Consolidated Annual Performance and Evaluation Report (CAPER)

PROGRAM YEAR 2024: JUNE 1, 2025 – MAY 31, 2026

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City of Saint Paul, Minnesota
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CITY OF SAINT PAUL, MINNESOTA

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)
FOR PROGRAM YEAR 2025-2026

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UNIQUE APPENDICES

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Executive Summary (DRAFT)

The City of Saint Paul's use of U.S. Housing and Urban Development allocated resources had the following goals and outcomes for the 2025 Program Year (June 1, 2025-May 31, 2026). After the first year of the plan, the City is on track to meeting goals in the 2025-2029 Consolidated Plan.

Funding Program and Amount Utilized in Program Year		Uses and Goals
Community Development Block Grant (CDBG) And, CDBG-CV (CARES Act COVID resources)	$9,578,900	Housing rehabilitation and development of single family and multi-unit housing; economic development; public improvement projects; public services. Primarily serves low- and moderate-income (LMI) households.
HOME Investment Partnerships (HOME) And, HOME-ARP (American Rescue Plan COVID resources)	$360,900	New construction of affordable multi-unit rental housing. No HOME-ARP funding was expended in 2025.
Emergency Solutions Grant (ESG)	$257,700	Homelessness prevention, rapid rehousing, outreach and shelter operations.

Key Program Year Outcomes

Housing

- 111 single-family homes improved for LMI homeowners using CDBG funding.
- 2 units newly constructed for sale to homeowners in and near the Neighborhood Revitalization Strategy Area.
- 3 new construction multifamily apartment buildings completed using HOME funding (26 HOME assisted units).
- 1 90-unit multifamily apartment rehabilitated using CDBG funding.

4 properties acquired and demolished using CDBG funding.

Economic Development

- 6 businesses serving LMI areas received CDBG funding for code fixes and façade improvements. Two jobs were created or retained by assisted businesses.

Public Services and Facili ies

- 10 District Councils received CDBG funding for community engagement activities.
- 332 Seniors were served by the block nurse program.
- 180 LMI youth were provided employment through the Right Track program.
- 1 park was completed with a new play area with 3 other parks in progress.
- Also reported this year include the Mobile Library and Keystone Community Services funded under CDBG-CV.

Homeless Services

- 2,600+ individuals were assisted through Ramsey County's administration of ESG funding. Seven nonprofit organizations provided homeless shelter services, rapid rehousing, homeless prevention, and street outreach.

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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, 2025 through May 31, 2026 (PY2025). 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.

Through its annual entitlement allocations and program income utilized for Program Year 2025 (totaling $9,224,200), overall the City of Saint Paul had a productive year despite challenges due to strained economic conditions and delayed funding. The City also completed all remaining activities associated with the special CARES Act CDBG-CV allocation made in 2020.

To achieve its goals and objectives defined in the Consolidated and Annual Action Plans, the City subgrants CDBG funding to a series of community development organizations to achieve housing and economic development goals. The City worked with three community development organizations to assist low- to moderate-income (LMI) homeowners with housing rehabilitation, and also with Ramsey County for a lead-based paint program to address windows for homeowners. The City also sub granted CDBG funding to two 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 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 also 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 allocated HUD resources. Continued inflation and other economic conditions drive up construction costs every year.

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, 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 for Low/Moderate Income Housing Benefit	Households Assisted	906500	211235	23%	181300	211235	117%
Development of New Housing	Affordable Housing	CDBG: $ / HOME: $	Rental units constructed	Household Housing Unit	75	26	35%	15	26	173%
Economic Development	Non-Housing Community Development	CDBG: $	Businesses assisted	Businesses Assisted	75	4	5%	15	4	27%
Homeless Prevention	Homeless	ESG: $	Homelessness Prevention	Persons Assisted	15000	0	0%	3000	0	0%

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Homeowner Housing Rehabilitation	Affordable Housing	CDBG: $	Homeowner Housing Rehabilitated	Household Housing Unit	255	119	47%	50	119	238%
NRSA - Railroad Island/Hamms	Affordable Housing	CDBG: $	Homeowner Housing Added	Household Housing Unit	10	2	20%	2	2	100%
Planning and Administration	Planning and Administration	CDBG: $ / HOME: $	Other	Other						
Public Improvements	Non-Housing Community Development	CDBG: $	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	35625	53777	151%	7125	53777	755%
Public Services	Non-Housing Community Development	CDBG: $	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	15000	94473	630%	3000	94473	3149%
Remediation of Substandard Properties	Non-Housing Community Development	CDBG: $	Buildings Demolished	Buildings	85	4	5%	17	4	24%
Rental Housing Rehabilitation	Affordable Housing	CDBG: $	Rental units rehabilitated	Household Housing Unit	130	90	69%	25	90	360%

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Youth Employment	Non-Housing Community Development	CDBG: $	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1290	180	14%	258	180	70%

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 or exceeded many of the 2025 Annual Action Plan goals for the program year for housing activities, however the ebb and flow of multi-year projects can change these outcomes year to year.

The City and its community partners provided loans to make necessary health and safety improvements to 111 single family, LMI owner-occupied homes. Three HOME new construction projects were completed during the program year: Treehouse with 36 total units (4 HOME assisted), Lofts on Rose with 76 total units (9 HOME assisted), and Marshall Avenue Flats with 98 total units (13 HOME assisted). The City also provided funding for the acquisition and demolition of four blighted buildings.

Additionally, the City's Neighborhood Revitalization Strategy Area had two homes completed this program year, meeting the goal. The homes were developed by a Community Development Based Organization and providing homeownership opportunities to families and contributing to the revitalization of the community.

Another priority in the City's 2025-29 Consolidated Plan is Economic Development. There were three businesses serving low/mod areas completed. Additionally, two LMI jobs were created or retained from current and previous years' assisted businesses. Rising costs and difficult economic conditions were met in the Economic Development Activities this year.

The City also utilized CDBG funding during the 2025 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, and Youth Employment. Note the above table includes a misrepresentation of the Youth Employment goal, the line item to Public Facilities and total served of 181,300 goal is erroneous and is reflected appropriate in the second Youth Employment Goal.

Public Improvements as shown in Table 1 included activities for Carty Park, as part of the Annual Action Plan, with a service area of including 12,085 low-mod income residents. This alone would have exceeded that annual goal, but the inclusion of a CDBG-CV funded Public Facility during this program year, Keystone Community Services, and their service of 41,692 low-mod clients far exceeds the goals planned.

Another CDBG-CV funded Public Service activity, Mobile Library Services, also reported accomplishments this year outside of the expected projects and goals for 2025. The Mobile Library served 94,050 in the program year in low-mod income areas of Saint Paul.

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. 2025 is the 3rd year and the City has expended 88.65% 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. One public facility project and one public services project were completed this Program Year ahead of the expenditure deadline, which both increased outcomes beyond strategic goals for this year. All CDBG-CV funds are now expended.

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
White	307	13
Black or African American	197	11
Asian	125	1
American Indian or American Native	7	0
Native Hawaiian or Other Pacific Islander	1	0
Other	65	1
Total	**706**	**26**
Hispanic	42	0
Not Hispanic	664	26

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	45
Asian or Asian American	34
Black, African American, or African	603
Hispanic/Latina/e/o	56
Middle Eastern or North African	5
Native Hawaiian or Pacific Islander	8
White	350
Multiracial	188
Client doesn't know	9
Client prefers not to answer	3
Data not collected	39
Total	1340

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

Narrative

For the program year, 203 households were assisted through CDBG funded housing activities. For these households: 42 were white, 99 were Black/African American, 19 were Asian, 4 were American Indian and 28 identified as a mixed-race household, 14 households identified as Hispanic, and 51 were female-headed households. Totals for all CDBG funded activities are in the table above.

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	7,000,000	9,578,941
HOME	public - federal	1,629,611	360,889
ESG	public - federal	594,589	257,565

Table 3 - Resources Made Available

Narrative

The City made available $7,000,000 of CDBG entitlement funds and program income und activities in the 2025 program year. The City also had on hand CDBG funds that had been allocated during prior program years, including CDBG-CV. The total expended for activities, administration and planning was $9,578,941, of which $420,552 was expended for CDBG-CV.

The City had $1,534,711 in current program year HOME entitlement funds, $3,357 in program income available for activities in the 2025 program year. The City expended HOME funds that had been allocated during prior program years. The City expended a total of $360,889 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, 2025 through May 31, 2026. 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 2026 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 in 2019. The City's HOME-ARP plan was approved by HUD in May 2023. An additional $10,132 was allocated to the City in May 2025. No program expenditures were made for the HOME-ARP program during the program year, however a recent substantial amendment adjusts priority uses from Non-Congregate Shelter to Affordable Housing Development with anticipation of identifying project(s) during 2026 Program Year.

The City was awarded $594,589 in ESG funding. In PY 2025. The City expended $257,565 during the program year. The ESG programming draws were delayed with a changeover in contracts, but on track to expend ahead of expenditure deadlines.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	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.

The City receives Local Affordable Housing Aid (LAHA) funding from the 0.25% metro sales tax supporting housing initiatives and utilizes it for activities such as homeowner assistance (downpayment, closing costs) for LMI households, preservation of existing affordable units, and emergency rental assistance. The City also has an established local Housing Trust Fund (HTF) to facilitate more intensive investments in housing access, affordability, stability, and quality.

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’s programs is one of the largest in the State of Minnesota, with over 3,000 preserved units across 374 properties.

