

Hennepin County Consortium 2026 Annual Action Plan - DRAFT

March 23, 2026

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Consortium Members:

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



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AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Hennepin County Consortium 2026 Action Plan has been prepared to meet statutory planning and application requirements for the receipt and use of three Housing and Urban Development (HUD) funding programs in suburban Hennepin County: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) Program. The 2025-2029 Consolidated Plan set community development and affordable housing goals for the use of CDBG, HOME, and ESG for five program years, 2025-2029. The Consolidated Plan can be found at: www.hennepincounty.gov/government/projects-initiatives/housing-and-homelessness/housing-plans-outcomes.

The 2026 Action Plan outlines the specific ways in which CDBG, HOME, and ESG funding will be used in the 2026 Program Year, following the goals in the Consolidated Plan. The 2026 program year starts July 1, 2026, and ends June 30, 2027.

The Hennepin County Consortium is comprised of four entitlement jurisdictions - the Cities of Bloomington, Eden Prairie, Minneapolis, and Plymouth – and all but one of the remaining suburban cities in Hennepin County. Hennepin County’s Housing and Economic Development Department is the Consortium’s lead agency responsible for the Plan’s development.

2. Summarize the objectives and outcomes identified in the Plan

The Consolidated Plan priorities were developed after a thorough review of demographic data, citizen and community input, other public policy and community plans, and past funding results in suburban Hennepin County. The Consolidated Plan seeks to address the following HUD and local objectives and outcomes for low to moderate income residents in suburban Hennepin County.

Objectives:

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

Outcomes:

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

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

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

Goals were developed to meet these Priority Needs. Proposed program year 2026 Projects are in alignment with the identified Goals and Needs.

3. Evaluation of past performance

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

One of the primary goals of Hennepin County is to reduce disparities in housing, employment, education, income, transportation, health, and criminal justice outcomes between households of color and white households. With this in mind, Hennepin County has focused on investment in activities that serve the more low-income and extremely low-income households, who are disproportionately people of color. Further, Hennepin County has taken action to invest meaningfully in these activities, which means fewer contracts, less administrative burden, and more focused impact. As an example, we funded Homebuyer Assistance and property acquisition in 2023, which are resource-intensive and help only a few households, yet make a deeper personal impact. This has resulted in serving fewer households than in previous years but having strong outcomes on community.

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

4. Summary of Citizen Participation Process and consultation process

The Hennepin County Board of Commissioners will hold a public hearing on Tuesday, April 21, 2026, at 1:30pm virtually with an in-person option. The public hearing will be live streamed on the internet with closed caption, and residents may call in to provide prerecorded or real-time public comment during the hearing. They can also attend in person to testify live.

A copy of the 2026 Draft Action Plan will be available for 30 days beginning March 23 through April 22, 2026, on the Hennepin County website: www.hennepincounty.gov/government/projects-initiatives/housing-and-homelessness/housing-plans-outcomes.

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

5. Summary of public comments

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

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

N/A

7. Summary

The projects in the 2026 Action Plan will advance our objectives to provide decent housing, provide a suitable living environment, and expand economic opportunities by:

- Provide social services to more than 3,260 households
- Preserve 128 affordable rental housing units by financing essential repairs
- Construct 277 affordable rental units: 122 in the Richfield Apts project in Richfield, 155 in the Real Estate Equities project in Bloomington
- Create 27 affordable homeownership opportunities through construction, acquisition and rehabilitation, and down-payment assistance
- Preserve homeownership for 60 families with home repair assistance
- Support 30 homeless households with rapid rehousing assistance

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	HENNEPIN COUNTY	Housing and Economic Development
HOME Administrator	HENNEPIN COUNTY	Housing and Economic Development
ESG Administrator	HENNEPIN COUNTY	Housing and Economic Development

Table 1 – Responsible Agencies

Narrative

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

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

Community Development Block Grant (CDBG)

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

Hennepin County Housing and Economic Development administers CDBG for the remainder of suburban cities, also known as the Urban County.

- Administration: The county sets aside 15% for administration, including Fair Housing
- Public Services: The County sets aside the maximum allowed amount of CDBG for public services (15%) and offers these funds throughout the Urban County with a request for proposals process.
- Housing and public infrastructure: The remaining funds are offered using a competitive request for proposal basis to projects serving the Urban County.

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HOME Investment Partnership (HOME)

Hennepin County Housing and Economic Development administers HOME resources on behalf of the Hennepin Consortium of suburban cities (including and in partnership with Bloomington, Eden Prairie, and Plymouth). The County offers HOME funds in a competitive request for proposal basis for projects located throughout suburban Hennepin County.

Emergency Solutions Grant (ESG)

Hennepin County Housing and Economic Development administers ESG funds in cooperation with the county's Health and Human Service area (HHS). Funds are offered on a request for proposal basis, in conjunction with

other funds, for rapid re-housing for households referred from the Coordinated Entry System.

Action Plan Public Contact Information

For questions regarding the Plan, please contact:

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Housing Development Director

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AP-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

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

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

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

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

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

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

The County developed the Supportive Housing Strategy specifically to increase this type of coordination and alignment across internal and external partners. The Strategy provides capital financing for supportive housing projects meeting criteria developed by the intended tenants and the agencies that support them, including the Continuum of Care, Adult Behavior Health departments, Child Welfare department, Healthcare for the Homeless FQHC, Ryan White HIV program, and Long-Term Supports and Services (disability services) department.

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

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

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

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

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

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

For single adults, Housing Stability has developed a by-name list of those who meet requirements of chronic homeless status. Since June 2017, when this approach began, over 1,600 chronically homeless people – with an average experience of four years homelessness each – were housed with a 93% retention rate. Hennepin County has been selected to participate in the Big City Last Mile project with Community Solutions Built for Zero, recognizing and amplifying local progress in addressing chronic homelessness.

The State of Minnesota adopted a by-name registry for veterans and Hennepin County CoC actively participates in registry meetings and a by-name approach. Since the beginning of the registry, 1,487 veterans have been stably housed in Hennepin (as of December 2023). Outreach is provided at several strategic locations and mobile programs, the Minnesota Department of Veterans Affairs funds three housing focused social workers at Hennepin County to focus solely on housing homeless veterans, and CES includes an accelerated prioritization process for veterans with no other resources. Due to these efforts, in 2024, Hennepin County was able to declare achieving functional zero for veteran homelessness.

The youth-specific crisis response system in Hennepin CoC consists of multiple access points (crisis line,

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

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

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

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

2. Agencies, groups, organizations, and others who participated in the process and consultations

1	Agency/Group/Organization	Minneapolis/Hennepin Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Publicly Funded Institution/System of Care Other government – County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The CoC has played a key role in the development of all housing and homeless-related sections of the plan. Coordination will continue throughout the plan.
2	Agency/Group/Organization	Minnesota Housing
	Agency/Group/Organization Type	Other government – State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MN Housing is a tax credit allocator and plays a critical role in the funding of new affordable housing projects. They also host the State's Office to Prevent and End Homelessness.
3	Agency/Group/Organization	HENNEPIN COUNTY

Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Health Agency Child Welfare Agency Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Major Employer	
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy IT and Resiliency	
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	We consulted with our Environment and Energy and Climate Resiliency departments (climate resiliency), Emergency Management department (resiliency for natural disasters, acts of terrorism, or other man-made disasters), Office of Broadband and Digital Inclusion (digital inclusion), and Human Services and Public Health Department (Services, Child Welfare, Health). Outcomes for all are integration and coordination of county responses, and alignment with this Action Plan.	
4	Agency/Group/Organization	City of Maple Grove
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a former Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
5	Agency/Group/Organization	Brooklyn Center
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a former Direct Allocation city and plays a critical role in informing the decisions made within Hennepin County's CDBG program.
6	Agency/Group/Organization	Brooklyn Park
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a former Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
7	Agency/Group/Organization	Richfield
	Agency/Group/Organization Type	Other government – Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a former Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
8	Agency/Group/Organization	City of St. Louis Park
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a former Direct Allocation city and plays a critical role in the decisions made within Hennepin County's CDBG program especially in its own jurisdiction.
9	Agency/Group/Organization	MINNETONKA
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a former Direct Allocation city and plays a critical role in informing the decisions made within Hennepin County's CDBG program.
10	Agency/Group/Organization	City of Edina
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city is a former Direct Allocation city and plays a critical role in informing the decisions made within Hennepin County's CDBG program.

Table 2 – Agencies, groups, organizations who participated

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

n/a

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hennepin County/Minneapolis CoC Governing Board	All homelessness goals outlined in the Consolidated Plan are consistent with the goals of the Continuum of Care.

Housing Policy Plan	Metropolitan Council	The goal of the Metropolitan Council's Housing Policy is to "Create housing options that give people in all stages of life and of all economic means viable choices for safe, stable and affordable homes. The Consolidated Plan, and the associated funding, is a tool to cities in meeting the affordable housing goals outlined in the HPP.
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2020 Analysis of Impediments to Fair Housing	Lawyers Group under contract to regional Fair Housing Implementation Council	Affirmatively furthering Fair Housing actions are sourced from the findings in the 2020 Analysis of Impediments to Fair Housing Choice (AI) and build upon previous AIs.
PHAs 5-year Annual Plans	Hopkins HRA and HA of St. Louis Park	The PHAs in suburban Hennepin County aim to create safe, affordable, suitable living environments for low-income households. This overlaps the goals of the Consolidated Plan related to rental housing, housing homeless populations, and economic development.
Hennepin County 2040 Comprehensive Plan	Hennepin County	The goals relating to economic development and workforce development overlap with the CEDS goals of "promoting employment growth and developing the workforce; and providing basic infrastructure and amenities (transportation, service buildings, libraries, and parks."
Choice, Place, and Opportunity	Metropolitan Council	The Fair Housing Equity Assessment for the Twin Cities region analyzes regional equity and access to opportunity. This overlaps with the goals of the Consolidated Plan related to rental housing, housing homeless populations, education, outreach and services, and economic development.

Table 3 – Other local / regional / federal planning efforts

Narrative

The above consultations and planning efforts were undertaken in preparation for the 2025-2029 Consolidated Plan. These consultations are continually reviewed and updated during the course of implementing the five-year strategy through the development of annual HUD performance reports, development of County strategy and policy, and inter-governmental and community planning efforts such as request for proposal reviews, and light-rail planning.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

The Consortium supports and encourages the participation of residents, community groups, and other interested agencies in the development and the evaluation of the Consolidated Plan's programs and activities. The citizen participation process is designed to encourage all residents to participate, regardless of barriers.

From October 30 through December 13, 2024, Housing and Economic Development (HED) hosted a web-based survey on the County's website which was promoted by Cities and targeted through social media platforms for the development of the Consolidated Plan. More than 1,000 people completed the survey, nearly all reporting being from suburban Hennepin County (98%). Responders prioritized importance of three major goal areas, then prioritized activities within those goal areas. Of the responders who provided demographic information:

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

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

In addition, HED conducted extensive consultations as listed in PR-10, and hosted a listening session on December 4th, 2024, at an affordable housing development funded with HOME funds in suburban Hennepin County. This Listening Session, along with the Heading Home Hennepin meeting on November 19th, 2024 where HED staff tabled and sought feedback, were open to the public and advertised ahead of time. These sessions were focused on receiving input about the future goals and priorities for the next five years.

HED and jurisdiction cities utilized themes from resident input, together with data analysis, to set major goals and priorities for the 2025- 2029 Consolidated Plan and for the 2026 Action Plan. Together, this analysis pointed to prioritization of emergency assistance, tenant advocacy and housing services to help people new to housing instability navigate complex systems, and affordable housing development for lower income households. These priorities address the elevated needs raised by residents to the sustained economic impacts of the COVID-19 pandemic. These needs have not decreased in the most recent years and continue to be a high priority cited by community partners and residents throughout the county.

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

The Hennepin County Consortium is required to develop and follow a detailed Citizen Participation Plan which sets forth the process to be followed at the community and county levels through the duration of the Consolidated Plan. The Citizen Participation Plan, together with the full overview of our 2025-2029 community engagement, is available as part of our Five-Year Consolidated Plan at:

www.hennepincounty.gov/government/projects-initiatives/housing-and-homelessness/housing-plans-outcomes

The county continuously accepts and evaluates public comments. Any resulting changes to the Action Plan would be made in accordance with the Citizen Participation Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	The public hearing will be held April 21, 2026 at 1:30 pm.	N/A	N/A	https://www.hennepin.us/your-government/leadership/county-board-meetings
2	Newspaper Ad	Non-targeted/broad community	Public notice of the Public comment draft and period will be available March 23-April 22, 2026	N/A	N/A	N/A
3	Internet Outreach	Non-targeted/broad community	Public notice of the Public comment draft and period will be emailed to the Department's egov distribution list March 23, 2026, and available on the County's website March 23-April 22, 2026	N/A	N/A	https://www.hennepincounty.gov/government/projects-initiatives/housing-and-homelessness/housing-plans-outcomes

Table 4 – Citizen Participation Outreach

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

Introduction

Below is an estimate of expected resources based on the allocations and amounts approved by Congress and provided by HUD. If more or less CDBG is allocated than anticipated, HED will increase or decrease administration commensurately, maintain a 15% allocation for public services, and change each public service project's funding proportionately. HED will then increase or decrease homeowner rehabilitation and/or capital projects to reflect increases or decreases in our overall CDBG funding.

HED will put CDBG Program Income towards the homeowner rehabilitation program, so long as the amount is similar to the listed amount in anticipated resources below. If a substantial amount of additional program income is received, HED will seek out other capital projects to fund based on a feasibility analysis.

If HED receives more or less HOME than anticipated, either administration, the Land Trust activity, or TBRA will be increased or decreased as necessary.

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,800,000	\$325,000	\$52,359	\$3,177,359	\$12,709,435	Assumes annual allocation remains constant and \$325,000 per year of Program Income which would go to homeowner rehab.

HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA Administration and Planning	\$1,500,000	\$399,654	\$33,074	\$1,932,728	\$7,730,912	Assumes annual allocation remains constant, includes funds repaid from prior projects.
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	\$256,000	0	0	256,000	\$1,024,000	Assumes annual allocation remains constant

Table 5 - Expected Resources – Priority Table

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

Federal funds will be leveraged by funds from Minnesota Housing, multi-family housing revenue bonds, mortgage revenue bonds, project-based Section 8, low income housing tax credits, and the McKinney-Vento Homeless Assistance programs, Hennepin County Housing and Redevelopment Authority’s Affordable Housing Incentive Funds and Supportive Housing Strategy (local), developer equity, and philanthropic sources such as the Family Housing Fund or the Local Initiatives Support Corporation.

Required Consolidated Plan formula matches will be obtained in this way:

- HOME funds are generally a small financial contribution to a much larger project total development cost and so the 25% match can be met through a variety of sources. HOME projects are awarded additional points based on the percent of match funding available for that project. Cumulatively, the Consortium has exceeded match requirements with approximately \$30 million in excess match.
- The 1:1 match for ESG will come from state and local funds used to support the homelessness response. Match is expected to largely be achieved through the state and local funds that are also awarded in Hennepin County’s RFP for Rapid Rehousing.

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

identified in the plan

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

Discussion

N/A

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

Goals Summary Information

The Goals and Objectives below encompass only the those being addressed by Projects funded for the 2026 Program Year.

