affordable rental housing.
3. Support homeownership for households of color.
4. Prevent Displacement of Black and Brown low- and moderate-income residents.
5. Increase community integration for person with disabilities.
6. Ensure equal access to housing for person with protected characteristics, lower-income, and homeless.
7. Expand access to opportunity for protected classes.
8. Reduce barriers to mobility.

The FHIC is currently working to identify and prioritize the goals and strategies within the 2020 AI to be addressed as a region. The City of Saint Paul intends to continue to work towards understanding the impediments and operationalizing the goals identified in this AI through coordination with the FHIC and within our individual jurisdiction.

THE QUALIFIED ALLOCATION PLAN

2014 AI (See Impediments: #6, #7, #8, #10) (See Goals: #2, #4, #6, #8)

With an allocation of \$ 870,289.00 and \$891,541.00 for Low-Income Housing Tax Credits (9% credits) for 2023 and 2024, the City has limited financial capacity to produce affordable rental housing. If the 9% allocation is combined with the 4% tax credits, the City is able to finance 6 affordable housing developments each year. As a result, the City must partner with HUD, Minnesota Housing Finance Agency (MHFA), and various foundations to develop other comprehensive financing plans necessary to develop/preserve affordable housing. It is essential that MHFA tax credits are allocated in a manner that equitably develops more affordable housing metro-wide which will advance fair housing choice within the Twin Cities metro area.

The HRA'S LIHTC Qualified Allocation Plan (QAP) encourages economic integration and housing stability citywide with production and preservation of affordable housing throughout the City. The QAP prioritizes projects that create larger, family sized housing, promotes greater access to housing by limiting security deposits and denials based on rental and credit history, and projects that commit to longer periods of affordability. An additional condition for receiving LIHTC through the HRA is developing tenant screening guidelines that implement the 2016 HUD Fair Housing Guidance related to the use of criminal history.

During the program year, the City established a two-year QAP (2024-2025), which sets the priorities and requirements for multifamily projects that will request funding in the 2023 and 2024 RFPs. This included changes to the procedural manual, selection priorities and scorecard. Full details of changes can be found [here](#). Notable changes include:

9% Tax Credits

- Removal of criteria based on the location of the project (QCT Vs. non-QCT) for both rehabilitation and new construction projects.
- Addition of a criterion that gives priority to naturally occurring affordable housing (NOAH) projects
- Addition of a non-smoking policy criterion in the 4% Scorecard
- Addition of a new criterion regarding "Equity and Cultural Integration"
- Increasing points for projects with more homeless units

4% HTC

- Addition of criteria for preservation and Naturally Occurring Affordable Housing (NOAH)

- Removal of criteria based on the location of the project (QCT Vs. non-QCT) for both rehabilitation and new construction projects.
- Increasing points for projects with more homeless units
- Addition of a non-smoking criteria
- Addition of a new criterion regarding “Equity and Cultural Integration”
- Addition of a criterion providing points for historic projects
- Addition of a criterion providing points for project-based Section 8 developments

ACCESSIBILITY ISSUES – ACCESSIBLE-DESIGNED HOUSING AND CITY SERVICES

2014 AI (See Impediments: #8, #9) (See Goal: #10)

Saint Paul’s affordable housing policies effectively create more accessible rental housing units because large multi-family housing developments (5 units or more) must comply with the American with Disabilities Act (ADA) and Section 504.

People living with disabilities also typically need city services. In response, the City continues to upgrade city services that can assist residents with disabilities. Some examples are new City traffic lights designed to respond to the needs of visually-impaired residents and the Ramsey County Emergency Community Center’s Vital Emergency Response Information Form that lessens the emergency response time for emergencies affecting City residents with disabilities.

The City’s *Complete Streets* policies considered the needs of all street users of all ages and abilities in the process of street design. The City’s Transportation Committee (comprised of 4 Saint Paul Planning Commissioners and 8 community members, including an accessibility representative) advises the City Planning Commission on how to better integrate transportation planning and projects with land use decisions such as zoning, neighborhood and comprehensive planning, and infrastructure investments. The Transportation Committee reviewed planning or design documents for consistency with *Complete Streets* approach and Universal Design guidelines. These apply to all City projects including infrastructure and public improvements paid for in whole or part with HUD funds.

Additionally, in 2019 the City hired the first Accessibility Coordinator in the Department of Human Rights and Equal Economic Opportunity (HREEO). The Accessibility Coordinator coordinates work with departments as they implement and sustain compliance with the American Disabilities Act (ADA) and Limited English Proficiency (LEP) programs and services throughout the City of Saint Paul so we continue to make Saint Paul a more inclusive and accessible city for all residents, workers, and visitors.

AFFORDABLE SUPPORTIVE RENTAL HOUSING

2014 AI (See Impediments: #6, #7 #8, #9, #10) (See Goals: #2, #4, #6, #8)

To further fair housing choice, the City recognizes the diverse needs of its residents by financing supportive housing citywide and that serves residents with challenges or barriers to housing. Saint Paul has existing affordable supportive housing developments located citywide, including the City-owned Saint Paul Residence (60 units for at-risk of being homeless, and 60 units for long-term homeless units for late stage alcoholics or those with chemical dependency in the Midway neighborhood).

Catholic Charities Dorothy Day Residence and Opportunity Center, opened in early PY 2019, 171 permanent supportive housing (PSH) units, all of which were occupied in PY 2019. Of these units 15 have been reserved for single adults experiencing long term homelessness and 11 units are reserved for homeless youth. The first two floors of the building provide the Opportunity Center which consists of dining facilities, a health clinic, and office space for programming and other services to address the needs of homeless adults (including many residents with mental health barriers) residing in Saint Paul.

City staff also participated with the MHFA Stabilization Committee and Stewardship Committee to facilitate the financing of supportive housing and/or assist with affordable housing developments at-risk of financial difficulties.

ZONING CODE

2014 AI (See Impediment: #10) (See Goal: #5, #6, #7, #8)

As a baseline, the City's Zoning Code supports the development of supportive housing because the Zoning Code only requires conditional use permits for supportive housing developments over a certain size or density within residential, traditional neighborhood districts, business and industrial districts. The Zoning Code defines supportive housing as one (1) main building, or portion thereof, on one (1) zoning lot where persons with mental illness, chemical dependency, physical or mental handicaps, and/or persons who have experienced homelessness reside and wherein counseling, training, support groups, and/or similar services are provided to the residents. The Zoning Code also allows SRO facilities to be built in many areas which consequently facilitated the development of the City-owned Saint Paul Residence that serves residents experiencing homelessness with late-stage chronic alcoholism and at-risk of becoming homeless.

The Zoning Code also encourages high density affordable rental housing along transit corridors, such as the Green Line, which allows for easy access to major employment opportunities. For example, Prior Crossing (supportive housing for homeless young adults) and the Ain Dah Yung Supportive Housing (culturally-response supportive housing for American Indian young adults) are located on University Avenue and the Green Line light rail.

An Accessory Dwelling Unit (ADU) has been permitted to accompany a single family home in all areas of the City since 2018; since March 2022 (phase 1 of the 1-4 Unit Housing Study

amendments), regulations became more flexible by dropping the lot size requirement and increasing the allowable floor area; Sustainable Building Regulations Ordinance established sustainable building regulations for buildings owned, operated or funded by the City ensuring energy efficiency and sustainability and thus lower costs for building owners and ultimately tenants.

The City has supported and approved more recent zoning changes to increase opportunities for multifamily and affordable housing: Both the Marshall Ave Zoning Study, Stryker Ave Zoning Study, Gold Line Station Area Plan resulted in rezonings of multiple properties to expand locations for multifamily and affordable housing on various corridors of the City. More zoning studies are expected in the future with the G Line (Robert/Rice) BRT corridor, if not also the Purple Line BRT corridor, and Riverview transit corridor.

The definition of *Family* was identified for study by the 2040 Comprehensive Plan and City Council Resolution 18-1204. Under that regulation, only four (4) unrelated people could occupy a dwelling unit, or two (2) parents with their children along with two (2) other people. In 2021, the Saint Paul City Council adopted changes to allow six (6) or fewer adults, with minor children in their care, as the new definition of “household” to replace the former definition of family.

The City continues work on the 1-4 Unit Housing Study, phase 2 which, if recommended by Planning Commission and adopted by City Council in late 2023, will allow for changes in all of the single family-only zoning districts of the City (RL-R4) as well as the duplex (RT1) and townhome (RT2) zoning districts. Zoning would become more flexible in allowing a range of housing types, and under the proposed new base zoning districts, up to 4 or 5 units on many lots, subject to smaller minimum lot sizes per unit. Proposed density bonuses would allow for one or two additional units on a lot, above the base zoning amount, if affordable units and/or family-sized (3 or more bedroom) units are provided, and/or if 50% of an existing residential structure is retained and converted or added upon. Additionally proposed is greater zoning flexibility for developing accessory dwelling units and cluster lot developments, along with lower minimum lot widths required to subdivide existing lots (i.e. greater flexibility to build smaller/narrower homes). While these zoning changes do not mandate affordable housing, the density bonus will incentivize it, and over time, a less restrictive regulatory approach should increase housing supply and reduce some scarcity in the housing market, potentially leading to modest price stabilization or reductions, and improving overall housing affordability in Saint Paul.

CITY'S HOUSING STRATEGIES TO END HOMELESSNESS

2014 AI (See Impediments: #6, #7, #8, #9, #10) (See Goal: #7)

Many adults entering emergency shelters and transitional housing in Ramsey County are representative of protected classes. A person who identifies as American Indian is 14 times more likely to experience homelessness than a white person and a person who identifies as African American is 8 times more likely to experience homelessness as Furthermore, the status of homelessness effectively has a disparate discriminatory impact because many long-term homeless residents face housing barriers due to challenges with mental health, brain injury, developmental disabilities, cognitive learning disabilities, and/or chemical dependency. Consequently, there is a continuing need to develop and maintain affordable supportive housing strategies based on what we know about who is currently homeless.

For many residents experiencing homelessness, the lack of economic opportunities is also a major barrier to obtaining and retaining stable housing. As previously stated, on average, Ramsey County renters lack enough income (i.e. a minimum hourly wage of \$25.15) to pay the fair-market rent for a two-bedroom apartment. In addition, households who lack sufficient education and/or job training skills are more at-risk of becoming homeless due to the inability to qualify for or find higher wage employment.

The City and Ramsey County receive Emergency Solutions Grant (ESG) funding through direct allocations from HUD. To administer the deployment of City ESG funds more efficiently, the City entered into a Joint Powers Agreement (JPA) with the County. The County, as the lead agency and collaborative applicant for the City of St Paul/ Ramsey County Continuum of Care (COC)- Heading Home Ramsey, administers the ESG funds; selects subrecipients and enters into contracts to implement use of funds; processes subrecipient reimbursements; monitors subrecipient performance; manages HMIS data collection and required reporting to HUD and the City. The HHR ranking committee, made up of HHR steering committee members and individuals with lived experience, is tasked with decision-making on the select ESG projects and does this with consideration of the annual Point in Time count, Housing Inventory Chart, Systems Performance Measures and needs assessment.

Coordinated Response to Unsheltered Homelessness During COVID-19

Since 2018, the City has been actively responding to encampments through coordination and outreach in collaboration with Ramsey County, and nonprofit partners. Protocols are in place to monitor the safety and health of encampment residents and ensure access to services.

The City acts to restrict, limit, or close encampments when necessary to protect the health, safety, or security of encampment residents. Before any action is taken on an encampment the City works with Ramsey County and nonprofit partners to find safe, stable housing for encampment residents. Our guiding principles:

- Everyone experiencing unsheltered homelessness is deserving of being treated with dignity and respect and in accordance with their rights.
- Every effort must be made to connect people to housing, shelter, and services.
- Encampments do not provide a safe, healthy, or secure living environment.

The COVID-19 pandemic has had a significant impact on the numbers of people who are experiencing homelessness, and the related economic impacts have led to more residents living in unsafe conditions in tents, under bridges, in caves. Between 2016 and 2021, unsheltered homelessness increased by 130%. The 2023 Point-in-Time count just conducted again found well over 300 unsheltered individuals.

We work in collaboration with Ramsey County and our outreach partners to gather information and make decisions on a case-by-case basis to ensure our efforts align with City principles and the Governor's Orders.

Efforts remain focused on supporting the safety and health of unsheltered residents amid this pandemic and beyond. Our strategies include responding to the increased need for shelter, housing supports, and housing options, and expanding access to meals, sanitary services, healthcare, mental/chemical health assessments, day space, and shelter options for women, youth, LGBTQ, and other specific needs.

The rising number of encampments during the pandemic has led at times to friction with nearby neighbors and businesses. One response has been City support of the "Block by Block" program, which employs Ambassadors to not only help maintain clean and welcoming streets in the downtown area but also to assist individuals experiencing homelessness access services. Ambassadors may also provide crime prevention information. When a law enforcement response is called for, Saint Paul Police are able to call upon specialized units and increased patrols in targeted areas.

Responding to needs of homeless persons - Funding was awarded as follows:

Addressing the emergency shelter and transitional housing needs of homeless persons

For PY22, Saint Paul addressed emergency shelter and transitional housing needs of unsheltered residents as follows:

Emergency Solutions Grant (ESG) - City ESG partially funded operational costs of emergency shelters and transitional housing services, street outreach to unsheltered residents, homelessness prevention, and Rapid Re-Housing (RRH) programs assisting residents experiencing homelessness. These funds supplemented community services financed through the Ramsey County Continuum of Care (CoC), Ramsey County Housing Stability

Department, City of St. Paul, and state-funded Family Homelessness Prevention Assistance Program (FHPAP) and Emergency Solutions Program (ESP).

The following emergency shelters were supported by ESG:

- The Salvation Army Booth Brown House Shelter for youth
- Lutheran Social Services Safe House Shelter for youth
- Catholic Charities Higher Ground Shelter for adults
- YMCA shelter for adults
- Catholic Charities Family Service Center Shelter for families
- Interfaith Action Project Home Shelter for families
- Breaking Free Shelter for adults and families fleeing domestic violence
- Westside Community Health Services shelter motel vouchers for adults and families
- Listening House Day Shelter for single adults

The following Rapid Rehousing Services were supported by ESG:

- Breaking Free rental support for adults and youth fleeing domestic violence
- Theresa Living Center- medium term rental assistance and legal services including credit repair for single adult women and women with families
- Face to Face- rental assistance for youth

The following Prevention Services were supported by ESG:

- Westside Community Health Services- House Calls rental assistance
- Face to Face- rental assistance for youth

The Face to Face program paired it's ESG RRH and Prevention Services with a federal Work Investment Opportunity (WIOA) grant. As such, the grant allowed them serve youth aged 14-24 that have barriers to employment. These barriers include unstably housed, justice involved, pregnant and parenting, high school dropout, insufficient work history and disabilities. Youth are assigned an Education and Employment Navigator to work on career and education goals. Navigators help them with gaining and maintaining employment. This can be unsubsidized employment, or use of other funds to help them obtain internships with partners in areas where they may have interest in as a long-term career. Face t Face also has classes on work readiness skills, personal development, and financial literacy.

Helping low-income individuals and families avoid becoming homeless – Ramsey County funds community programs and counseling to previously institutionalized or homeless individuals by funding nonprofit service providers that assist low-income individuals and families in the transition to permanent housing. The County and its community partners administer the primary social service networks that perform these

functions and include assistance for childcare, job training, transportation, mental health counseling, chemical dependency treatment, and job search assistance.

The City's ESG Program funded homelessness prevention programs in partnership with Minnesota Community Care (in partnership with Ramsey County) – HouseCalls/Families in Crisis. Prevention services offered included, financial assistance for utility payments, rent payments, rental deposits – all necessary to secure and maintain stable housing. Ramsey County chose to shift to one prevention program due to the increase in federal and state funding during the pandemic. ESG-CV was not used for prevention services.

Saint Paul has a long history of funding supportive housing facilities, which include Crestview, Visitation, Jackson Street Village, Jeremiah Program, St. Christopher's Place; and Saint Paul Residence which continues to provide 120 supportive housing units (60 units for late stage chronic alcoholics and 60 units for formerly homeless residents including some adults who may have been discharged from publicly-funded institutions).

Catholic Charities' Higher Ground facility provides 280 shelter beds which includes medical respite beds, pay-for-stay beds, and 193 permanent SRO supportive housing units. Phase II opened late 2019 adding 177 SRO supportive housing units and a new Opportunity Center. The Opportunity Center open daily for breakfast and lunch is a gathering space that connects service providers to support individuals staying at the Higher Ground homeless shelter or the residents staying in the supportive housing and SRO units. Critical services that promote long-term housing stability include: col-location of Ramsey County financial workers to help individuals certify for or recertify for Emergency Assistance, Housing Support, Medical Assistance and connections to Ramsey County probation officers. and MnCHOICES Aging and Disability service waivers. Other critical services include Social Security Administration navigators, Mental Health services, and Ain Dah Yung Supportive Housing development provides 42 supportive housing units for homeless youth with a focus on American Indian culture, an underserved community.

Overall, the City and County worked with its community agency partners to fund programs that assist residents experiencing homelessness, including allocating CDBG funds for the Block Nurse Program and neighborhood non-profit programs that helped residents in need.

In summary, during PY22, affordable housing and supportive services were provided within the City of Saint Paul to residents experiencing homelessness and residents needing supportive housing, including the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with chemical dependency, and those with limited English-speaking proficiency. That said, more affordable housing and more affordable supportive housing are needed citywide. In response, the City continues to finance affordable housing developments, and the City of Saint Paul's Comprehensive Plan includes strategies to facilitate the development of affordable housing citywide.

Other City initiatives: established a local Housing Trust Fund; funding for community land trusts to provide new pathways to homeownership and promote long-term affordable community ownership; created a database of naturally occurring affordable housing (NOAH) units to assess risk of conversion and identify opportunities for preservation, established a rental supplement program in partnership with local foundations and social service providers for households at/below 50% AMI, established a down payment assistance program and enrolled 89 properties in the 4(d) property tax incentive program to stabilize and preserve existing affordable housing units.