The City disposed of several publicly-held parcels during the program year.

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 $1,021,536 for PY25, 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. No match was earned during the program year and is summarized in Tables below.

The City ended the 2025 program year with excess match, however the City has documented policy and

procedure to zero out excess match at the start of each five-year Consolidated Plan. Match contributions during the last federal fiscal year include grants executed during the last federal fiscal year for two affordable housing properties through the Metropolitan Council's Local Housing Investment Account (Mary Hall, $1,159,382) and Livable Communities Development Act (Kimball Court, $1,500,000)
.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	2,659,382
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	2,659,382
4. Match liability for current Federal fiscal year	152,351.13
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	2,507,030.87

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**
Kimball Court	10/21/2024	1,500,000						1,500,000
Mary Hall	10/15/2024	1,159,382						1,159,382

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 $**
282,030.27	**516,592.39**	**0**	**0**	**798,622.66**

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						
Number	0					
Dollar Amount	0					
Sub-Contracts						
Number	31	1	0	0	0	5
Dollar Amount	458,767.57	0	0	0	0	45652.31

	Total	**Women Business Enterprises**	**Male**
Contracts			
Number	0	0	0
Dollar Amount	0	0	0
Sub-Contracts			
Number	**31**	**9**	**14**
Dollar Amount	458767.57	300,443.46	**137,087.11**

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	**3**					**3**
Dollar Amount	**4650000**					**4650000**

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		
Businesses Displaced		
Nonprofit Organizations Displaced		
Households Temporarily Relocated, not Displaced		

Households Displaced	**Total**	**Minority Property Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	**0**					
Cost	**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	2
Number of Non-Homeless households to be provided affordable housing units	95	235
Number of Special-Needs households to be provided affordable housing units	0	
Total	95	237

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	
Number of households supported through The Production of New Units	20	28
Number of households supported through Rehab of Existing Units	75	209
Number of households supported through Acquisition of Existing Units	0	
Total	**95**	237

Table 12 – Number of Households Supported

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

This program year, 26 HOME assisted units were completed across three new construction HOME-assisted developments. There are no HOME projects currently drawing funds, but all funds are reserved in pending projects and are expected to begin work during the Program Year 2026-2027.

The City met its housing goals this year, primarily with the completion of a 90-unit CDBG assisted multifamily rehab project. On the Single-Family side, 111 households were assisted in rehab.

While the goals were met with this year's outcomes, it remains difficult to meet goals with rising costs and delayed financing.

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	44	12
Low-income	108	14
Moderate-income	49	0
Total	201	26

Table 13 – Number of Households Served

Narrative Information

CDBG funded the rehabilitation of 111 owner-occupied housing units. 29 units are occupied by households at or below 30% AMI, 33 were occupied by households with incomes from 31% to 50% AMI, and 47 were occupied by households with income from 51% to 80% AMI. Of these, 51 were female-headed households.

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

To administer the deployment of city ESG funds more efficiently, the city entered into a Joint Powers Agreement (JPA) with Ramsey County. Ramsey 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 with the subrecipients 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 selected ESG projects. It does this with consideration of the annual Point-in-Time (PIT) count, Housing Inventory Chart (HIC), Systems Performance Measures, and the Ramsey County Housing Stability Annual Needs Assessment.

The city actively responds 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. The guiding principles of the collaborative include:

- 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.

Ramsey County's Point-In-Time Count, conducted on January 28, 2026, identified 443 unsheltered households in Ramsey County. The data continue to reflect disparities when compared to the general county population, consistent with broader trends in Ramsey County's overall homeless population. These findings highlight the importance of continued efforts to address the complex factors contributing to unsheltered homelessness.

The CoC works in collaboration with Ramsey County and its outreach partners to gather information and make decisions on a case-by-case basis to ensure its efforts align with city and county principles, as well as the Governor's Orders.

Efforts remain focused on supporting the safety and well-being of unsheltered residents. Strategies include responding to the increased need for shelter, housing supports, and long-term housing options, while also expanding access to meals, hygiene and sanitation resources, healthcare, mental and chemical health assessments, day space, and shelter options tailored to meet the needs of women, youth, individuals identifying as LGBTQ+ or gender diverse, and other priority populations.

One response to a rising number of encampments and friction with neighbors caused by them has been the implementation of the St. Paul Downtown Improvement District (SPDID), managed by a governing board representing a cross-section of property owners throughout the boundaries. Since its launch in 2021, SPDID has already proven itself effective and invaluable –data shows police calls for quality-of-life crimes and concerns fell by 40% within SPDID boundaries, while they increased significantly in other parts of downtown.

The City of St. Paul created the Homeless Assistance Response Team (HART) to address an unprecedented rise in homeless encampments. The team provides a 24/7 response to those who are unsheltered or need immediate shelter supports. The HART Team also learns more about individuals living in encampments, caves, or other outdoor spaces to help locate the right shelter environment to best fit each person's needs while recognizing their barriers. The HART Team helps to transition as many individuals as possible who are unsheltered to available shelter resources while thoughtfully closing encampment sites across the city. It does this by continuing to work to decriminalize homelessness through identifying individual needs and connecting people to the medical, mental health, and other services they need to help them transition out of the unsheltered environment.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

The Emergency Solutions Grant (ESG) provided partial funding to support operational costs for emergency shelters and transitional housing programs, street outreach to individuals experiencing unsheltered homelessness, homelessness prevention efforts, and Rapid Re-Housing (RRH) services. ESG resources helped enhance and complement broader community services funded through the Ramsey County Continuum of Care (CoC), Ramsey County Housing Stability Department, the City of St. Paul, and state programs including the Family Homelessness Prevention and Assistance Program (FHPAP) and Emergency Services Program (ESP).

The following emergency shelters were supported by ESG:

- The Salvation Army's Emergency Youth Shelter serves young adults, ages 18 through 21. Lutheran Social Services Safe House emergency shelter is a program that serves unaccompanied Ramsey County youth ages 16 to 20 who are experiencing homelessness.
- Catholic Charities provides emergency shelter services at the Higher Ground St. Paul (HGSP) Shelter for single adults experiencing homelessness in Ramsey County, offering 232 beds,

including 172 for men, 60 for women, and 10 reserved for Medical Respite.

- Ain Dah Yung (Our Home) Center (ADYC) operates the only 24-hour emergency shelter for American Indian youth ages 5 – 17. American Indian Family Center for individuals and families. In addition, our contract with Ain Dah Yung indicates that they are an Emergency Shelter provider.

The following Rapid Rehousing Services were supported by ESG:

Not currently funded through ESG. The Face-to-Face Rapid Rehousing program provides youth with 12 months of 100% rental assistance, including a damage deposit and Bridging referral to furnish their new home. The following Homeless Prevention Services were supported by ESG:

- Breaking Free combines direct services with community engagement, systems advocacy, housing stability support, and strives to create pathways to independence and long-term stability for survivors and their families. Their contract states that they are a street outreach provider.
- Breaking Free provides street-based engagement, advocacy, and support. – Our contract for Breaking Free states that they are a street outreach (youth) provider.

Preventing homelessness among low-income individuals and families—particularly those with extremely low incomes or at heightened risk due to discharge from publicly funded institutions such as hospitals, mental health or youth facilities, foster care, or correctional systems. Efforts also focus on those already engaged with public or private agencies providing housing, health care, social services, employment support, education, or youth-focused programs.

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.

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 people in the advanced stages of alcohol dependency and 60 units for formerly homeless residents including some adults who may have been discharged from publicly funded institutions). Catholic Charities’ Dorothy Day Center Higher Ground facility provides 280 shelter beds, which include medical respite beds, pay-for-stay beds, and 193 permanent SRO supportive housing units.

Overall, the city and county worked with their community agency partners to fund programs that assist residents experiencing homelessness, including allocating Community Development Block Grant (CDBG) funds for the Ramsey County Family Emergency Shelter Team. Part of the Ramsey County Housing

Stability Department, the Family Emergency Shelter Team provides a Rapid Stabilization program. The program addresses barriers that often prevent households, such as negative rental history, criminal background, financial literacy, family health concerns, or lack of employment or education. Through a suite of goal action planning tools and trauma-informed interventions such as motivational interviewing, case managers support participants in identifying and working through key goals and action steps that turn challenges into opportunities.

In summary, during PY24, 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.

Supporting individuals and families experiencing homelessness—including those who are chronically homeless, families with children, veterans and their families, and unaccompanied youth—in transitioning to permanent housing and independent living. This includes reducing the duration of homelessness, improving access to affordable housing, and preventing returns to homelessness for those who have recently secured housing.

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

Homeless Adults

- Catholic Charities provides emergency shelter services at the Higher Ground St. Paul (HGSP) Shelter for single adults experiencing homelessness in Ramsey County, offering 232 beds, including 172 for men, 60 for women, and 10 reserved for Medical Respite.
  Model Cities provides a year-round, low-barrier overnight emergency shelter services for single adults experiencing homelessness, for up to 64 adults nightly. Not currently funded through ESG.

In July 2026, the Ramsey County Housing Stability Department (HSD) was awarded $1.4 million in funding for the biennium (700k for each year) through the Homeless, Housing and Support Services Administration (HHSSA) and then the Office of Economic Opportunity, to support the operation of warming centers. For the 2024–2025 winter season, HSD extended its expanded schedule for winter warming spaces, offering services from December 2025 through March 2026. Shuttle transportation was provided to and from the spaces, ensuring accessibility for those in need . These services focused on individuals experiencing unsheltered homelessness, many of whom live with diagnosed or undiagnosed mental health conditions. The program incorporated a low-barrier model to increase accessibility, helping more individuals access safe indoor spaces and reducing the risk of life-threatening harm from extreme cold or hazardous encampment conditions.