	Goal Name	Start Year	End Year	Category	Description	Funding	Goal Outcome Indicator
Need addressed: Increase and Preserve Affordable Housing Choice							
1	Create or Preserve Affordable Rental Housing	2025	2029	Affordable Housing Public Housing	Assist in the creation of new rental housing opportunities and the preservation of safe rental housing opportunities affordable to households with incomes below 50% AMI, with highest priority for units affordable to households with incomes below 30% AMI.	CDBG: \$199,798 HOME: \$1,242,763	Rental units constructed: 277 Rental units rehabilitated: 128
3	Create or Preserve Affordable Homeownership Opportunities	2025	2029	Affordable Housing	Assist in the creation and preservation of affordable homeownership opportunities affordable for low to moderate-income households through: <ul style="list-style-type: none"> - The acquisition of single-family properties for rehabilitation and resale designed to stabilize neighborhoods and preserve existing housing stock, with the highest priority for households with incomes at or below 60% AMI. - Providing financial assistance to income eligible households, bridging the gap between the mortgage and household affordability, based on the home purchase price. 60% AMI as highest priority. Still eligible for up to 80%. 	CDBG: \$669,000 HOME: \$500,000	Homeowner Housing Added: 17 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted

4	Repair homes for lower income owners	2025	2029	Affordable Housing Non-Homeless Special Needs	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that Program Income is often recycled in this goal.)	CDBG: \$1,270,311	Homeowner Housing Rehabilitated: 60 Household Housing Unit
2	Tenant Based Rental Assistance/Rapid Rehousing	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Provide housing relocation and stabilization services, short- and medium-term rental assistance, to transition households living in shelters or inhabitable living conditions into permanent housing and achieve sustainable living/stability.	ESG: \$256,000	Rapid Rehousing: 30 Households Assisted
Need addressed: Prevent Homelessness and Increase Housing Stability							
5	Emergency assistance and Homeless Prevention	2025	2029	Non-Housing Community Development	Provide emergency financial assistance to low-income households for basic needs and provide housing and supportive services to prevent homelessness. Highest priority for households with incomes below 30% AMI, incomes up to 80% AMI still eligible.	CDBG: \$328,250	Public service activities other than Low/Moderate Income Housing Benefit: 260 Persons Assisted
6	Services to Increase Housing Stability	2025	2029	Non-Housing Community Development	Participate in collaborative efforts to provide housing stability to low-income households through various supportive services. The highest priority for these services are households with incomes below 30% AMI, although incomes with up to 80% AMI are still eligible. Services can include: <ul style="list-style-type: none"> - Providing assistance to agencies that provide legal advice to renters regarding tenant law. - Providing assistance in funding for youth programming with a focus on providing a healthy and positive atmosphere and offering youth counseling interventions for at-risk teens to address or prevent serious issues. 	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted

					- Providing support to domestic abuse victims to receive a variety of ongoing support/information and access to advocacy services to help navigate the court system as they pursue criminal charges against an assailant, and create a safe environment, improving their quality of life. The response effort is coordinated among law enforcement, the legal system, and social service agencies.		
Need addressed: Improve Community Infrastructure							
8	Build/Improve Public Facilities or Infrastructure	2025	2029	Non-Housing Community Development	Provide financing for public facility new construction, rehabilitation, infrastructure and streetscape improvements.	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4330 Persons Assisted
Need addressed: Administration							
9	Administration	2025	2029	Administration	General Program Administration. Fifteen percent of Urban Hennepin County CDBG Program funds and ten percent of HOME Consortium funds will be used to help defray the costs incurred by Hennepin County for general program administration costs (planning, general management, oversight, coordination, evaluation and reporting).	CDBG: \$420,000 HOME: \$139,965	
10	CHDO Operating	2025	2029	CHDO	Operating support to foster and maintain our Community Housing Development Organization as required by the HOME statute.	HOME: \$50,000	Other: 1 Other

Table 6 – Goals Summary

AP-35 Projects - 91.420, 91.220(d)

Introduction

Projects to be funded for the 2026 Program Year.

#	Project Name
1	Rental property rehabilitation
2	Affordable rental housing development
3	Homeowner rehabilitation
4	Affordable homeownership development
5	Homebuyer assistance
6	Rapid rehousing
7	Emergency assistance
8	Homeless prevention services
9	Housing stability services for tenants
10	Public facility improvements
11	Program administration
12	CHDO operating

Table 7 – Project Information

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

Allocation priorities follow the needs identified in the community engagement, consultations, and data analysis for the 2025-2029 Consolidated Plan. They support the development and preservation of affordable housing, creating housing opportunities for homeless persons, promotion of public services, revitalization of neighborhood, stimulating economic development, and supporting Fair Housing, CHDOs, and administration.

Throughout, efforts were made to prioritize activities impacting residents with lowest incomes.

AP-38 Project Summary

Project Summary Information

Need addressed: Increase and Preserve Affordable Housing Choice		
1	Project Name	Rental property rehabilitation
	Target Area	
	Goals Supported	Create or Preserve Affordable Rental Housing
	Funding	CDBG: \$199,798
	Description	Provide \$199,798 in CDBG funds to improve the living conditions in affordable rental housing properties within suburban Hennepin County.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	128 Households at or below 80% AMI.
	Location Description	Suburban Hennepin County
	Planned Activities	Rehabilitation at affordable rental housing properties.
2	Project Name	Affordable rental housing development
	Target Area	
	Goals Supported	Create or Preserve Affordable Rental Housing
	Funding	HOME: \$1,242,763
	Description	Development and preservation of affordable multifamily housing projects: \$1,242,763 to create or preserve 277 units of affordable housing.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	When completed, the projects will create or preserve a total of 277 units affordable to households <60% AMI.
	Location Description	Suburban Hennepin County
	Planned Activities	Construction of affordable multifamily housing projects. Includes PI.
3	Project Name	Homeowner rehabilitation
	Target Area	
	Goals Supported	Repair Homes for Low-to-Moderate Income Owners
	Funding	CDBG: \$1,270,311
	Description	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that the estimated Program Income (\$325,000) is included in this, as it is typically recycled in this project.)
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	60 low income and moderate-income households
	Location Description	Suburban Hennepin County
	Planned Activities	Homeowner rehabilitation – includes PI and Rehab administration
4	Project Name	Affordable homeownership development
	Target Area	
	Goals Supported	Create or Preserve Affordable Homeownership Opportunities
	Funding	CDBG: \$445,000 HOME: \$500,000

	Description	Funding to assist with the acquisition of land or the construction and/or rehabilitation to create homeownership opportunities in a suburban Hennepin County.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Seventeen households at or below 80% AMI
	Location Description	Suburban Hennepin County
	Planned Activities	Acquisition and Rehabilitation and/or New Construction of properties to create homeownership opportunities.
5	Project Name	Homebuyer assistance
	Target Area	
	Goals Supported	Create or Preserve Affordable Homeownership Opportunities
	Funding	CDBG: \$224,000
	Description	Homebuyer Assistance
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10 households at or below 80% AMI
	Location Description	Suburban Hennepin County
	Planned Activities	Buyer assistance to homebuyers
6	Project Name	Rapid rehousing
	Target Area	
	Goals Supported	Rapid Rehousing

	Funding	ESG: \$256,000
	Description	Rapid rehousing is Tenant Based Rental Assistance and supportive services to help people exit homelessness. In the last couple of years of pandemic and tight rental market, the need for a longer period of support has grown. To accommodate that need, the County will serve slightly fewer households than in the past.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	30 households experiencing homelessness.
	Location Description	TBD - scattered site units for rapid rehousing
	Planned Activities	Rapid rehousing and HMIS
Need addressed: Prevent Homelessness & Increase Housing Stability		
7	Project Name	Emergency assistance
	Target Area	
	Goals Supported	Emergency Assistance and Homeless Prevention
	Funding	CDBG: \$283,250
	Description	Emergency assistance programs provide one-to-three months of emergency rent assistance prevent eviction. Providing emergency rental assistance enables neighbors to get back on track and continue living in their current homes.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	215 low income and moderate-income households

	Location Description	Suburban Hennepin County
	Planned Activities	Emergency rental assistance
8	Project Name	Homeless prevention
	Target Area	
	Goals Supported	Emergency Assistance and Homeless Prevention
	Funding	CDBG: \$45,000
	Description	Supports shelter/transitional housing with intensive support services for youth ages 16 to 21 who are experiencing homelessness.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	45 low income or moderate-income youth experiencing homelessness
	Location Description	Suburban Hennepin County
	Planned Activities	Emergency shelter for youth, services, and transitional housing
	9	Project Name
Target Area		
Goals Supported		Services to Increase Housing Stability
Funding		CDBG: \$90,000
Description		Provide housing support to low- to moderate-income tenants These services prevent problems ranging from homelessness to illness from unsafe living conditions, and result in reducing the use of city emergency resources.
Target Date		6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	3,000 low income and moderate-income tenants
	Location Description	Suburban Hennepin County
	Planned Activities	Provide supportive housing stability services to low/moderate-income tenants.
Need addressed: Improve Community Infrastructure		
10	Project Name	Public facility improvements
	Target Area	
	Goals Supported	Build/Improve Public Facilities or Infrastructure
	Funding	CDBG: \$200,000
	Description	Funds to assist with capital improvement projects for public facilities or public infrastructure located in Suburban Hennepin County.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	4330 Persons Assisted
	Location Description	Suburban Hennepin County
	Planned Activities	Improvements at public facilities/public infrastructure sites.
Need addressed: Administration		
11	Project Name	Program Administration
	Target Area	
	Goals Supported	Administration
	Funding	CDBG: \$420,000 HOME: \$139,965

	Description	Fifteen percent of Urban Hennepin County CDBG program funds, and ten percent of HOME entitlement and program income, will be used to help defray the costs incurred by Hennepin County for general program administration costs (planning, general management, oversight, coordination, evaluation and reporting). CDBG funds will also be used to support the ongoing Fair Housing activities of the Hennepin County Consortium.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	General Administration and Fair Housing for the CDBG and HOME programs.
12	Project Name	CHDO Operating
	Target Area	
	Goals Supported	CHDO Operating
	Funding	HOME: \$50,000
	Description	CHDO Operating
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	
	Planned Activities	CHDO Operating

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

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

- Public Services: The County sets aside the maximum allowed amount of CDBG for public services (15%, or est. \$420,000) and offers these funds throughout the balance of suburban communities of suburban cities.
- Consolidated pool: The remaining est. \$2,380,000 was offered in an RFP for projects serving the 36 participating suburban communities.

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

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

ESG funds are available throughout suburban Hennepin County.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Most of the CDBG allocation investment mirrors HUD's allocation to entitlement cities. HUD measures community need using poverty, population, and housing overcrowding indicators. As such, assistance is directed proportionally to the areas of greatest need.

Discussion

n/a

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

Introduction

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

One Year Goals for the Number of Households to be Supported	
Homeless	90
Non-Homeless	215
Special-Needs	0
Total	305

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	55
The Production of New Units	279
Rehab of Existing Units	188
Acquisition of Existing Units	27
Total	549

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeless goals above include the estimated number of households served by ESG rapid rehousing (30). Hennepin County will continue to fund activities that have been effective such as homeowner rehabilitation and the creation of new homeownership opportunities through affordable housing land trusts, while at the same time working to increase investment in activities that support households with lowest incomes.

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

Introduction

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

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

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

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

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

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

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

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

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

Discussion

N/A

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

Introduction

Hennepin County works to make homelessness rare, brief, and non-recurring through coordinated strategy to reduce the number of new entries into homelessness, help people who experience homelessness to exit homelessness to permanent housing as quickly as possible, and minimize returns to homelessness for people after they have established housing.

From 2020-2025, the rate at which people exited homelessness to permanent housing increased year-on-year in Hennepin County. In 2024 the number of children, women and men who exited homelessness to permanent housing was 65% greater than in 2019. At the same time, more than 3,500 evictions were prevented in 2024 alone.

Unsheltered homelessness in Hennepin County decreased by 33% from the January 2020 Point-in-Time (PIT) Count to the January 2025 PIT Count, even as the national PIT count recorded a 21% increase. Hennepin County residents currently experience unsheltered homelessness at less than half the rate of the US as a whole.

Total homelessness – combining sheltered and unsheltered homelessness – increased by 33% nationally but only by 1% in Hennepin County.

The below sections outline recent and planned actions – and progress - to strategically continue this trajectory.

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

Hennepin County hosts robust outreach programs for the unsheltered homeless populations provided by nonprofit organizations, which are operated by County staff and nonprofit organizations, including extensive specialist youth outreach connected to Sexually Exploited Youth programming and other youth specific services. Outreach is provided at locations where people experiencing homelessness are known to congregate, including encampments, free meal sites, the downtown library, drop-in centers, parks, overpasses, abandoned structures, public transit, and other places not meant for human habitation. Through outreach efforts, professionals were able to develop relationships with individuals, understand their service and housing preferences, utilize best practices in engagement, assess individuals for the Coordinated Entry System and support them through housing placement.

The Hennepin County Streets to Housing team provides trauma-informed, housing-focused services to connect people to safe and appropriate alternatives to living outside, based on their household composition and depth of need. The team identifies unsheltered households and helps them secure benefits, emergency shelter and permanent housing. In the first 18 month of operations, Streets to Housing supported 320 exits into permanent housing and 150+ exits into emergency shelter. The combined impact of these measures has been to accelerate housing outcomes across the whole system reduce unsheltered homelessness, a 33.5% reduction from the 2020 PIT Count (642 individuals unsheltered) to the 2025 PIT Count (427 individuals unsheltered).

Addressing the emergency shelter and transitional housing needs of homeless persons

Hennepin County is the primary funder of single adult, family, and youth-specific shelters in the community. The Adult Shelter Connect bed reservation system and shared HMIS allow efficient resource allocation and reduces the level of daily trauma and stress experienced by people experiencing homelessness.

In response to the increases in single adult and unsheltered homelessness, Hennepin County increased the ongoing single adult shelter budget. This created a new diversion hotline to help people identify alternatives to entering a formal homeless shelter, funded new case management services in the larger shelter, converted shelters to accommodate couples together, provided more systematic training, and established a new small-scale women-only shelter. The County then invested federal pandemic response in the single adult homeless response system in order to better meet the needs of shelter guests, to quickly connect people to housing resources and to create best practices such as 24/7 shelter, storage for personal items, housing focused case management and new culturally specific and low barrier shelters for Indigenous individuals. The county will continue these services as long as funding allows, always focusing on housing as the tool to end homelessness.

The expansion of quantity, quality and variety of services in single adult shelter - and the expansion of family shelter to meet demand - has seen the annual cost to the County go from less than \$15m to more than \$40m per year for shelter and related services. Hennepin has retained some Transitional Housing, particularly for youth or households experiencing domestic violence, while others have been reshaped into Rapid Rehousing opportunities in line with HUD's overall direction on transitional housing.

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

The Coordinated Entry System identifies people most appropriate for permanent supportive housing and those who can benefit from rapid rehousing or transitional housing. Priority is given to veterans who cannot be served through veteran specific resources, and then to medically fragile and chronically homeless individuals who are on the chronic by-name list. Length of time homeless is also a factor in prioritization. The family shelter system offers additional supports for families not eligible for housing interventions from CES and to families in shelter past 45 days. Case conferencing models and byname lists are now in place across all populations.

System planners are working with community providers to implement better HMIS workflows for both sheltered and unsheltered settings to more accurately capture chronic data. Inflow and outflow is tracked monthly.

Using this approach, Hennepin County became one of the most populous Counties in the nation to achieve the federal designation of having effectively ended Veteran homelessness in 2024. Hennepin County's Homeless to Housing team helps to house people in shelter and unsheltered settings. The Homeless to Housing team housed its 1,500th person in December 2024 with a 96% retention rate, having been in operation just over three years. We also increased shelter-based housing-focused case management to help move people to permanent housing. Finally, Hennepin continues to leverage State and Federal funding to expand housing

programs, including five consecutive years of being awarded bonus programs through HUD Continuum of Care (CoC) funding and the reallocations of upwards of ~\$2.5m in annually renewable CoC funds towards new housing programs for people experiencing chronic homelessness and families.