Helping homeless persons (especially chronically homeless) make the transition to permanent housing and independent living

In partnership with Ramsey County CoC, the City assisted adults, families, and youth experiencing homelessness with the following services:

Homeless Adults –

- Catholic Charities Higher Ground Shelter for adults
- YMCA shelter for adults
- Breaking Free Shelter for adults and families fleeing domestic violence
- Westside Community Health Services shelter motel vouchers for adults and families
- Listening House Day Shelter for single adults
- Breaking Free rental support for adults and youth fleeing domestic violence
- Theresa Living Center- medium term rental assistance and legal services including credit repair for single adult women and women with families
- Westside Community Health Services- House Calls rental assistance

Homeless Families – Homeless families were assisted with transitional programs through Breaking Free rental support for adults and youth fleeing domestic violence.

- Catholic Charities Family Service Center Shelter for families
- Interfaith Action Project Home Shelter for families
- Breaking Free Shelter for adults and families fleeing domestic violence
- Westside Community Health Services shelter motel vouchers for adults and families
- Theresa Living Center- medium term rental assistance and legal services including credit repair for single adult women and women with families
- Face to Face- rental assistance for youth

Homeless Youth -

- Breaking Free rental support for adults and youth fleeing domestic violence
- Face to Face- rental assistance for youth

Presently, the Heading Home Ramsey CoC has prioritized HUD and Minnesota Department of Human Services funded Permanent Supportive Housing (PSH), Rapid Rehousing (RRH) housing for individuals who meet the HUD definition of chronically homeless. This means our community places an emphasis on individuals who have experience homelessness the longest and who have a disability for all available PSH and RRH housing.

Homeless Veterans - MACV provided street outreach and RRH services for homeless veterans through other federal funds as of March 2021.

Affordable Housing - The lack of affordable housing is often cited as a reason for homelessness. In response, Saint Paul allocated City (Housing and Redevelopment Authority and sales tax), Federal financing allocations (LIHTC and tax-exempt bonds) and HUD funds (CDBG, HOME) to construct or preserve affordable housing. New initiatives included: established a local Housing Trust Fund; funding for community land trusts to provide new pathways to homeownership and promote long-term affordable ownership; creation of a database of NOAH units across the City to inform preservation strategies; implemented Families First, a rental supplement program with supportive services for households at/below 50% AMI and a child in St. Paul Public schools; enrolled 89 properties in the 4(d) program with property tax incentives to stabilize and preserve existing affordable housing units; and continued the rental rehab program providing loans to landlords for building improvements provided they maintain affordable rents.

The City's owner-occupied rehab program and its non-profit partners improved homeowner housing conditions. The HRA'S LIHTC Qualified Allocation Plan (QAP) encourages economic integration and housing stability with production and preservation of affordable housing throughout the city. The QAP prioritizes projects that create larger, family sized housing units and projects that commit to longer periods of affordability and promotes greater access to housing by limiting security deposits and denials based on rental and credit history. An additional condition for receiving LIHTC through the HRA is developing tenant screening guidelines that implement the 2016 HUD Fair Housing Guidance related to the use of criminal history.

CITY'S HOME LOAN FUND

2014 AI (See Impediments: #1, #2, #3, #4) (See Goal: #3)

During PY 2022, the City's Home Loan Fund provided home improvement loans to CDBG-income eligible homeowners, including Deferred Payment Due-on-Sale Home Improvement loans and Saint Paul/Ramsey County Lead Paint Window Replacement program. The City's Home Loan Fund assisted 15 households comprised of 5 female-headed households and 8 households challenged with disabilities. In total, the City's Home Loan Fund assisted 9 White households, 2 Black households, 4 Asian households, 0 Native American or Pacific Islander households, and 1 Hispanic household. Most importantly, the City Home Loan Fund assisted

those households in most need including 2 households at 0-30% AMI; 7 households at 31-50% AMI; 6 households at 61-80% AMI.

To further promote fair housing choice, the City's Home Loan Fund staff provided multilingual home ownership services in Hmong language and have staff who speak Hmong, and Spanish. Language translation services are also provided, as needed. The City's website is also translatable.

In addition to the City's Home Loan Fund program, the City worked with various community development corporations, such as Dayton's Bluff Neighborhood Housing Services (DBNHS), Neighborhood Development Alliance, Inc. (NeDA), NeighborWorks Home Partners (NWHP), North East Neighborhoods Development Corporation (NENDC), Rondo Community Land Trust (RCLT), and Twin Cities Habitat for Humanity which provided neighborhood-based housing programs that were responsive to the needs of City residents and City priorities. NeDA's multi-lingual/multi-cultural housing services assisted Spanish-speaking residents living in the West Side neighborhood. DBNHS and NENDC also have bi-literate Hmong staff to assist its LEP Hmong households living in the East Side neighborhoods.

In recognition that 1 in 5 City residents speaks a language other than English in their homes and in accordance with Title VI of the Civil rights Act of 1964, 42 U.S.C. § 2000d and Executive Order 13166, the City has developed a Limited English Proficiency Plan (LEP). Based on data collected from a variety of sources, including the Saint Paul Public Schools and the U.S. Census Bureau, the City's primary language groups that are non-English include, but are not limited to Spanish, Hmong, and Somali. This means that increasingly, City employees are providing services to individuals who may be limited English proficient (LEP) because of national origin. The City's LEP Language Access Plan outlines and describes how the City will improve access to its services for LEP individuals.

The City is committed to making its services and information about those services available to everyone, regardless of language barriers. As residents, workers or visitors who contribute to the quality of life in the City, LEP individuals are entitled to meaningful access to City services. As a recipient of federal financial assistance, the City is required by federal law to plan for and provide meaningful access to City services for LEP individuals.

MORTGAGE FORECLOSURE PREVENTION PROGRAM

2014 AI (See Impediments: #1, #2, #3, #4) (See Goal: #3)

The City of Saint Paul is one of several HUD-approved housing counseling agencies providing counseling in the City of Saint Paul under the umbrella of the Minnesota Home Ownership Center (MNHOC). The network of agencies providing mortgage default/early delinquency counseling in the City assist households with guidance and assistance for submission of mortgage modifications, working with their mortgage servicer on a smooth transition out of

the home (short sale or deed in lieu of foreclosure), and providing information about the foreclosure process and moving on after foreclosure.

During the program year, the network of agencies provided individualized mortgage foreclosure prevention counseling by working with homeowners to create an action plan and viable budget. In addition, housing advisors provide referrals to community resources, such as food shelves, formal budget counseling, bankruptcy counseling, legal aid and as necessary emergency assistance from Ramsey County. In addition, the City of Saint Paul contracted with the Minnesota Homeownership Center to provide emergency mortgage assistance payments using CDBG and CDBG-CV funding awarded through the CARES Act.

Finally, although predatory lending practices are not discriminatory per se, predatory lending practices may have a disparate discriminatory impact on communities of color, lower income households, the elderly, and those with lower credit scores.

INSPIRING COMMUNITIES PROGRAM

2014 AI (See Impediments: #1, #2, #3, #4) (See Goal: #3)

The City of Saint Paul's *Inspiring Communities* program was created to consolidate properties, both for new construction and rehabilitation, acquired with NSP, CDBG, and HRA funds under a single strategy. The *Inspiring Communities* program largely focuses investment on geographically defined cluster areas in neighborhoods most impacted by foreclosure and vacancy. The program funds assist developers with development gap financing for construction of new housing on vacant lots or rehabilitation of vacant structures. As a neighborhood redevelopment program, *Inspiring Communities* also created construction job opportunities for local residents, Section 3 certified businesses, M/W/SBEs, and advanced equity in contracting and workforce hiring.

Cumulative Impact of Inspiring Communities

Since 2008, the City has allocated more than \$45,000,000 of federal, state, and local funds to revitalize vacant and foreclosed properties in designated Saint Paul neighborhoods. Approximately 300 properties have been sold or are in the process of being sold. *Inspiring Communities* has developed energy-efficient, sustainable, and affordable homes in areas of Saint Paul with the greatest need for stable housing. The quality of housing increased the overall affordability, as these homes should not require major capital investments for 10-15 years. Additionally, these investments encouraged neighboring homeowners to reinvest in their properties and neighborhoods.

CITY'S EFFORT TO AFFIRMATIVELY FURTHER FAIR HOUSING BY ENSURING AVAILABLE HOUSING SERVICES TO LIMITED ENGLISH PROFICIENCY RESIDENTS

2014 AI (See Impediment: #4) (See Goals: #3, #7)

The City of Saint Paul recognizes that limited English proficiency (LEP) residents are often unable to access housing service information in their primary languages. In recognition that 1 in 5 City residents speaks a language other than English in their homes and in accordance with Title VI of the Civil rights Act of 1964, 42 U.S.C. § 2000d and Executive Order 13166, the City has a Limited English Proficiency Plan (LEP). Based on data collected from a variety of sources, including the Saint Paul Public Schools and the U.S. Census Bureau, the City's primary non-English language groups that are Spanish, Hmong, Karen, and Somali. City employees are increasingly providing information, services, and programs to individuals in various languages. The City's LEP Language Access Plan was just updated in 2023. It outlines and describes how the City will improve access to its programs, services, and information for LEP individuals.

The City is committed to making its services and information about those services available to everyone, regardless of language barriers. As residents, workers, and visitors who contribute to the quality of life in the City, LEP individuals are entitled to meaningful access to City services, information, information, and programs. The City's HREEO department coordinates and maintains the City's LEP program. The Planning and Economic Development department has an LEP policy with multilingual staff to provide information about the following housing programs, which are also listed on the City's website, which is translatable.

City Down Payment Assistance

2014 AI (See Impediments: #1, #2,) (See Goal: #3)

The City launched a Down payment Assistance Program to provide financial assistance for homebuyers at or below 60% Area Median Income (AMI). Qualified homebuyers were eligible to receive up to \$40,000 for a home down payment, closing costs, and/or property inspection. The program was developed to protect and preserve naturally occurring affordable housing in neighborhoods vulnerable to displacement and gentrification pressures.

Minnesota Home Ownership Center (MNHOC) Home Buyer Education Classes

2014 AI (See Impediments: #1, #2, #3, #4) (See Goals: #3, #7, #9)

Minnesota maintains a high homeownership rate, approximately 72%, but has a 36-percentage point disparity in homeownership rates between white/non-Hispanic households and households of color (*MHP State of the State's Housing 2021*), ranked the 5th largest disparity in the country (*Key Trends in Housing*, Minnesota Housing Finance Agency, January 2018).

That said, the City financially supported the Minnesota Homeownership Center (MNHOC) which offers individualized financial wellness and home buyer counseling, homebuyer education classes (*Home Stretch* workshops), including multicultural and multilingual homebuyer classes. Homeownership workshops were held in English, Hmong, Somali, Karen, and Spanish. The MNHOC also works directly with the African Development Center

and African Economic Development Solutions to outreach to Somali and Africans new to America. MNHOC's *Framework*, an online educational program, is offered in Spanish. Because of these efforts, 82% (402 of 490) of households participating in homebuyer education and 75% (269 of 358) of households participating in financial wellness and homebuyer counseling identified as people of color.

Subsequently, Fannie Mae worked with the MNHOC's *Framework* in which households who purchase Fannie Mae properties through its *HomeReady Buyer* program will be eligible for up to 3% off the purchase price of the home in the form of closing cost assistance. Fannie Mae's *HomeReady Buyer* program acknowledges that industry leaders recognized the value of homeownership education and counseling.

To improve homeownership education classes, MNHOC also performs pre- and post-workshop surveys (in English and Spanish) for which 98% of *Home Stretch* workshop participants stated that *Home Stretch* helped provide confidence in the home-buying process.

Finally, even with its budgetary restrictions, the City continued its funding of MNHOC – recognizing that the MNHOC's home buyer classes and counseling serve first-time low- to moderate-income (LMI) homebuyers and provides a leadership role in responding to foreclosures.

City's Home Loan Fund/Mortgage Foreclosure Prevention Program

2014 AI (See Impediments: #7, #8, #9) (See Goals: #3, #7)

To ensure access to housing programs, the City's Home Loan Fund's staff provided home ownership services and default counseling in Hmong and other language translation services, as needed.

Relocation Counseling

2014 AI (See Impediments: #10, #11, #12) (See Goal: #7)

The City has the ability provide culturally sensitive relocation assistance, if needed. During the program year 3 households were relocated from an HRA-owned property. Each household used English as a second language and spoke Hmong, Karen or Burmese as a primary language. Interpreters and translated materials were used in the respective languages of the tenants.

HOME OWNERSHIP ALLIANCE - EMERGING HOUSING MARKET INITIATIVES

During the program year, the City participated with MNHOCs *Home Ownership Alliance* (HOA) initiative, a collaboration of more than 30 organizations committed to equitable homeownership for people of color and lower-income households. The HOA brings together organizations that represent a range of communities, including the NeDA, NWHP, and Twin

Cities Habitat for Humanity. The HOA leverages these partnerships to create paths for underserved communities to achieve equitable, affordable homeownership.

An example of the HOA's collaborative innovation is the launch of the "Get Ready. Be Ready" campaign to reach African Americans in Saint Paul's East Side and North Minneapolis. To reach these potential homeowners, HOA works with community representatives to create key messages addressing known myths about homeownership, and invest in community radio and print media, along with social media and outreach to community leaders. In the coming year, HOA will expand this outreach to other populations affected by a lack of access, including East African, Hispanic, and Southeast Asian communities.

The HOA is also advocating for systems change in the very programs intended to advance affordable homeownership. Research has shown that the existing down payment assistance (DPA) ecosystem is inconsistently funded, limits consumer choice, and hinders buyers' ability to compete in a tight market. Further, lenders can be reluctant to work with complex programs with varying features and cite uncertainty about compliance with the secondary market as an obstacle to working with DPA programs.

This initiative will disrupt the status quo and advance a consumer-centered down payment system statewide, with the potential for national replicability; centralization of resources, non-profit leaders supporting lenders and consumers, common underwriting, consistent features, and broader geographic availability.

SAINT PAUL DEPARTMENT OF HUMAN RIGHTS AND EQUAL ECONOMIC OPPORTUNITY (HREEO)

2014 AI (See Impediments: #1, #2 #3, #4, #5, #8) (See Goals: #7, #9)

The City of Saint Paul has a municipal anti-discrimination ordinance, Chapter 183, that is one of the strongest in the nation. The HREEO department in the City is dedicated to eliminating housing disparities and discrimination under Chapter 183 and the Fair Housing Act. During 2015, HREEO was granted full certification as a HUD Fair Housing Assistance Partner (FHAP) which effectively increased the Department's capacity in bringing the authority of the Fair Housing Act to eligible complaints. Discrimination cases falling under the Fair Housing Act and Chapter 183 are investigated by the Human Rights Investigative Division and cross-filed with HUD's Office of Fair Housing and Equal Opportunity. Subsequently, HREEO is the only FHAP in the State of Minnesota that is substantially equivalent under HUD's work-sharing agreement. The Human Rights Investigative Division has an extensive history of working to eradicate housing discrimination. All the investigators and leadership are trained under HUD requirements. HREEO staff have conducted Fair Housing continuing legal education training for attorneys and professionals in the housing and property management fields. Furthermore, staff have considerable experience with attempting and conducting conciliation. HREEO has a long history of taking on challenging policy issues, and producing

timely, thorough, and useful investigations which have led to individual complainant remedies as well as wider public interest policy changes with landlords and housing providers in our jurisdiction. They have also developed a Know Your Rights seminar that they are planning to roll out this fall with stakeholder groups.

During the program year, HREEO increased its visibility in the community by participating in outreach activities and events. In the year prior, HREEO participated in 4 outreach and engagement events. Thus far in calendar year 2023, they are at 20 Eden and counting. The Human Rights Investigative team and leadership have been very deliberate in this program year to prioritize engagement with stakeholders in the housing area.

The diversity of HREEO's staff reflects the communities it serves. This team is fluent in several languages which include Hmong, Spanish, Tigrinya, Arabic, Turkish, Tagalog, German, and Vietnamese. Staff also have working knowledge of Syriac. In the past, HREEO's staff partnered with the Equal Opportunity Commission and the U.S. Department of Labor to coordinate and organize outreach to the Hmong Community through their vulnerable workers project.

LEGAL SERVICES: SOUTHERN MINNESOTA LEGAL REGIONAL SERVICES & HOMELINE

2014 AI (See Impediments: #1, #2, #3, #4, #5 #7, #8) (See Goals: #2, #9)

Often, legal representation is needed to enforce fair housing rights. In response, the City provided financial support for the Housing Equality Law Project, administered by Southern Minnesota Regional Legal Services (SMRLS) which provides fair housing enforcement services. With this grant, the City funds legal support to assist Saint Paul residents who are treated unfairly when seeking or maintaining their housing. Legal services include negotiated settlements, assisting with filing of complaints with enforcement agencies, and representing people in court. Persons who benefit from these services include low-income individuals, persons of color, immigrants and refugees, disabled persons, and female heads of households and their families who were treated unfairly, and in violation of anti-discrimination laws, by landlords when they look for housing, live in housing, or try to keep their housing. The City also contracted CDBG-CV funds to partially fund SMRLS's legal representation for residents experiencing homelessness or those at-risk of becoming homeless to stabilize their housing.

The City of Saint Paul funds a portion of Homeline's tenant call line. This grant is also overseen by HREEO.

CITY'S EFFORT TO AFFIRMATIVELY FURTHER FAIR HOUSING THROUGH ANTI-DISPLACEMENT AND INCREASED ACCESS STRATEGIES

2014 AI (See Impediments: #1, #3, #7, #8, #9, #10) (See Goals: #1- #10)

City's Housing Trust Fund Strategy

During the program year, the City continued to operationalize the Housing Trust Fund (HTF) strategy. The HTF serves as a flexible financial tool used to address the current crisis of housing affordability in Saint Paul. Current issues facing the Saint Paul housing market include increasing costs of labor and materials limiting new construction, housing costs rising at a quicker pace than average incomes, and significant racial disparities in homeownership.