Launched in April 2023, the Single Point of Entry/Shelter Entry and Diversion (SHED) was established to support individuals seeking emergency shelter by offering both shelter reservation and diversion services. The SHED team serves as a centralized access point, helping individuals experiencing homelessness in Ramsey County navigate available resources. Services include making same-night shelter reservations for single adults and providing diversion support to help identify alternative solutions that may prevent the need for emergency shelter.

Homeless Families

Families experiencing homelessness were supported through a variety of transitional and rapid rehousing (RRH) programs, including:

- The Face-to-Face Rapid Rehousing program provides youth with 12 months of 100% rental assistance, including a damage deposit and Bridging referral to furnish their new home. ,
- Catholic Charities provides emergency shelter services at the Higher Ground St. Paul (HGSP) Shelter for single adults experiencing homelessness in Ramsey County, offering 232 beds, including 172 for men, 60 for women, and 10 reserved for Medical Respite.
- Breaking Free combines direct services with community engagement, systems advocacy, housing stability support, and strives to create pathways to independence and long-term stability for survivors and their families.

Not currently funded through ESG.**Homeless Youth**

- Breaking Free combines direct services with community engagement, systems advocacy, housing stability support, and strives to create pathways to independence and long-term stability support and provides street-based engagement, advocacy, and support.
- The Face-to-Face Rapid Rehousing program provides youth with 12 months of 100% rental assistance, including a damage deposit and Bridging referral to furnish their new home. Ain Dah Yung (Our Home) Center (ADYC) operates the only 24-hour emergency shelter for American Indian youth ages 5 – 17. American Indian Family Center for individuals and families. In addition, our contract with Ain Dah Yung indicates that they are an Emergency Shelter provider.

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.

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 5,206 Housing Choice Vouchers (HCVs). In total, PHA provides nearly 9,500 affordable homes to more than 21,000 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, non-emergency work orders are completed in 6 days on average. All apartments are inspected at least twice annually to ensure local codes and HUD standards are met. 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 qualifying elderly, disabled residents and others.

Waiting Lists –The Multifamily waiting list opened on 7/21/2025 and remains open. The Public Housing waiting list opened for 5-bedrooms only on 7/21/2025 and remains open. There are 9,514 applicants on the Multifamily/PBRA waiting list (hi-rises and townhome developments) and 1,634 applicants on the public housing waiting list (single family homes and duplexes). Even when waiting lists are closed, the PHA still accepts applications for 2 programs with special services in PHA-owned housing: Congregate Housing Services Program (CHSP) and the Wilder Assisted Living Program (ALP), both provide services to allow for independent living. The HCV waiting list was last open for one week in November 2024, with 1,200 applicants selected from a lottery during that waiting list opening; there are currently 1,135 applicants on that list.

The Annual Agency Plan for federal FY 2026 (PHA's Fiscal Year 2027, beginning April 1, 2026), Five-Year Capital Fund Plan, and Annual Report are posted at www.stpha.org.

Public Housing – PHA maintained consistent High Performer designations under HUD's Public Housing Assessment System for many 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 25 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. PHA continues to refine its operational model for PBRAs for the 3,836 affordable housing units that were previously funded as public housing.

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 Resident Education and Training Program, residents have been able to access job skills training and attend virtual and in-person hiring fairs in their surrounding communities. PHA residents can participate in job skills training provided by Twin Cities Rise, as well as small business training provided by African Economic Development Solutions (AEDS). AEDS graduates have access to unlimited counseling in business development, marketing insights, general support and financial advice, leads and Sharia banking if relevant.

The PHA also participates in the Family Self-Sufficiency program (FSS) which enables families in the Housing Choice Voucher program to improve their educational and employment status and thereby achieve a greater measure of economic independence and self-sufficiency.

Actions taken to provide assistance to troubled PHAs

Not applicable. PHA has maintained standard or high performer status for many years and has never been designated as a troubled PHA.

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 PY25 the City had approximately 19,251 publicly subsidized affordable housing units Of these, 9,662 are affordable to renters at or below 50% of Area Median Income (AMI); Roughly 36% of City renters receive some housing assistance, yet nearly half of renters in Saint Paul are cost burdened and nearly one in four renters are severely cost burdened. As reported in the Consolidated Plan, the most significant barriers for housing securing affordable housing are insufficient income and lack of affordable housing units. The greatest gaps are for households with incomes below 30% AMI.

To address these gaps, the City's Affordable Housing Policy in the 2040 comprehensive plan 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 a distribution of affordable housing citywide.

Lack of Sufficient Funding for Publicly-Assisted Housing - The lack of sufficient federal funding and Low Income Housing Tax Credits (LIHTCs) are the most substantial barriers for developing affordable housing. In general, the City receives less CDBG and HOME program funding than in prior years. It is expected this trend will continue or remain steady; a similar trend is likely for LIHTCs.

Zoning Code – Saint Paul amended its zoning code to support housing development and reduce barriers to affordable housing, including minimum parking requirements. The comprehensive updates to the zoning code passed by the City Council as Ordinance 23-43 provide for greater housing density, accessibility, and affordability incentives while nurturing a diverse and sustainable community. The new zoning amendments will now allow neighborhood-scale housing, such as duplexes, triplexes, fourplexes, accessory dwelling units (ADUs), townhomes, and cluster developments, to be built in every part of the city. 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 Small-Scale Development work supports developers interested in completing affordable housing projects on HRA-owned and private lots throughout the City. 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. The City also has a downpayment assistance program that provides up to $40,000 for downpayment, inspections, closing costs for LMI buyers.

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 PY25, 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 also currently runs an Emergency Rental Assistance program which offers LMI renters up to a total of $3,500 per eligible household to cover late rent and fees.

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).

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 2025 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 documentation requirements of Lead Certified contractors to ensure all employees are aware of and complying with lead safe work practices.

The City also continued to work with Ramsey County through referrals to its Lead Window Replacement Program for homes and rental units with young children (most at risk of lead poisoning), identified lead paint issues, and whose gross household income is at or below 80% AMI. The program is available to both owner-occupied housing and rental property owners.

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

During PY25, 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.

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.

In late 2018, Saint Paul signed into law a citywide minimum wage ordinance that increased hourly minimum wages by small increments each year and as of January 2026 had increased to $16.37 for large employers, $15.00 small employers.

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 PY25, 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.

In 2023 City Council passed Ordinance 23-43 amending City zoning codes to support a greater variety of 1-6 unit housing types in Saint Paul's lower density residential districts. The amendments to City zoning code were made to reduce barriers to neighborhood-scale residential development with the goal to diversify housing options, increase residential density to address housing shortages and accommodate population growth.

This Ordinance expanded the definitions for religious institution and community center to permit the most wanted and needed uses at these sites. Also included; expanded definition of day care/preschool to allow for activities at existing and former religious sites; emergency housing at religious institutions with no zoning limits; overnight shelter at religions institutions for up to 25 adults; and homeless services at religious institutions subject to same regulations elsewhere. These changes establish a better process for land use applications for religious organizations and community centers.

The City partnered in the Fair Housing Implementation Council (FHIC) and developed responsive strategies to Affirmatively Further Fair Housing within the Twin Cities. The City's Office of Financial Empowerment (OFE) has and Annual Action Plan and developed a framework for a citywide fair housing strategy and will be revisiting that framework to build out the strategy components, including use of the AI findings.

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

During PY25, 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 program partially funded seven community agencies to provide essential services, homeless prevention, emergency shelters, and rapid re-housing.

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.

As a partner in workforce development through a Joint Powers Agreement with Ramsey County that establishes a joint Workforce Innovation Board (WIB), Saint Paul is regularly partnering with Ramsey County on training programs and wrap around social services for residents. The WIB is comprised of 50% business representatives, ensuring collaboration with employers

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 PY25, 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 works with regional partners to produce the Analysis of Impediments to Fair Housing (AI). The City follows the Interim Final Rule promulgated April 2, 2025 in certifying it will affirmatively further fair housing by promoting fair housing as defined in section 5.150(a).

The following goals are identified in the current 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 current 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.

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 PY25, 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.

In PY 2025, The City conducted monitoring of five subrecipient contracts from the prior year, no findings requiring follow-up resulted from these monitoring activities.

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 will publish a legal notice on August 3, 2026, in *The Pioneer Press*, Saint Paul City Council's designated legal newspaper of general circulation, advertising the availability of the draft PY25 CAPER, providing notice of the 15-day comment period, and notice of public hearing. The public hearing will be held via Teams on August 13, 2026, at 4:00 p.m. and also simultaneously in-person at the Hallie Q Brown Community Center 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 18, 2026, will be considered.

The public hearing notice includes all required elements in the consolidated plan regulations.

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, 3, 2026

Public Hearing date: August 13, 2026

Public comment period: August 3 - August 18, 2026

Written comment summary forthcoming at end of public comment period and will be published upon submission to HUD.

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.

During the program year, the City made no substantial amendments to its Actions Plans. One substantial amendment has occurred since the end of the program year and prior to publication of this year's CAPER, which moves funding from Single Family to Acquisition.

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 2025 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.