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

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

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

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

Discussion

Our priority goals over the coming years are:

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

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

Introduction

In the 2026 program year, the Consortium will assist in the development of new affordable units, rehabilitating existing affordable single and multi-family housing units, and rapid rehousing in suburban Hennepin County.

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

Funding affordable housing

Hennepin County launched a program in 2024 to provide assistance to non-profit affordable housing owner-developers to stabilize their portfolios to create capacity to develop more affordable housing. The program received more than \$100 million in funding requests and provided \$17.3 million in targeted assistance. All contracts were executed and funds distributed in 2025; outcomes reporting begins in 2026.

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

Zoning, regulations, and transportation

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

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

Tenant screening practices

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

Fair Housing

Funding to further fair housing comes from the Fair Housing Implementation Council (FHIC), a metro wide collaboration of HUD entitlement jurisdictions working together to expand housing choice, which Hennepin County will fund from its General Administration project. The FHIC and Hennepin County will direct fair housing funding toward overcoming these barriers identified in the 2020 Analysis of Impediments for Fair Housing. In 2025, Hennepin County contract with Mid Minnesota Legal Aid to conduct pairs testing, to help determine if unfair housing practices exists in the housing market in Hennepin County.

Discussion

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

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

Introduction

Actions planned to address obstacles to meeting underserved needs

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

- Launched a strategy to create 1,000 units of deeply affordable supportive housing over 10 years by committing \$50M in capital and almost as much for services and operating costs. New supportive housing created by this strategy is targeted to priority populations identified by Hennepin County, including people experiencing homelessness and families involved with the child welfare system. Since 2020, the County has financed more than 600 supportive housing units through this strategy.
- Created single single-room occupancy housing affordable to working adults with who have low incomes (<30% AMI) and lack housing options affordable at their income level. This is currently the largest gap in the housing market. Since 2020, the County has created 85 low-barrier single room occupancy units for people exiting episodic homelessness.
- Introduced a new fund specifically for addressing remove barriers to homeownership through downpayment assistance and capital strategies.
- Created more pathways to training and employment program for people with unstable housing. And finally, the most prevalent housing need in Hennepin County is the lack of affordability and availability.

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

Actions planned to foster and maintain affordable housing

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

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

Actions planned to reduce lead-based paint hazards

Hennepin County has two departments that address lead-based paint issues. The Hennepin County Human Services and Public Health Department case manage elevated blood-lead referrals from the Minnesota Department of Health (except in Bloomington and Richfield). All blood lead tests in the state must be reported to the Minnesota Department of Health who in turn informs the jurisdiction responsible for investigating cases

where children have been poisoned. When a child's blood lead level is over 5 µg/dl the Minnesota Department of Health performs a lead risk inspection and, where needed, corrective orders are issued to fix lead-based paint hazards. Hennepin Public Health then monitors the case to ensure completion of the work.

Hennepin County Housing and Economic Development Department continues to use funds from the Centers for Disease Control to augment our efforts to reduce childhood lead poisoning. With those funds, Hennepin County now offers additional risk assessments to families with children testing between 3.5-5 µg/dl and above as well as product and spice testing to help identify non-paint sources of lead exposure. The funds also support contracts with community-based partners that help us reach high risk populations to provide education for families and encourage blood lead testing. When a family is income eligible, that family is referred to the Housing and Economic Development Department for grant assistance with the lead orders.

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

Hennepin County has been awarded multiple HUD Office of Lead Hazard Control and Healthy Homes Grants and two Healthy Homes Production Grants. As of January 2025⁴, the lead grants have completed over 5,500 lead-safe units for families in the jurisdictions joined in the grant applications, 4,146 in Hennepin County.

Actions planned to reduce the number of poverty-level families

Hennepin County assists individuals and families to access resources that help them move into self-sufficiency. Hennepin County Human Services delivers a variety of services to individuals or families that assists with basic needs or encourages client change around specific objectives. Efforts include:

- social programs (safety net services such as food support, emergency shelter and cash assistance);
- help for people who are developmentally disabled;
- services for seniors;
- services for veterans;
- behavioral and chemical health services;
- protective services for children and adults;
- child support; and
- health care through Medical Assistance.

Hennepin County workforce development efforts help alleviate poverty by improving family and individual economic opportunities that lead to a sustainable living wage. The county works with private and non-profit sectors to train and match employees; and partners with colleges, universities and training programs to develop a strong future workforce. Initiatives include:

- Workforce Activities Alignment - Creation of workforce coordinator position
- Workforce Entry Program (WEP) - Meeting the demand for skilled trade persons while developing the county's economic resources by providing unemployed individuals the means to earn a better living.
- Hennepin Pathways programs -- training and paid internships for under-employed communities

- Workforce Investment Network - Partnerships to create workforce opportunities for targeted communities and reducing economic variances
- Step-Up Program - High school internships at the county
- Employment Pays Program - Employment supports for individuals with high behavioral health needs
- Training and employment partnerships -- with NorthPoint, Urban League, Summit OIC and others
- Employment and training services for people exiting homelessness – a dedicated pandemic recovery funded pilot that launched in 2022 offering training and paid work placements through two training and employment agencies, including culturally specific options

Actions planned to develop institutional structure

The Hennepin County/Minneapolis CoC’s work to end homelessness has been a collaborative effort driven by the County, cities, and social service agencies. The CoC will continue to collaborate to identify needs, coordinate implementation of the ESG funding, refine the Coordinated Entry process, and bring together all aspects of the continuum of homeless services into a unified process.

Hennepin County’s service delivery has met incredible outcomes through its coordination. Hennepin County’s 2022 Point-In-Time Count was the lowest on record. We saw significant increases in family shelter use in 2023 and 2024 following the end of the eviction moratorium and the Federal Emergency Rental Assistance. Those increases have plateaued, and we have maintained a 23% reduction in unsheltered homelessness since 2020. This success stems from strong community partnerships and shifts to prioritizing the most vulnerable residents.

Coordination among the state, the county, and regional and local governments has resulted in significant new policy and funding. One primary example is the enactment of a new Metro Region Sales and Use Tax for housing by the 2023 Minnesota Legislature. By 2025, revenues to Hennepin County alone are estimated to be \$20M-\$30M annually. Funds from this Local Affordable Housing Aid may be used to further affordable housing development, supportive housing service costs, emergency shelter operations, and other eligible activities - thus strengthening the overall affordable housing ecosystem. Several concrete steps are already working to overcome our gaps. The County's Supportive Housing Strategy has already awarded funding to create 575 units of supportive housing, including for people experiencing chronic homelessness, and people with severe substance use disorders. The CoC has decided to discontinue use of the biased vulnerability assessment. A liaison between Housing Stability and the Adult Behavioral Health division bridges the gap in service provision and resource knowledge.

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

Coordination among the state, the county, and regional and local governments has resulted in significant planning initiatives and working policy groups, such as the Hennepin County and City of Minneapolis Commission to End Homelessness, and the annual Coordinated Request for Proposals that includes funding from the county’s Affordable Housing Incentive Fund, Supportive Housing Strategy, Transit Oriented Communities (TOC), CDBG, and HOME funds. There is also purposeful coordination with staff who manage the Housing Support, and federal funding from the Continuum of Care program.

Discussion

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

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	325,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	325,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

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

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

The Consortium will only assist HUD approved forms of homeownership as defined in 24 CFR § 92.205. Homeownership means - as ownership in fee simple title, a 99-year leasehold interest, ownership in a cooperative or mutual housing unit, or an equivalent form of ownership approved by HUD, in a one-to-four-unit dwelling, a condominium unit, a manufactured unit, or a cooperative or mutual housing unit.

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

When funds are provided to assist with the acquisition of the land or the construction and/or rehabilitation of the improvements (thus indirectly assisting the homebuyer), a resale provision is required. The owner occupancy and resale requirements will be secured by a Declaration of Covenant that will be filed on the property for the required affordability period (up to 15 years, based on the amount of HOME funds provided). If the transaction involves a land trust, the Declaration is also attached to the Ground Lease as an addendum. For more information please, see the attached Resale Provisions.

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

When funds are provided to assist with the acquisition of the land or the construction and/or rehabilitation of the improvements (thus indirectly assisting the homebuyer), a resale provision is required. The owner occupancy and resale requirements will be secured by a Declaration of Covenant that will be filed on the property for the required affordability period (up to 15 years, based on the amount of HOME funds provided). When the transaction involves a land trust, the Declaration is also attached to the Ground Lease as an addendum. For more information, please see the attached Resale Provisions.

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

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits

the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable

Emergency Solutions Grant (ESG)

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

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

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

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

Direct Assistance Standards:

- Households must contribute at least 30% of their total, gross income towards rent. Providers will pay full housing costs for households with no – or very low – income, and provide only move-in costs for households with incomes higher than 30% AMI (but up to 200% FPG).
- Complete re-certifications of need for direct assistance and services at three months from the date the household was housed, and every three months thereafter. Work with households toward 0% subsidies at service end.

Exit Criteria:

Households may be exited for the following reasons:

- Stable and connected to community reasons
- Has received services for 30 days during the period the program participant is seeking permanent housing, or for 24 months during the period the program participant is living in permanent housing; or has received 24 months of direct assistance.
- Income exceeds 200% FPG at quarterly recertification, or exceeds 30% AMI at 12 month recertification or thereafter.
- No longer wish to be in the program, or cannot be located
- Endangering or threatening the safety of project staff

Projects must provide formal termination notice and have an appeal process. Providers may not transfer households from one service intervention to another.

Data: Subrecipients that deliver ESG-funded rapid re-housing services will be required to ensure that data on all persons served and all activities assisted under ESG are entered in the Minnesota HMIS system. If the subrecipient is a victim service provider or a legal services provider, it may use a comparable database that collects client-level data over time and generates unduplicated aggregate reports based on the data. Information entered into a comparable database must not be entered directly into or provide to an HMIS.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Hennepin County CoC's Coordinated Entry System (CES) is the process by which households experiencing literal homelessness access, are assessed, and are prioritized for homeless-dedicated supportive housing programs. Hennepin has separate but coordinated CES's for families and singles. Both CES's:

- Cover and serve all of the Hennepin County CoC; use mobile outreach services, partnerships with geographically and culturally focused agencies, and after-hours crisis lines to assure easy access by households; and are promoted widely.
- Follow policies to address needs of households fleeing domestic violence, including privacy and confidentiality, safety planning, emergency management, and appropriate referrals.
- Employ standardized access and assessment. Trained assessors follow written policies to assess households. Households prioritized for supportive housing also complete a standard supplemental assessment of housing preferences.
- Use a uniform referral process to refer households to participating projects, which include rapid rehousing (including ESG-funded projects), transitional housing, and permanent supportive housing. Housing Referral Coordinators employ a standard process which prioritizes households with the longest periods of homelessness and households who are chronically homeless.
- Offer referral denial protocol for both projects and households.
- Require housing providers to limit barriers to enrollment, such as income, disability status, substance use, and criminal history.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

ESG-funded services will be provided to subrecipients that are selected via a Request for Proposals (RFP) process. Following a community needs assessment and prioritization process, the County distributes an RFP through public distribution lists. The County also hosts a pre-proposal meeting to clearly convey requirements and responsibilities as a subrecipient of ESG funds. Provider agencies can propose new or expanded re-housing services. The County convenes a review panel with representatives from homeless shelters, housing programs, and other community organizations, which rates proposals based upon the provider's qualifications and past performance, the perceived effectiveness and efficiency of the proposal,

cost factors, prospects for successful outcome delivery, timeline for implementation, and fit with community needs and priorities. The County executes contract agreements with projects selected through the RFP process. Contracts contain a scope of work, applicable ESG requirements, and performance standards.

Hennepin County provides a higher level of oversight to newer programs, including training, technical assistance and monitoring. The County completes on-site monitoring of each subrecipient annually, which includes technical assistance and individualized assistance.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

N/A

5. Describe performance standards for evaluating ESG.

Of households served by rapid rehousing programs:

- Participants will obtain housing in at average of 54 days from program start
- 41% of adult participants will increase or maintain income through employment from program entry to exit
- 53% of adult participants will increase or maintain non-employment income from program entry to exit
- 78% of adult participants will increase or maintain total income from program entry to exit
- 80% of all participants will exit to permanent destinations
- HMIS data will be entered in accordance with local HMIS data quality policies, per the community's Data Quality Plan.

The City of Bloomington Hennepin County Consortium 2026 Annual Action Plan Draft

March 23, 2026

www.hennepincounty.gov/government/projects-initiatives/housing-and-homelessness/housing-plans-outcomes

Consortium Members:

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



Website

www.hennepincounty.gov/government/projects-initiatives/housing-and-homelessness/housing-plans-outcomes



Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The City of Bloomington will utilize Community Development Block Grant (CDBG) funds to achieve a number of goals that best serve the citizens of Bloomington. The City will use its entitlement funds to achieve the goals/outcomes that are identified within this plan. The City has incorporated performance measures into the Consolidated and Action Plan to ensure that the Plan is results orientated and that it meets its one and five year goals. The planned activities serve a large number of low/moderate income households. Overall, at least 80 percent of the grant will be expended on activities for low/moderate income households in Bloomington.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of Bloomington will carry out activities that will provide for the preservation of the City's housing stock, provide affordable housing options, provide essential services to seniors, families and individuals and support Fair Housing activities.

The City's CDBG allocation will be used for housing rehabilitation, energy improvements, accessibility improvements and emergency repairs for the purpose of maintaining decent affordable housing. The activity to receive the largest amount of funding is the single-family rehabilitation program which serves low/moderate income homeowners with low interest loans to repair/update their homes. The rehabilitation loan program is coupled with the lead based paint activity to assist in the abatement of lead hazards in pre-1978 homes utilizing CDBG funds. In this way, the City is ensuring that no threats remain to the health of occupants from lead paint. This activity serves low/moderate income households at or below 80% median.

The City will provide CDBG funds for public services. These services are focused on seniors, families, and low income residents. They are focused on activities that help keep households stably housed.

The City will also fund activities for new construction, acquisition, rehabilitation, and re-sell of single family property to income qualified homebuyers.

Last, the City will look to acquire and demolish a blighted home.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City has a long history of actively working to preserve and upgrade the condition of its' neighborhoods. The CDBG-funded single-family rehabilitation loan program (including lead-based paint abatement) have been a very successful and important part of these efforts.

In addition, the City has a long-standing commitment to serving low and moderate households through a variety of programs and funding sources. The result being households being able to stay in their homes and continue to grow and contribute to our community.

Fair Housing continues to be a focus of the City of Bloomington. The City, as part of the consortium, focuses this activity based upon the results of the data analysis that is completed by the metro-wide efforts of the Fair Housing Implementation Council (FHIC).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City will hold a thirty-day public comment period for the draft plan and conduct a public hearing before the City Council. In addition, Hennepin County, as the consortium lead, will hold a public hearing on the action plan before the County Board of Commissioners. This hearing also includes Bloomington's plan.

Date of Bloomington public hearing: April 13, 2026

Date of Hennepin County public hearing: April/May , 2026

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Currently accepting public and written comments.

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

Currently accepting public and written comments.

7. Summary

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	BLOOMINGTON	Community Development

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Michael Palermo

Assistant HRA Administrator

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(952) 563-8924

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The development of the Hennepin County Consortium Consolidated Plan was led by Hennepin County. Because many of the agencies that work within the city also work county-wide, it was determined that only one contact needed to be made to these organizations. The responses below in this section reflect the work completed by Hennepin County and outlined in the overall Consortium Consolidated Plan, as well as outreach completed by the City of Bloomington.