The HTF strategy identifies five key objectives to address housing issues:

1. Meet the needs of those with the lowest incomes by increasing housing supply. The lowest income residents in Saint 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 housing supply. Maintaining housing options that are already serving low- and moderate-income families will ensure the City does not 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 City residents. Expanding tenant protections, landlord training, and coordination among City departments to ensure fair access to housing and prevention of displacement.

The Housing Trust Fund, established in PY18, will invest \$16 million in affordable housing using the strategies described above. Recent investments include:

- Investments in innovative models for homeownership and wealth building including Accessory Dwelling Units and Community Land Trusts
- Financing to preserve unsubsidized naturally occurring affordable housing units and prevent displacement
- Families First Housing Pilot rental supplement program
- Community Land Trust demonstration program

Families First - The City continued enrollment for the Families First Housing Pilot which provides Saint Paul families a \$300 monthly rent supplement and ongoing supportive services for three years, in partnership with the Saint Paul Public Schools. Eligible families are those with incomes at or below 30% AMI, who pay 40% or more of their income for rent, are not receiving another housing subsidy, and have at least one Pre-K to 3rd-grade student enrolled in a participating school. The City invested \$3 million through the Housing Trust Fund to support up to 250 families in underperforming schools with ongoing rental support.

Additional funds to provide supportive services from community partners were awarded through grants from philanthropic partners.

Office of Financial Empowerment

The Office of Financial Empowerment (OFE) continued its work with internal and external stakeholders.

In November 2021 voters approved a rent stabilization ordinance. Through a partnership with OFE and the Department of Safety and Inspections (DSI) a cross-sectional stakeholder group - including renters, homeowners, advocates, policy experts, owners, landlords, real estate, finance, development, and legal professionals - was asked to research rent stabilization ordinances and possible changes to the ordinance during February 2022-May 2022. The group submitted their report in July 2022. The ordinance originally went into effect on May 1, 2022 limiting rent increased to no more than 3%.

The input from the stakeholder group influenced changes to the ordinance. Updated rules were drafted and public comment sought during November 2022. The final rules were approved and published in December of 2022. The City of Saint Paul's rent stabilization ordinance took effect on January 1, 2023. The implementation and administration of rent stabilization was transferred to the City's Department of Safety and Inspections.

Note that a Just Cause vacancy policy, part of the tenant protections ordinance that was recinded in 2021, was added to the rent stabilization rules.

During the plan year, the OFE also secured financial support to support local eviction prevention efforts. The program, implemented by a local, external organization, included notification of eviction filings and education of tenant's legal rights.

The Office of Financial Empowerment continues to work with the internal and external stakeholders to identify additional actions that address the AI goals.

CITY'S EFFORTS TO DEVELOP A REGIONAL APPROACH THAT AFFIRMATIVELY FURTHERS FAIR HOUSING - Fair Housing Implementation Council (FHIC)

2014 AI (See Impediments: #1, #2, #3, #4, #5, #6)

During the program year, the City of Saint Paul, as part of the FHIC, used Community Development Block Grant (CDBG) funds to grant three organizations with funds to support three projects:

- Eviction Prevention Project
- Fair Housing Trainings for renters and property owners in the seven county area that the FHIC covers; and
- Culturally relevant Home Stretch curriculum

The FHIC is continuing to identify and prioritize the goals and strategies within the 2020 AI to be addressed as a region. The City of Saint Paul intends to continue to work towards understanding the impediments and addressing the goals identified in this AI through coordination with the FHIC and within our individual jurisdiction. A copy of the document may be found here: [2020 Regional Analysis of Impediments to Fair Housing Choice \(AI\)](#)

SUMMARY

The City is committed to providing equal opportunity to all people in all areas of City services and City programs. This document identified actions that affirmatively furthered fair housing. That said, Saint Paul affirmatively furthers fair housing in four distinct ways – funding, participation, direct service, and policy.

While the City works to remove impediments to Fair Housing, there remains a constant need for fair housing work as part of the fabric that makes up Saint Paul government, its rules, and regulations. The City of Saint Paul remains committed to ensuring every resident is able to fully realize fair housing.

Attachment B1

**TWIN CITIES REGIONAL
ASSESSMENT OF FAIR HOUSING**



**Prepared by
the Lawyers' Committee for Civil Rights Under
Law**

January 21, 2021

TABLE OF CONTENTS

TABLE OF CONTENTS	2
II. Executive Summary.....	3
III. Community Participation Process.....	11
IV. Assessment of Past Goals.....	16
V. Fair Housing Analysis	45
A. Demographic Summary	45
B. General Issues	88
i. Segregation/Integration	88
ii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)	139
iii. Disparities in Access to Opportunity.....	147
iv. Disproportionate Housing Needs.....	164
C. Publicly Supported Housing Analysis	229
D. Disability and Access	252
E. Fair Housing Enforcement, Outreach Capacity and Resources	289
VI. Fair Housing Goals and Priorities.....	295
VII. Appendices.....	301
A. Contributing Factors Appendix	301
B. Data Documentation Appendix.....	347
C. Segregation/Integration Appendix.....	353
D. Disparities in Access to Opportunity Appendix	401
E. Publicly Supported Housing Appendix	585
F. Public Comments Index	618

II. Executive Summary

The Twin Cities Regional Analysis of Impediments to Fair Housing choice (AI) is a thorough examination of structural barriers to fair housing choice and access to opportunity for members of historically marginalized groups protected from discrimination by the federal Fair Housing Act (FHA). This analysis specifically analyzes the following jurisdictions in the Twin Cities Region: Anoka County, Coon Rapids, Dakota County Hennepin County, Bloomington, Eden Prairie, Minneapolis, Minnetonka, Plymouth, Ramsey County, St. Paul, Washington County, Woodbury, Scott County and Carver County. While Coon Rapids and Minnetonka are no longer classified as entitlement jurisdictions, the two cities were included in this analysis, as they were entitlement jurisdictions for the majority of the 5-year period between AIs conducted for the Region.

In addition to analyzing and identifying barriers to fair housing choice within the Region, this AI also outlines meaningful strategies that can be implemented to achieve progress towards the various entitlement jurisdictions' obligation to affirmatively furthering fair housing. The Lawyers' Committee for Civil Rights Under Law (Lawyers' Committee), in consultation with the Twin Cities Fair Housing Implementation Council (FHIC) prepared this AI. To provide a foundation for the conclusions and recommendations presented in this AI, the Lawyers' Committee reviewed and analyzed:

- Data from the U.S. Census Bureau and other sources about the demographic, housing, economic, and educational landscape of the Consortium, nearby communities, and the broader region;
- Local housing production and education data;
- Various County and City planning document and ordinances;
- Data reflecting housing discrimination complaints;
- The input of a broad range of community groups and stakeholders that deal with the realities of the housing market and the lives of members of protected classes in the Twin Cities Region.

The AI draws from these sources to conduct an analysis of fair housing issues such as patterns of integration and segregation of members of protected classes, racially or ethnically concentrated areas of poverty regionally, disparities in access to opportunity for protected classes, and disproportionate housing needs. The analysis also examines publicly supported housing in the city as well as fair housing issues for persons with disabilities. Private and public fair housing enforcement, outreach capacity, and resources are evaluated as well. The AI identifies contributing factors to fair housing issues and steps that should be taken to overcome these barriers.

Overview of the Twin Cities Region

The Twin Cities Region falls within the Minneapolis-St. Paul-Bloomington, MN-WI metropolitan statistical area. The Region has historically been overwhelmingly white and remains so to this day, despite a growing number of immigrants of color. Minneapolis and St. Paul specifically are the most diverse, both of which have historical enclaves of Black residents. The cities have growing Hispanic/Latinx populations, as well as growing communities of Hmong and Somali residents. With the exception of smaller suburbs immediately outside of the urban centers the remainder of

the region remains extremely white, despite small concentrations of Black, Indigenous and other people of color (BIPOC).

Patterns of segregation and disparities in access to opportunity in housing and other areas are very stark in the Twin Cities. The same characteristics that make the Twin Cities an ideal place to live for many—environmental healthy neighborhoods, proficient schools, and high home ownership rates, to name a few—are not at all equally experienced by the Region’s communities of color, low-income communities, and persons with disabilities. Neighborhoods with higher concentrations of BIPOC residents have less access to proficient schools, are less environmentally healthy, have less access to transportation and jobs and have higher rates of poverty. Many jurisdictions within the region have taken significant steps to improve access to safe and affordable housing, including increased contributions to Housing Trust Funds, zoning changes, larger and deeper affordability requirements for new developments, and reform of code enforcement services. At the same time, however, the Twin Cities region is attractive to outside investors using their capital to fund massive new developments that are not affordable for many residents. Smaller, outer ring suburbs have also experienced Not in My Backyard (NIMBY) sentiment from residents in response to attempts to develop more affordable housing or allow for increased density. In addition, as the urban centers become less affordable, many residents are being pushed out to the suburbs. Transit-oriented development has provided additional transportation options throughout the larger suburban/rural region, but has also been met with critiques of displacement and gentrification of communities of color that once resided in the new transit corridors.

Further, as civil rights attorneys, we would be remiss not to acknowledge that systemic racism within the Region has led to strategic disinvestment in communities of color, and over-policing of Black and Brown bodies. These disparities were brought to the forefront in Minneapolis following the murder of George Floyd by officers of the Minneapolis Police Department. The police were called by the clerk of a Minneapolis convenience store, located at 38th Street and Chicago Avenue, over an allegedly counterfeit \$20 bill. Since then, residents of the Region and the country have stood up to demand that police no longer be able to ravage Black communities. This event has sparked important conversations in the Region and beyond, and we hope that as a result, data in future Analyses of Impediments will show increased opportunity to housing, jobs, and schools for historically disadvantaged populations.

Contributing Factors to Fair Housing Issues

In addition to the main sections of the AI, this analysis includes a discussion of the following contributing factors to fair housing issues:

1. Access to financial services
2. Access for persons with disabilities to proficient schools
3. Access to publicly supported housing for persons with disabilities
4. Access to transportation for persons with disabilities
5. Admissions and occupancy policies and procedures, including preferences in publicly supported housing
6. Availability of affordable units in a range of sizes
7. Availability, type, frequency, and reliability of public transportation
8. Community opposition

9. Deteriorated and abandoned properties
10. Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
11. Displacement of residents due to economic pressures
12. Impediments to mobility
13. Inaccessible public or private infrastructure
14. Inaccessible government facilities or services
15. Lack of access to opportunity due to high housing costs
16. Lack of affordable, accessible housing in a range of unit sizes
17. Lack of affordable in-home or community-based supportive services
18. Lack of affordable, integrated housing for individuals who need supportive services
19. Lack of assistance for housing accessibility modifications
20. Lack of assistance for transitioning from institutional settings to integrated housing
21. Lack of community revitalization strategies
22. Lack of local private fair housing outreach and enforcement
23. Lack of local public fair housing enforcement
24. Lack of local or regional cooperation
25. Lack of meaningful language access for individuals with limited English proficiency
26. Lack of private investment in specific neighborhoods
27. Lack of public investment in specific neighborhoods, including services or amenities
28. Lack of resources for fair housing agencies and organizations
29. Lack of state or local fair housing laws
30. Land use and zoning laws
31. Lending discrimination
32. Location of accessible housing
33. Location of employers
34. Location of environmental health hazards
35. Location of proficient schools and school assignment policies
36. Location and type of affordable housing
37. Loss of affordable housing
38. Occupancy codes and restrictions
39. Private discrimination
40. Quality of affordable housing information programs
41. Regulatory barriers to providing housing and supportive services for persons with disabilities
42. Siting selection policies, practices, and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
43. Source of income discrimination
44. State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing and other integrated settings
45. Unresolved violations of fair housing or civil rights law

Proposed Goals and Strategies

The following goals and strategies were developed and refined using the aforementioned data sources and extensive conversations with community groups, local stakeholders, community members, and jurisdiction staff.

Goal 1: Increase the supply of affordable housing in high opportunity areas.

- Change existing land use and zoning laws, where possible, to allow for more types of affordable housing, such as Accessory Dwelling Units (ADUs), Single Room Occupancy (SRO) multi-family projects, or other low cost models such as tiny homes.
- Provide additional investments in the Affordable Housing Trust Funds in St. Paul and Minneapolis and additional investments in affordable housing in the other jurisdictions.
- Provide funding to assist community organizations in purchasing, rehabilitating, and leasing dilapidated rental properties. Ensure that these organizations have the right of first refusal to purchase prior to outside, for-profit developers.
- Condition the distribution of grant funds to jurisdictions by the Metropolitan Council based on communities providing concrete plans to meet their fair share of the decennial affordable housing needs.
- Expand bonus point offerings in RFPs to incentivize the development of large units with three or more bedrooms.

Goal 2: Preserve the existing stock of affordable rental housing.

- Partner with the Minnesota Attorney General's office to develop land lease and other protections for residents of manufactured home communities.
- Provide restrictions on the "flipping" of affordable rental housing by outside investors. Require that 1) a large percentage of units remain affordable at deeper levels of affordability; 2) previous tenants have rights of return; and 3) displaced tenants have access to relocation services.
- Rehabilitate and maintain the existing stock of publicly owned, affordable single-family homes. Provide regular inspection and maintenance of these properties.
- Provide Advanced Notice of Sale and Tenant Opportunity to Purchase/first right of refusal for tenants of affordable housing units that are for sale.

Goal 3: Support homeownership for households of color.

- Develop partnership with local lending institutions to conduct homebuyer and financial literacy education targeted at communities of color.
- Develop a program or policy to provide for regular review of local lending practices for fair housing issues.
- Increase funding for down payment assistance programs.
- Fund and facilitate credit counseling and improvement programs targeted at communities of color.
- Provide more opportunities for families on public assistance to transition to ownership.

- Provide long-term support for communities of color beyond down payment assistance, such as additional funding programs for necessary repairs.

Goal 4: Prevent Displacement of Black and Brown low- and moderate-income residents.

- Pilot a Right to Counsel Program to provide pro bono counsel to tenants facing eviction.
- Pass localized Just Cause Eviction protections and advocate for statewide Just Cause eviction legislation.
- Advocate for statewide rent control/stabilization legislation.
- Consider the impact of transit-oriented development and preserve additional units in mixed income developments along transit corridors
- Establish a minimum nonpayment of rent threshold for evictions of \$100 and adopt a rule which allows tenants to cure by paying the full amount owed up to and including the date of trial for the eviction.
- Establish a policy for regular community participation in advance of approving new development in areas populated by low- and moderate-income Black and Brown residents. To ensure maximum participation, these meetings should be held at a variety of times be accessible via public transportation, be in locations that are ADA accessible, and provide food and perhaps childcare, if the meeting occurs in the evening.
- Establish policies that provide for analysis of potential fair housing impacts of new development in areas populated by low- and moderate income Black and Brown residents.
- Conduct or contract for regular research on gentrification and displacement throughout the region.
- Provide funding for rent relief programs, foreclosure prevention programs, and small business support in distressed areas.
- Establish use of the Equitable Development Scorecard to evaluate all new residential and mixed-use development proposals.

Goal 5: Increase community integration for person with disabilities.

- Increase the supply of integrated permanent supportive housing by utilizing Project-Based Vouchers in developments that include units that have rents that are within Housing Choice Voucher payment standards as a result of inclusionary zoning programs. Require a set-aside of permanent supportive housing units through requests for proposals and notices of funding availability under the HOME Investment Partnerships programs as well as under locally-funded affordable housing programs.
- Advocate for greater funding from the Minnesota Legislature for the Developmental Disabilities Waiver in order to eliminate the need for a wait list for services under that program.
- Ensure consistency in disability-related Housing Choice Voucher preferences across housing authorities.
- Deepen enhanced accessibility requirements for developments receiving federal financial assistance to require that 10% of units be accessible to persons with ambulatory disabilities and that 4% of units be accessible to persons with sensory disabilities.
- Increase funding and availability of Metro Mobility services.

- Encourage Metro Transit to subsidize rides of caregivers assisting riders with disabilities.
- Explore the creation of more affordable transportation options, especially outside of Minneapolis and St. Paul.
- Ensure that bus stops and curb cuts are plowed and/or shoveled after snowfall.
- Increase regional cooperation among disability service providers.
- Provide additional funding to disability support service organization to ensure recruitment and retention of qualified support staff.
- Create and invest in a relief fund for landlords and tenants to apply for rehabilitation assistance related to the cost of requested reasonable accommodations.

Goal 6: Ensure equal access to housing for person with protected characteristics, lower-income, and homeless.

- Implement source of income protections throughout the Region and advocate for statewide protections.
- Eliminate participation in the Crime Free Multi-Housing program by local police departments.
- For municipalities with crime-free housing and nuisance ordinances that allow for eviction based on a number of calls for emergency service or criminal activity of tenants, condition funding on the repeal of these ordinances and advocate for statewide legislation banning these ordinances. This legislation should explicitly prohibit eviction based solely on calls for emergency service, particularly for survivors of domestic violence, victims of crime, and those experiencing health emergencies.
- Require that all rental and homeownership applications be made available in Spanish, Hmong, and Somali, and ensure that paper copies are available for those without computer access.
- Ensure that housing authorities have translation services available to their customers.
- Encourage landlords to follow HUD's guidance on the use of criminal backgrounds in screening tenants.
- The St. Paul Housing Authority should eliminate the use of a policy that allows for termination without proof beyond a reasonable doubt or a report to law enforcement.
- Following Minneapolis's example, introduce and pass legislation that requires inclusive credit screening practices that do not rely on FICO scores.
- Increase the capacity of existing fair housing enforcement agencies by providing additional funding for staff.
- Provide additional funding to increase capacity and frequency of record expungement clinics.
- Following Minneapolis's example, transition from exclusively complaint-based code-enforcement services. Provide for regular code enforcement review of all rental properties as part of rental licensing restrictions.
- Monitor school redistricting policies for those that may create new or exacerbate existing segregation patterns for communities of color.
- Establish a permanent Fair Housing Advisory Committee that will participate regularly in FHIC meetings. This committee should be made up of a diverse group of community members.