Of the City's portfolio of 410 HOME assisted units, a total 31 projects and 127 units were inspected using NSPIRE standards. For properties that were not subject to physical inspection in this period, owners certified that the projects were in compliant with the ongoing property standards at 24 CFR 92.251(f). Property owners addressed deficiencies in a timely manner.

A total of 42 annual reports and 130 tenant files were reviewed. Where applicable, all review concerns related to the tenant files and annual owner compliance reports have been clarified and/or resolved. None of the deficiencies adversely affected households' income eligibility and the gross rents appear to be compliant. Instances of "Sufficient But Imperfect" (SBI) reporting and file documentation observed during the reviews have been communicated to the Owner/Owner Agent. SBI issues do not constitute instances of noncompliance unless reported to the Owner/Owner Agent as a pattern that must be corrected. The Owner/Owner Agent is expected to correct or improve procedures to ensure compliance in the future.

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.

One project had deficiencies still open with after the June 1 report deadline, IDIS 1526 | Winnipeg. This property is in temporary noncompliance as it reoccupies two vacant HOME untis with qualified tenants.

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 as applicable under Federal regulations (the Minnesota Housing Finance Agency (MHFA) Fair Housing Marketing Plan is used).

Turnover is very low in HOME-assisted units and most projects are maintaining waiting lists. Most of the projects also work with referrals from a wide variety of social service and government agencies.

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, 2025, for use in program year 2025, in the amount of. Program income receipted March 16, 2025 through March 15, 2026, will be aggregated and used for administrative and project costs in program year 2026.

Please note that evaluating the pooled program income for beginning of year reported in this CAPER, a discrepancy was found in the end of year report in the 2024 CAPER. The correct end of year balance is $282,030.27, not the $266,900.79 reported. The discrepancy is the result of activities occurring March 11, 2025 that was not reflected in the CAPER.

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	1	3	0	0	0
Total Labor Hours	3,136	86,685			
Total Section 3 Worker Hours	1,332	25,360			
Total Targeted Section 3 Worker Hours	1,332	9,323			

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		1			
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.		1			
Direct, on-the job training (including apprenticeships).		1			
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).					
Outreach efforts to identify and secure bids from Section 3 business concerns.		1			
Technical assistance to help Section 3 business concerns understand and bid on contracts.		1			
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.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
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 employment, training, and contracting opportunities generated by HUD financial assistance be directed to low-income families and individuals, particularly recipients of public housing and other government assistance. Section 3 also benefits businesses that employ and train local low-income workers.

Section 3 requirements apply to HUD-funded projects involving construction, rehabilitation, or public infrastructure when project assistance exceeds certain threshold.

For 2025-2026, the City of Saint Paul has four projects that meet these thresholds. These projects utilized approximately $7,252,244 in HUD funds expended. The total development cost associated with these projects was $37,578,411.

Section 3 workers and Targeted Section 3 workers performed a combined 41.58% of total labor hours across eligible projects, exceeding the overall benchmark of 25%. Section 3 workers alone counted for 29.72% of total labor hours, surpassing the 25% goal, while Targeted Workers performed 11.86%, compared to the 5% benchmark.

In 2025-26, we certified the following businesses and workers:
33 BUSINESS CERTIFICATIONS
135 TOTAL WORKER CERTIFICATIONS
- 119 WORKER CERTIFICATIONS
- 16 TARGETED WORKER CERTIFICATIONS

This year, the City of St. Paul conducted outreach at 5 local and regional events to promote Section 3 contracting opportunities, certification pathways, career and occupational training programs, project fairs and open houses, and other technical assistance resources. These efforts were designed to support both prospective and current Section 3 businesses, workers, and targeted workers. Additionally, the City partnered with the MN Trades Academy / Construction Careers Foundation to strengthen training capacity for local small businesses, including minority-owned, women-owned, and Section 3 businesses. These partnerships also helped expand access to training opportunities for local job seekers, including Section 3 workers and targeted workers.

OMB Control No: 2506-0117 (exp. 09/30/2021)

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
Indentify the Field Office	MINNEAPOLIS
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

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	Castillo Zahar
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	06/01/2025
Program Year End Date	05/31/2026

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

Subrecipient or Contractor Name: Ain Dah Yung
City: St. Paul
State: MN
Zip Code: 55102
DUNS Number:
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 46,610

Subrecipient or Contractor Name: Model Cities
City: St. Paul
State: MN
Zip Code: 55102,
DUNS Number:
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 44,250

Subrecipient or Contractor Name: Face to Face
City: St. Paul
State: MN
Zip Code: 55102,
DUNS Number:
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 177,654

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: 50,637

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: 44,346

Subrecipient or Contractor Name: Catholic Charities - St. Paul/Mpls Family Services Center
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: 118,000

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: 58,127

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: 36,875

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: 14,782

CR-65 - Persons Assisted

Section is reported in Sage Report, attached. (this section summarizes the Sage Report data)

4a. Complete for Homelessness Prevention Activities

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

Table 16 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	**Total**
Adults	13
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	13

Table 17 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	**Total**
Adults	2657
Children	17
Don't Know/Refused/Other	8
Missing Information	3
Total	2685

Table 18 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	211
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	211

Table 19 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	2881
Children	17
Don't Know/Refused/Other	8
Missing Information	3
Total	2909

Table 20 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	768
Female	382
Transgender	0
Don't Know/Refused/Other	9
Missing Information	1750
Total	2909

Table 21 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	17
18-24	317
25 and over	2564
Don't Know/Refused/Other	1
Missing Information	10
Total	2909

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	141	3	0	138
Victims of Domestic Violence	237	166	5	66
Elderly	52	3	0	49
HIV/AIDS	17	5	1	11
Chronically Homeless	257	37	2	218
Persons with Disabilities:				
Severely Mentally Ill	369	142	2	334
Chronic Substance Abuse	250	89	0	160
Other Disability	163	130	1	191
Total (unduplicated if possible)	465	361	3	101

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 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.

Through the JPA, the County administered City ESG funds were provided to 7 community agencies to support emergency shelter operations, support services, and RRH programs. Support services included case management, legal services, and transportation to emergency shelters. Also funded was street outreach and HMIS data collection. Priorities for City ESG is to support agencies and community services that work with and support CoC efforts to end homelessness in Saint Paul.

City and ESG -funded community agencies assist unsheltered residents and those at risk of losing their housing. For single adults, Catholic Charities provides emergency shelter services at Higher Ground St. Paul (HGSP) Shelter for single adults experiencing homelessness in Ramsey County, offering 232 beds, including 172 for men, 60 for women, and 10 reserved for Medical Respite. The Salvation Army's Emergency Youth Shelter (Booth Brown House) and Lutheran Social Services Safe House provide emergency shelter services for Unaccompanied youth experiencing homelessness, and Model Cities operates Safe Space, with additional support from Ramsey County and the Saint Paul Foundation, which is a year-round, low-barrier overnight emergency shelter for single adults experiencing homelessness, for up to 64 adults nightly. For longer-term supportive housing, the Face-to-Face Rapid Rehousing program provides youth with 12 months of 100% rental assistance, including a damage deposit and Bridging referral to furnish their new home.

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 -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 -funded housing and support services, in partnership with the County and CoC priorities and resources, empowered residents experiencing homelessness to move toward self-sufficiency.

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2023	**2024**	**2025**
Expenditures for Rental Assistance	43,000	0	
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	
Expenditures for Housing Relocation & Stabilization Services - Services	89,226	66,000	$58,127.00
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	
Subtotal Homelessness Prevention	**132,226**	**66,000**	$58,127.00

Table 24 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2023	**2024**	**2025**
Expenditures for Rental Assistance	79,514	105,735	$88,200.00
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	8,088	11,223	$12,634.95
Expenditures for Housing Relocation & Stabilization Services - Services	0	0	$76,819.05
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	0	0	
Subtotal Rapid Re-Housing	**87,602**	**116,958**	$177,654.00

Table 25 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2023	**2024**	**2025**
Essential Services	41,341	40,485	$50,471.00
Operations	202,079	196,391	$245,901.00
Renovation	0	0	
Major Rehab	0	0	
Conversion	0	0	
Subtotal	**243,420**	**236,876**	$296,372.00

Table 26 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2023	**2024**	**2025**
Street Outreach	71,009	87,834	
HMIS	14,647	14,693	$14,782.00
Administration	4,155	44,080	$44,346.00

Table 27 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2023	2024	2025
	553,059	566,441	$594,589.00

Table 28 - Total ESG Funds Expended

11f. Match Source

	2023	2024	2025
Other Non-ESG HUD Funds	0	0	
Other Federal Funds	0	0	$254,209.10
State Government	507,705	85,071	$85,825.00
Local Government	0	0	$75,000.00
Private Funds	1,609,986	300,586	$544,002.28
Other	0	34,774	$62,500.00
Fees	0	0	
Program Income	0	0	
Total Match Amount	**2,117,691**	**420,431**	$1,021,536.38

Table 29 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2023	2024	2025
	2,670,750	986,872	$1,616,125.38