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

In addition, the city's HRA operates a Housing Choice Voucher program of 684 total vouchers that serves a wide variety of low-income populations, including elderly, the disabled and families. The HRA's staff is trained to assist participants to connect with services such as mental health and public health services.

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

This coordination is completed by Hennepin County Continuum of Care and the Office to End Homelessness. In addition, the City, through its Community Services Department and Community Development Department, provides essential referrals to homeless persons to connect them to services. Bloomington HRA leadership is also on the executive committee for the CoC.

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

Not applicable, Bloomington does not receive ESG funds. Please refer to the Hennepin County section for information on ESG funding.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	VEAP: Volunteers Enlisted to Assist People
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	VEAP is a long standing partner with the City of Bloomington. Meetings occur regularly to discuss the variety of needs in the community. Food insecurity is still their primary focus but they continue to advocate for the ever increasing need for emergency rental assistance. They were awarded funds in 2025 for this activity but it continues to be a need in the community.
2	Agency/Group/Organization	West Hennepin Land Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During the meeting with West Hennepin Land Trust they indicated need for ownership opportunities. Affordable ownership opportunities provide long term stability for homeowners. They also have a large number of homes on their radar that are good candidates for rehabilitation. As Bloomington's home begin to show their age there remains opportunity to intervene and improve the housing stock and create affordable ownership.
3	Agency/Group/Organization	Habitat for Humanity Twin Cities
	Agency/Group/Organization Type	Housing Services-Elderly Persons

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	TC Habitat is a partner with the City and HRA on multiple projects in multiple housing disciplines. They highlight the need for down payment assistance, for new ownership opportunities, for unique housing options (Accessory Dwelling Units), and for assistance with rehab of homes. Similar to WHAHLT they identify how homes in Bloomington need maintenance. They also know that household makeup is changing and so is their housing needs. Adapting housing stock is important.
4	Agency/Group/Organization	Oasis for Youth
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Oasis is a vital member focusing on unhoused youth. They provide services to rehouse individuals and help them secure employment. They showed their data indicating the increasing needs in the community for these services.
5	Agency/Group/Organization	Bridging MN
	Agency/Group/Organization Type	Low/No cost furniture
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bridging is an organization that addresses an often overlooked need. Often a focus is housing a low income household. However, in that house they need furniture (bed, kitchen table, couch, etc.) to live. Similar to other agencies their demand is increasing indicating the great need.

6	Agency/Group/Organization	HousingLink
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HousingLink tracks the number of housing units posted on their website. Besides providing a vital service connected potential residents to affordable options they have expanded in the fair housing space. They have entered this space knowing the needs that are present in the community.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hennepin County	The Office to End Homelessness has played a key role in the development of all housing and homeless-related sections of the plan. Coordination will continue throughout the plan.

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

The City of Bloomington is part of the Hennepin County Consortium, and therefore the City's Action Plan is part of the Hennepin County Consortium Action Plan. The City has a Citizen Participation Plan that mirrors Hennepin County's and other Consortium members Citizen Participation Plans, which calls for the Hennepin County Consortium Action Plan to be available for public comment 30 days prior its submission to HUD.

The City of Bloomington's Plan, as part of the Consortium's entire Plan, was made available for public comment prior to going before the Hennepin County Board for a public hearing. The final public hearing on the consortiums plan is included the City of Bloomington's plan.

In addition to the Consortium's hearing, the Bloomington City Council held a public hearing for comments on the development and approval of the City's plan. This hearing also serves to receive any comments from the public or interested organizations prior to submission to the Hennepin County for inclusion it the Consortiums Plan.

The Consortium's Plan provides the complete Citizen Participation Plan for all members to follow, including Bloomington. The Citizen Participation Plan details the efforts to broaden public participation in the development of the Action Plan.

In addition to the Consortium's hearing and comment period, the City of Bloomington provides opportunities for public comments on the plan and its development. The City's Action Plan is a subject of public hearing at the Council prior to adoption and submission to be included in the Hennepin County Consortium Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	465,000.00	300,000.00	300,000.00	1,065,000.00	0.00	The City of Bloomington is an entitlement jurisdiction for the Community Development Block Grant Program. Program income is from the repayment of single-family rehabilitation loans. This has led to prior year resources of unspent funds. The City releases the entitlement funds from previous years and will use those funds in the next program year. Any excess or less than anticipated program income will be reflected in Homeowner Rehab Assistance.

Table 5 - Expected Resources – Priority Table

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

The City of Bloomington intends to pursue all possible resources to address its Consolidated Plan goals. There are no specific matching requirements associated with Bloomington's CDBG program, although any opportunities to provide/obtain matching funding will be pursued.

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

The City of Bloomington's HRA owns 41 single-family rental homes that provide affordable housing to larger families. Twenty of the homes are part of the HRA's Housing Choice Project-Based Voucher program. The other twenty-one homes make up the HRA's Rental Homes for First-Time Home Buyers program. This program assists renters achieve the goal of homeownership through an escrow feature. The City also maintains an inventory of publicly owned land that can be repurposed for various purposes.

Publicly owned land plays an important role in our Strategic and AAP plans, as it provides opportunities to expand both rental and homeownership options for families. We are committed to monitoring potential new land acquisitions to ensure future development that supports affordability and access to housing. Currently, we are advancing the St. Mark site development project, which will create 16 single- and multi-family homes targeted for families at 80% AMI, offered at more affordable prices. In addition, our Humboldt properties are in the process of being sold to Habitat for Humanity, who will transform them into affordable homes for families at the 60% AMI level.

Discussion

The City of Bloomington will utilize a variety of federal, state and local funding to achieve the goals identified in this plan. This includes sources used on a recurring basis, including CDBG, Housing Choice Vouchers and HRA levy funds. Additional sources such as LIHTC, TIF and housing revenue bonds have been used on a case by case basis in the past and will continue to be pursued when and where appropriate

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation Assistance	2025	2029	Affordable Housing Non-Homeless Special Needs	City of Bloomington	Preserve & Create Homeownership Opportunities Encourage Neighborhood Revitalization	CDBG: \$600,000.00	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Acquisition and/or Demolition of Structures	2025	2029	Affordable Housing	City of Bloomington	Preserve & Create Homeownership Opportunities Encourage Neighborhood Revitalization	CDBG: \$150,000.00	Buildings Demolished: 1 Buildings
3	Develop Homes for Homeownership	2025	2029	Affordable Housing	City of Bloomington	Preserve & Create Homeownership Opportunities Encourage Neighborhood Revitalization	CDBG: \$150,000.00	Homeowner Housing Rehabilitated: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development		Encourage Neighborhood Revitalization Support Education, Outreach, and Services	CDBG: \$70,000.00	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted Other: 30 Other
5	Fair Housing Activities	2025	2029	Fair Housing Activities	City of Bloomington	Support Education, Outreach, and Services Administration	CDBG: \$5,000.00	Other: 30 Other
6	Administration	2025	2029	Non-Housing Community Development	City of Bloomington	Administration	CDBG: \$90,000.00	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation Assistance
	Goal Description	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that Program Income is recycled in this goal.)
2	Goal Name	Acquisition and/or Demolition of Structures
	Goal Description	This program would acquire a blighted home for demolition with the goal of selling for redevelopment into an affordable unit(s) in the future.

3	Goal Name	Develop Homes for Homeownership
	Goal Description	This project focuses on creating ownership opportunities affordable to households making 80% AMI. There are a couple of ways this can be achieved, either new construction or through purchase and rehab of existing units.
4	Goal Name	Public Services
	Goal Description	Bloomington has a strong need for a variety of public services. Populations in need include seniors, youth, and families at risk of losing housing stability. This applies to households that rent and own. The Public Services are designed to keep residents in their home whether it be to assist with rent, chores, or just education on housing (housing rights, ownership skills, eviction prevention, etc.) This will require collaborate with supportive with service agencies to assist seniors, youth, and other Low and moderate income populations.
5	Goal Name	Fair Housing Activities
	Goal Description	The jurisdiction will use available administration dollars to affirmatively further fair housing as identified in the Analysis of Impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions. Persons assisted are not reported since fair housing activities are considered general administration expenses.
6	Goal Name	Administration
	Goal Description	General Program Administration. General program administration costs (planning, general management, oversight, coordination, evaluation and other housing services with public service dollars.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Activities that will be undertaken during 2026 will address priority needs and local objectives. The activities that are part of the 2026 Action Plan are to be completed within the program year. Of the total grant of \$465,000 the City will use \$370,000 or 79% of the grant to serve low and moderate income activities. The balance of funds is used for Fair Housing activities and administration expenses. Additionally, carry over income and program income will be used to serve low and moderate income.

#	Project Name
1	Homeowner Rehabilitation Assistance
2	Develop Homes for Homeownership - Acquisition and Rehab
3	Acquisition and/or Demolition/Clearance
4	Public Services
5	Fair Housing
6	Administration

Table 7 – Project Information

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

The City has selected a variety of activities to meet the needs of our community. These include the preservation of our housing stock through the single-family rehabilitation loan program, removal of lead-based paint hazards, remove blighted housing, providing essential public services, fair housing activities and the providing affordable home ownership opportunities. The City serves other needs of the community with its own resources, including supporting affordable rental housing.

AP-38 Project Summary
Project Summary Information

1	Project Name	Homeowner Rehabilitation Assistance
	Target Area	City of Bloomington
	Goals Supported	
	Needs Addressed	Preserve & Create Homeownership Opportunities
	Funding	CDBG: \$600,000.00
	Description	
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	20 households
	Location Description	Citywide
	Planned Activities	
2	Project Name	Develop Homes for Homeownership - Acquisition and Rehab
	Target Area	
	Goals Supported	Develop Homes for Homeownership
	Needs Addressed	Preserve & Create Homeownership Opportunities
	Funding	CDBG: \$150,000.00
	Description	Home ownership program for low/moderate income families in Bloomington coordinated by Homes Within Reach Land Trust
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Home ownership program to two low/moderate income families in Bloomington coordinated by Homes Within Reach
	Location Description	This activity is offered Citywide
	Planned Activities	Homeownership program to two low/moderate income families in Bloomington coordinated by Homes Within Reach to acquire, rehab and re-sell or construct and sell to income qualified homebuyers
3	Project Name	Acquisition and/or Demolition/Clearance
	Target Area	
	Goals Supported	Neighborhood Revitalization Develop Homes for Homeownership
	Needs Addressed	Preserve & Create Homeownership Opportunities

	Funding	CDBG: \$150,000.00
	Description	Purchase a blighted home to be demolished.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This will support removing a home and potentially replace in the future with an ownership opportunity for one or more households
	Location Description	Citywide
	Planned Activities	Acquisition and demolition
4	Project Name	Public Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Support Education, Outreach, and Services
	Funding	CDBG: \$70,000.00
	Description	
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimate 150 low-moderate income households will be served with services to help keep them stably housed.
	Location Description	Citywide
	Planned Activities	Public services to help community members stay stably housed.
5	Project Name	Fair Housing
	Target Area	
	Goals Supported	Fair Housing Activities Administration
	Needs Addressed	Administration
	Funding	CDBG: \$5,000.00
	Description	
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable - administration activity.
	Location Description	Not applicable - administration activity.

	Planned Activities	
6	Project Name	Administration
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$90,000.00
	Description	
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A - General administration expenses.
	Location Description	N/A - General administration expenses.
	Planned Activities	N/A - General administration expenses.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

All CDBG activities will be offered city-wide in the City of Bloomington

Geographic Distribution

Target Area	Percentage of Funds
City of Bloomington	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Because there are no concentrations of poverty or other significant factors, all programs are available city-wide.

Discussion

The geographic priority for each activity is city-wide.

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

Introduction

The City of Bloomington has a long track record supporting new and existing affordable housing within the City. The Bloomington HRA operates a Housing Choice Voucher Program (Section 8) that assists 684 households each month. The HRA also provides affordable rental opportunities through the 41 rental homes that are owned and managed by the HRA. The City has also partnered with private and non-profit developers for development of new affordable housing. Most recently in 2023, the City provided assistance for development of 50 new affordable units opening, with an additional 89 units under construction, with private developers.

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

In February 2019, the City adopted an Opportunity Housing Ordinance (OHO) to promote the development of affordable housing in the City. This comprehensive ordinance includes incentives and goals for the development of affordable housing units. More information on the ordinance and other City affordable housing initiatives can be found at: <https://www.bloomingtonmn.gov/cd/affordable-housing-preservation-and-creation>

The greatest barrier that the City experiences to the development of new affordable housing is the lack of available and/or affordable land. The City, through its Community Development Department, meets frequently with developers of affordable housing who are seeking to create new affordable housing within the City. Bloomington is a built-out city and any new affordable housing will be redevelopment projects, which adds significant costs to a project. The City is exploring different ways to assist in the land acquisition process for affordable housing.

Discussion

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

Introduction

Despite limited funding, Bloomington's CDBG program is designed to meet a wide range of needs, including services for seniors, fair housing activities, housing rehabilitation and reducing lead-based paint hazards. The city works with a variety of public, non-profit, and private industry partners to accomplish its community development goals, both through the CDBG program and through other resources.

Actions planned to address obstacles to meeting underserved needs

The City will continue to identify obstacles, such as lack of affordable housing, to unmet and underserved community needs and support the goals established in the 2025-2029 Consolidated Plan. The City's approach to meeting these affordable housing needs is to provide affordable housing opportunities including the Housing Choice Voucher program, preserve and expand the supply of decent, safe, and affordable housing, and provide financial assistance for rehabilitation and repair of owner-occupied and renter units to serve low to moderate income families. Other activities that would meet unmet needs not addressed by our limited CDBG funding will be identified and other resources may be sought to meet the need.

The City has chosen activities that best serve the needs of the Citizens of Bloomington, given limited funding of the CDBG Program.

Creating additional affordable housing is inhibited by the lack of vacant land. All housing development will occur as redevelopment, driving the land acquisitions costs to an extremely high level. The real estate market has become over-heated in the last few years, thus land acquisition costs in Bloomington remain high. Additional decline in dollars from other funders also inhibits the amount of affordable housing which can be either preserved or created.

In 2019 the City passed the Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households.

Actions planned to foster and maintain affordable housing

The biggest affordable housing activity that the Bloomington HRA manages is our 731 vouchers in the Housing Choice Voucher program. This important community resource assists 731 families every

month. These families include elderly, disabled and single-parent households.

In addition, the Bloomington HRA owns 20 single-family homes in our Assisted Rental Housing Program.

The units maintain their affordability through the HRA's action to project-base 20 vouchers from its tenant-based Section 8 program in these units. Originally, the units were part of the HRA's Public Housing program, which ended in 2012. The HRA's Public Housing program was developed in 1995; however, the program failed to be self-supporting. The HRA had to provide additional funding over several years to cover shortfalls in the Public Housing program. This use of local levy funds to support this federal program was necessary because of several years of reduced funding by HUD. The HRA received approval from HUD to terminate its Public Housing program and transfer the units to the Section 8 Housing Choice Voucher program.

In addition, the City of Bloomington's HRA currently has 21 single-family homes in its Rental Home for Future Home Buyers program. This program was originally funded by Hennepin County HOME funds. This program serves families that are making the transition from renting to owning their own home. The program escrows a portion of their monthly rent for future use as a down payment on the purchase of a home.

The Bloomington HRA is coordinates and contracts for maintenance and management of all 41 of the above single-family affordable rental units.

In 2019 the City passed an Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. The HRA has partnered with multiple agencies to develop several single family homes and has 6 projects actively moving forward. Another 27 units are anticipated in the next 5 years. The HRA also works to preserve the affordability of Naturally Occurring Affordable Housing (NOAH) and has also used various funding sources on emergency rental and utility assistance for low-income households.