- Work with the courts to ensure that they refrain from publishing evictions immediately when filed. Courts should wait to publish evictions on a tenant's record until after a judgement has been entered.
- Work with the courts to prevent evictions from remaining on a tenant's record when the eviction has been dismissed, and reduce the amount of time evictions remain on a tenant's record from 7 years to 2 years.
- Explore capping the amount of application fees private landlords may charge and the creation of a universal rental application to reduce the difficulty of applying and the amount of fees landlords are able to charge
- Restrict the ability of landlords to evict tenants during the winter months.
- Expand services and resources for homeless families.
- Partner with community based fair housing organizations to conduct regular testing of potential discriminatory steering practices by realtors.

Goal 7: Expand access to opportunity for protected classes.

- Increase regional cooperation to encourage transit development that connects communities of protected classes to employment and reduces general transit-related isolation of these communities.
- Increase the minimum wage in the metro area to \$15 an hour.
- Enact legislation to prevent landlords from requiring excessive security deposits or multiple months' rent.
- Regularly review the screening criteria of the Region's Public Housing Authorities to ensure compliance with HUD Background Screening Guidance, including criminal backgrounds, rental history, and credit history. As mentioned above, the St. Paul Housing Authority should eliminate the current policy of allowing for termination for criminal activity when the alleged activity has not even been reported to law enforcement or proven beyond a reasonable doubt.
- Relax stringent guidelines for reasonable accommodations claims to Public Housing Authorities.
- Consult with industry experts and community groups to create a Racial Justice Framework for analysis of proposed development and siting of affordable housing.
- Provide funding and staffing for public campaigns to combat NIMBY sentiment throughout the region. These campaigns should also include content to dissuade negative notions around voucher holders.

Goal 8: Reduce barriers to mobility.

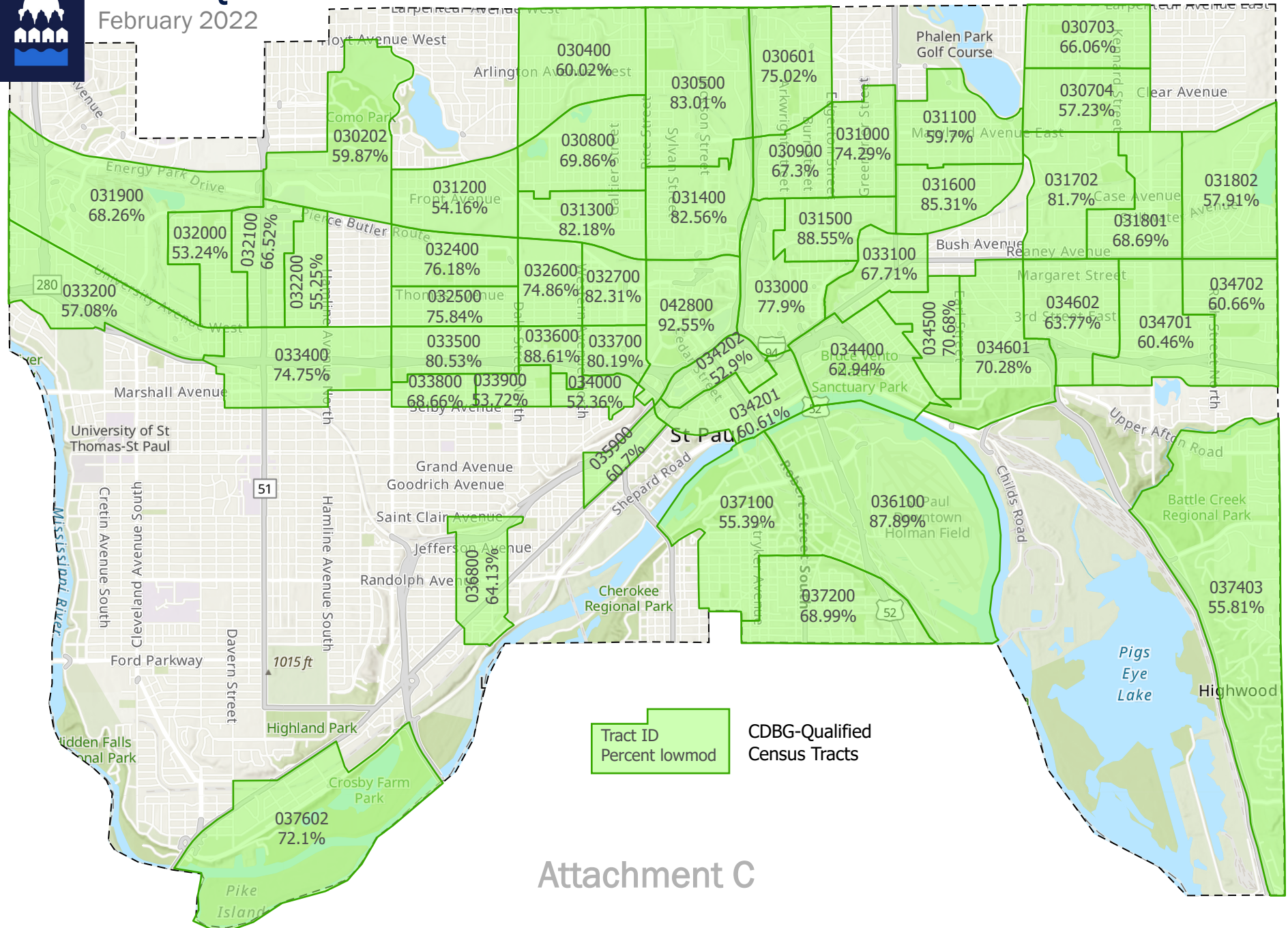
- Enact policies that provide for regular reviews of residency and other preferences for fair housing impacts.
- Implement selective use of payment standards based on Small Area Fair Market Rents (FMRs), to expand housing choice specifically in zip codes that are areas of opportunity. As an example, for a Minneapolis zip code, the current payment standard for a two bedroom apartment is \$1,228. For the same zip code, the Small Area FMR payment standard would be \$1,820.

- Condition the receipt of public funds for any new housing development on the acceptance of vouchers and agreement not to discriminate on the basis of an applicant's receipt of public assistance.
- Enact policies providing for regular review of landlord listing services to ensure availability of units in opportunity areas.
- Implement a fair housing auditing policy for LIHTC developments overseen by Minneapolis, St. Paul, Washington County, and Dakota County, specifically assessing voucher holder marketing and access—particularly for family LIHTC housing outside of concentrated areas.
- Expand policies providing for regular landlord/developer outreach and engagement, to encourage and support participation in the voucher program, including periodic workshops and an ongoing working group.
- Institute protocols to regularly review and report on suballocators' LIHTC performance in achieving siting balance (in designated areas of opportunity), and further incentivize development in areas of opportunity through set asides, basis boost designations, and/or increased competitive points.



CDBG-Qualified Census Tracts

February 2022



Attachment C



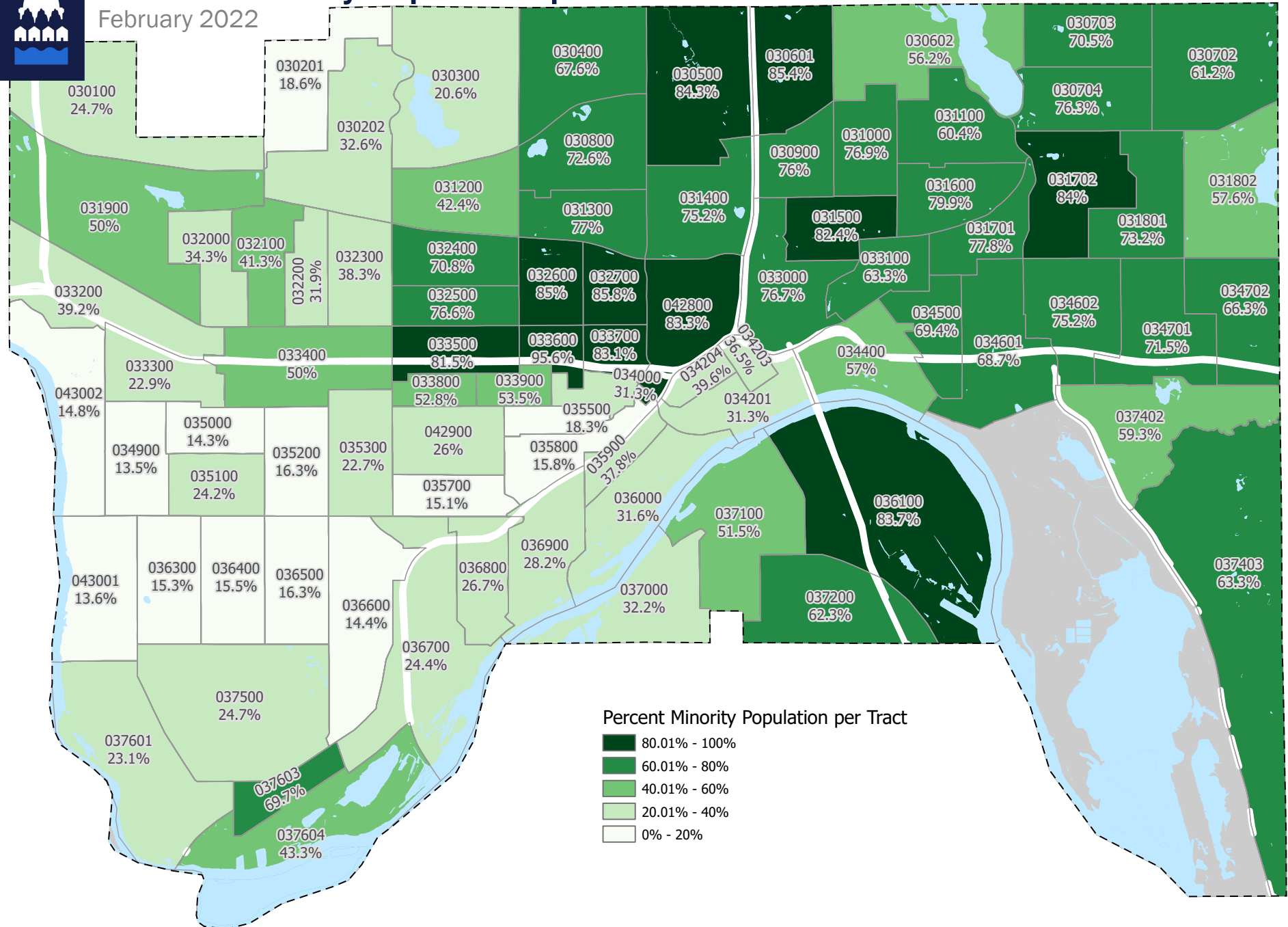
CITY OF SAINT PAUL, MINNESOTA CDBG Eligible Census Tracts - 2022				
Geo ID	Census Tract	Low-Income Population in Tract	Total Population in Tract	% Low-Income
27123030202	30202	1350	2255	59.87%
27123030400	30400	2905	4840	60.02%
27123030500	30500	4470	5385	83.01%
27123030601	30601	4190	5585	75.02%
27123030703	30703	2345	3550	66.06%
27123030704	30704	2335	4080	57.23%
27123030800	30800	3465	4960	69.86%
27123030900	30900	2470	3670	67.30%
27123031000	31000	3640	4900	74.29%
27123031100	31100	2015	3375	59.70%
27123031200	31200	1465	2705	54.16%
27123031300	31300	1960	2385	82.18%
27123031400	31400	2320	2810	82.56%
27123031500	31500	2475	2795	88.55%
27123031600	31600	3920	4595	85.31%
27123031702	31702	4865	5955	81.70%
27123031801	31801	3335	4855	68.69%
27123031802	31802	2435	4205	57.91%
27123031900	31900	1140	1670	68.26%
27123032000	32000	1275	2395	53.24%
27123032100	32100	1540	2315	66.52%
27123032200	32200	1525	2760	55.25%
27123032400	32400	1855	2435	76.18%
27123032500	32500	3045	4015	75.84%
27123032600	32600	1995	2665	74.86%
27123032700	32700	2070	2515	82.31%
27123033000	33000	1375	1765	77.90%
27123033100	33100	1195	1765	67.71%
27123033200	33200	1290	2260	57.08%
27123033400	33400	1865	2495	74.75%
27123033500	33500	2440	3030	80.53%
27123033600	33600	1400	1580	88.61%
27123033700	33700	1255	1565	80.19%
27123033800	33800	1150	1675	68.66%
27123033900	33900	795	1480	53.72%

CITY OF SAINT PAUL, MINNESOTA CDBG Eligible Census Tracts - 2022				
Geo ID	Census Tract	Low-Income Population in Tract	Total Population in Tract	% Low-Income
27123034000	34000	720	1375	52.36%
27123034201	34201	1100	1815	60.61%
27123034202	34202	2190	4140	52.90%
27123034400	34400	1070	1700	62.94%
27123034500	34500	3110	4400	70.68%
27123034601	34601	2920	4155	70.28%
27123034602	34602	2420	3795	63.77%
27123034701	34701	2095	3465	60.46%
27123034702	34702	2290	3775	60.66%
27123035900	35900	610	1005	60.70%
27123036100	36100	1415	1610	87.89%
27123036800	36800	1350	2105	64.13%
27123037100	37100	2440	4405	55.39%
27123037200	37200	4450	6450	68.99%
27123037403	37403	3530	6325	55.81%
27123037602	37602	3605	5000	72.10%
27123042800	42800	1925	2080	92.55%



Percent Minority Population per Census Tract

February 2022

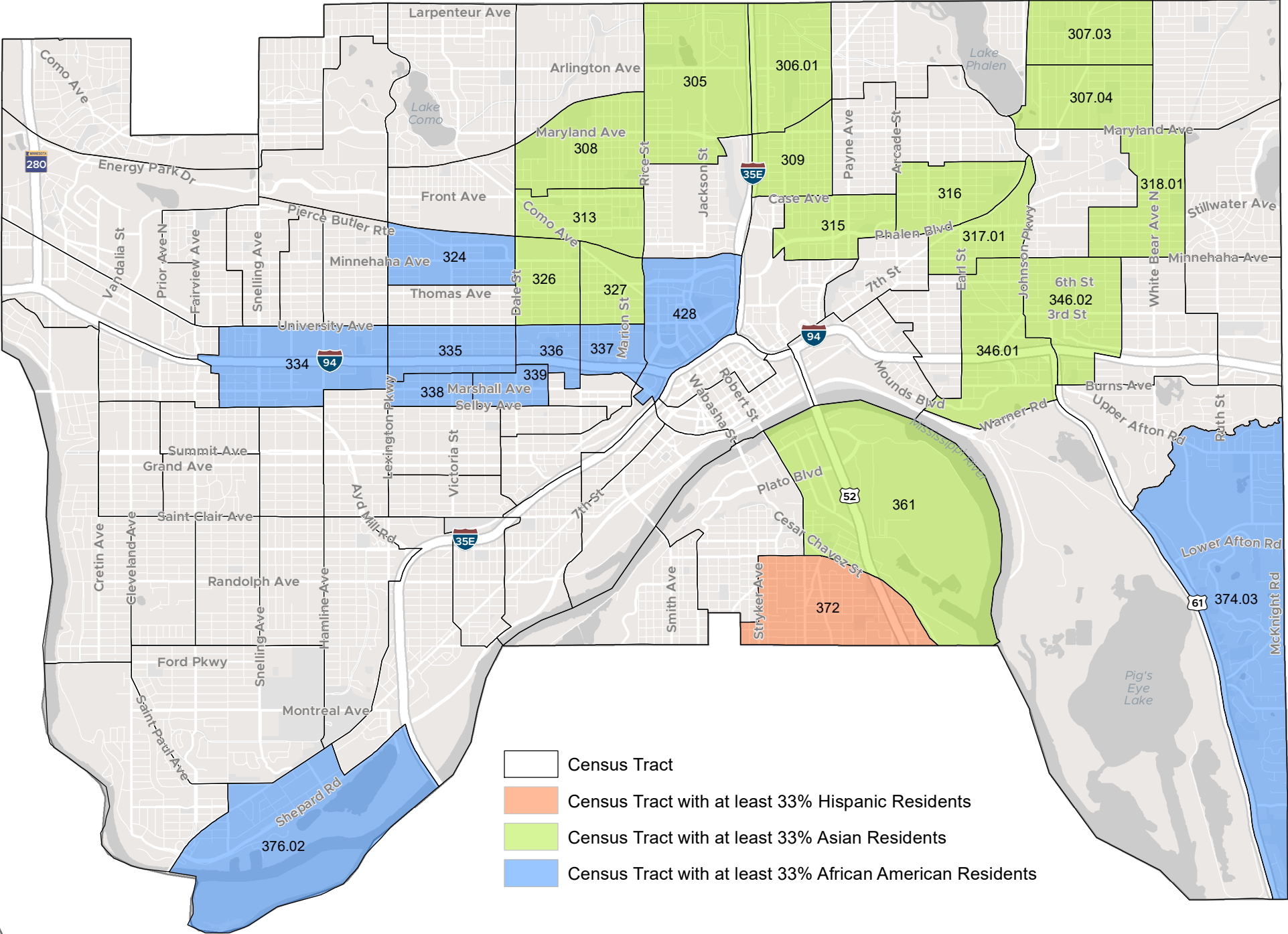


CITY OF SAINT PAUL, MINNESOTA			
Census Tracts with Minority Concentration			
Geo ID	Census Tract	% Minority	% Low-Income
27123030100	30100	24.70%	42.84%
27123030201	30201	18.60%	38.28%
27123030202	30202	32.60%	59.87%
27123030300	30300	20.60%	31.51%
27123030400	30400	67.60%	60.02%
27123030500	30500	84.30%	83.01%
27123030601	30601	85.40%	75.02%
27123030602	30602	56.20%	39.89%
27123030702	30702	61.20%	50.00%
27123030703	30703	70.50%	66.06%
27123030704	30704	76.30%	57.23%
27123030800	30800	72.60%	69.86%
27123030900	30900	76.00%	67.30%
27123031000	31000	76.90%	74.29%
27123031100	31100	60.40%	59.70%
27123031200	31200	42.40%	54.16%
27123031300	31300	77.00%	82.18%
27123031400	31400	75.20%	82.56%
27123031500	31500	82.40%	88.55%
27123031600	31600	79.90%	85.31%
27123031701	31701	77.80%	50.26%
27123031702	31702	84.00%	81.70%
27123031801	31801	73.20%	68.69%
27123031802	31802	57.60%	57.91%
27123031900	31900	50.00%	68.26%
27123032000	32000	34.30%	53.24%
27123032100	32100	41.30%	66.52%
27123032200	32200	31.90%	55.25%
27123032300	32300	38.30%	45.58%
27123032400	32400	70.80%	76.18%
27123032500	32500	76.60%	75.84%
27123032600	32600	85.00%	74.86%
27123032700	32700	85.80%	82.31%
27123033000	33000	76.70%	77.90%
27123033100	33100	63.30%	67.71%
27123033200	33200	39.20%	57.08%
27123033300	33300	22.60%	42.51%
27123033400	33400	50.00%	74.75%
27123033500	33500	81.50%	80.53%