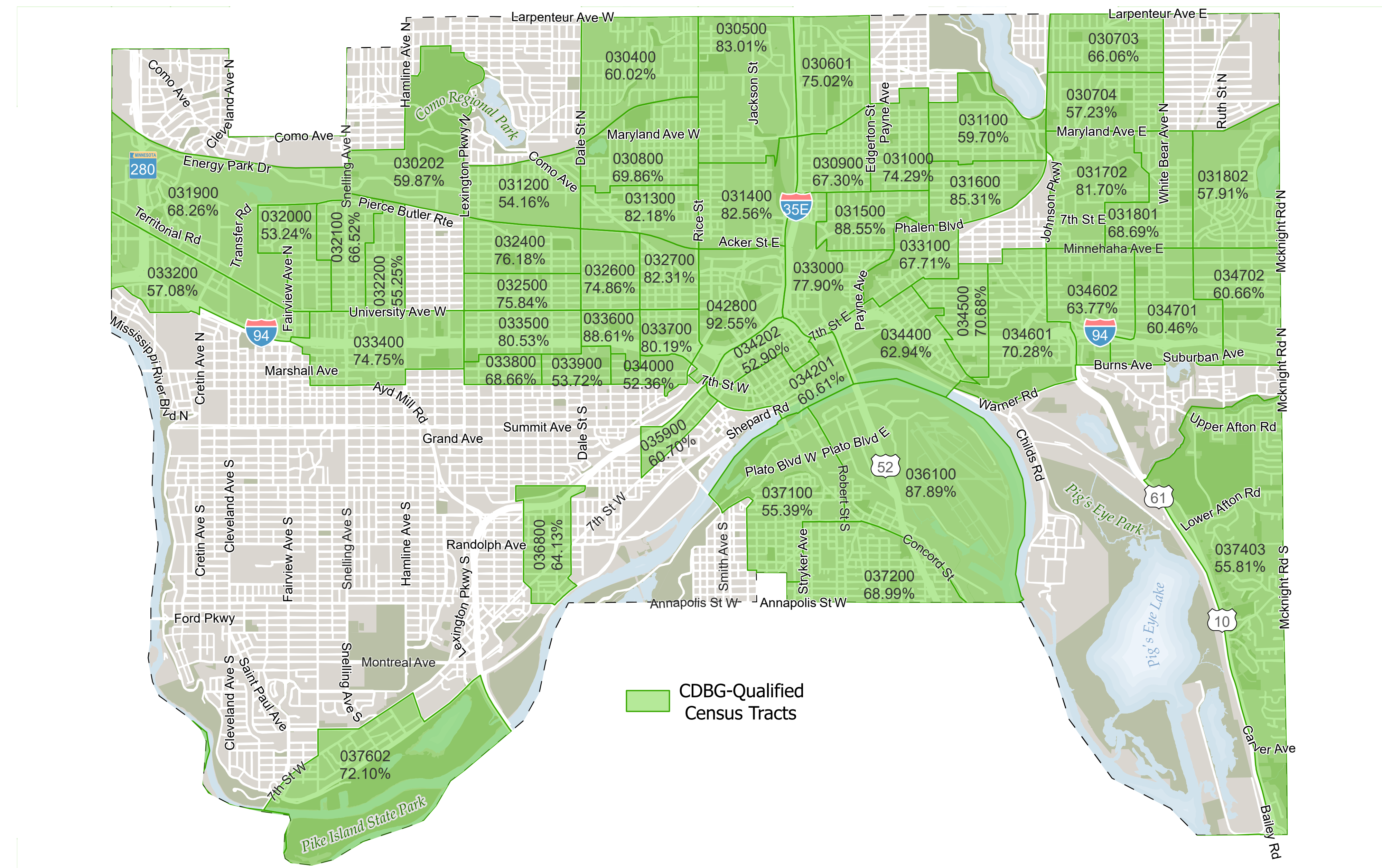
Table 30 - Total Amount of Funds Expended on ESG Activities

City of Saint Paul CAPER for Program Year 2025

ESG SAGE Report to be included for final submission. Draft data are shown in CR-65 in this document.

CDBG-Qualified Census Tracts

Wednesday, February 25, 2026



Data: St. Paul Enterprise GIS; Parcel Polygons: current Ramsey County data via Minnesota Geospatial Commons; Road and Building Polygons: 2017 impervious surface dataset, Ramsey County; Water bodies via Minnesota DNR. This document was prepared by the Saint Paul Planning and Economic Development Department and is intended to be used for reference and illustrative purposes only. This drawing is not a legally recorded plan, survey, official tax map or engineering schematic and is not intended to be used as such.

SAINT PAUL
PLANNING & ECONOMIC DEVELOPMENT

Summary Report to City of St. Paul on HOME Projects Inspections
Report Period: June 1, 2025 through May 31, 2026
A total of 42 annual reports were reviewed and 130 HOME units were inspected and corresponding tenant files reviewed.

DRAFT CAPER - updated July 30 2026

								INSPECTION DATES						
IDIS No.	**POA End Date**	**Project Name**	**Management Company**	**Project Total Units**	**HOME Units Total**	**Fixed/Floating**	**Inspection Frequency**	**2025**	**2026**	**No. of Units Inspected**	**Physical Inspection Results**	**Desk Audit & Tenant File Review Results**	**Date Last Rent Increase Approved**	**Notes**
1927	06/11/38	2700 University Apartments	Flaherty & Collins Properties	248	11	Floating	every 3 years	-	Next Site Visit in 2027	-			6/2/25	
1015	01/01/48	Arlington Gardens Apartments	Accessible Space, Inc.	50	49	Fixed	annual	8/5/25	Scheduled after May 31	10	Multiple Outside, Inside Building & Unit Findings; Completed work orders received 9/10/25.	No file review findings; No report findings.	-	
1990	08/20/38	BROWNstone	Sand Property Management, LLC	35	7	Fixed	every 3 years	8/28/25	Next Site Visit in 2028	4	No Findings	No file review findings; No report findings.	3/16/26	
1925	06/30/37	Cambric Senior Housing	Dominium Management Services, LLC	113	7	Fixed	every 3 years	-	3/26/26	4	Multiple Outside, Inside Building & Unit Findings; Completed work orders received 5/28/26.	Clarifications for file review findings and corrected CHART received on 5/28/26.	5/23/25	
1607	12/01/26	Commerce II	Halverson and Blaiser Group	45	7	Fixed	annual	8/12/25	Scheduled after May 31	4	2 Inside Building & 1 Unit Findings; Completed work orders received 9/22/25.	No file review findings; Corrected HOME Owner Cert received on 9/12/25	7/15/25	
1242	09/09/25	Cornelia House	Episcopal Homes of MN	47	10	Floating	annual	9/3/25	Scheduled after May 31	4	5 Inside Building & 2 Unit Findings; Completed work orders received 9/17/25.	No file review findings; Corrected CHARTConnect & Owner Cert received 11/14/25	11/15/23	
1312	05/31/27	Crane Ordway	Aeon Management LLC	70	16	Floating	annual	8/26/25	Scheduled after May 31	4	Multiple Outside, Inside Building & Unit Findings; Completed work orders received 11/14/25.	Clarifications for file review findings and corrected CHARTConnect received on 11/14/25.	6/25/19	
1106	11/26/26	Crestview Community Expansion	Project for Pride in Living	44	11	Floating	annual	-	Scheduled after May 31	-			5/21/19	
1912	03/09/31	Elders Lodge	Tapestry Management LLC	43	17	Floating	annual	6/3/25	Scheduled after May 31	4	Multiple Inside Building, no Unit Findings Completed work orders received 9/22/25.	No file review findings; No report findings.	-	
1160	05/31/26	Graham Place	StoneBridge Communities	121	8	Fixed	annual	9/3/25	Scheduled after May 31	4	Multiple Inside Building & 1 Unit Findings Completed work orders received 9/30/25.	No file review findings; Corrected CHARTConnect & Owner Cert received 9/26/25	10/23/24	
1822	12/19/46	Hamline Station East	Project for Pride in Living	51	5	Floating	annual	-	4/14/26	4	Multiple Outside, Inside Building, & Unit Findings; Deadline extension request granted; originally 5/29/26, extended to correct all deficiencies by 7/24/26.	File & report review findings. Deadline extension request granted; originally 5/29/26, extended to correct all deficiencies by 7/24/26.	1/1/25	Extension Request Reason: Onboarding new staff who will take a lead on submitting the owner response
1821	12/19/46	Hamline Station West	Project for Pride in Living	57	5	Floating	annual	-	4/14/26	4	Multiple Outside, Inside Building, & Unit Findings; Deadline extension request granted; originally 5/29/26, extended to correct all deficiencies by 7/24/26.	File & report review findings. Deadline extension request granted; originally 5/29/26, extended to correct all deficiencies by 7/24/26.	1/1/25	Extension Request Reason: Onboarding new staff who will take a lead on submitting the owner response
1117	05/31/26	Historic Bluff Landing	DBNHS	16	2	Floating	every 2 years	-	Scheduled after May 31	-			9/12/23	
1014	01/01/38	Jackson Street Village	RS Eden	24	8	Floating	every 2 years	9/9/25	Next Site Visit in 2027	4	No Findings	No file review findings; No report findings.	4/27/26	
1603	04/20/26	Kimball Court	Property Solutions & Services, Inc	76	15	Floating	annual	7/8/25	Scheduled after May 31	4	Multiple Inside Building & Unit Findings; Completed work orders received to support correction of all deficiencies as of 9/19/25.	Clarifications for file review findings and corrected CHART received on 9/19/25.	1/23/25	
2511	12/24/45	Lofts on Rose (fka Phalen Village Apartments) - **12/24/25 POA Start**	Velair Property Management	76	9	Fixed	every 3 years	-	Scheduled after May 31	-	1st Monitoring in Calendar 2026		-	
1224	01/01/28	Lyon's Court	SA Management LLC	60	3	Fixed	annual	8/27/25	Scheduled after May 31	3	Multiple Inside Building, no Unit Findings Completed work orders received 9/30/25.	No file review findings; No report findings.	11/18/25	
2529	-	Marshall Avenue Flats **(No POA Yet)**	Halverson and Blaiser Group	98	13	Fixed	every 3 years	-	Scheduled after May 31	-	1st Monitoring in Calendar 2026		-	
1885	11/02/30	Maryland Park Apartments	Dominium Management Services, LLC	172	6	Fixed	annual	7/18/25	Scheduled after May 31	4	Multiple Outside, Inside Building, & Unit Findings; Completed work orders received 9/29/25.	Clarifications for file review findings and corrected CHARTConnect received on 10/6/25.	7/15/25	
1811	12/08/34	Midway Pointe	Episcopal Homes of MN	50	4	Fixed	annual	9/3/25	Scheduled after May 31	4	1 Inside Building, no Unit Findings; Completed work order received 9/8/25	No file review findings; No report findings.	2/10/20	
1307	01/01/28	Model Cities FFSH	Model Cities of St. Paul, Inc.	6	5	Floating	every 2 years	9/16/25	Next Site Visit in 2027	4	4 Unit Findings; Completed work order received 10/15/25	Clarifications for file review findings received on 10/16/25. No report findings.	3/5/25	
1760	02/04/28	Northern Warehouse	Metro Plains Management, LLC	52	5	Fixed	annual	8/19/25	Scheduled after May 31	4	Multiple Inside Building & Unit Findings; Completed work orders received 9/9/25.	Clarifications for file review findings and corrected CHART received on 9/18/25.	9/12/23	