Actions planned to reduce lead-based paint hazards

The City will continue to comply with all requirements of Title X-Residential Paint Hazard Reduction Act of 1992. Additionally, a portion of the CDBG funds will be used for lead abatement activities in the HRA Section 8 Rental Assistance Program and CDBG owner-occupied Home Improvement Loan Program. The Bloomington HRA also informs all tenants participating in the Section 8 Program and rental home program of potential hazards of lead paint.

All recipients of rehabilitation funds must have a lead paint inspection performed on their home prior to receiving a loan. Any lead that is found must then be abated using CDBG funds. The Bloomington Public

Health Department also makes referrals for testing when cases of lead poisoning are suspected.

The City of Bloomington has staff people who are trained lead inspectors and risk assessors. The City provides CDBG funding to owners of rental property with Section 8 households with children below the age of six where the units will have to be tested for lead. Also, all of the owner-occupied Home Improvement Loan program activities (approximately 20 units) through the CDBG Program will have to be assessed and abated of lead paint.

Collaborative efforts: The City of Bloomington's Public Health and Environmental Health Divisions advises of any known persons with lead poisoning who may be seeking services from the CDBG funded activities. In addition, the City partners with Hennepin County to provide lead paint abatement services for single-family rehabilitation clients whose family composition qualifies.

Actions planned to reduce the number of poverty-level families

The City provides affordable housing to poverty-level families through its Housing and Redevelopment Authority. This stable housing offers families and individuals the structure necessary to work on their income issues, such as education, new jobs and other important factors to overcome poverty. The HRA partners with several community-based organizations to provide financial and home-buying education services.

In 2019 the City passed the Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households. It has helped develop over 500 units of income restricted housing.

The HRA also works to preserve Naturally Occurring Affordable Housing with various mechanics. It has preserved affordability for over 700 units and continually monitors market conditions for future opportunities to intervene and prevent displacement of low income residents. The HRA's Rental Homes for Future Homebuyers Program also supports lower-income residents with escrowing funds over a period of 5 years in order to support a home purchase as a means of building community wealth.

Actions planned to develop institutional structure

The City of Bloomington has and will continue to coordinate with other institutions in the delivery of housing and community development programs. For example, in the past, the City has partnered with StuartCo, MWF, Aeon, Sherman & Associates and Sand Companies for the development of new affordable and/or accessible housing. The HRA has multiple existing partnerships with non-profit agencies such as Habitat for Humanity and Homes within Reach to support housing affordability and development. In order to increase the network of developers in the city and increase the supply of affordable homeownership opportunities, the HRA is actively building a network of small developers to

increase development opportunities in the city. The HRA also works closely with Hennepin County, the local school district, and other partners on emergency assistance or down payment assistance programs, all efforts which build the local infrastructure in Bloomington to respond to community needs.

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

The city of Bloomington has its own Housing and Redevelopment Authority. The HRA manages 557 vouchers and administers another 167 on behalf of other agencies through its Housing Choice Voucher program. This important community resource assists at least 731 families every month. These families include elderly, disabled and single-parent households.

In addition, the Bloomington HRA owns 20 single-family homes in our Assisted Rental Housing Program. The units maintain their affordability through the HRA's action to project-base 20 vouchers from its tenant-based Section 8 program in these units.

In addition, the City of Bloomington's HRA currently has 21 single-family homes in its Rental Home for Future Home Buyers program. This program was originally funded by Hennepin County HOME funds. This program serves families that are making the transition from renting to owning their own home. The program escrows a portion of their monthly rent for future use as a down payment on the purchase of a home.

The Bloomington HRA coordinates and contracts for maintenance and management of all 41 of the above single-family affordable rental units.

The Community Development Department coordinates social service efforts with the Parks & Recreation Department, and the Community Services Department which includes the Community Outreach and Engagement and Public Health divisions. Parks & Recreation is the primary City department that delivers or coordinates services with outside entities for seniors, youth, low-income families, disabled individuals and others in the community. Public Health provides WIC and other essential services to the community.

In 2019 the City passed the Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households. It has helped develop over 500 units of income restricted housing. The units were developed in partnership with private development companies. Additionally, the HRA is working to expand the pool of developers interested in projects in the city through outreach and engagement.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

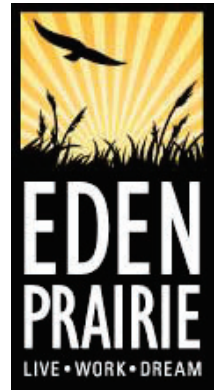
- | | |
|---|-------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

Discussion

City of Eden Prairie

ANNUAL ACTION PLAN FY 2026

Draft



Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The City of Eden Prairie became a Community Development Block Grant (CDBG) entitlement community in 2006. CDBG funds are allocated to the City directly from the U.S. Department of Housing and Urban Development (HUD). The City remains a part of the Hennepin County Consortium for purposes of the Five Year Consolidated Plan and HOME funding.

The city held its public hearing on April 7, 2026, to determine how to allocate an estimated \$250,000 in 2026 CDBG funding and \$60,000 in estimated program income. The city's Human Services Review Committee met on January 15, 2026, to determine their recommendations that were brought to the council during the public hearing for approval.

When the city held its public hearing it had not received its 2026 allocation amount from HUD. The HSRC based their recommendations on an estimated allocation amount of \$250,000, with the stipulation that if there is a decrease in the estimated allocation amount and the public service cap is reached, any amount over the 15% will be deducted from PROP's Homeless Prevention activity. After this adjustment has been made, if there is an increase or decrease in the estimated allocation amount for the 2026 CDBG fiscal year, the Housing Rehabilitation Deferred Loan Program allocation will be increased or decreased accordingly.

2. Summarize the objectives and outcomes identified in the Plan

The City of Eden Prairie will carry out activities that will provide for the preservation of the City's housing stock, provide affordable housing options, provide essential services to seniors, families and individuals and support Fair Housing activities.

The city's CDBG allocation will be used for housing rehabilitation, energy improvements, handicap accessibility improvements and emergency repairs for the purpose of maintaining decent affordable housing. The city plans to rehab three low-and moderate-income, owner occupied homes and assist one senior with an emergency grant.

Excess program income, if available, may be used to provide rehab grants to nonprofits who serve low- and moderate-income Eden Prairie residents to make needed repairs to their facilities.

The City's CDBG allocation will be used for affordable housing to help provide decent housing, while maintaining affordability and sustainability. CDBG program income funds will be used for a first-time home buyer program to assist one low-and moderate-income household purchase their first home. CDBG entitlement funds will be used by the West Hennepin Affordable Housing Land Trust to support the acquisition of two single family homes, which will then be sold to low-and moderate-income homebuyers.

The city supports public service programs that provide assistance to low- and moderate-income seniors, families and individuals. These funds help provide access to suitable living conditions, maintain affordability and availability to housing activities. During 2026, it is anticipated that sixty-seven low-and moderate-income Eden Prairie residents will be assisted through programs offered by PROP and Senior Community Services.

The City will continue to utilize its award of CDBG funds to support fair housing activities through the Fair Housing Implementation Council and will continue to further fair housing in three ways: through its Fair Housing Policy, by providing technical support and advice to potential victims of discrimination, and through its participation in the regional planning for the Fair Housing Implementation Council (FHIC). The city consults and works closely with the Fair Housing Implementation Council to identify and address fair housing needs throughout the metro area. The Fair Housing Policy calls on City staff to spread awareness on what constitutes a fair housing violation. The City's Fair Housing designee routinely takes calls from potential complainants, making appropriate referrals either to HUD, to local legal advocacy organizations, or to other City departments to try to rectify landlord / tenant issues. 2026 means the creation of a new Analysis of Impediments (AI), conducted at the regional level by the FHIC. As we are waiting on the distribution of a new Final Rule, planning has been difficult as requirements and preferences are relatively unknown based on the change in administrations. As an early first step, we've been reviewing our current AI and determining what we the most pressing issues are and where we might have the greatest impact. City staff also met with the ad hoc Eden Prairie Housing Alliance, a group of residents who banded together to grow community awareness of housing issues, constraints, and opportunities, including the importance of fair housing.

The city will use excess prior year entitlement funds and/or program income for administration, public service programs, affordable housing and rehabilitation projects. Any additional program income received will be used to fund an existing CDBG Program or activity and not just the activity generating the income.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Due to the limited amount of CDBG funds received, the city carefully considers each project to make sure that it will meet as many housing and community development needs as possible. There is

particular focus on this with the public service agencies, requiring them to report on past performance and anticipated future performance when applying for funds. The organizations receiving CDBG funding from the City of Eden Prairie typically meet their expected performance goals. These organizations continuously experience high demand for their services and give the city insight into community needs.

The city evaluates the organizations receiving CDBG funds through quarterly reports and biennial monitoring visits. By requiring these organizations to submit quarterly reports, the city is able to closely monitor them for timeliness and to ensure they are serving the clientele specified in their funding request. If a grantee is falling behind in their spending or accomplishments, the city works closely with them to come up with solutions. The city believes communication is an important tool to make sure the funded programs are successful.

The city maintains spreadsheets that track the past performance of funded organizations and uses these spreadsheets when determining funding. The city is able to look back several years to see trends and to determine if a program is serving its purpose.

4. Summary of Citizen Participation Process and consultation process

The Eden Prairie City Council approved Resolution No. 2025-035 adopting its 2025-2029 Citizen Participation Plan (CPP) for the city at its meeting on March 18, 2025. The CPP details the efforts to broaden public participation in the development of the Action Plan. Eden Prairie's CPP calls for the proposed Annual Action Plan to be available for public comment 30 days prior to a public hearing before the Eden Prairie city council. Eden Prairie also submits their proposed plans to Hennepin County to be available for public comment 30 days prior to a public hearing before the Hennepin County Board. Public comments on Eden Prairie's proposed activities are accepted at both the city council public hearing and Hennepin County's public hearing. Following the Citizen Participation Plan, notice of the city's public hearing was published on February 12, 2026, in the Sun Sailor more than ten working days prior to the council meeting. The City's Housing & Community Services (HCS) division responds to questions and inquiries about the plan and makes recommendations to the City Council based on feedback. The Human Services Review Committee used the estimated allocation amount of \$250,000 along with \$60,000 in program income funds to make the funding recommendations to the city council with the stipulation that if there is a decrease in the estimated allocation amount and the public service cap is reached, any amount over the 15% will be deducted from PROP's Homeless Prevention activity. After this adjustment has been made, if there is an increase or decrease in the estimated allocation amount for the 2026 CDBG fiscal year, the Housing Rehabilitation Deferred Loan Program allocation will be increased or decreased accordingly.

Draft copies of the plan were available for review on the city's website, at the Eden Prairie Library and at Eden Prairie City Center. Public comments were solicited from February 13, 2026 until March 16, 2026. The Eden Prairie city council held a public hearing on April 7, 2026 to approve the city's 2026 Annual Action Plan, and adopt the funding resolution. Three nonprofits participated in Eden Prairie's public

hearing and made comments regarding their programs and how they benefit low-and moderate-income Eden Prairie residents. No residents participated in the public hearing and no comments were received on or before March 16, 2026.

After the city's public hearing, Hennepin County held a 30 day public comment period for the Consortium's 2026 Annual Action Plan from March 23, 2026 until April 22, 2026. A copy of the 2026 Draft Action Plan was available on the Hennepin County website: www.hennepin.us/housing-plans. Notice of the public comment period and public hearing was sent to the Hennepin County egov list and emailed to residents and cities within Hennepin County. The Hennepin County Board of Commissioners held a public hearing on Tuesday April 29, 2026. The public hearing was live streamed on the internet with closed caption, and residents could call in to provide prerecorded or real-time public comment during the hearing. The published public notices included the following language: " If you need help to make it possible for you to be active in the public hearing, please call 612-543-4342 at least three days prior to the hearing." No comments were received regarding Eden Prairie's plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments were received by the residents of Eden Prairie. The city does not typically receive public comments on their annual action plan. Therefore, throughout the year, the city works hard to engage residents in the planning process. The city relies heavily on residents as well as public service providers to identify needs they see in the community.

As part of the city's updated Comprehensive Plan, *Aspire Eden Prairie 2040*, the City assembled a number of focus groups to address housing, specifically to determine how to meet housing needs going into the future. The information gathered is assisting in planning for future housing needs, including the development and preservation of affordable housing. The City convened a 12-member resident Housing Task Force that presented its recommendations to the City Council. The Task Force's top recommendation, to enact a housing ordinance to address affordability, has been completed.

At its goal setting session, the City Council expressed its desire to go out into the community to gather feedback and input on issues facing Eden Prairie residents. The city council and staff held a town hall meeting with the community. Attendees asked questions of staff and elected officials about plans for the future while also sharing their personal and professional experiences within the community and ideas for future conversations and action. Attendees represented community members, corporate residents, community organizations and educational institutions. The City Council also meets annually with local non-profits and the school district to receive updates on current initiatives and identify areas for potential collaboration. OHS staff reached out to the Community Engagement Impact Council (CEIC), PROP (local nonprofit), the Senior Center and the Property Managers Collaborative for any comments.

The city holds quarterly meetings with PROP, the city's emergency services provider, to discuss resident's needs/barriers, affordable housing, tenant/landlord issues and homeless prevention. These meetings are very important to the city as a means to understand what the needs are in the community and what can be done to address these needs. The city learned that barriers include affordable housing and transportation. These services are a high priority for Eden Prairie residents and therefore, the city plans to fund programs and activities that address these barriers during the 2026 program year.

The city uses social media and a city newsletter to reach out to first time homebuyers and current homeowners to advertise the First Time Homebuyer and Housing Rehab programs. By using the newsletter, Facebook, email and the city's webpage HCS was able to educate the public on the programs the city offers and increase the number of residents who participate in these programs.

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

No comments were received or rejected by the city of Eden Prairie during the public hearing or during the public comment period.

7. Summary

In summary, the City continues to serve as many low/moderate income households as possible. The city believes that its citizen participation plan as well as input from public service providers enables it to administer CDBG funds efficiently and to meet the needs of its residents.

The activities to be undertaken during the 2026 fiscal year address the priority needs and local objectives as set forth in the Consolidated Plan. The activities that are part of the 2026 Annual Action Plan are to be completed within 12 months from the time funds are allocated to the City of Eden Prairie.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	EDEN PRAIRIE	Community Development

Table 1 – Responsible Agencies

Narrative

The City of Eden Prairie is a CDBG entitlement community. Eden Prairie is also a member of the HOME consortium of suburban Hennepin County. Therefore, the County serves as the lead agency in the overall development and submittal of the Consortium Consolidated Plan and Annual Action Plans for participating jurisdictions, including CDBG grantees.

Consolidated Plan Public Contact Information

City of Eden Prairie

Office of Housing and Community Services

8080 Mitchell Rd

Eden Prairie, MN 55344

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Hennepin County leads the coordination of the Consolidated Plan and Action Plans. Eden Prairie creates the portion of the plan specific to their city and is part of the Hennepin County Consortium Consolidated Plan. Eden Prairie is responsible for the development of annual plans and reports for their CDBG program. The Consolidated Plan and Action Plan is written in accordance with HUD guidelines regarding data requirements and the types of goals by income group and population.

City staff consulted with a variety of organizations in the development of the Action Plan, as described below and in the Citizen Participation section. In addition to resident and community partner consultations, the city assessed the current state of housing and community development needs.

The City of Eden Prairie has a Development Review Committee comprised of staff from Housing and Community Services, Community Development, Parks and Rec, Police, Fire and Inspections. This committee meets weekly to review proposals for new development and projects. This group works directly with developers, non-profit agencies and other governmental agencies and transit authorities to ensure that all perspectives are considered throughout the review process.