CITY OF SAINT PAUL, MINNESOTA			
Census Tracts with Minority Concentration			
Geo ID	Census Tract	% Minority	% Low-Income
27123033600	33600	95.60%	88.61%
27123033700	33700	83.10%	80.19%
27123033800	33800	52.80%	68.66%
27123033900	33900	53.50%	53.72%
27123034000	34000	31.30%	52.36%
27123034201	34201	31.30%	60.61%
27123034203	34203	36.50%	52.90%
27123034204	34204	39.60%	52.90%
27123034400	34400	57.00%	62.94%
27123034500	34500	69.40%	70.68%
27123034601	34601	68.70%	70.28%
27123034602	34602	75.20%	63.77%
27123034701	34701	71.50%	60.46%
27123034702	34702	66.30%	60.66%
27123034900	34900	13.50%	42.80%
27123035000	35000	14.30%	34.50%
27123035100	35100	24.20%	37.50%
27123035200	35200	16.30%	34.05%
27123035300	35300	22.70%	36.06%
27123035500	35500	18.30%	44.39%
27123035700	35700	15.10%	21.99%
27123035800	35800	15.80%	42.93%
27123035900	35900	37.80%	60.70%
27123036000	36000	31.60%	43.82%
27123036100	36100	83.70%	87.89%
27123036300	36300	15.30%	19.24%
27123036400	36400	15.50%	25.42%
27123036500	36500	16.30%	36.99%
27123036600	36600	14.40%	36.14%
27123036700	36700	24.40%	41.13%
27123036800	36800	26.70%	64.13%
27123036900	36900	28.20%	45.93%
27123037000	37000	32.20%	46.31%
27123037100	37100	51.50%	55.39%
27123037200	37200	62.30%	68.99%
27123037402	37402	59.30%	49.94%
27123037403	37403	63.30%	55.81%
27123037500	37500	24.70%	29.99%
27123037601	37601	23.10%	33.78%

CITY OF SAINT PAUL, MINNESOTA			
Census Tracts with Minority Concentration			
Geo ID	Census Tract	% Minority	% Low-Income
27123037603	37603	69.70%	72.10%
27123037604	37604	43.30%	72.10%
27123042800	42800	83.30%	92.55%
27123042900	42900	26.00%	41.51%
27123043001	43001	13.60%	22.25%
27123043002	43002	14.80%	22.25%
27123980000	980000	<Null>	0.00%

City of Saint Paul Concentrations of Disproportionately Greater Need Subpopulations





Summary Report to City of St. Paul on HOME Projects Inspections

Report Period: June 1, 2022 through May 31, 2023

A total of 43 annual reports were reviewed and 101 HOME units inspected and tenant files were reviewed.

Calendar 2022: Virtual physical inspections completed for properties that agreed to the option.

Calendar 2023: AHC resumed in-person physical inspections for all properties.

Attachment D

IDIS No.	Project Name	Project Total Units	HOME Units Total	Fixed/Floating	Inspection Frequency	INSPECTION DATES		No. of Units Inspected	Physical Inspection Results	Desk Audit & Tenant File Review Results	Date Last Rent Increase Approved	Notes
						2022	2023					
1927	2700 University	248	11	Floating	every 3 years	Next Site Visit in 2024	Next Site Visit in 2024	-	N/A	No report findings	07/12/21	
1030	American House II	13	13	Fixed	every 2 years	03/22/22	Next Site Visit in 2024	-	2022: No Findings.	Corrections for file review findings and corrected CHART received on 04/24/22.	07/01/22	
1015	Arlington Gardens Apartments	50	49	Fixed	annual	09/27/22	Scheduled after May 31	10	3 Unit & 1 Common Area Findings; Documentation of correction received 10/27/22.	No file review findings; No report findings.	-	
1469	Booth Brown House	25	8	Floating	every 2 years	09/22/22	Next Site Visit in 2024	4	No Findings	Corrections for file review findings and corrected CHART received on 11/18/22.	-	
1990	BROWNstone	35	7	Fixed	every 3 years	06/30/22	Next Site Visit in 2025	4	1 Unit Finding; Documentation of correction received 7/27/22.	No file review findings; No report findings.	10/20/22	
1925	Cambric Senior Housing	113	7	Fixed	every 3 years	Next Site Visit in 2023	Scheduled after May 31	-	N/A	Corrected CHART received 4/30/22	11/16/22	
1607	Commerce II	45	7	Fixed	annual	05/25/22	04/25/23	4	2022: 2 Building System Findings; Documentation of correction received 7/13/22. 2023: 5 unit, 2 building and 4 common areas findings; Documentation of correction due 5/25/23 but not received as of report to PJ date.	2022: File and CHART corrections received 7/13/22. 2023: Correction for file and report review findings due 5/25/23 but not received as of report to PJ date.	-	
1242	Cornelia House	47	10	Floating	annual	10/04/22	Scheduled after May 31	4	No Findings	File and CHART corrections received 10/31/22.	12/07/21	
1312	Crane Ordway	70	16	Floating	annual	08/02/22	Scheduled after May 31	4	8 unit and 4 common areas findings; Documentation of correction received 9/23/22.	No file review findings; No report findings.	06/25/19	
1106	Crestview Community Expansion	44	11	Floating	annual	04/07/22	Scheduled after May 31	-	2022: 4 unit, 1 site and 2 common areas findings; Documentation of correction received 06/03/22.	2022: No file review findings; Updated CHART received 06/03/22.	05/21/19	
1539	Delancey Apartments	37	13	Fixed	annual	04/05/22	Scheduled after May 31	-	2022: 1 common area finding; Documentation of correction received 06/07/22.	2022: Corrections for file review findings received 06/07/22; No report findings.	03/09/20	
1912	Elders Lodge	43	17	Floating	annual	08/23/22	Scheduled after May 31	4	No Findings	No file review findings; No report findings.	-	
1160	Graham Place	121	8	Fixed	annual	04/14/22	05/16/23	4	4 unit and 2 common areas findings; Documentation of correction due 6/16/23.	No file review findings; No report findings.	10/21/22	
1822	Hamline Station East	51	5	Floating	annual	04/07/22	Scheduled after May 31	-	2022: 1 unit and 1 building systems findings; Documentation of correction received 06/10/22.	2022: No file review findings; Updated CHART received 06/10/22.	-	
1821	Hamline Station West	57	5	Floating	annual	04/07/22	Scheduled after May 31	-	2022: 1 unit and 1 building systems findings; Documentation of correction received 06/10/22.	2022: No file review findings; Updated CHART received 06/10/22.	10/21/19	
1117	Historic Bluff Landing	16	2	Floating	every 2 years	4/13/22	Next Site Visit in 2024	-	2022: No Findings.	2022: Corrections for file review findings and corrected CHART received on 05/13/22.	05/16/22	



Summary Report to City of St. Paul on HOME Projects Inspections

Report Period: June 1, 2022 through May 31, 2023

A total of 43 annual reports were reviewed and 101 HOME units inspected and tenant files were reviewed.

Calendar 2022: Virtual physical inspections completed for properties that agreed to the option.

Calendar 2023: AHC resumed in-person physical inspections for all properties.

IDIS No.	Project Name	Project Total Units	HOME Units Total	Fixed/Floating	Inspection Frequency	INSPECTION DATES		No. of Units Inspected	Physical Inspection Results	Desk Audit & Tenant File Review Results	Date Last Rent Increase Approved	Notes
						2022	2023					
843	Idaho Ridge Townhomes	16	7	Floating	every 2 years	5/19/22	POA ended 1/28/22	-	No physical inspection; POA ended 01/28/22	2022: No file review findings; No report findings.	06/03/21	
1014	Jackson Street Village	24	8	Floating	every 2 years	Next Site Visit in 2023	4/25/23	4	No Findings	No report findings; Corrections for file review findings received on 05/22/23.	07/05/19	
1603	Kimball Court	76	15	Floating	annual	03/22/22	Scheduled after May 31	-	2022: 3 unit, 5 common areas, 1 site and 1 building systems findings; Documentation of correction received 05/13/22.	2022: No file review findings; Updated CHART received 05/13/22.	06/30/22	
1224	Lyon's Court	60	3	Fixed	annual	07/26/22	Scheduled after May 31	3	No Findings	No file review findings; No report findings.	11/01/22	
1885	Maryland Park Apartments	172	6	Fixed	annual	07/19/22	05/24/23	6	2022: 11 unit, 2 common areas, 1 site & 2 building systems findings; Documentation of correction received 09/02/22. 2023: 15 unit, 2 common areas, & 1 building systems findings; Documentation of correction due 6/21/23.	2022: No file review findings; Updated CHART received 09/02/22. 2023: File and CHART corrections received 06/21/23.	10/20/22	Project inspected twice within reporting period; all 6 units inspected in timeframe.
1811	Midway Pointe	50	4	Fixed	annual	10/04/22	Scheduled after May 31	4	No Findings	No file review findings; No report findings.	02/10/20	
1307	Model Cities FFSH	6	5	Floating	every 2 years	Next Site Visit in 2023	Scheduled after May 31	-	N/A	No report findings	02/07/23	
1760	Northern Warehouse	52	5	Fixed	annual	04/12/22	Scheduled after May 31	-	2022: No findings.	2022: No file review findings; No report findings.	05/16/22	
2334	Parkway Apartments (10/25/22 POA Start)	45	9	Floating	every 3 years	No POA	Scheduled after May 31	-			-	
1253	Phalen Senior Lofts	73	35	Floating	annual	07/26/22	Scheduled after May 31	7	No Findings	No file review findings; No report findings.	11/01/22	
1938	Prior Crossing	44	5	Floating	every 3 years	Next Site Visit in 2023	Scheduled after May 31	-	N/A	Corrected CHART received 11/16/22	11/22/21	
1605	Renaissance Box	70	4	Floating	annual	08/02/22	Scheduled after May 31	4	3 unit, 4 common areas, & 1 site findings; Documentation of corrections received 09/23/22.	No report findings; Corrections for file review findings received on 09/23/22.	01/12/16	
2259	Rice Street Flats	41	9	Floating	every 3 years	03/24/22	04/25/23	4	9 common area & 1 site findings; Documentation of corrections received 05/23/23.	Corrections for file review findings and corrected CHART received 05/23/23.	-	4/25/23 Site Review completed to align with LIHTC Site Review
1816	Rolling Hills Apartments	108	8	Fixed	annual	05/05/22	05/10/23	4	2022 Open Finding corrected – Site asphalt/concrete work completed 08/30/2022. 2023: Documentation of corrections due 06/12/23.	2022/2023: No file review findings; No report findings.	10/28/22	
1052	Seabury (05-22-23 POA End)	50	49	Fixed	annual	10/04/22	Scheduled after May 31	10	1 building finding; Documentation of corrections received 10/26/22.	No file review findings; No report findings.	07/05/12	
PI 001	Selby Grotto Apartments	40	3	Floating	annual	03/22/22	Scheduled after May 31	-	2022: 2 unit findings; Completed work order received 4/22/22.	2022: File review finding clarified on 4/22/22; No report findings.	06/01/23	
2136	Selby Milton Victoria Apartments	34	2	Fixed	every 3 years	Next Site Visit in 2023	5/9/23	2	1 unit & 1 building findings; Documentation of corrections due 06/12/23.	No report findings; Corrections for file review findings due 06/12/23.	02/28/23	



Summary Report to City of St. Paul on HOME Projects Inspections

Report Period: June 1, 2022 through May 31, 2023

A total of 43 annual reports were reviewed and 101 HOME units inspected and tenant files were reviewed.

Calendar 2022: Virtual physical inspections completed for properties that agreed to the option.

Calendar 2023: AHC resumed in-person physical inspections for all properties.

IDIS No.	Project Name	Project Total Units	HOME Units Total	Fixed/Floating	Inspection Frequency	INSPECTION DATES		No. of Units Inspected	Physical Inspection Results	Desk Audit & Tenant File Review Results	Date Last Rent Increase Approved	Notes
						2022	2023					
1051	Seventh Landing	13	12	Fixed	every 2 years	Next Site Visit in 2023	4/25/23	4	No Findings	No file review findings; No report findings.	06/21/22	
947	Sibley Park Apartments	114	25	Floating	annual	05/19/22	04/27/23	5	2022: 3 common area findings; Completed work orders received 06/27/22. Open UPCS finding (Inoperable Elevator) corrected 11/29/22. 2023: 5 unit, 4 common area, 2 building & 1 exterior findings; Documentation of corrections due 05/26/23. Management requested & was granted extension to 06/30/23.	2022: Corrections for file review findings and corrected CHART received 06/27/22. 2023: Corrections for file review findings and corrected CHART due 05/26/23. Management requested & was granted extension to 06/30/23.	10/31/19	
2441	Stryker Senior Housing (No POA)	57	10	Fixed	every 3 years	-	-	-	N/A	N/A	-	
1696	Terraces (Wabasha/McLean)	35	17	Fixed	annual	04/12/22	Scheduled after May 31	-	2022: 1 unit finding; Completed work order received 05/10/22.	2022: No file review findings; Corrected CHART received 05/10/22.	05/16/22	
2138	Thomas Avenue Flats	51	7	Fixed	every 3 years	Next Site Visit in 2023	Scheduled after May 31	-	N/A	No report findings	04/22/20	
2298	Verdant aka West Side Flats III (5/26/22 POA Start)	82	8	Fixed	every 3 years	04/19/22	Next Site Visit in 2025	-	2022: No Findings.	2022: File review finding clarified on 5/24/22; No report findings.	11/01/22	
1744	West Side Flats	178	17	Fixed	annual	07/27/22	Scheduled after May 31	4	No Findings	No report findings; Clarifications for file review findings received 08/18/22.	11/01/22	
1914	Western U Plaza	60	2	Fixed	annual	06/30/22	Scheduled after May 31	2	1 building finding; Completed work order received 07/29/22.	No file review findings; No report findings.	10/20/22	
1526	Winnipeg Apartments	56	5	Floating	annual	03/24/22	Scheduled after May 31	-	2022: 1 health and safety and 1 common area finding; Completed work orders received 04/28/22.	2022: Corrections for file review findings and corrected CHART received 04/28/22.	06/01/23	
1399	YWCA-Grotto	8	2	Floating	every 2 years	Next Site Visit in 2023	Scheduled after May 31	-	N/A	No report findings	10/31/17	
1285	YWCA-Oxford	12	12	Fixed	every 2 years	Next Site Visit in 2023	Scheduled after May 31	-	N/A	No report findings	10/31/17	
1105	YWCA-Supp Lexington	18	3	Fixed	every 2 years	Next Site Visit in 2023	Scheduled after May 31	-	N/A	No report findings	10/31/17	
		2660	486					101				

Attachment E

CITIZEN PARTICIPATION PLAN - Amended

CITY OF SAINT PAUL

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



**SAINT PAUL
MINNESOTA**

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

City of Saint Paul

Citizen Participation Plan

As required by the U.S. Department of Housing and Urban Development (HUD) regulations found at 24 CFR 91.105, this Citizen Participation Plan sets for the City of Saint Paul's policies and procedures for providing citizens and other interested parties with opportunities to participate in an advisory role in the planning, implementation, and evaluation of the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs. The City receives CDBG, HOME, and ESG funds annually from HUD, and these programs are administered through the Department of Planning and Economic Development.

The objective of the CDBG program is the development of viable urban communities by providing decent housing and suitable living environment and expanding economic opportunities. The CDBG program has a focus on low- and moderate-income persons and households earning less than 80% of the Area Median Income, or in predominately low- and moderate-income census tracts. The objective of the HOME program is to provide, develop, support, produce, and expand the supply of decent and affordable housing to serve low- and very low-income persons. The objective of the ESG program is to prevent homelessness and assist those already homeless.

As an entitlement community and recipient of CDBG, HOME, and ESG funds, the City is required to produce the following documents:

1. Consolidated Plan (Con Plan) – a five-year plan that documents the City of Saint Paul's housing and community development needs, outlines strategies to address those needs, and identifies proposed program accomplishments.
2. Annual Action Plan (AAP) – an annual plan that describes specific CDBG, HOME, and ESG projects and programs that will be undertaken over the course of the fiscal year.
3. Consolidated Annual Performance and Evaluation Report (CAPER) – an annual report that evaluates the City's accomplishments and use of CDBG, HOME, and ESG funds.

The primary objectives of the Citizen Participation Plan are to:

1. Encourage citizen participation by all Saint Paul citizens in the development of the Consolidated Plan, Annual Action Plans, and CAPERs, emphasizing the involvement of low- and moderate-income residents, people living in CDBG target neighborhoods, people with disabilities, minorities, non-English speakers, and residents of assisted housing.
2. Give all citizens reasonable and timely access to meetings, information, and records related to the City's CDBG, HOME, and ESG programs.
3. Give all citizens the opportunity to identify and respond to proposed uses of funds.
4. Give all citizens the opportunity to review and comment on program performance.