Affordable Housing CONNECTIONS

Summary Report to City of St. Paul on HOME Projects Inspections
Report Period: June 1, 2025 through May 31, 2026
A total of 42 annual reports were reviewed and 130 HOME units were inspected and corresponding tenant files reviewed.

DRAFT CAPER - updated July 30 2026

								INSPECTION DATES						
IDIS No.	**POA End Date**	**Project Name**	**Management Company**	**Project Total Units**	**HOME Units Total**	**Fixed/Floating**	**Inspection Frequency**	**2025**	**2026**	**No. of Units Inspected**	**Physical Inspection Results**	**Desk Audit & Tenant File Review Results**	**Date Last Rent Increase Approved**	**Notes**
2334	10/24/42	Parkway Apartments	Premier Housing Management	45	9	Floating	every 3 years	Next Site Visit in 2026	Scheduled after May 31	-			4/28/25	
1253	06/01/38	Phalen Senior Lofts	SA Management LLC	73	35	Floating	annual	8/27/25	Scheduled after May 31	7	Multiple Inside Building & Unit Findings; Completed work orders received 9/30/25.	No file review findings; No report findings.	11/18/25	
1938	12/22/36	Prior Crossing	Property Solutions & Services, Inc	44	5	Floating	every 3 years	-	Scheduled after May 31	-			6/25/25	
1605	12/01/26	Renaissance Box	Aeon Management LLC	70	4	Floating	annual	8/26/25	Scheduled after May 31	4	3 Inside Building & 6 Unit Findings; Completed work orders received 9/24/25.	Clarifications for file review findings received on 9/26/25. No report findings	1/12/16	
2259	08/03/41	Rice Street Flats	Phoenix Development Company	41	9	Floating	every 3 years	-	Scheduled after May 31	-			-	
1816	10/06/44	Rolling Hills Apartments	Halverson and Blaiser Group	108	8	Fixed	annual	8/6/25	Scheduled after May 31	4	Multiple Inside Building & Unit Findings; Completed work orders received 9/5/25.	Clarifications for file review findings received on 9/5/25. No report findings	12/1/25	
PI 001	08/12/24	Selby Grotto Apartments	Premier Housing Management	40	3	Floating	annual	07/24/25	8/12/24 POA End	3	No NSPIRE; TFR Only.	No file review findings; No report findings.	06/01/23	09/10/25 PJ Confirmation for AHC to cease monitoring
2136	07/22/39	Selby Milton Victoria Apartments	Trellis Management	34	2	Fixed	every 3 years	Next Site Visit in 2026	Scheduled after May 31	-			12/21/23	
1051	01/01/28	Seventh Landing	RS Eden	13	12	Fixed	every 2 years	9/9/25	Next Site Visit in 2027	4	No Findings	No file review findings; No report findings.	6/2/25	
2441	04/16/45	Stryker Senior Housing	Property Solutions & Services, Inc	57	10	Fixed	every 3 years	7/22/25	Next Site Visit in 2028	4	1 Unit Finding; Completed work order received 9/23/25.	No file review findings; No report findings.	6/25/25	
1696	12/30/26	The Terraces (Wabasha/McLean)	Property Solutions & Services, Inc	35	17	Fixed	annual	7/8/25	Scheduled after May 31	4	Multiple Inside Building & Unit Findings; Completed work orders received 9/4/25.	Clarifications for file review findings and corrected CHART received on 9/4/25.	6/25/25	
2138	07/22/39	Thomas Avenue Flats	Velair Property Management	51	7	Fixed	every 3 years	Next Site Visit in 2026	Scheduled after May 31	-			7/8/26	
2514	10/10/45	Treehouse	Trellis Management	36	4	Fixed	every 3 years	8/19/25	Next Site Visit in 2028	4	2 Inside Building & 2 Unit Findings; Completed work orders received 10/30/25.	No file review findings; No report findings.	-	
2298	05/26/42	Verdant aka West Side Flats III	SA Management LLC	82	8	Fixed	every 3 years	5/6/25	Next Site Visit in 2028	4	1 Unit Finding; Completed work order received 7/11/25.	No file review findings; No report findings.	11/18/25	
1744	09/29/44	West Side Flats	SA Management LLC	178	17	Fixed	annual	8/27/25	Scheduled after May 31	4	2 Inside Building & 4 Unit Findings; Completed work orders received 9/30/25.	No file review findings; No report findings.	11/18/25	
1914	05/02/36	Western U Plaza	Sand Property Management, LLC	60	2	Fixed	annual	8/28/25	Scheduled after May 31	2	Multiple Outside, Inside Building & Unit Findings; Completed work orders received 10/28/25.	No file review findings; No report findings.	7/9/25	
1526	02/28/30	Winnipeg Apartments	Premier Housing Management	56	5	Floating	annual	7/22/25	Scheduled after May 31	4	Multiple Unit Findings; Completed work orders received 8/22/25.	Open deficiencies for 2 tenant files; one household vacated without notice & the other was evicted for cause. Compliance will be restored by qualified households occupying the units & will be reviewed at 2026 site visit.	6/1/23	
1399	12/12/26	YWCA-Grotto	YWCA of St. Paul	8	2	Floating	every 2 years	9/16/25	Next Site Visit in 2027	2	3 Inside Building & 1 Unit Findings; Completed work orders received 11/13/25.	Clarifications for file review findings and corrected CHART received on 11/13/25.	11/21/25	
1105	01/01/28	YWCA-Lexington	YWCA of St. Paul	18	3	Fixed	every 2 years	9/16/25	Next Site Visit in 2027	3	5 Inside Building & 1 Unit Findings; Completed work orders received 11/13/25.	Clarifications for file review findings and corrected CHART received on 11/13/25.	11/21/25	
1285	01/01/28	YWCA-Oxford	YWCA of St. Paul	12	12	Fixed	every 2 years	9/16/25	Next Site Visit in 2027	4	Multiple Outside, Inside Building & Unit Findings; Completed work orders received 11/25/25.	Clarifications for file review findings and corrected CHART received on 11/25/25.	11/21/25	
				2615	**397**					**130**				

CITIZEN PARTICIPATION PLAN

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.

<u>Capital Improvement Budget (CIB) Committee</u>

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.

<u>Public Hearings</u>

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.

Disaster Response and Recovery

On June 1, 2017, HUD issued CPD Notice 17-06, entitled *Using CPD funds for Disaster Response and Recovery*. This notice directs entitlement communities to be prepared to respond quickly to a disaster by ensuring that the possible use of federal funding for disaster response is included in the Citizen Participation Plan, the Consolidated Plan and the Annual Action Plan.

In the event of a presidentially declared disaster, any HOME, ESG, or CDBG funds reallocated to address the disaster will be considered non-substantial amendments up to the threshold of $1,000,000.