The city consults and works closely with the Fair Housing Implementation Council to identify and address fair housing needs throughout the metro area. The Fair Housing Policy calls on City staff to spread awareness on what the protected classes are and what constitutes a fair housing violation. The City's Fair Housing designee routinely takes calls from potential complainants, making appropriate referrals either to HUD, to local legal advocacy organizations, or to other City departments to try to rectify landlord / tenant issues. On September 21, 2022, the regional Fair Housing Implementation Council (FHIC) issued a request for proposals (RFP) containing eligible fair housing activities from any qualified agency, nonprofit or community organization. The proposed activities addressed at least one or both of the following fair housing goals as listed in the 2020 Analysis of Impediments to Fair Housing Choice: Goal 3: Support homeownership for households of color or Goal 6: Ensure equal access to housing for persons with protected characteristics, lower-income, and homeless.

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

The City deploys CDBG funds, pooled TIF funds, state grants, and general funds to coordinate services with a host of agencies serving households at a variety of low-and moderate-income levels. The City supports organizations dedicated toward people with mental or other health issues, either as adjunct support services in a general occupancy facility such as Trail Pointe Ridge, a development with 13 units dedicated for the long-term homeless and households with a disabled member, and through

dedicated facilities specially designed to serve a special population. Among recent efforts is a partnership with People Reaching Out to People (PROP), a longstanding non-profit partner providing wraparound services, and Relate, a mental health services provider, to assist low-and moderate-income residents with comprehensive support services including rental assistance, counseling and support. Awards have also been made to the YMCA and Eden Prairie schools to support youth in the community through skills- and life-enhancing activities, and to Senior Community Services to help senior residents stay in their homes by providing low- or no-cost repairs around the home. Recently, City staff have been invited to join the Eden Prairie Family Services Collaborative that supports local service agencies in the community through grants and microgrants. Finally, the City operates a Property Managers Collaborative that aims to share knowledge between building managers and owners and the City, with several of its departments including regular updates from Police and Fire as to what's happening in the community, best practices, and tenant rights and responsibilities.

Every year, the City of Eden Prairie provides grant funding, through CDBG and the General Fund, to community service agencies to provide services to seniors, individuals, children and families. Coordination of the grants takes place within the City's Housing and Community Services (HCS) division. Many of these services are provided on-site to residents living in the three Section 8 project-based housing developments in Eden Prairie. These housing developments are Briarhill, Prairie Meadows and Edendale Retirement Residence. HCS staff coordinate outreach strategies with the local emergency service provider, PROP, to property managers to ensure they are aware of the programs and services that are available to the tenants living in their buildings. The city uses general funds to support a YMCA program at Briarhill to increase access to food and community resources as well as educational supports for students. The city is working with Edendale to provide food access as well as providing updates on access to resources. Eden Prairie is collaborating with Onward Eden Prairie to provide housing to youth who are experiencing homelessness. The program offers supportive housing with supervision and case management to help young people get the education and job skills to lift them out of poverty.

HCS assists residents interested in applying for the wait list for the Housing Choice Voucher program if waiting lists are opened. When the City receives calls from community members regarding section 8 housing opportunities in Eden Prairie, staff provide information, referrals and connection to service agencies that are designed to fit their particular needs. Assistance is available in English, Spanish, Hmong and Somali. HCS staff assists residents with available resources, employment services and unemployment applications.

Finally, the City also works with various public agencies including other cities, Hennepin County, and state agencies. This collaboration allows the City to find out more about what these organizations are experiencing in the community which helps the City prepare for future needs.

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

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

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

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

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

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

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

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

Eden Prairie does not receive ESG funds.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Eden Prairie
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Regional organization Planning organization Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Broadband and emergency management
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff from a variety of departments work on issues related to housing, safety, senior and community needs. Staff consulted with Planning, Communications and IT departments to determine the Broadband needs of low/mod income Eden Prairie residents along with steps being taken to address these needs. Fire was consulted in regards to the Emergency Management Plan within the city. This plan protects the city by coordinating and integrating all activities to build, sustain, and improve capabilities to prevent, mitigate, prepare for, respond to and recover from threatened or actual natural disasters, fires, flooding, acts of terrorism or other man-made disasters.
2	Agency/Group/Organization	Senior Community Services (SCS)
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	To determine needs for low-and moderate-income seniors living in Eden Prairie, the city consults with Senior Community Services.
3	Agency/Group/Organization	People Reaching out to Other People
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Services - Victims Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city consulted PROP to help with planning the best way to use CDBG funds to prevent homelessness and fill the gaps in other service related needs. The city relies heavily on PROP's expertise on the anticipated needs of Eden Prairie residents and therefore hold quarterly meetings to hear and address these needs.
4	Agency/Group/Organization	WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST
	Agency/Group/Organization Type	Housing

What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Housing and Community Services consulted with WHAHLT to determine the need for affordable housing and the availability of housing in the city. Increasing affordable housing options in Eden Prairie is a high priority for the city and working with WHAHLT is a way to attain this goal.

5	Agency/Group/Organization	HENNEPIN COUNTY
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - State Other government - County Regional organization Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Eden Prairie relies on staff from Hennepin county for updates on market conditions, housing and community needs, gaps in service, and recommendations for priorities as well as HOME application reviews. The city consults Hennepin County regarding lead based paint strategies, grants and testing.</p>
6	<p>Agency/Group/Organization</p>	<p>Office to End Homelessness</p>

Agency/Group/Organization Type	<ul style="list-style-type: none"> Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Office to End Homelessness was consulted in the development of the consolidated plan and continues throughout the plan.
7	Agency/Group/Organization	Metropolitan Fair Housing Implementation Council
	Agency/Group/Organization Type	Service-Fair Housing Other government - County Other government - Local Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city consults and works closely with the Fair Housing Implementation Council to identify and address fair housing needs throughout the metro area.

8	Agency/Group/Organization	City of Plymouth
	Agency/Group/Organization Type	Housing Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Eden Prairie consults with Plymouth staff regularly to discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
9	Agency/Group/Organization	City of Bloomington
	Agency/Group/Organization Type	Housing Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Eden Prairie consults with Bloomington staff regularly to discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.

10	Agency/Group/Organization	METROPOLITAN COUNCIL HOUSING & REDEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Housing PHA Other government - State Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Eden Prairie consulted with the Met Council regarding economic/community development and affordable housing needs including coordination with the Met Council to apply for affordable housing grants.

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

All agencies listed above were consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hennepin County	The Eden Prairie CDBG Action Plan identified homeless prevention activities as important goals. This includes direct homeless prevention housing assistance as well as affordable housing programs.
Aspire 2040	City of Eden Prairie	Aspire 2040 lays out development of the city for the next 15 years. It also identifies affordable housing efforts within the city, which may be impacted by the city's CDBG efforts.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Housing Task Force	City of Eden Prairie	Using Aspire 2040 and the City's Action Plan as guides, the twelve member, city council appointed, Task Force addressed key goals and strategies including affordable housing options, affordable housing trust funds, NOAH preservation, tenant protection ordinances, strategies to support seniors, development along transit lines, and a number of other policy and strategic recommendations.
Metropolitan Council	Metropolitan Council	The Eden Prairie CDBG Action Plan has overlap with the Housing Policy Plan. Both plans identify priorities related to maintaining existing affordable housing stock and providing a mix of affordable housing options for households of all life stages and economic means.

Table 3 - Other local / regional / federal planning efforts

Narrative

The City of Eden Prairie works closely with the Hennepin County Consortium in setting the priorities, citizen participation and the fair housing strategic plan for the five year span. The Consortium includes Hennepin County and several units of local government, including Bloomington, Plymouth and Eden Prairie. Staff representing each member of the Consortium meet to coordinate the creation and implementation of the Consolidated Plan, and to share outcomes from each of the cities' housing and economic development programs. The Eden Prairie CDBG program attempts to address the widest range of needs possible despite limited resources. The Action Plan identifies a variety of goals to promote housing affordability, provide suitable and well-maintained housing and accessibility to needed social services for low-and moderate-income Eden Prairie households.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

Eden Prairie encourages the participation of citizens, community groups and other interested agencies in the planning process. The citizen participation process is designed to encourage all residents to participate. The citizen participation process impacted goal setting by giving the city a clear vision of where funds would be best allocated to meet the greatest needs in the community. The city plans to use focus groups and community meetings for future planning.

The Eden Prairie city council holds Townhall meetings and other community events throughout the year to engage residents and receive feedback as to community needs and priorities. A community meeting was held on August 14, 2025 to allow the city council and directors to reach out to the community. HCS staff participate in the bimonthly meetings of the Community Engagement Impact Council (CEIC). These meetings are attended by city and school staff, local non-profits and community members. At these meetings, the CEIC provides information regarding important resources available to community members. There is also time available during the meetings for community questions and feedback. Meetings were held on January 8, 2025, March 12, 2025, May 14, 2025, July 9, 2025, September 10, 2025, and November 12, 2025. HCS staff hold quarterly meetings with PROP (local nonprofit) to determine needs and resources affecting Eden Prairie residents. In 2025 meetings were held on April 2, July 9 and October 1, to discuss priority needs for the CDBG plan. City staff led the property Managers Collaborative meetings on February 19, May 21, August 20 and November 19, to obtain recommendations or comments regarding resident needs and priorities for Eden Prairie. This information is used by the city to determine priorities and how the limited amount of CDBG funds may be used to achieve the greatest impact in Eden Prairie. Feedback from the aforementioned events solidified the city's priorities of affordable housing, homeless prevention, senior services and transportation. These programs address the concerns and needs of Eden Prairie residents.

The Eden Prairie Family Services Collaborative hired consultants to perform a community needs assessment for 2026 to inquire about service gaps in hard-to-reach Eden Prairie communities. The consultants reached out to community leaders to set up focus groups for five identified hard-to-reach communities. In addition to the focus groups, the consultants will send out surveys to identified community members to share their service gaps in Eden Prairie. In 2025, the Eden Prairie Family Services Collaborative meets monthly. The meetings dates were on February 27, 2025, March 20, 2025, April 17, 2025, June 26, 2025, July 17, 2025, August 21, 2025, September 3, 2025, October 7, 2025, and November 20, 2025.

The Human Rights and Diversity Commission held a community conversation on July 30, 2025 which invited community members to share their personal and professional experiences with the community and ways to make Eden Prairie a more welcoming community. The feedback from this community conversation has helped the HRDC with guiding their work for 2026.

City staff along with key community members such as local nonprofits, faith leaders, county programming staff, and the school district have joined to create an Eden Prairie Housing Supports Coalition to discuss housing needs and community resources in Eden Prairie. The coalition first met on April 24, 2025, and will continue to meet in 2026. The goal of this coalition is to work together to generate fresh ideas and strengthen housing support for families in our community, invite relevant people or organizations to the work group, and hear about concerns our community is facing.

Eden Prairie's citizen participation process includes an RFP process that allows non-profit agencies to apply for CDBG funding. An ad was placed in the Sun Sailor on November 13, 2024, requesting proposals for CDBG public service grants. Through this process, the City engages with social service providers, the faith community and school district staff to learn about the needs in the community. The city solicited public comments from February 13 to March 16, 2026. This thirty-day comment period was published in the Sun Sailor on February 12, 2026, and in the city weekly manager's report. The goal was to solicit comments from the public regarding the plan. The plan was available for review upon request, on the city's website and a copy of the plan was available at Eden Prairie City Center and Eden Prairie library. No comments were received during the citizen participation process. Any resulting changes to Plan goals would be made in accordance with the procedures outlined in Eden Prairie's Citizen Participation Plan. The Eden Prairie city council held a public hearing on April 7, 2026, to adopt the funding resolution and approve the city's 2026 Annual Action Plan. After the city's public hearing, Hennepin County held a 30 day public comment period from March 23, 2026 – April 22, 2026 for the Consortium's 2026 Annual Action Plan. Hennepin County's public hearing was held on April 29, 2026, and no comments were received regarding Eden Prairie's plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Attendance by three CDBG grantees	Comments made by the three grantees were related to providing information about the organization and thanking the city council for their support.	N/A	
2	Internet Outreach	Non-targeted/broad community	N/A	No comments received	N/A	http://www.edenprairie.org/city-government/departments/community-development/housing-and-community-services
3	Newspaper Ad	Non-targeted/broad community	N/A	No comments received	N/A	
4	City Manager Friday Report	Non-targeted/broad community	N/A	No comments received	N/A	https://www.edenprairie.org/city-government/departments/administration/city-manager/friday-reports

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

During the 2026 program year, the city anticipates receiving its annual allocation of \$250,000 along with \$60,000 in program income for a total available funding amount of \$310,000.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	250,000	60,000	0	310,000		In 2026, the city anticipates an allocation amount of \$250,000 along with \$60,000 in program income for a total available amount of \$310,000.

Table 5 - Expected Resources – Priority Table

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

When possible, federal funds are leveraged with additional resources. For the housing rehabilitation program, homeowners will use their own funds with the CDBG funds. If lead is found during the PIRA inspection, the homeowner will work with Hennepin County to pursue additional grant funding they may be eligible to receive.

Affordable housing programs leverage additional county, state and federal funds for additional down payment assistance and rehab of purchased properties.

All public service agencies use CDBG funds to leverage additional public and private funds. In most cases, CDBG funds are only a small portion of their total budget. Commitment of CDBG funds by the city allows the public service agencies to seek out additional funding sources that require a commitment.

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

N/A

Discussion

During the 2026 program year, the city anticipates receiving its annual allocation of \$250,000 along with \$60,000 in program income for a total available funding amount of \$310,000.

If available, the city will use excess prior year entitlement funds or program income for administration, public services, affordable housing and rehabilitation projects.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation	2025	2029	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership	CDBG: \$78,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Rehab Grants	2025	2029	Non-Homeless Special Needs	Citywide	Rehab Grants	CDBG: \$5,000	Facade treatment/business building rehabilitation: 1 Business
3	Direct Homebuyer Assistance	2025	2029	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership	CDBG: \$35,000	Homeowner Housing Added: 1 Household Housing Unit
4	Acquisition	2025	2029	Affordable Housing	Citywide	Preserve/Create Single Family Homeownership	CDBG: \$80,000	Homeowner Housing Added: 2 Household Housing Unit
5	Senior Services	2025	2029	Non-Homeless Special Needs Non-Housing Community Development Senior Public Service	Citywide	Education, Outreach and Services	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Education, Outreach and Services	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 6 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 11 Households Assisted
7	Fair Housing	2025	2029	Fair Housing	Citywide	Fair Housing	CDBG: \$2,000	Other: 1 Other
8	Administration	2025	2029	Administration	Citywide	Administration	CDBG: \$50,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation
	Goal Description	The City of Eden Prairie expects to rehabilitate three owner-occupied homes through the Housing Rehabilitation Loan Program. The program is funded using CDBG formula funds and program income. The program provides up to \$30,000, depending on availability of funds, for eligible repairs through an interest free, deferred loan, with a phased repayment. The loan is forgiven after 20 years. Applications are accepted year round on a “first come, first served” basis. Applicants qualify based on their household income being at or below 80% of the Area Median Income (AMI) and the amount of equity in their home. An emergency rehab grant program will also be available for seniors to make emergency repairs to their homes. It is expected that one emergency grant will be made.