This Citizen Participation Plan, together with other materials relating to the City's CDBG, HOME, and ESG programs, are available on the City's website (which can be translated) and in alternative formats for persons with disabilities. For information, contact the Department of Planning and Economic Development at 651-266-6575.

Capital Improvement Budget (CIB) Committee

The Saint Paul Capital Improvement Budget (CIB) process is designed to engage the public in evaluating capital needs in the City. As a part of this process, the CIB Committee, 18 Saint Paul residents representing each of the Minnesota senate districts located in Saint Paul, are involved with the annual allocation of the CDBG funds. These residents are charged with hearing project proposal presentations, scoring projects, and offering comments. A public hearing is held during the CIB funding cycle to solicit comments regarding funding selection and priorities prior to the Committee making its formal recommendations. The CIB Committee's recommendations are presented to the Mayor and Council and are the basis for the selection of projects and programs funded with CDBG funds.

Public Hearings

The City will hold at least two public hearings each year to obtain citizen's views about housing and community development needs, proposed uses of funds and review of program performance. At least one public hearing will be held to obtain the views of citizens before the Consolidated Plan is published for comment.

The City will ensure adequate public notice before each public hearing, with sufficient information published about the subject of the hearing to facilitate informed comment. Public hearings will be announced online, via the City's Early Notification System, and in the Saint Paul City Council designated legal newspaper of general circulation. Public notice will be given at least two weeks before a public hearing or public meeting is held.

The City will hold all public hearings at times and location accessible to potential and actual beneficiaries. Reasonable accommodations will be made for people with disabilities upon advance request. Interpretation services for non-English speaking citizens will be provided at public hearings upon advance request, provided such services are available.

If a public hearing is required and if in-person public hearings are not feasible due to health and safety concerns for citizens, virtual public hearings that provide reasonable notification and access for citizens will be held.

Development of the Consolidated Plan and Annual Action Plans

The City will make a concerted effort to notify residents, state and local health service providers, social service providers, fair housing organizations, state and local governments, public housing agencies, affordable housing developers, businesses, community and faith based organizations, and other stakeholders of the development of the Consolidated Plan and Annual Action Plans through email, online postings, and public notices in the Saint Paul City Council designated legal newspaper of general circulation.

The City will conduct public open houses at convenient times and locations to inform and educate citizens on the development of the Consolidated Plan and Annual Action Plans as well as solicit input for the plans. Reasonable accommodations will be made for people with disabilities upon advance request. Interpretation services for non-English speaking residents will be provided at public hearings upon advance request, provided such services are available. The City also will solicit input from residents and stakeholders through online surveys, phone calls, focus groups, and interviews. Interpretation services for non-English speaking residents at public hearings and public meetings upon advance request, provided such services are available.

The City will also offer to attend a standing District Council Board of Directors or Committee meeting to inform members about the plans, answer questions, and solicit input regarding community needs. The District Councils are resident groups that engage and represent the people living in the district and the Board of Directors and Committees are made up of volunteers elected by the neighborhoods' residents.

The City invites proposals applying for CDBG funding through the CIB process. The CIB Committee hears proposal presentations, score projects, and provides recommendations to the Mayor and Council which are the basis for the selection of projects and programs funded with CDBG funds. The Saint Paul Housing and Redevelopment Authority (HRA) accepts applications for HOME funding, along with other federal and local sources, through an open pipeline process. Applications are reviewed by housing staff for each individual project prior to a funding recommendation. Ramsey County Continuum of Care, in conjunction with Ramsey County and the City, will issue a Request for Proposals (RFP) on an annual basis for projects applying for ESG funding.

The City will publish its draft Consolidated Plan and Annual Action Plans for review and comment on the City's website. The City will publish public notices in the Saint Paul City Council designated legal newspaper of general circulation describing the purpose of the Consolidated Plan and Annual Action Plans and listing the locations where the plans may be examined. The Plans will be 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 will be displayed, and written instruction for accessing an online copy will be 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.

Before the City adopts the Consolidated Plan or Annual Action Plans, the City will make available to residents and other interested stakeholders information that includes the amount of funds the City expects to receive and the range of activities that may be undertaken that will benefit low- and moderate-income citizens.

The City will receive and consider written comments on the draft Consolidated Plan and Annual Action Plans for a minimum period of 30 day and shall hold public hearings prior to adopting the final Consolidated Plan and Annual Action Plans and final acceptance by City Council.

Substantial Amendments to the Consolidated Plan and Annual Action Plans

In accordance with 24 CFR 91.505, the City of Saint Paul has developed criteria to be used to determine what changes in HUD funding constitutes a substantial amendment, and therefore requires an amendment to the City's Consolidated Plan. These basic criteria, except for the expedited Citizen Participation process, have been incorporated since the City began receiving CDBG program funding, originally included as criteria for amendments to the City's Capital Improvement Budget Program and Process. These criteria were originally more stringent than federal requirements. The PED Grants Management division of the City of Saint Paul has determined that the following actions will be considered substantial amendments to its HUD-funded programs:

- The addition of a project not described in the Consolidated Plan;
- The cancellation of a project described in the Consolidated Plan;

- An increase in the amount to be expended for a project, if the increase is greater than \$50,000 and also exceeds 25 percent of the amount originally appropriated for the project;
- A change in the location of any public improvement or public facility described in the Consolidated Plan;
- A change in any project that will affect a majority of the intended beneficiaries or a majority of the planned activities.
- A change in the Citizen Participation Plan process, in accordance with 24 CFR §91.105(c), to establish expedited procedures to draft, propose, or amended consolidated plans when necessary to expedite or facilitate the use of grant funds as allowed under the CARES Act.

If a substantial amendment is made, the City will follow all applicable HUD rules, as prescribed in the federal regulations. The City may also utilize an expedited procedure to draft, propose, or amend consolidated plans when necessary to expedite or facilitate the use of grant funds. When utilizing the expedited procedure to draft, propose, or amend consolidated plans for this purpose a public notice will be published in the Saint Paul City Council designated legal newspaper of general circulation. This public notice will clearly state: that the expedited procedures are being used; shall include reasonable opportunity to comment of no less than five (5) days; provide citizens with access to action plan amendments and/or amended citizen participation plans, as applicable, on the City's website [<https://www.stpaul.gov/conplan>]; and clearly note that comments will be received through e-mail, telephone, or U.S. postal mail post-marked up to the stated date and time in the public notice. The City may also utilize written comments on the substantial amendment which will be reviewed by City staff, the Mayor, and City Council before the decision to implement the amendment is made.

Consolidated Annual Performance and Evaluation Reports (CAPERs)

The City will prepare a CAPER each year to notify citizens of the accomplishments of the previous program year and the progress made toward meeting the Consolidated Plan goals in accordance with HUD requirements. Citizens will receive notice of the CAPER through online postings and public notices in the Saint Paul City Council designated legal newspaper of general circulation. The CAPER will be 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 will be displayed, and written instruction for accessing an online copy will be 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 will receive and consider comments on the CAPER for 15 days before the public hearing to authorize submission of the report to HUD.

Access to Information and Records

Any resident, organization, or other interested party may submit written requests for information regarding the Consolidated Plan, Annual Action Plans and CAPERs, including the City's use of funds under the CDBG, HOME, and ESG programs. This Citizen Participation Plan, the Consolidated Plan, the current Annual Action Plan, the current CAPER, and any substantial amendments to these plans will be available for public review at the Department of Planning and Economic Development and on its website.

Comments, Complaints, and Appeals

The City is responsible for carrying out the development and implementation of the Annual Action Plans. Any person wishing to file a complaint regarding the Consolidated Plan, Annual Action Plans, amendments, and/or CAPERs may do so in writing to:

City of Saint Paul
Planning and Economic Development Department
Beth Ulrich, Grants Manager
1100 City Hall Annex
25 West Fourth Street
Saint Paul, MN 55102
beth.ulrich@ci.stpaul.mn.us

The City shall respond to the complaint within 15 days of receipt of the complaint or within 5 days when the City is using an expedited process. All complaints and responses will be maintained for at least six (6) years. Accommodations and/or alternative filing methods will be allowed for persons with disabilities.

All records regarding the adopted Consolidated Plan, Annual Action Plan, Substantial Amendments, and CAPERs, along with use of funds and performance measurements are retained for a minimum of six (6) years at the above address. All residents or interested parties will be given reasonable access to these records upon request.



Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System
PR26 - CDBG Financial Summary Report
Program Year 2022
ST. PAUL, MN

DATE: 08-08-23
TIME: 9:34
PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	17,592,613.31
02 ENTITLEMENT GRANT	6,687,235.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	2,234,647.65
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	107,237.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	26,621,732.96

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	14,322,439.35
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	14,322,439.35
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	2,416,116.17
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	16,738,555.52
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	9,883,177.44

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	3,426,142.13
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	9,160,452.65
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	12,586,594.78
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	87.88%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2020 PY: 2021 PY: 2022
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	1,160,445.83
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	377,093.47
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	561,401.12
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	976,138.18
32 ENTITLEMENT GRANT	6,687,235.00
33 PRIOR YEAR PROGRAM INCOME	4,153,676.30
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	10,840,911.30
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	9.00%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	2,416,116.17
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	375,969.69
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	3,300,910.13
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	700,669.92*
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	191,845.65
42 ENTITLEMENT GRANT	6,687,235.00
43 CURRENT YEAR PROGRAM INCOME	2,234,647.65
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	8,921,882.65
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	2.15%

* Adjustment in Line 40 accounts for \$700,669.92 of unused admin reprogrammed to activities during PY2022

LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

No data returned for this view. This might be because the applied filter excludes all data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Plan Year	IDIS Project	IDIS Activity	Activity Name	Matrix Code	National Objective	Drawn Amount
2017	2	2134	650-658 Sherburne	01	LMH	\$15,031.43
2022	1	2478	Rondo CLT Property Acquisitions for Rental	01	LMH	\$928,200.00
2022	1	2479	Rondo CLT Selby Property Acquisitions for Homeownership	01	LMH	\$445,600.00
				01	Matrix Code	\$1,388,831.43
2021	8	2420	American House Rehabilitation	14B	LMH	\$712,500.00
2021	8	2432	313 Dale St (Dale St Place)	14B	LMH	\$1,000,000.00
2022	8	2460	653 Galtier St (653 Artists Lofts)	14B	LMH	\$1,713,642.13
				14B	Matrix Code	\$3,426,142.13
Total						\$4,814,973.56

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2019	18	2443	6734133	100 E 10th St (Pedro Park)	03F	LMA	\$7,000.00
2019	18	2443	6746837	100 E 10th St (Pedro Park)	03F	LMA	\$53,536.75
2019	18	2443	6749773	100 E 10th St (Pedro Park)	03F	LMA	\$939,463.25
2019	18	2443	6749976	100 E 10th St (Pedro Park)	03F	LMA	\$16,551.20
2019	18	2443	6778338	100 E 10th St (Pedro Park)	03F	LMA	\$24,750.00
2020	10	2308	6746837	Hamline Park Play Area	03F	LMA	\$27,997.12
2021	10	2389	6726718	2021 Dayton's Bluff Play Area	03F	LMA	\$411,295.54
2021	10	2389	6746837	2021 Dayton's Bluff Play Area	03F	LMA	\$33,704.46
2022	10	2449	6751177	Duluth and Case Play Area 2022	03F	LMA	\$14,221.75
2022	11	2448	6751177	Hazel Park Play Area 2022	03F	LMA	\$17,650.25
2022	17	2475	6751185	North End Community Center	03F	LMA	\$1,111,000.00
					03F	Matrix Code	\$2,657,170.32
2022	14	2451	6751185	296 W 7th St (Fire Station 51)	03O	LMA	\$102,800.00
					03O	Matrix Code	\$102,800.00
2019	18	2396	6747196	1790-1800 University (Keystone)	03Z	LMC	\$862,648.70
2019	18	2396	6748617	1790-1800 University (Keystone)	03Z	LMC	\$368,247.37
					03Z	Matrix Code	\$1,230,896.07
2019	3	2291	6726718	2019 Housing Equity Law Project	05C	LMC	\$64,869.00
2022	3	2430	6719760	2020-2021 SMRLS Housing Equity Law Project	05C	LMC	\$87,146.66
2022	3	2430	6749773	2020-2021 SMRLS Housing Equity Law Project	05C	LMC	\$42,591.34
					05C	Matrix Code	\$194,607.00
2020	3	2376	6699762	Saint Paul Ramsey County Domestic Abuse Intervention Project	05G	LMC	\$16,912.25
2021	3	2423	6681169	2021 Acute Intervention Program	05G	LMC	\$67,649.00
					05G	Matrix Code	\$84,561.25
2021	3	2374	6639156	Saint Paul Building Green Apprenticeship Readiness Pilot	05H	LMC	\$14,394.81
2021	3	2374	6652155	Saint Paul Building Green Apprenticeship Readiness Pilot	05H	LMC	\$7,030.02
2021	3	2374	6681169	Saint Paul Building Green Apprenticeship Readiness Pilot	05H	LMC	\$14,729.58
2021	3	2374	6719760	Saint Paul Building Green Apprenticeship Readiness Pilot	05H	LMC	\$10,377.65
2022	5	2445	6741621	2022 Capitol City Youth Employment	05H	LMC	\$371,000.00
					05H	Matrix Code	\$417,532.06
2019	4	2272	6681169	District 7 Community Engagement	05I	LMA	\$4,102.57
2020	4	2340	6639156	2021 District 4 Community Engagement	05I	LMA	\$2,630.00
2021	4	2408	6681169	2022 District 1 Community Engagement	05I	LMA	\$6,305.28
2021	4	2408	6699762	2022 District 1 Community Engagement	05I	LMA	\$578.26
2021	4	2408	6719760	2022 District 1 Community Engagement	05I	LMA	\$3,796.32
2021	4	2408	6734133	2022 District 1 Community Engagement	05I	LMA	\$11,461.98
2021	4	2408	6746845	2022 District 1 Community Engagement	05I	LMA	\$12,858.16
2021	4	2409	6639156	2022 District 2 Community Engagement	05I	LMA	\$23,775.06
2021	4	2409	6681169	2022 District 2 Community Engagement	05I	LMA	\$4,869.36
2021	4	2410	6734133	2022 District 3 Community Engagement	05I	LMA	\$27,573.03
2021	4	2410	6741621	2022 District 3 Community Engagement	05I	LMA	\$5,003.28
2021	4	2410	6746845	2022 District 3 Community Engagement	05I	LMA	\$2,423.69
2021	4	2411	6749773	2022 District 4 Community Engagement	05I	LMA	\$32,166.06
2021	4	2411	6778338	2022 District 4 Community Engagement	05I	LMA	\$2,833.94
2021	4	2412	6639156	2022 District 5 Community Engagement	05I	LMA	\$26,773.64
2021	4	2412	6652155	2022 District 5 Community Engagement	05I	LMA	\$8,226.36
2021	4	2413	6639156	2022 District 6 Community Engagement	05I	LMA	\$6,718.88
2021	4	2413	6652155	2022 District 6 Community Engagement	05I	LMA	\$6,029.56
2021	4	2413	6681169	2022 District 6 Community Engagement	05I	LMA	\$6,713.56
2021	4	2414	6746845	2022 District 7 Community Engagement	05I	LMA	\$35,000.00
2021	4	2415	6660706	2022 District 8 Community Engagement	05I	LMA	\$6,076.24
2021	4	2415	6681169	2022 District 8 Community Engagement	05I	LMA	\$6,237.22
2021	4	2415	6699762	2022 District 8 Community Engagement	05I	LMA	\$14,062.02
2021	4	2415	6741621	2022 District 8 Community Engagement	05I	LMA	\$8,624.52
2021	4	2416	6699762	2022 District 11 Community Engagement	05I	LMA	\$13,319.68
2021	4	2416	6746845	2022 District 11 Community Engagement	05I	LMA	\$13,744.64