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
Department of Planning and Economic Development
Beth Ulrich, Grants Manager
1100 City Hall Annex
25 West Fourth Street
Saint Paul, MN 55102
(651) 266-6689
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	DATE:	07-22-26
U.S. Department of Housing and Urban Development	TIME:	9:45
Integrated Disbursement and Information System	PAGE:	1
PR26 - CDBG Financial Summary Report		
Program Year 2025		
ST. PAUL , MN		

PART I: SUMMARY OF CDBG RESOURCES	
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	10,279,321.84
02 ENTITLEMENT GRANT	6,756,518.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	2,074,894.38
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	34,290.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	19,145,024.22
PART II: SUMMARY OF CDBG EXPENDITURES	
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	7,663,960.61
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	7,663,960.61
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	1,560,156.76
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)	9,224,117.37
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	9,920,906.85
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	1,759,855.84
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	5,759,698.92
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	7,519,554.76
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	98.12%
LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2023 PY: 2024 PY: 2025
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	19,658,571.04
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	17,426,478.95
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	88.65%
PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS	
27 DISBURSED IN IDIS FOR PUBLIC SERVICES	1,033,239.60
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	108,291.28
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	546,322.43
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	595,208.45
32 ENTITLEMENT GRANT	6,756,518.00
33 PRIOR YEAR PROGRAM INCOME	1,439,908.29
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	8,196,426.29
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	7.26%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	1,560,156.76
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	15,690.20
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	407,746.18
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	1,168,100.78
42 ENTITLEMENT GRANT	6,756,518.00
43 CURRENT YEAR PROGRAM INCOME	2,074,894.38
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	8,831,412.38
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	13.23%

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

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Target Area Type	Drawn Amount
2024	8	2545	7040699	930 York Ave	12	LMH	Strategy area	$161,357.72
2024	8	2545	7068343	930 York Ave	12	LMH	Strategy area	$114,642.28
2024	8	2546	7068343	729 Burr St	12	LMH	Strategy area	$244,000.00
					12	**Matrix Code 1**		**$520,000.00**
Total								**$520,000.00**

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
2022	1	2478	Rondo CLT Property Acquisitions for Rental	01	LMH	$79,760.05
2022	1	2479	Rondo CLT Selby Property Acquisitions for Rental Phase II	01	LMH	$30,534.86
				01	**Matrix Code**	**$110,294.91**
2023	11	2539	652 Sherburne	14B	LMH	$358,661.00
2025	10	2606	200 Wilkin St (Joseph's Pointe)	14B	LMH	$1,290,899.93
				14B	**Matrix Code**	**$1,649,560.93**
Total						**$1,759,855.84**

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
2023	1	2504	7127585	Prospect Park	03F	LMA	$457,172.60
2024	12	2560	7141620	Hazel Park II	03F	LMA	$3,196.50
2024	12	2561	7095999	Carty Park	03F	LMA	$49,000.00
					03F	**Matrix Code**	**$509,369.10**
2022	14	2451	7040699	296 W 7th St (Fire Station 51)	03O	LMA	$50,807.99
2022	14	2451	7068343	296 W 7th St (Fire Station 51)	03O	LMA	$2,414.60
2022	14	2451	7095482	296 W 7th St (Fire Station 51)	03O	LMA	$11,244.10
2022	14	2451	7095999	296 W 7th St (Fire Station 51)	03O	LMA	$15,058.49
2022	14	2451	7127585	296 W 7th St (Fire Station 51)	03O	LMA	$1,234.52
					03O	**Matrix Code**	**$80,759.70**
2023	6	2503	7040699	2023 Block Nurse Program	05A	LMC	$83,000.00
2024	5	2554	7164054	2024 Block Nurse Program	05A	LMC	$83,000.00
					05A	**Matrix Code**	**$166,000.00**
2025	8	2600	7095999	2025 Capitol City Youth Employment	05H	LMC	$540,000.00
					05H	**Matrix Code**	**$540,000.00**
2023	7	2517	7040699	2024 District 1 Community Engagement	05I	LMA	$13,043.07
2023	7	2517	7068343	2024 District 1 Community Engagement	05I	LMA	$11,761.87
2024	6	2565	7124701	2025 District 1 Community Engagement	05I	LMA	$24,800.49
2024	6	2566	7040699	2025 District 2 Community Engagement	05I	LMA	$10,928.26
2024	6	2566	7068343	2025 District 2 Community Engagement	05I	LMA	$14,595.59
2024	6	2568	7068343	2025 District 3 Community Engagement	05I	LMA	$15,036.56
2024	6	2568	7070740	2025 District 3 Community Engagement	05I	LMA	$16,321.33
2024	6	2568	7095482	2025 District 3 Community Engagement	05I	LMA	$3,642.11
2024	6	2569	7127585	2025 District 4 Community Engagement	05I	LMA	$8,583.60
2024	6	2569	7159406	2025 District 4 Community Engagement	05I	LMA	$11,324.63
2024	6	2570	7040699	2025 District 5 Community Engagement	05I	LMA	$27,202.09
2024	6	2571	7040699	2025 District 6 Community Engagement	05I	LMA	$17,485.23
2024	6	2571	7068343	2025 District 6 Community Engagement	05I	LMA	$17,514.77
2024	6	2572	7070740	2025 District 7 Community Engagement	05I	LMA	$19,306.89
2024	6	2572	7095482	2025 District 7 Community Engagement	05I	LMA	$15,693.11
2024	6	2573	7068343	2025 District 8 Community Engagement	05I	LMA	$26,613.53
2024	6	2573	7095482	2025 District 8 Community Engagement	05I	LMA	$8,386.47
2024	6	2574	7068343	2025 District 11 Community Engagement	05I	LMA	$23,399.32
2024	6	2574	7095482	2025 District 11 Community Engagement	05I	LMA	$10,961.69
2024	6	2574	7124701	2025 District 11 Community Engagement	05I	LMA	$638.99
2024	6	2575	7068343	2025 District 17 Community Engagement	05I	LMA	$19,836.01
2024	6	2575	7070740	2025 District 17 Community Engagement	05I	LMA	$9,907.97
2024	6	2575	7095999	2025 District 17 Community Engagement	05I	LMA	$256.02
					05I	**Matrix Code**	**$327,239.60**
2024	8	2545	7040699	930 York Ave	12	LMH	$161,357.72
2024	8	2545	7068343	930 York Ave	12	LMH	$114,642.28
2024	8	2546	7068343	729 Burr St	12	LMH	$244,000.00
2024	8	2550	7070740	2024 DBNHS: East Side Home Ownership Initiative	12	LMH	$41,504.33
2024	8	2550	7124701	2024 DBNHS: East Side Home Ownership Initiative	12	LMH	$142,401.21
2024	8	2550	7159238	2024 DBNHS: East Side Home Ownership Initiative	12	LMH	$9,247.06
2025	5	2590	7159406	2025 DBNHS: East Side Home Ownership Initiative	12	LMH	$30,435.69
					12	**Matrix Code**	**$743,588.29**
2020	7	2317	7158610	NENDC: Home Improvement Plus	14A	LMH	$204,992.42
2023	10	2496	7040699	2023 Citywide Homeowner Improvement Loan Program	14A	LMH	$84,528.00
2023	10	2496	7068343	2023 Citywide Homeowner Improvement Loan Program	14A	LMH	$46.00
2023	10	2496	7070740	2023 Citywide Homeowner Improvement Loan Program	14A	LMH	$6,935.00
2023	10	2496	7095482	2023 Citywide Homeowner Improvement Loan Program	14A	LMH	$54,784.00
2023	10	2496	7121901	2023 Citywide Homeowner Improvement Loan Program	14A	LMH	$48,905.00
2023	10	2496	7132624	2023 Citywide Homeowner Improvement Loan Program	14A	LMH	$18,905.65
2023	10	2496	7159406	2023 Citywide Homeowner Improvement Loan Program	14A	LMH	$26,288.01
2024	9	2548	7040699	2024 NeighborWorks HP: Greenline HRP, North End Revitalization Fund, St. Paul HILF	14A	LMH	$220,877.68
2024	9	2548	7068343	2024 NeighborWorks HP: Greenline HRP, North End Revitalization Fund, St. Paul HILF	14A	LMH	$80,083.37
2024	9	2548	7070740	2024 NeighborWorks HP: Greenline HRP, North End Revitalization Fund, St. Paul HILF	14A	LMH	$101,961.03
2024	9	2548	7095482	2024 NeighborWorks HP: Greenline HRP, North End Revitalization Fund, St. Paul HILF	14A	LMH	$36,515.37
2024	9	2548	7121901	2024 NeighborWorks HP: Greenline HRP, North End Revitalization Fund, St. Paul HILF	14A	LMH	$5,847.22
2024	9	2548	7158610	2024 NeighborWorks HP: Greenline HRP, North End Revitalization Fund, St. Paul HILF	14A	LMH	$132,816.18
2024	9	2549	7040699	2024 DBNHS: East Side Home Improvement RLF	14A	LMH	$22,983.11
2024	9	2549	7068343	2024 DBNHS: East Side Home Improvement RLF	14A	LMH	$44,378.95
2024	9	2549	7070740	2024 DBNHS: East Side Home Improvement RLF	14A	LMH	$18,137.00
2024	9	2549	7095482	2024 DBNHS: East Side Home Improvement RLF	14A	LMH	$37,096.65
2024	9	2549	7095999	2024 DBNHS: East Side Home Improvement RLF	14A	LMH	$36,223.41
2024	9	2549	7158610	2024 DBNHS: East Side Home Improvement RLF	14A	LMH	$78,095.99
2024	9	2552	7095482	2024 Window Replacement and Low Impact Stabilization Lead Hazard Control	14A	LMH	$63,546.00
2024	9	2555	7068343	Rondo CLT Homebuyer Initiated Program - Rehab Gap Program	14A	LMH	$64,350.00
2024	9	2555	7095999	Rondo CLT Homebuyer Initiated Program - Rehab Gap Program	14A	LMH	$71,819.34
2024	9	2555	7159406	Rondo CLT Homebuyer Initiated Program - Rehab Gap Program	14A	LMH	$13,830.66
2024	9	2557	7159406	2024 Citywide Homeowner Rehab Program	14A	LMH	$19,009.99
2024	9	2559	7068343	2024 Direct Project Costs	14A	LMH	$95,647.60
2024	9	2559	7070740	2024 Direct Project Costs	14A	LMH	$259,734.29
2025	9	2589	7095999	2025 DBNHS: East Side Home Improvement RLF	14A	LMH	$17,969.30
2025	9	2589	7121901	2025 DBNHS: East Side Home Improvement RLF	14A	LMH	$39,200.94
2025	9	2589	7124701	2025 DBNHS: East Side Home Improvement RLF	14A	LMH	$53,814.11
2025	9	2589	7158610	2025 DBNHS: East Side Home Improvement RLF	14A	LMH	$32,783.17