2	Goal Name	Rehab Grants
	Goal Description	Provide rehabilitation grants to non-profits that serve low-and moderate-income Eden Prairie residents to update their facilities.
3	Goal Name	Direct Homebuyer Assistance
	Goal Description	Create single family homeownership through the First Time Homebuyer program. The city assists low-and moderate-income first-time homebuyers through a down payment assistance program. The city expects to provide one First Time Homebuyer loan. Down payment assistance is an interest free deferred loan up to \$35,000 that provides up to 50% of the required down payment, pays reasonable closing costs and provides principal write down assistance. Loan amounts are dependent on availability of program income funds.
4	Goal Name	Acquisition
	Goal Description	CDBG funds are used for the acquisition of affordable properties by West Hennepin Affordable Housing Land Trust (WHAHLT) and then sold to low-and moderate-income eligible buyers. WHAHLT retains ownership of the land on which the home sits, thereby assuring that it will remain an affordable property for a term of 99 years.
5	Goal Name	Senior Services
	Goal Description	Assistance to low-and moderate-income Eden Prairie seniors with interior and exterior home maintenance (such as yard work, snow removal, and minor repairs) and in-home technology support to help seniors remain in their homes with dignity and safety.
6	Goal Name	Public Services
	Goal Description	Provide assistance to low-and moderate-income Eden Prairie households in danger of becoming homeless that need emergency assistance for housing costs (rent/mortgage). Provide emergency transportation assistance to low-and moderate-income Eden Prairie residents through the Emergency Vehicle Repair program.
7	Goal Name	Fair Housing
	Goal Description	Fair Housing activities include education for property managers, staff training, community outreach, and referral to Legal Aid. Funds are provided to Dakota County CDA for implementation of the Fair Housing activity.

8	Goal Name	Administration
	Goal Description	The program administration funds will be used to coordinate the CDBG Program for the city of Eden Prairie.

AP-35 Projects - 91.420, 91.220(d)

Introduction

As determined at the April 7, 2026 public hearing, and adopted by Eden Prairie City Council Resolution No. 2026-, the city of Eden Prairie will undertake activities related to housing rehabilitation, homebuyer assistance, public services, fair housing and program administration.

#	Project Name
1	Housing Rehabilitation
2	Affordable Housing
3	Family Public Services
4	Senior Services
5	Rehab Grants
6	Fair Housing
7	Administration

Table 7 – Project Information

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

The allocation priorities above were established based on the priorities and needs identified in the 2026-2029 Consolidated Plan.

At a public hearing held by the Eden Prairie City Council on April 7, 2026, and through Eden Prairie Resolution No. 2026-, the city has allocated its 2026 CDBG funds. The focus of the allocation continues to be on housing rehabilitation and affordable housing initiatives.

The City is in contact on a regular basis with a number of nonprofit agencies which coordinate and provide assistance for those in need of assistance. The City will continue to be in contact with these agencies to learn about the need in the community and how the City can help meet these needs.

Despite limited funding, Eden Prairie’s CDBG program is designed to meet a wide range of needs, including services for low-and moderate-income seniors, individuals and families. The city also participates in fair housing activities, housing rehabilitation and affordable housing programs. The city works with public, private, nonprofit and private industry partners to accomplish its community development goals using CDBG and other funding sources. In an effort to further the city's efforts in assisting low-and moderate-income households, the following are additional actions in which the city provides or participates in.

The proposed actions the City of Eden Prairie will take to reduce the number of persons below the poverty line are seen in the public services programs the city funds, both with general funds and CDBG funds, which promote self-sufficiency. Funded public service programs such as the vehicle

repair program, the emergency housing assistance program, Meals on Wheels, and the HOME program have the common theme of helping people become or remain self sufficient. Helping people become or remain self-sufficient will reduce the likelihood that they will fall below the poverty line.

An obstacle to meeting home ownership needs has been a lack of affordable housing for potential homebuyers in its First Time Homebuyer Program. Due to the current housing market in the area, the City has encountered a lack of available housing in the price range that is within reach of young families and individuals who qualify for mortgages in the range of \$300,000 - \$400,000. The rising interest rates and lack of single family homes has become a barrier to first time homebuyers looking to purchase a home in Eden Prairie using the First Time Homebuyer Program. Eden Prairie has increased the First Time Homebuyer loan amount to \$35,000 to help make homes more affordable to low-mod income buyers. This is an increase of \$10,000 from the \$25,000 loan amount committed in the 2025-2029 Con Plan. Because this change is less than the \$100,000 stated in the City's Citizen Participation Plan, no substantial amendment is required, and it is seen as a revision to the activity. A lack of affordable housing stock on the market has also been a barrier to WHAHLT securing affordable properties in Eden Prairie. WHAHLT has secured additional funding through a Met Council grant to purchase two single family homes in Eden Prairie.

1	Project Name	Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Homeowner Rehabilitation
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$78,000
	Description	Housing rehabilitation including energy efficiency repairs for low-and moderate-income Eden Prairie homeowners. The rehabilitation loan program provides up to \$30,000, depending on availability of funds, for eligible repairs through an interest free, deferred loan that is forgiven after twenty years. These loans are offered in an effort to help maintain the condition of housing and neighborhoods in Eden Prairie. An emergency rehab grant program will also be available for seniors to receive grants up to \$7,500 to make emergency repairs which to their homes
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Housing Rehab Program - three low-and moderate-income Eden Prairie households Emergency Repair Program - one low-and moderate-income Eden Prairie senior households
	Location Description	This program is available citywide to low-and moderate-income households.
	Planned Activities	Housing Rehabilitation
2	Project Name	Affordable Housing
	Target Area	Citywide
	Goals Supported	Direct Homebuyer Assistance Acquisition
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$115,000

	Description	Funding for down payment assistance for low-and moderate-income first time home buyers. The Eden Prairie First Time Homebuyer Program offers a zero interest, deferred loan up to \$35,000 with the city of Eden Prairie holding a second mortgage on the property. The deferred loan helps first time homebuyers offset the cost of purchasing a home by providing assistance with down payment, closing costs, and mortgage principal reduction. Repayment of the loan is required when the home is sold or no longer homesteaded within the first 30 years. After 30 years, the loan becomes due and payable. CDBG funds are used for acquisition of an affordable property by West Hennepin Affordable Housing Land Trust (WHAHLT) and then sold to a low-and moderate-income eligible buyer. WHAHLT retains ownership of the property on which the home sits, thereby assuring that it will remain an affordable property for a term of 99 years.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	First Time Homebuyer Program - One low-and moderate-income household Acquisition - Two low-and moderate-income household.
	Location Description	This program is available citywide to low-and moderate-income households.
	Planned Activities	First time homebuyer down payment assistance for one low-and moderate-income household. WHAHLT - affordable housing acquisition to be sold to three low-and moderate-income first time homebuyers.
3	Project Name	Family Public Services
	Target Area	Citywide
	Goals Supported	Public Services
	Needs Addressed	Education, Outreach and Services
	Funding	CDBG: \$35,000

	Description	The Homeless Prevention program provides one to three months of emergency mortgage and rent payments for low-and moderate-income Eden Prairie families facing a housing crisis. The goal of the program is to prevent homelessness and to stabilize families in their homes and alleviate a financial crisis. The Car Repair program helps low-and moderate-income Eden Prairie residents maintain self sufficiency by assisting with the costs of repairs to their vehicles. This enables residents to maintain their transportation and continue working.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Emergency Housing - 11 low-and moderate-income households Emergency Car Repair - 6 low-and moderate-income households
	Location Description	These programs are available citywide to low-and moderate-income households.
	Planned Activities	Emergency rent/mortgage assistance, emergency car repair assistance
4	Project Name	Senior Services
	Target Area	Citywide
	Goals Supported	Senior Services
	Needs Addressed	Education, Outreach and Services
	Funding	CDBG: \$15,000
	Description	Senior Community Services helps maintain independence for elders and avoid premature nursing home placement by providing low-and moderate-income older adults with high-quality chore and home maintenance services delivered by trusted professionals and community volunteers. HOME services are provided on a sliding-fee scale at an affordable cost, and include: 1) Housekeeping: housework that is often difficult for older adults to safely perform such as cleaning, laundry and grocery shopping. 2) Outdoor: snow shoveling and de-icing, grass cutting and leaf raking, helping to prevent winter senior falls. 3) Handyperson: changes furnace filters, install winter weatherization, and make plumbing, carpentry and electrical repairs. 4) Home Safety: safety assessments and make improvements, such as grab bars and improved lighting, and reduce tripping hazards. 5) Painting: interior and exterior painting. 6) Technology Support
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	50 low-and moderate-income seniors will receive chore service benefits
	Location Description	This program is available citywide to low-and moderate-income senior households.
	Planned Activities	Provide maintenance, technology and chore assistance to low-and moderate-income Eden Prairie senior households.
5	Project Name	Rehab Grants
	Target Area	Citywide
	Goals Supported	Rehab Grants
	Needs Addressed	Rehab Grants
	Funding	CDBG: \$5,000
	Description	Provide one rehab grant to a non-profit who serves low-and moderate-income Eden Prairie residents to make needed repairs to their facilities. Grants will be provided as needed if additional program income funds are available.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Provide one rehab grant to a non-profit who serves low-and moderate-income Eden Prairie residents to make needed repairs to their facilities. Grants will be provided as needed if additional program income funds are available.
	Location Description	This project is available citywide to non-profits that serve low-and moderate-income Eden Prairie residents
	Planned Activities	Provide grants to non-profits that serve low-and moderate-income Eden Prairie residents for rehabilitation of facilities
6	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$2,000

	Description	The City is an active member of the Fair Housing Implementation Council (FHIC), a coalition comprised of the counties of Anoka, Dakota, Hennepin, Ramsey and Washington; the Metro HRA (Metropolitan Council); the Community Development Agencies of Scott and Carver counties; and the cities of Bloomington, Eden Prairie, Minneapolis, Minnetonka, Plymouth, Coon Rapids, Saint Paul and Woodbury. A second coalition, the Fair Housing Advisory Committee (FHAC), was formed to incorporate feedback from the community and a HUD technical services provider to inform and improve the regional Analysis of Impediments. The scope of work includes both informing those most likely to experience discrimination of their fair housing rights, and also connecting them with government decision-makers to address barriers to fair housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Low/mod income Eden Prairie residents will benefit from the Fair Housing Implementation Council's (FHIC) work to identify and eliminate barriers to Fair Housing. The FHIC's work includes outreach, education and enforcement activities. This work is not measured in number of people served, but is designed to help as many people as possible experience a better quality of life.
	Location Description	Citywide
	Planned Activities	The city of Eden Prairie will participate in and help to fund fair housing activities through the Fair Housing Implementation Council, which provides support for fair housing activities. Activities include education for property managers, staff training community outreach and referral to Legal Aid. Funds are provided to Hennepin County for implementation of the fair housing activity.
7	Project Name	Administration
	Target Area	Citywide
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$60,000
	Description	Implement and coordinate the CDBG program for Eden Prairie
	Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	
Location Description	Citywide
Planned Activities	Implement and coordinate the CDBG program for Eden Prairie

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

All programs will be provided on a city-wide basis and will be directed to low-and moderate-income Eden Prairie residents whose household income is at or below 80% AMI.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Because there are no concentrations of poverty or other significant factors, all programs are available city-wide.

Discussion

The city will continue its policy of making programs available citywide to low/mod income Eden Prairie residents.

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

Introduction

The city of Eden Prairie strives to assist residents with affordable housing. This is accomplished through CDBG funded programs including Housing Rehabilitation, First Time Homebuyer and WHAHLT. Public service providers also assist residents with affordable housing through homeless prevention, car repair and maintenance chore services for seniors.

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

Eden Prairie uses many strategies to remove barriers to affordable housing. By using the community land trust model, these properties remain affordable for 99 years. The City uses Tax Increment Financing (TIF) and other tools to help incentivize developers to build multi-family developments in Eden Prairie. City policy requires developers who receive public TIF financing to set aside 20% of the units as affordable at the 50% Area Median Income (AMI). Most notably, the City's new inclusionary housing ordinance requires affordability regardless of any special barriers. Eden Prairie is the only regional municipality to require its inclusionary units to remain affordable in perpetuity rather than timing out in 15, 20, or 30 years. The City uses CDBG funds in the single family home rehabilitation program to help homeowners keep their properties viable and structurally sound. Without the home rehabilitation program, some of our residents, particularly senior citizens, could not afford to make the repairs which are necessary to stay in their homes.

The City of Eden Prairie allocates general funds for public service programs. These programs support people who are currently homeless, facing homelessness or have other special needs.

Discussion

Eden Prairie will continue to support existing programs that remove barriers to affordable housing as well as participate in regional opportunities to address affordable housing issues. The city will continue its policy of making housing affordable citywide.

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

Introduction

Despite limited funding, Eden Prairie's CDBG program is designed to meet a wide range of needs, including services for seniors, youth and families. The city also participates in fair housing activities, housing rehabilitation and affordable housing programs. The city works with public, private, non-profit and private industry partners to accomplish its community development goals using CDBG and other funding sources. In an effort to further the city's efforts in assisting low and moderate income households, the following are additional actions in which the city provides or participates in.

Actions planned to address obstacles to meeting underserved needs

The City is in contact on a regular basis with a number of nonprofit agencies which coordinate and provide assistance for those in need of assistance. The City will continue to be in contact with these agencies to learn about the need in the community and how the City can help meet these needs.

Despite limited funding, Eden Prairie's CDBG program is designed to meet a wide range of needs, including services for low-and moderate-income seniors, individuals and families. The city also participates in fair housing activities, housing rehabilitation and affordable housing programs. The city works with public, private, nonprofit and private industry partners to accomplish its community development goals using CDBG and other funding sources. In an effort to further the city's efforts in assisting low-and moderate-income households, the following are additional actions in which the city provides or participates in.

The proposed actions the City of Eden Prairie will take to reduce the number of persons below the poverty line are seen in the public services programs the city funds, both with general funds and CDBG funds, which promote self-sufficiency. Funded public service programs such as the vehicle repair program, the emergency housing assistance program, Meals on Wheels, and the HOME program have the common theme of helping people become or remain self sufficient. Helping people become or remain self-sufficient will reduce the likelihood that they will fall below the poverty line.

An obstacle to meeting home ownership needs has been a lack of affordable housing for potential homebuyers in its First Time Homebuyer Program. Due to the current housing market in the area, the City has encountered a lack of available housing in the price range that is within reach of young families and individuals who qualify for mortgages in the range of \$300,000 - \$400,000. The rising interest rates and lack of single family homes has become a barrier to first time homebuyers looking to purchase a home in Eden Prairie using the First Time Homebuyer Program. A lack of affordable housing stock on the market has also been a barrier to WHAHLT securing affordable properties in Eden Prairie. WHAHLT has secured additional funding through a Met Council grant to purchase two single family homes in Eden

Prairie.

Actions planned to foster and maintain affordable housing

The City, at the Council's direction, sponsored a Housing Task Force several years ago charged with presenting a range of program and policy options to City leadership. The diverse members tackled a range of policy areas and presented its findings to the City Council. Representing a wide range of disciplines the Task Force made recommendations on several items, including formalizing an inclusionary policy (now a functional local ordinance requiring affordability contributions in near all new multifamily housing developments), creating a local housing trust fund (LHTF) that we'll soon be seeking MHFA grant match on, developing an inventory and strategies for preservation of NOAH properties (complete), and recently passed a tenant protection ordinance. This last item, as well as ongoing participation in the regional Fair Housing Implementation Council aim to protect and empower residents in seeking affordable housing.

The City will continue to identify obstacles, such as lack of affordable housing, to address unmet and underserved community needs and support the goals established in the *Aspire 2040* Consolidated Plan that benefit residents throughout the life cycle. The City's approach to meeting these affordable housing needs includes, as one example, assisting renters in purchasing homes by providing down payment and closing cost assistance combined with counseling and education to low-and moderate-income families. The City also works to preserve and expand the supply of decent, safe, and affordable housing, by providing financial assistance for rehabilitation and repair of owner-occupied units to low-and moderate-income families. In addition, the City works closely with the West Hennepin Affordable Housing Land Trust (aka Homes Within Reach) to bring homeownership within reach for lower-income households. The city is currently partnering with WHAHLT (DBA Homes Within Reach) to expend a grant of \$28,677 from the Metropolitan Council to further these efforts.