2021	4	2416	6751185	2022 District 11 Community Engagement	05I	LMA	\$7,935.68
2021	4	2417	6639156	2022 District 17 Community Engagement	05I	LMA	\$3,507.70
2021	4	2417	6652155	2022 District 17 Community Engagement	05I	LMA	\$5,842.32
2021	4	2417	6681169	2022 District 17 Community Engagement	05I	LMA	\$12,276.95
2021	4	2417	6699762	2022 District 17 Community Engagement	05I	LMA	\$8,373.03
2022	4	2462	6778338	2023 District 2 Community Engagement	05I	LMA	\$20,884.12
2022	4	2466	6778338	2023 District 5 Community Engagement	05I	LMA	\$17,944.42
2022	4	2467	6778338	2023 District 6 Community Engagement	05I	LMA	\$8,570.29
2022	4	2471	6778338	2023 District 17 Community Engagement	05I	LMA	\$3,507.70
					05I	Matrix Code	\$380,745.52
2021	3	2391	6719760	2021 Block Nurse Program	05M	LMC	\$83,000.00
					05M	Matrix Code	\$83,000.00
2017	6	2203	6639156	621-629 Minnehaha Ave E	12	LMH	\$145.49
2017	6	2203	6652155	621-629 Minnehaha Ave E	12	LMH	\$120.72
2017	6	2203	6681169	621-629 Minnehaha Ave E	12	LMH	\$1,440.92
2017	6	2203	6699762	621-629 Minnehaha Ave E	12	LMH	\$352.89
2017	6	2203	6719760	621-629 Minnehaha Ave E	12	LMH	\$1,335.62
2017	6	2203	6726718	621-629 Minnehaha Ave E	12	LMH	\$286.37
2017	6	2203	6746837	621-629 Minnehaha Ave E	12	LMH	\$197.42
2017	6	2203	6751185	621-629 Minnehaha Ave E	12	LMH	\$100.60
2018	8	2195	6639156	800 Robert	12	LMH	\$19,000.26
2018	8	2195	6652155	800 Robert	12	LMH	\$120.80
2018	8	2195	6746837	800 Robert	12	LMH	\$58,133.04
2018	8	2195	6748617	800 Robert	12	LMH	\$57,228.00
2020	6	2303	6749773	DBNHS: East Side Home Ownership RLF	12	LMH	\$100,000.00
2020	7	2319	6681169	RCLT Affordable Housing Project	12	LMH	\$172,813.11
2021	6	2380	6749773	2021 DBNHS: East Side Home Ownership RFL	12	LMH	\$86,626.57
2022	6	2433	6749773	2022 DBNHS: East Side Home Ownership Initiative	12	LMH	\$119,764.16
2022	6	2433	6778338	2022 DBNHS: East Side Home Ownership Initiative	12	LMH	\$6,003.12
					12	Matrix Code	\$623,669.09
2018	7	2137	6639156	69 Garfield	14A	LMH	\$155.59
2018	7	2137	6748617	69 Garfield	14A	LMH	\$57,234.97
2018	7	2137	6749773	69 Garfield	14A	LMH	\$33,840.00
2019	7	2276	6660706	Accessible Space	14A	LMH	\$164,227.50
2019	7	2276	6719760	Accessible Space	14A	LMH	\$25,772.50
2020	7	2301	6639156	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$644.14
2020	7	2301	6652155	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$5,916.00
2020	7	2301	6660706	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$28,242.00
2020	7	2301	6681169	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$61,414.00
2020	7	2301	6699762	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$90,827.00
2020	7	2301	6719760	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$43,127.00
2020	7	2301	6734011	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$15,300.00
2020	7	2301	6734133	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$2,880.00
2020	7	2301	6746837	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$15,903.00
2020	7	2301	6748617	2020 City-wide Homeowner Imp Loan Program	14A	LMH	\$48,121.25
2020	7	2302	6652155	DBNHS: East Side RLF	14A	LMH	\$10,813.90
2020	7	2302	6660706	DBNHS: East Side RLF	14A	LMH	\$7,637.04
2020	7	2302	6773706	DBNHS: East Side RLF	14A	LMH	\$65,866.54
2020	7	2313	6660706	Neighborworks: North End RLF	14A	LMH	\$23,961.10
2020	7	2314	6660706	Neighborworks: St Paul Green Line RLF	14A	LMH	\$97,566.88
2020	7	2315	6652155	Neighborworks: St Paul HI RLF	14A	LMH	\$120,592.04
2020	7	2317	6773706	NENDC: Home Improvement Plus	14A	LMH	\$32,192.08
2021	6	2388	6748617	2021 Rondo CLT Affordable Housing Project	14A	LMH	\$5,600.00
2021	7	2378	6652155	2021 Neighborworks Saint Paul HI RLF	14A	LMH	\$5,161.12
2021	7	2378	6746837	2021 Neighborworks Saint Paul HI RLF	14A	LMH	\$59,372.37
2021	7	2378	6773706	2021 Neighborworks Saint Paul HI RLF	14A	LMH	\$188,288.04
2021	7	2379	6699762	2021 DBNHS: East Side RFL	14A	LMH	\$65,266.16
2021	7	2379	6719760	2021 DBNHS: East Side RFL	14A	LMH	\$19,475.13
2021	7	2379	6734133	2021 DBNHS: East Side RFL	14A	LMH	\$17,703.92
2021	7	2379	6746837	2021 DBNHS: East Side RFL	14A	LMH	\$45,738.14
2021	7	2379	6748617	2021 DBNHS: East Side RFL	14A	LMH	\$23,511.02
2021	7	2379	6773706	2021 DBNHS: East Side RFL	14A	LMH	\$180,915.83
2021	7	2379	6778338	2021 DBNHS: East Side RFL	14A	LMH	\$15,551.00
2021	7	2381	6681169	2021 Neighborworks: North End RLF	14A	LMH	\$30,838.54
2021	7	2381	6699762	2021 Neighborworks: North End RLF	14A	LMH	\$498.00
2021	7	2381	6719760	2021 Neighborworks: North End RLF	14A	LMH	\$47,979.00
2021	7	2381	6726718	2021 Neighborworks: North End RLF	14A	LMH	\$45,684.46
2021	7	2382	6699762	2021 Neighborworks: St Paul Green Line RLF	14A	LMH	\$7,263.23
2021	7	2382	6741621	2021 Neighborworks: St Paul Green Line RLF	14A	LMH	\$90,487.01
2021	7	2382	6746837	2021 Neighborworks: St Paul Green Line RLF	14A	LMH	\$235.80
2021	7	2382	6773706	2021 Neighborworks: St Paul Green Line RLF	14A	LMH	\$58,941.08
2021	7	2421	6699762	PY2021 Window Replacement and Low Impact Stabilization Lead Hazard Control	14A	LMH	\$33,061.00
2021	7	2421	6746845	PY2021 Window Replacement and Low Impact Stabilization Lead Hazard Control	14A	LMH	\$68,841.00
2022	7	2436	6748617	2022 DBNHS: East Side Home Improvement RLF	14A	LMH	\$9,269.21
2022	7	2436	6778338	2022 DBNHS: East Side Home Improvement RLF	14A	LMH	\$49,294.69
2022	7	2437	6749773	2022 NeighborWorks HP: Greeline Home Repair Program	14A	LMH	\$30,237.90
2022	7	2438	6746837	2022 NeighborWorks HP: North End Revitalization Fund	14A	LMH	\$8,097.86
2022	7	2438	6749773	2022 NeighborWorks HP: North End Revitalization Fund	14A	LMH	\$30,075.00
2022	7	2439	6773706	2022 NeighborWorks HP: St. Paul Home Repair Loan Fund	14A	LMH	\$35,685.36
2022	7	2442	6748617	2022 Citywide Homeowner Improvement Loan Program	14A	LMH	\$12,294.75

2022	7	2442	6778338	2022 Citywide Homeowner Improvement Loan Program	14A	LMH	\$167,454.11
							14A Matrix Code \$2,305,055.26
2020	9	2309	6699762	HSP: Restore St. Paul	14E	LMA	\$4,825.80
2020	9	2407	6639156	965 Arcade St (SIR Boxing)	14E	LMA	\$69,580.91
2020	9	2407	6681169	965 Arcade St (SIR Boxing)	14E	LMA	\$67,419.09
2020	9	2422	6726718	965 Arcade St (Sir Boxing) HSP	14E	LMJ	\$70,000.00
2021	9	2418	6681169	1124 Payne Ave (Cook St. Paul)	14E	LMJ	\$50,000.00
2022	9	2434	6734133	411 Wabasha (Rodriguez Auto) Roof	14E	LMA	\$15,000.00
							14E Matrix Code \$276,825.80
2021	7	2394	6639156	2021 Direct Rehab Admin	14H	LMH	\$29,116.43
2021	7	2394	6652155	2021 Direct Rehab Admin	14H	LMH	\$47,032.58
2021	7	2394	6681169	2021 Direct Rehab Admin	14H	LMH	\$11,711.45
2021	7	2447	6746837	2022 Rehab Salaries	14H	LMH	\$93,874.35
2021	7	2447	6778338	2022 Rehab Salaries	14H	LMH	\$56,373.40
2021	7	2447	6791754	2022 Rehab Salaries	14H	LMH	\$56,634.31
							14H Matrix Code \$294,742.52
2019	16	2395	6719760	Homeowner Stability Mortgage Assistance Program	14J	LMH	\$130,959.98
2019	16	2395	6734133	Homeowner Stability Mortgage Assistance Program	14J	LMH	\$255,149.41
							14J Matrix Code \$386,109.39
2021	9	2459	6734133	932 Arcade (Arcade Bar) /2021 ESNDC BIF	17C	LMA	\$6,405.00
2021	9	2473	6746837	1080 Payne Ave (Chances Tavern) 2021 ESNDC BIF	17C	LMJ	\$22,854.13
2021	9	2476	6747193	969 Rice (Nanny's Jamaican Kitchen) 2021 ESNDC NEFIP	17C	LMJ	\$10,596.50
2021	9	2477	6747193	166 Larpenteur (Fantasy Nails) ESNDC NEFIP	17C	LMA	\$12,485.00
							17C Matrix Code \$52,340.63
2020	9	2305	6639156	ESNDC: Payne Ave BIF	18A	LMA	\$8,326.00
2020	9	2305	6681169	ESNDC: Payne Ave BIF	18A	LMA	\$9,939.00
2020	9	2310	6639156	NeDA: West Side Commercial	18A	LMA	\$659.81
2021	9	2384	6734133	2021 NeDA : West Side Commercial Rehab	18A	LMA	\$1,332.57
2021	9	2384	6749773	2021 NeDA : West Side Commercial Rehab	18A	LMA	\$1,710.36
2021	9	2384	6778338	2021 NeDA : West Side Commercial Rehab	18A	LMA	\$414.00
2021	9	2385	6746845	ESNDC: North End ED Improvement	18A	LMA	\$4,932.00
2021	9	2386	6681169	2021 ESNDC: East Side BIF	18A	LMA	\$8,184.00
2021	9	2386	6719760	2021 ESNDC: East Side BIF	18A	LMA	\$2,904.00
2021	9	2386	6734133	2021 ESNDC: East Side BIF	18A	LMA	\$1,320.00
2021	9	2386	6746837	2021 ESNDC: East Side BIF	18A	LMA	\$5,676.00
2022	9	2456	6749773	541 Ohio (FoxFace)	18A	LMJP	\$25,000.00
							18A Matrix Code \$70,397.74
Total							\$9,160,452.65

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	2015 Budget	2015 Actual	voucher Number	Activity to Support	Activity Name	Grant Number	Fund Type	Matrix Code	National Objective	Drawn Amount
2019	3	2291	6726718	No	2019 Housing Equity Law Project	B19MC270007	EN	05C	LMC	\$64,869.00
2022	3	2430	6719760	No	2020-2021 SMRLS Housing Equity Law Project	B20MC270007	EN	05C	LMC	\$64,869.00
2022	3	2430	6719760	No	2020-2021 SMRLS Housing Equity Law Project	B21MC270007	EN	05C	LMC	\$22,277.66
2022	3	2430	6749773	No	2020-2021 SMRLS Housing Equity Law Project	B21MC270007	EN	05C	LMC	\$42,591.34
									05C Matrix Code	\$194,607.00
2020	3	2376	6699762	No	Saint Paul Ramsey County Domestic Abuse Intervention Project	B20MC270007	EN	05G	LMC	\$16,912.25
2021	3	2423	6681169	No	2021 Acute Intervention Program	B22MC270007	PI	05G	LMC	\$67,649.00
									05G Matrix Code	\$84,561.25
2021	3	2374	6639156	No	Saint Paul Building Green Apprenticeship Readiness Pilot	B21MC270007	PI	05H	LMC	\$14,394.81
2021	3	2374	6652155	No	Saint Paul Building Green Apprenticeship Readiness Pilot	B21MC270007	PI	05H	LMC	\$7,030.02
2021	3	2374	6681169	No	Saint Paul Building Green Apprenticeship Readiness Pilot	B18MC270007	EN	05H	LMC	\$3,808.51
2021	3	2374	6681169	No	Saint Paul Building Green Apprenticeship Readiness Pilot	B20MC270007	EN	05H	LMC	\$369.00
2021	3	2374	6681169	No	Saint Paul Building Green Apprenticeship Readiness Pilot	B21MC270007	EN	05H	LMC	\$10,552.07
2021	3	2374	6719760	No	Saint Paul Building Green Apprenticeship Readiness Pilot	B21MC270007	EN	05H	LMC	\$10,377.65
2022	5	2445	6741621	No	2022 Capitol City Youth Employment	B22MC270007	EN	05H	LMC	\$371,000.00
									05H Matrix Code	\$417,532.06
2019	4	2272	6681169	No	District 7 Community Engagement	B19MC270007	EN	05I	LMA	\$4,102.57
2020	4	2340	6639156	No	2021 District 4 Community Engagement	B21MC270007	PI	05I	LMA	\$2,630.00
2021	4	2408	6681169	No	2022 District 1 Community Engagement	B21MC270007	EN	05I	LMA	\$4,701.54
2021	4	2408	6681169	No	2022 District 1 Community Engagement	B22MC270007	PI	05I	LMA	\$1,603.74
2021	4	2408	6699762	No	2022 District 1 Community Engagement	B21MC270007	EN	05I	LMA	\$578.26
2021	4	2408	6719760	No	2022 District 1 Community Engagement	B21MC270007	EN	05I	LMA	\$3,796.32
2021	4	2408	6734133	No	2022 District 1 Community Engagement	B21MC270007	EN	05I	LMA	\$11,461.98
2021	4	2408	6746845	No	2022 District 1 Community Engagement	B21MC270007	EN	05I	LMA	\$12,858.16
2021	4	2409	6639156	No	2022 District 2 Community Engagement	B21MC270007	PI	05I	LMA	\$23,775.06
2021	4	2409	6681169	No	2022 District 2 Community Engagement	B22MC270007	PI	05I	LMA	\$4,869.36
2021	4	2410	6734133	No	2022 District 3 Community Engagement	B21MC270007	EN	05I	LMA	\$27,573.03
2021	4	2410	6741621	No	2022 District 3 Community Engagement	B21MC270007	EN	05I	LMA	\$5,003.28
2021	4	2410	6746845	No	2022 District 3 Community Engagement	B21MC270007	EN	05I	LMA	\$400.15
2021	4	2410	6746845	No	2022 District 3 Community Engagement	B22MC270007	PI	05I	LMA	\$2,023.54
2021	4	2411	6749773	No	2022 District 4 Community Engagement	B21MC270007	EN	05I	LMA	\$32,166.06
2021	4	2411	6778338	No	2022 District 4 Community Engagement	B21MC270007	EN	05I	LMA	\$2,833.94
2021	4	2412	6639156	No	2022 District 5 Community Engagement	B21MC270007	PI	05I	LMA	\$26,773.64
2021	4	2412	6652155	No	2022 District 5 Community Engagement	B21MC270007	PI	05I	LMA	\$8,226.36
2021	4	2413	6639156	No	2022 District 6 Community Engagement	B21MC270007	PI	05I	LMA	\$6,718.88
2021	4	2413	6652155	No	2022 District 6 Community Engagement	B21MC270007	PI	05I	LMA	\$6,029.56
2021	4	2413	6681169	No	2022 District 6 Community Engagement	B21MC270007	EN	05I	LMA	\$499.22
2021	4	2413	6681169	No	2022 District 6 Community Engagement	B22MC270007	PI	05I	LMA	\$6,214.34

2021	4	2414	6746845	No	2022 District 7 Community Engagement	B21MC270007	EN	05I	LMA	\$35,000.00	
2021	4	2415	6660706	No	2022 District 8 Community Engagement	B21MC270007	PI	05I	LMA	\$6,076.24	
2021	4	2415	6681169	No	2022 District 8 Community Engagement	B22MC270007	PI	05I	LMA	\$6,237.22	
2021	4	2415	6699762	No	2022 District 8 Community Engagement	B21MC270007	EN	05I	LMA	\$14,062.02	
2021	4	2415	6741621	No	2022 District 8 Community Engagement	B21MC270007	EN	05I	LMA	\$8,624.52	
2021	4	2416	6699762	No	2022 District 11 Community Engagement	B21MC270007	EN	05I	LMA	\$13,319.68	
2021	4	2416	6746845	No	2022 District 11 Community Engagement	B21MC270007	EN	05I	LMA	\$13,744.64	
2021	4	2416	6751185	No	2022 District 11 Community Engagement	B21MC270007	EN	05I	LMA	\$7,935.68	
2021	4	2417	6639156	No	2022 District 17 Community Engagement	B21MC270007	PI	05I	LMA	\$3,507.70	
2021	4	2417	6652155	No	2022 District 17 Community Engagement	B21MC270007	PI	05I	LMA	\$5,842.32	
2021	4	2417	6681169	No	2022 District 17 Community Engagement	B21MC270007	EN	05I	LMA	\$7,015.40	
2021	4	2417	6681169	No	2022 District 17 Community Engagement	B22MC270007	PI	05I	LMA	\$5,261.55	
2021	4	2417	6699762	No	2022 District 17 Community Engagement	B21MC270007	EN	05I	LMA	\$8,373.03	
2022	4	2462	6778338	No	2023 District 2 Community Engagement	B22MC270007	EN	05I	LMA	\$20,884.12	
2022	4	2466	6778338	No	2023 District 5 Community Engagement	B22MC270007	EN	05I	LMA	\$17,944.42	
2022	4	2467	6778338	No	2023 District 6 Community Engagement	B22MC270007	EN	05I	LMA	\$8,570.29	
2022	4	2471	6778338	No	2023 District 17 Community Engagement	B22MC270007	EN	05I	LMA	\$3,507.70	
									05I	Matrix Code	\$380,745.52
2021	3	2391	6719760	No	2021 Block Nurse Program	B21MC270007	EN	05M	LMC	\$83,000.00	
									05M	Matrix Code	\$83,000.00
No										\$1,160,445.83	
Activity to prevent, prepare for, and respond to Coronavirus										\$1,160,445.83	
Total										\$1,160,445.83	

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS District	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	12	2307	6652155	2020 Planning Admin	20		\$36,941.04
2020	12	2307	6681169	2020 Planning Admin	20		\$65,343.26
					20	Matrix Code	\$102,284.30
2018	12	2153	6699762	General Administration	21A		\$1,247.50
2018	12	2153	6726718	General Administration	21A		\$40,500.00
2018	12	2153	6741621	General Administration	21A		\$13,500.00
2018	12	2153	6778338	General Administration	21A		\$107,237.00
2019	10	2250	6639156	2019 General Admin	21A		\$141,038.01
2019	10	2250	6652155	2019 General Admin	21A		\$128,338.46
2019	10	2250	6681169	2019 General Admin	21A		\$73,142.41
2019	10	2250	6719760	2019 General Admin	21A		\$25,600.00
2019	10	2256	6639156	Planning Admin 2019	21A		\$51,475.23
2019	10	2256	6652155	Planning Admin 2019	21A		\$12,000.06
2020	12	2306	6681169	2020 General Admin	21A		\$17,907.24
2020	12	2306	6726718	2020 General Admin	21A		\$1,749.00
2021	12	2393	6681169	2021 General Admin	21A		\$215,650.94
2021	12	2393	6699762	2021 General Admin	21A		\$225,549.69
2021	12	2393	6719760	2021 General Admin	21A		\$176,338.68
2021	12	2393	6726718	2021 General Admin	21A		\$96,002.14
2021	12	2393	6734011	2021 General Admin	21A		\$2,838.81
2021	12	2393	6741621	2021 General Admin	21A		\$317,653.17
2021	12	2393	6746837	2021 General Admin	21A		\$137,550.51
2021	12	2393	6778338	2021 General Admin	21A		\$5,746.14
2021	12	2393	6791754	2021 General Admin	21A		\$2,908.00
2022	13	2446	6734133	2022 General Administration	21A		\$515.00
2022	13	2446	6746837	2022 General Administration	21A		\$121,169.90
2022	13	2446	6748617	2022 General Administration	21A		\$1,459.48
2022	13	2446	6778338	2022 General Administration	21A		\$215,445.32
2022	13	2446	6791754	2022 General Administration	21A		\$181,269.18
					21A	Matrix Code	\$2,313,831.87
Total							\$2,416,116.17

Attachment G

GLOSSARY OF TERMS, ACRONYMS, AND ABBREVIATIONS

4(d) Affordable Housing Incentive Program – a program that preserves affordable housing by helping rental building owners obtain property tax reductions if they agree to keep a minimum percentage of their rental units affordable over a specified period of time. The program may also help owners make existing buildings greener through cost sharing for energy efficiency improvements and solar installations.