2025	9	2589	7159406	2025 DBNHS: East Side Home Improvement RLF	14A	LMH	$87,740.55
2025	9	2592	7159406	2025 Rondo CLT Homebuyer Initiated Program - Rehab Gap Program	14A	LMH	$21,912.34
2025	9	2595	7159406	2025 Window Replacement and Low Impact Stabilization Lead Hazard Control	14A	LMH	$95,748.00
2025	9	2599	7124701	2025 NeighborWorks HP: Greenline HRP, North End Revitalization Fund, St. Paul HILF	14A	LMH	$2,748.15
2025	9	2599	7158610	2025 NeighborWorks HP: Greenline HRP, North End Revitalization Fund, St. Paul HILF	14A	LMH	$97,014.35
					14A	**Matrix Code**	**$2,297,268.83**
2024	11	2553	7068343	2024 ESNDC: East Side BIF	14E	LMA	$7,056.00
2024	11	2553	7095482	2024 ESNDC: East Side BIF	14E	LMA	$2,520.00
2024	11	2553	7095999	2024 ESNDC: East Side BIF	14E	LMA	$1,260.00
2024	11	2553	7121901	2024 ESNDC: East Side BIF	14E	LMA	$16,164.00
2024	11	2582	7068343	1050 Payne Ave: Eastside Pizzeria (ESNDC BIF 2024)	14E	LMJ	$44,164.00
2024	11	2582	7121901	1050 Payne Ave: Eastside Pizzeria (ESNDC BIF 2024)	14E	LMJ	$8,750.00
2024	11	2583	7068343	1020 Rice St_Highlight LLC DBA Golden Palace_2024 NeNO BIRF	14E	LMA	$46,000.00
2024	11	2584	7070740	969 Rice St_Nanny's Jamaican Kitchen LLC_2024 NeNO BIRF	14E	LMA	$25,000.00
2024	11	2585	7070740	560 Como Ave_Prime Grocery, LLC DBA North End Market_2024 NeNO BIRF	14E	LMA	$10,000.00
2024	11	2586	7070740	1059 Western Ave_Lay's Food Market LLC_2024 NeNO BIRF	14E	LMA	$45,000.00
2024	11	2587	7100539	1152 Rice St_Remington Auto_2024 NeNO BIRF	14E	LMA	$3,890.94
2024	11	2588	7121901	1019 Arcade St: Metro Wireless (ESNDC BIF 2024)	14E	LMA	$50,849.00
2024	11	2588	7159406	1019 Arcade St: Metro Wireless (ESNDC BIF 2024)	14E	LMA	$9,151.00
2024	11	2603	7095482	1100 Arcade St : /Arcade Wine & Spirits LLC (ESNDC BIF 2024)	14E	LMA	$29,474.20
2024	11	2603	7121901	1100 Arcade St : /Arcade Wine & Spirits LLC (ESNDC BIF 2024)	14E	LMA	$20,525.80
					14E	**Matrix Code**	**$319,804.94**
2025	9	2604	7095999	2025 Direct Project Costs	14H	LMH	$244,277.13
2025	9	2604	7141620	2025 Direct Project Costs	14H	LMH	$73,440.43
2025	9	2604	7159406	2025 Direct Project Costs	14H	LMH	$81.90
					14H	**Matrix Code**	**$317,799.46**
2025	11	2605	7121901	1351 Arcade St (30,000 Feet)	17C	LMC	$210,000.00
2025	11	2605	7131941	1351 Arcade St (30,000 Feet)	17C	LMC	$210,000.00
					17C	**Matrix Code**	**$420,000.00**
2023	12	2510	7121901	450 Lexington Parkway (Life Juices)	18A	LMA	$10,825.00
2024	11	2551	7068343	2024 NENO Business Invest and Revitalize Fund	18A	LMA	$3,006.64
2024	11	2551	7070740	2024 NENO Business Invest and Revitalize Fund	18A	LMA	$20,311.59
2024	11	2551	7100539	2024 NENO Business Invest and Revitalize Fund	18A	LMA	$3,725.77
					18A	**Matrix Code**	**$37,869.00**
Total							**$5,759,698.92**

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

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity to prevent	**Activity Name**	**Grant Number**	Fund Type	Matrix Code	National Objective	**Drawn Amount**
2023	6	2503	7040699	No	2023 Block Nurse Program	B23MC270007	EN	05A	LMC	$83,000.00
2024	5	2554	7164054	No	2024 Block Nurse Program	B24MC270007	EN	05A	LMC	$83,000.00
								05A	**Matrix Code**	**$166,000.00**
2025	8	2600	7095999	No	2025 Capitol City Youth Employment	B25MC270007	EN	05H	LMC	$540,000.00
								05H	**Matrix Code**	**$540,000.00**
2023	7	2517	7040699	No	2024 District 1 Community Engagement	B23MC270007	EN	05I	LMA	$13,043.07
2023	7	2517	7068343	No	2024 District 1 Community Engagement	B23MC270007	EN	05I	LMA	$11,761.87
2024	6	2565	7124701	No	2025 District 1 Community Engagement	B24MC270007	EN	05I	LMA	$24,800.49
2024	6	2566	7040699	No	2025 District 2 Community Engagement	B24MC270007	EN	05I	LMA	$10,928.26
2024	6	2566	7068343	No	2025 District 2 Community Engagement	B25MC270007	PI	05I	LMA	$14,595.59
2024	6	2568	7068343	No	2025 District 3 Community Engagement	B25MC270007	PI	05I	LMA	$15,036.56
2024	6	2568	7070740	No	2025 District 3 Community Engagement	B24MC270007	EN	05I	LMA	$16,321.33
2024	6	2568	7095482	No	2025 District 3 Community Engagement	B24MC270007	EN	05I	LMA	$3,642.11
2024	6	2569	7127585	No	2025 District 4 Community Engagement	B24MC270007	EN	05I	LMA	$8,583.60
2024	6	2569	7159406	No	2025 District 4 Community Engagement	B24MC270007	EN	05I	LMA	$11,324.63
2024	6	2570	7040699	No	2025 District 5 Community Engagement	B24MC270007	EN	05I	LMA	$27,202.09
2024	6	2571	7040699	No	2025 District 6 Community Engagement	B24MC270007	EN	05I	LMA	$17,485.23
2024	6	2571	7068343	No	2025 District 6 Community Engagement	B25MC270007	PI	05I	LMA	$17,514.77
2024	6	2572	7070740	No	2025 District 7 Community Engagement	B24MC270007	EN	05I	LMA	$19,306.89
2024	6	2572	7095482	No	2025 District 7 Community Engagement	B24MC270007	EN	05I	LMA	$15,693.11
2024	6	2573	7068343	No	2025 District 8 Community Engagement	B25MC270007	PI	05I	LMA	$26,613.53
2024	6	2573	7095482	No	2025 District 8 Community Engagement	B24MC270007	EN	05I	LMA	$8,386.47
2024	6	2574	7068343	No	2025 District 11 Community Engagement	B25MC270007	PI	05I	LMA	$23,399.32
2024	6	2574	7095482	No	2025 District 11 Community Engagement	B24MC270007	EN	05I	LMA	$10,961.69
2024	6	2574	7124701	No	2025 District 11 Community Engagement	B24MC270007	EN	05I	LMA	$638.99
2024	6	2575	7068343	No	2025 District 17 Community Engagement	B25MC270007	PI	05I	LMA	$19,836.01
2024	6	2575	7070740	No	2025 District 17 Community Engagement	B24MC270007	EN	05I	LMA	$9,907.97
2024	6	2575	7095999	No	2025 District 17 Community Engagement	B24MC270007	EN	05I	LMA	$256.02
								05I	**Matrix Code**	**$327,239.60**
				No	**Activity to prevent, prepare for, and respond to Coronavirus**					**$1,033,239.60**
Total										**$1,033,239.60**

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

Plan Year	IDIS Project	IDIS Activity	Voucher Number	**Activity Name**	Matrix Code	National Objective	**Drawn Amount**
2023	3	2491	7095482	2023 General Administration	21A		$17,135.60
2023	3	2491	7121901	2023 General Administration	21A		$5,355.00
2024	14	2558	7040699	2024 General Administration	21A		$11,443.61
2024	14	2558	7070740	2024 General Administration	21A		$248,290.68
2024	14	2558	7141620	2024 General Administration	21A		$249.00
2025	4	2601	7095482	2025 General Administration	21A		$2,400.00
2025	4	2601	7095999	2025 General Administration	21A		$1,034,318.11
2025	4	2601	7121901	2025 General Administration	21A		$1,095.00

2025	4	2601	7124701	2025 General Administration	21A		$955.94
2025	4	2601	7132624	2025 General Administration	21A		$3,064.68
2025	4	2601	7141620	2025 General Administration	21A		$230,046.97
2025	4	2601	7159406	2025 General Administration	21A		$5,802.17
					21A	**Matrix Code**	**$1,560,156.76**
Total							**$1,560,156.76**

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.).

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 inthe 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.