ADA – Americans With Disabilities Act - a civil rights law that prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools, transportation, and all public and private places that are open to the general public.

ADU – Accessory Dwelling Unit – a secondary dwelling unit, subordinate to a principal one-family dwelling, within or attached to a one-family dwelling or in a detached accessory building on the same zoning lot, with the property owner of record occupying either the principal dwelling unit or the accessory dwelling unit as their permanent and principal residence.

Affordable Housing – defined as housing where the occupant(s) is/are paying no more than 30% of his/her income for gross housing costs, including utilities.

Annual Action Plan (AAP) - annual plans for the period of time covered by the Consolidated Plan (typically three to five years) which provide a concise summary of the actions, activities, and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified in the Consolidated Plan.

Assisted Housing – housing which is subject to restrictions on tenant income and rents because of one or more governmental subsidies.

AFFH – Affirmatively Furthering Fair Housing - a legal requirement that federal agencies and federal grantees further the purposes of the Fair Housing Act.

AI – Analysis of Impediments to Fair Housing - is a comprehensive review of an Entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices how those laws, etc. affect the location, availability, and accessibility of housing, both public and private, and the affect on housing choice for all protected classes.

ALP – Wilder Assisted Living Program - brings supportive services to residents who live in two STPHA hi-rises.

AMI – Area Median Income - the midpoint of a specific region's income distribution – half of families earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income — such as 80% of the area median income — identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households.

CARES Act – Coronavirus Aid, Relief and Economic Security Act - provided fast and direct economic assistance for American workers, families, small businesses, and industries.

CDBG - Community Development Block Grant - an annual entitlement grant of federal dollars, from HUD to the City of Saint Paul, used to fund activities that primarily benefit low/moderate-income citizens.

CDBG-CV - Community Development Block Grant funding received through the CARES Act to prevent, prepare for, or respond to the coronavirus.

CDC – Community Development Corporation - a nonprofit, community-based organizations focused on revitalizing the areas in which they are located, typically low-income, underserved neighborhoods that have experienced significant disinvestment.

CEYS – Coordinated Entry for Youth and Singles – a standardized assessments for homeless individuals and youth to determine the most appropriate housing referral/housing alternatives.

CFR – Code of Federal Regulations – Federal regulations; HUD regulations are at 24 CFR.

CHSP - Congregate Housing Services Program - develops individualized services for elderly or disabled STPHA residents to maintain his/her independence.

Conduit Revenue Bonds – are tax-exempt revenue bonds issued by the HRA and are used for not-for-profit organization capital improvement projects.

Consolidated Plan (Con Plan) – a required strategic plan for any local unit of government receiving HUD funds which requires the jurisdiction to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions.

CoC - Continuum of Care - a comprehensive system designed to move individuals and families from homelessness to permanent housing by providing specialized assistance (e.g., job training, psychological counseling, budget counseling, education, etc.).

CROP – Community Resource Outreach Project - weekly outreach at the City's Central and Rondo Community Libraries to provide referrals to community services and resources.

CVZ – Commercial Vitality Zone - invests in neighborhood commercial districts to promote city-wide vitality, growth, and equity. Project areas are catalytic – projects 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 will grow the tax base.

CWRC – Citywide Resident Council – its purpose is to advocate for residents before STPHA and other agencies; evaluate physical and social conditions at respective developments or buildings; encourage programs and activities designed to promote

leadership, self-sufficiency, safety, and education; and encourage good working relationships between residents and STPHA staff.

DSI – Department of Safety and Inspections – a City Department whose mission is to preserve and improve the quality of life in Saint Paul by protecting and promoting public health and safety for all through code compliance; building, property, and fire inspections; permits; zoning compliance; dog licensing, among other things.

EEOC – Equal Employment Opportunity Commission - a federal agency that administers and enforces civil rights laws against workplace discrimination. The EEOC investigates discrimination complaints based on an individual's race, children, national origin, religion, sex, age, disability, sexual orientation, gender identity, genetic information, and retaliation for reporting, participating in, and/or opposing a discriminatory practice.

Elderly – a person who is at least 62 years of age and older (applies to housing activities). A person who is at least 60 years of age and older (applies to non-housing Community Development Block Grant activities).

Emergency Shelter – any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or specific segments of the homeless population.

Entitlement Community – a community that receives funding directly from HUD and develops its own programs and funding priorities, for example, the City of Saint Paul.

ESG – Emergency Solutions Grant - provides funding to assist homeless individuals/families or prevent individual/families from becoming homeless.

ESG-CV – Emergency Solutions Grant funding received through the CARES Act to prevent, prepare for, or respond to the coronavirus.

Extremely Low-Income – persons/households whose income falls below 30% of the area median income.

FHPAP – Family Homeless Prevention and Assistance – a program which provides grants to encourage and support innovation at the county or regional level by establishing a comprehensive service system, including prevention services, for families, single adults, and youth who are homeless or at risk of becoming homeless.

FHEO – Fair Housing and Equal Opportunity - an agency within the U.S. Department of Housing and Urban Development. FHEO is responsible for administering and enforcing federal fair housing laws and establishing policies that make sure all Americans have equal access to the housing of their choice.

FHIC – Fair Housing Implementation Council - a collaboration of local and county governments that recognize a regional approach is necessary to effectively eliminate impediments to fair housing and promote fair housing opportunities. The collaboration consists of: Saint Paul, the counties of Anoka, Dakota, Hennepin, and Washington; the

Metro HRA (Metropolitan Council); the Community Development Agencies of Scott and Carver Counties; and the cities of Bloomington, Eden Prairie, Minneapolis, Minnetonka, Plymouth, Coon Rapids, and Woodbury.

FSS – Family Self-Sufficiency Program – designed to enable families to improve their education and employment status and thereby achieve a great measure of economic independence self-sufficiency.

HAP – Housing Assistance Program – provides housing assistance for households under the Section 8 voucher program.

HCV - Housing Choice Voucher – the federal government's largest program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. The eligible renter pays no more than 30% of adjusted income toward rent and utilities, and the balance of the rent is paid by the public housing agency. Housing assistance is provided on behalf of the participant who are then able to find their own housing, including single-family homes, townhouses, and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. The program is administered locally by public housing agencies.

HMIS – Homeless Management Information System - a database to combine data on homeless populations served within a specific geographic area (e.g., St. Paul, Ramsey County).

HOA – Home Ownership Alliance - a statewide collaboration to eliminate Minnesota's homeownership gap.

HOME Program – The HOME Investment Partnerships Program - provides formula funding, from HUD to the City of Saint Paul, for a wide range of affordable housing activities for low-income people which can include rental, homeownership, and rehabilitation of existing housing.

Household – one or more persons occupying a given housing unit (Census Bureau). Occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Household Income – the total income for all persons who occupy a housing unit.

HRA – Housing and Redevelopment Authority - a City of Saint Paul public entity which undertakes housing, commercial and business development activities. The HRA authorizes the acquisition of real estate, housing and commercial loans and grants, and the issuance of bonds.

HTF – Housing Trust Fund - an affordable housing production program that complements existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low- income households and

may include homeless families. HTF funds are typically used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities.

HREEO - Human Rights and Equal Employment Opportunity - a department at the City of Saint Paul serves to improve the inclusive contracting practices and workforce development strategies of the City.

HUD - United States Department of Housing and Urban Development - the federal agency from which the City receives its CDBG, HOME program, and ESG funding.

IDIS - Integrated Disbursement and Information System - a nationwide database that provides HUD with current information on the status of HUD-funded activities.

Inclusionary Zoning - an affordable housing tool that links the production of affordable housing to the production of market-rate housing. It either requires or encourages new residential developments to make a certain percentage of the housing units affordable to low- or moderate- income residents.

Inspiring Communities - a City of Saint Paul housing redevelopment strategy providing focused investment in neighborhoods most impacted by foreclosure and vacancy. The program funds assist developers with development gap financing for construction of new housing on vacant lots or rehabilitation of vacant structures.

JPA - Joint Powers Agreement - a formal, legal agreement between the City of Saint Paul and Ramsey County for the administration of the City's annual formula allocation of Emergency Solutions Grant funding from the U.S. Department of Housing and Urban Development.

LIHTC - Low-Income Housing Tax Credits - a program provides tax incentives, written into the Internal Revenue Code, to encourage developers to create affordable housing. These tax credits are provided to each State based on population and are distributed to the State's designated tax credit allocating agency. In turn, these agencies distribute the tax credits based on the State's affordable housing needs with broad outlines of program requirements from the federal government. Tax credit subsidies provide a moderate level of affordability through rent restrictions. Tax credits may be combined with additional sources of federal or state funding

LBP - Lead-Based Paint.

LEP - Limited English Proficiency - individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English.

LMI (or low/mod) - Low- and/or Moderate-Income - generally refers to individuals and/or households with incomes at or below 80% of area median income.

LOTH - Length of Time Homeless.

Low-Income – households/persons whose income is at or below 50% of the area median income.

Mainstream Program – Mainstream Housing Opportunities for Persons with Disabilities - provides vouchers to through Public Housing Agencies that enable persons with disabilities (elderly or non-elderly) to access affordable private housing of their choice. Also assists PHAs and nonprofit disability organizations in providing housing choice vouchers (HCVs) for any group identified in a community as having the worst housing need, i.e., very low-income persons with a disability.

MBE – Minority-owned Business Enterprise - business owned by at least 51% minority individuals.

MHFA – Minnesota Housing Finance Agency (a.k.a. Minnesota Housing or MN Housing) - the state's housing finance agency that provides access to safe, decent and affordable housing and to build stronger communities across the state by providing funding for homebuyers.

MHU – Mental Health Unit - Specialized SPPD officers who conduct proactive and reactive services citywide in an effort to connect citizens in need of mental health services with available community resources.

MNHOC – Minnesota Homeownership Center - provides homebuyer services through classes and one-on-one counseling, and helps homeowners facing foreclosure stay in their homes.

Moderate-Income – households/persons whose income is from 51% and 80% of the area median income.

Multifamily Housing – A building with 4 or more residential units, including apartments, condominiums. Multifamily units are generally attached and share a common lot. Housing type should not be confused with ownership; multi-family units may be owner- occupied or renter-occupied.

NOAH – Naturally Occurring Affordable Housing - refers to residential rental properties that maintain low rents without federal subsidy. It is the most common affordable housing in the U.S.

OFE – Office of Financial Empowerment - seeks to directly address the root causes of poverty and inequity in Saint Paul. Creation of the OFE will connect low-income residents to financial education and counseling, help them establish savings and build credit, and provide them with tools to achieve financial stability.

OZ – Opportunity Zones - a new community development program established by Congress in the Tax Cut and Jobs Act of 2017 to encourage long-term investments in low-income and urban communities nationwide.

PBV – Project Based Voucher - helps pay for rent in privately owned rental housing, but only in specific privately-owned buildings or units (see PBRA). The voucher holder does not get to choose the unit as is done with an HCV.

PHA – Saint Paul Public Housing Agency.

PI – Program Income - income directly generated from a CDBG or HOME program funded activity (e.g., loan repayments).

PIT – Point-In-Time Count – a count of all sheltered and unsheltered people in a specific community. Outreach workers and volunteers canvas a community to count the people who appear to be living in places not meant for human habitation. During a PIT count, communities identify whether a person is an individual, a member of a family unit, or an unaccompanied youth. In addition, communities also identify if a person is chronically homeless, indicating long-time or repeated homelessness, and if a person has a disability.

PJ – Participating Jurisdiction - a state or local government, for example, the City of Saint Paul, designated by HUD to receive funding through the HOME Program.

POHP – Publicly Owned Housing Program – Through Minnesota Housing Finance Agency, assistance is provided to PHAs that provide public housing to individuals and families (households with children) to rehabilitate and preserve public housing units.

PSH - Permanent Supportive Housing – Housing with supportive services; an intervention that combines affordable housing assistance with voluntary support services to address the needs of chronically homeless people.

RAB – Resident Advisory Board - provides the PHA and the residents with a forum for sharing information about the Agency's Annual Plan, developing and/or making any significant modifications or amendment to the plan. PHAs are required to establish one or more RABs as part of the PHA Plan process and is comprised of individuals who reflect and represent the residents assisted by the PHA.

RAD – Rental Assistance Demonstration Program - allows public housing agencies (PHAs) and owners of other HUD-assisted properties to convert units from HUD rental assistance to project-based Section 8 contracts. The primary benefit is that properties are able to private sources of capital financing for owners to address deferred maintenance issues.

RRH – Rapid Re-Housing - an intervention designed to help individuals and families that do not need intensive and ongoing supports to quickly exit homelessness and return to permanent housing.

RUSH - Re-directing Users of Shelter to Housing - a group of Ramsey County community partners that aims to move all frequent users of emergency shelters into stable housing.

S.A.F.E. – Stable, Accessible, Fair and Equitable – a set of five (5) tenants protections for rental housing, implemented in March 2021, in the City of Saint Paul.

SBE - Small Business Enterprise - a business that meets specific economic criteria and is owned, operated, and controlled by one or more persons.

Section 3 Program - requires that recipients of certain HUD financial assistance, to the greatest extent possible, provide training, employment, contracting, and other economic opportunities to low- and very low-income persons, especially recipients of government assistance for housing, and to businesses that provide economic opportunities to low- and very low-income persons.

Single-family Housing – A residence which includes conventional stand-alone housing units as well as patio homes, townhomes, duplexes, or structures with up to four units, one of which is occupied by the owner.

SPPD – Saint Paul Police Department.

SPPS – Saint Paul Public Schools, Independent District #625.

SRO – Single Room Occupancy - a residential property that includes multiple single room dwelling units. Each unit is for occupancy by a single eligible individual. The unit need not, but may, contain food preparation or sanitary facilities, or both.

STAR Funds – Sales Tax Revitalization - funds are derived from a City of Saint Paul half-cent sales tax levy for capital improvements to further residential, economic, and commercial development.

Supportive Housing – Housing that includes planned supportive services.

TBRA – Tenant-Based Rental Assistance - a rental subsidy that helps make up the difference between what a renter can afford to pay and the actual rent for a home or apartment.

TIF – Tax Increment Financing - a public financing method that is used as a subsidy for redevelopment, infrastructure, and other community-improvement projects.

TPV – Tenant Protection Vouchers (also referred to as **Enhanced Vouchers**) – are meant to ensure there is no displacement of low-income residents occurs as a result of various actions resulting in a loss of subsidy assistance. In other words, tenants may be displaced when a property in which the tenant lives is no longer subject to income restrictions, but the tenant does not have a voucher to ensure continued affordability. These tenants would receive a voucher to ensure affordability and protection from potential rent increases.

Transitional Housing – a project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months.

VASH – Veterans Affairs Supportive Housing - combines HUD HCV rental assistance for homeless veterans and their families with case management and clinical services provided by the Department of Veterans Affairs at its medical centers and in the community.

Very Low-Income – households/persons whose income falls below 30% of the area median income.

VOP - Vendor Outreach Program - a City of Saint Paul business assistance program aimed at helping WBE, MBE, and SBE have greater access to contracting opportunities with the city.

WBE – Woman-owned Business Enterprise – a business where at least 51% is owned and controlled by a female.

December 12, 2023

Re: Corrections to CR-75 for ESG FY 22

To whom it may concern,

The ESG CAPER report previously submitted for the City of St. Paul and Ramsey County for fiscal year 2022 (FY 22) contained incorrect information in table “11.f Match Source”. The tables below show the information as it was previously submitted as well as the corrected information.

Figure 1: Table 11f. Match Source as originally submitted

11f. Match Source

	FY 2020	FY 2021	FY 2022
Other Non-ESG HUD Funds			
Other Federal Funds			
State Government	658380	114672	114672
Local Government	334816		
Private Funds	463700	271997	271997
Other		45000	45000
Fees			
Program Income		115000	115000
Total Match Amount	1456896	546669	546669

Figure 2. Table 11f. Match Source with corrected information. The cells that contain changes are highlighted in yellow.

	FY 20	FY 21	FY 22
Other Non-ESG HUD Funds			
Other Federal Funds			
State Government	658380	114672	495336
Local Government	334816		
Private Funds	463700	271997	781283

Other		45000	
Fees			
Program Income		115000	
Total Match Amount	1456896	546669	1276619

Should you have any further questions, please reach out to Alyssa Keil,
alyssa.keil@co.ramsey.mn.us.

Sincerely,



Alyssa Keil
 Planning and Evaluation Analyst
 Ramsey County Housing Stability Department