The City also continues to pursue affordable housing development opportunities primarily through the use of tax increment financing (TIF) and its inclusionary housing ordinance. While TIF is a commonly used tool in multifamily developments in the City, a substantial reserve of flexible 'pooled TIF' dollars have been slated for use for preserving NOAH properties, development around one of the four new transit stations to be built in conjunction with expansion of the green line light rail transit line which terminates with four stops in Eden Prairie, any multifamily infill projects that come in and match city goals.

While the City's preference is to mix incomes in developments, mostly or fully affordable properties are seen as especially worthwhile to pursue in LRT station areas due to the array of services that tend to cluster when these areas develop. While development interest overall has slowed some with rising interest rates and the current inflationary environment, construction is nearing completion of the 425-unit The Fox & the Grouse development in the Golden Triangle station area. Each of these TIF-funded developments will for 26 years be 20% affordable to households at or below 50% of the area median

income, and additionally will feature 5% affordable to households at or below 80% of the area median in perpetuity. Eden Prairie is the only regional city to formally require affordability in perpetuity. We also apply our Inclusionary Ordinance on projects where the city provided no money, such as Suite Living and Baker Road Assisted Living, memory care and assisted living facilities to serve our seniors.

Actions planned to reduce lead-based paint hazards

Participants in the City's Housing Rehabilitation Program who reside in a house built prior to 1978 are required to have their home tested for lead-based paint prior to receiving a loan. The lead-based paint testing is completed by Hennepin County. If lead hazards are found, they must be corrected and the home must pass a clearance test before the project is considered complete. If the clearance test does not pass, the corrections and re-testing must continue until the home does pass. This process is completed following HUD regulations and guidelines. If lead is found in the home and children are present, the city will work with the county to help the family apply for county grants in order to address the lead hazards. These grants will provide for temporary housing of the family while the work is being performed as well as paying for a portion of the lead abatement work. Once the home has passed a clearance test, the family will be allowed to move back home. The housing stock in Eden Prairie is newer and there are not many households that participate in the housing rehabilitation program that are built prior to 1978.

Actions planned to reduce the number of poverty-level families

The following are actions the City of Eden Prairie is taking to reduce the number of poverty level families

- Collaborate with and fund service agencies in the community that assist families toward self-sufficiency.
- Partner with nonprofits to offer financial management and budgeting classes for residents, particularly who have accessed financial support in the past.
- Employment program to assist poverty level adults in finding jobs, particularly residents who have barriers with technology.
- Provide assistance to help poverty level families find affordable housing.
- Participate in the Open to Business program to help families start their own small businesses.
- Raise the visibility of support services in the community so that families in need can find the help they need to move out of poverty.
- Educate the broader population about the needs of poverty level families in the community and hold collaborating events to work together to meet these needs and assist families in becoming self-sufficient.

Actions planned to develop institutional structure

The city of Eden Prairie is already working with many of the public service agencies that serve the

community. These agencies receive general fund grants from the city as well as CDBG grants. The organizations work together as part of a larger, broad-based effort. Since these relationships are working well, there are no planned changes.

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

The City uses its CDBG funding, pooled TIF funds and general fund monies to coordinate services with a host of agencies serving households at a variety of low and moderate income levels. The Southwest Rail Light Rail Transit (SWLRT) project has begun. The City's investment in the Elevate project, a 222-unit apartment complex, is complete and has 20% affordable units. The City is also active in working with peer cities along the line, exploring tools for creating or maintaining affordability, preserving naturally-occurring affordable housing (NOAH), and continues to refine its own practices surrounding its use of tools such as tax increment financing (TIF) and housing revenue bonds. The City completed its Comp Plan update, *Aspire 2040*, which articulates the City's vision for housing, examines needs within the specified income bands of <30%, <50% and <80% AMI, and describes the financial and technical tools it can use to help achieve its vision and reach its goals. *Aspire* incorporates significant feedback from the community and includes in-depth focus on the special needs of seniors.

Discussion

Eden Prairie will continue to use its scarce resources to operate programs that maintain the existing housing stock, create new opportunities for low and moderate income households, support existing programs that remove barriers to affordable housing, build long-term affordability into market rate developments, and participate in regional opportunities to address affordable housing issues. The city will continue its broad policy objective of making housing affordable citywide.

Program Specific Requirements

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

Introduction

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	50,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

The city will use any excess program income for administration, public service programs, affordable housing and rehabilitation projects that will benefit low-and moderate-income households. Any additional program income received will be used to fund an existing CDBG Program or activity and not just the activity generating the income.

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

The City of Plymouth Hennepin County Consortium 2026 Annual Action Plan Draft

March 23, 2026

www.hennepincounty.gov/government/projects-initiatives/housing-and-homelessness/housing-plans-outcomes

Consortium Members:

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



Website

www.hennepincounty.gov/government/projects-initiatives/housing-and-homelessness/housing-plans-outcomes



Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

Plymouth is a Community Development Block Grant (CDBG) Entitlement Grantee and a member of the Hennepin County Consortium, which includes suburban Hennepin County as well as the cities of Bloomington, Eden Prairie, and Plymouth. This document contains those sections of the Consortium Action Plan with information specific to the City of Plymouth and its CDBG programs. The City of Plymouth will utilize CDBG funds to achieve the goals that best serve the housing and community development needs of the city and the Consortium.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Plymouth will carry out activities that will provide for the preservation of the city's housing stock, improve housing affordability, provide essential social services, and support fair housing activities. The city will continue to provide 0% interest deferred loans for housing rehabilitation and first-time homebuyers city-wide. The city will also provide capital funding to assist with the improvement of residential public facilities for disabled individuals and for the acquisition of property for inclusion in a community land trust. Lastly, the city will provide CDBG funds to support fair housing implementation.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Plymouth has a long history of actively working to preserve and upgrade the condition of its housing, maintain housing affordability, and provide needed social services. The CDBG funded single-family rehabilitation loan program (including lead-based paint abatement) and first-time homebuyer loan program have been successful and important parts of these efforts. Each year the city evaluates its performance relative to its Consolidated Plan goals through the Consolidated Annual Performance Evaluation Report (CAPER). As the 2025 program year nears the end of quarter three, the city and subgrantee partners will be working hard to complete activities, meet upcoming timeliness testing, and to make progress toward meeting all its 2025-2029 Consolidated Plan goals.

Fair Housing continues to be a focus of the City of Plymouth. In CDBG program year 2024, the Fair

Housing Implementation Council funded three fair housing activities guided by the Analysis of Impediments to Fair Housing. Activities from HOME Line, Affordable Housing Connections, and the Minnesota Homeownership Center were made available to City of Plymouth beneficiaries.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Plymouth is part of the Hennepin County Consortium, and therefore the City's Action Plan is part of the Hennepin County Consortium Action Plan. The city has a Citizen Participation Plan that mirrors other Hennepin County Consortium members' Citizen Participation Plans, which calls for the Hennepin County Consortium Action Plan to be made available for public comment 30 days prior to its submission to HUD.

In addition to public hearings conducted by the County Board, the City of Plymouth Housing and Redevelopment Authority (HRA) will hold a public hearing to receive comments regarding the annual projects and activities to be funded. The public hearing will be held on March 26, 2026 and ask the public to comment on the proposed activities. Notice of the public hearing will be published in the official local newspaper on February 19, 2026 and will be posted on the city's website which offers translation services to the four most commonly spoken languages in the city – Hmong, Somali, Russian and Spanish. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries.

Technical assistance is provided to any group representing very low and low-income persons that want to develop funding proposals for any of the programs covered by the Consolidated Plan. The City of Plymouth meets regularly with concerned agencies and groups to review and discuss affordable housing efforts and to identify ways in which the City of Plymouth can better serve the entire community with the resources available, including CDBG funding.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The city will hold a public hearing on March 26, 2026 at the Housing and Redevelopment Authority meeting. Written comments will be accepted from February 24, 2026 to March 26, 2026 and notice of the comment period and draft Action Plan will be published in the official local newspaper and posted on the city website on February 19, 2026.

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

Comments may be made during the public comment period from February 24, 2026 to March 26, 2026 and may be made or presented at the public hearing on March 26, 2026. Summary of comments or views not accepted is to be determined.

7. Summary

The City of Plymouth will follow regulatory requirements as outlined in 24 CFR 91.105 Citizen Participation Plan to encourage participation from its citizens. The Public Comment Period and the Public Hearing Notice will be initiated by posting notification in the local newspaper, on the city website, and by placing physical copies of the Annual Action Plan at the Plymouth Library, Plymouth Community Center, and City Hall.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	PLYMOUTH	Housing & Redevelopment Authority

Table 1 – Responsible Agencies

Narrative

The City of Plymouth is a CDBG entitlement community. Plymouth is also a member of the HOME consortium of suburban Hennepin County. Therefore, the County serves as the lead agency in the overall development and submittal of the Consortium Consolidated Plan and Annual Action Plans for participating jurisdictions, including CDBG grantees.

Consolidated Plan Public Contact Information

City of Plymouth Housing & Redevelopment Authority
Attn: Steven Schmidt, Housing Manager
Phone: 763-509-5412; Email: sschmidt@plymouthmn.gov
3400 Plymouth Boulevard
Plymouth, MN 55447

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The development of the Hennepin County Consortium Consolidated Plan was led by Hennepin County. Because many of the agencies that work within the city also work county-wide, it was determined that only one contact needed to be made to these organizations. The responses in this section reflect the work completed by Hennepin County and outlined in the overall Consortium Consolidated Plan as well as work completed by the City of Plymouth.

These activities are coordinated by Hennepin County at the local level. One of Hennepin County's services to enhance coordination includes development of a unit to focus specifically on housing stability for all county clients. Their work is to develop strategies to enhance prevention, support, and development of housing to meet the needs of residents within the county. Additionally, the county works with the City of Plymouth to provide assistance through the Continuum of Care department which works with HOME funds and the Office to End Homelessness.

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

Where appropriate, staff refer organizations and service agencies to each other to coordinate efforts. The City of Plymouth coordinates with programs such as PRISM's Housing Program which helps to make emergency payments to keep residents in their homes for a short period of time. The city also works with IOCP to refer residents to their Neighborhood Program which aims to build healthy, connected neighborhoods that can assist one another. The city coordinates with SCS's HOME program, which provides low barrier essential services related to home maintenance and accessibility to the city's senior residents. The City of Plymouth also works to connect residents who are in need of legal advice with tenant advocacy groups such as HOME Line.

In addition to collaboratively working with these service agencies, the city has a close relationship with Hennepin County and refers any resident that may have additional home or mental health needs to a network of people within the County that are equipped to address issues that may arise for Plymouth residents. The City of Plymouth also works with residents through the public safety department and the code enforcement department to assist in getting residents the help they may need. Lastly, city staff regularly encourage residents and prospective residents to utilize Housing Link as a general tool to assist with finding additional resources and affordable housing.

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

Coordination is completed by the Minneapolis/Hennepin County Continuum of Care and the Office to End Homelessness. If a resident of Plymouth is facing homelessness, the city would first refer to the program through the county to help assist the resident's issues. Additionally, the city would contact partner agencies such as IOCP's Neighborhood Program, PRISM's Housing Program, HOME Line, and LSS of MN to assist with potential foreclosure counseling depending on the needs of the resident. Hennepin County Coordinated Entry works with agencies in the Northwest Metro. The city works to contact Continuum of Care staff at Hennepin County to assist with Plymouth residents that are at risk of or experiencing homelessness.

The Minneapolis/Hennepin County Continuum of Care (CoC) & Hennepin Housing Stability convene CoC members around specific target populations (Youth Collaborative, Family Services Network, Veteran Committee) and intervention types (Shelter Efficiency Network, The Outreach Group) in order to coordinate and develop new collective strategies to make homelessness rare, brief and non-recurring. The CoC's Executive Committee coordinates these strategies, and the Funding Committee evaluates existing and proposed projects for service and reallocates funds to meet emerging needs.

All homeless designated housing programs that receive public funding are required to fill all vacancies through referrals from the Coordinated Entry System (CES). This allows for a system-wide assessment and prioritization of people most in need of each housing type. All permanent supportive housing projects prioritize chronically homeless persons and families, considering chronicity, length of time HUD homeless, and disability status, alongside household preferences.

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

Plymouth does not receive ESG funds.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOME Line
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HOME Line was consulted through Hennepin County's Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for legal advocacy services for low- and moderate-income tenant households in Plymouth and suburban Hennepin County. See narrative in AP-85.
2	Agency/Group/Organization	PRISM
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	PRISM was consulted through the Hennepin County Consortium Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for emergency housing assistance and homelessness prevention services for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
3	Agency/Group/Organization	Lutheran Social Services of MN
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lutheran Social Services was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for housing counseling for low/moderate income households in Plymouth and suburban Hennepin County. See narrative in AP-85.
4	Agency/Group/Organization	Hammer Residences, Inc
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Hammer Residences was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for rehabilitated rental housing for low/moderate income households with development disabilities in Plymouth and suburban Hennepin County. See narrative in AP-85.
5	Agency/Group/Organization	INTERFAITH OUTREACH COMMUNITY PARTNERS
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Interfaith Outreach was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for homelessness assistance for low/moderate income households in Plymouth and suburban Hennepin County. See AP-85 narrative.

6	Agency/Group/Organization	WEST HENNEPIN AFFORDABLE HOUSING LAND TRUST
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	West Hennepin Affordable Housing Land Trust was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed a need for additional affordable housing options for low- and moderate-income households in Plymouth and suburban Hennepin County. See AP-85 narrative.
7	Agency/Group/Organization	Senior Community Services (SCS)
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	SCS was consulted through the Hennepin County Consolidated Plan process and the city's annual non-profit funding review. The consultation confirmed an ongoing need for household maintenance assistance for low/moderate income senior households in Plymouth and suburban Hennepin County. See narrative in AP-85.

8	Agency/Group/Organization	PLYMOUTH
	Agency/Group/Organization Type	PHA Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Choice Voucher (HCV) Department (which acts as the PHA for the City of Plymouth) was consulted throughout the needs assessment and goal setting process for the Consolidated Plan. Additionally, HCV staff are consulted periodically to identify local housing needs. Staff will refer residents to HousingLink to assist with finding housing and anticipate higher outcomes of finding housing that fits their needs. The Housing Choice Voucher (HCV) Department (which acts as the PHA for the City of Plymouth) was consulted throughout the needs assessment and goal setting process for the Consolidated Plan. Additionally, HCV staff are consulted periodically to identify local housing needs. Staff will refer residents to HousingLink to assist with finding housing and anticipate higher outcomes of finding housing that fits their needs.

9	Agency/Group/Organization	City of New Hope
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In addition to participating in the Consortium survey, the City of New Hope and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
10	Agency/Group/Organization	City of Maple Grove
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In addition to participating in the Consortium survey, the City of Maple Grove and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
11	Agency/Group/Organization	MINNETONKA
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In addition to participating in the Consortium survey, the City of Minnetonka and Plymouth city staff regularly discuss community development and housing needs. Consultation will help develop Priority Needs and Goals.
12	Agency/Group/Organization	METROPOLITAN COUNCIL HOUSING & REDEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Housing PHA Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Plymouth and the Metropolitan Council regularly coordinate and communicate regarding economic/community development and affordable housing issues including coordination between the Housing Policy Plan and the Consolidated Plan. Goals in the Consolidated Plan may overlap with Metropolitan Council affordable housing goals for cities.

13	Agency/Group/Organization	Office to End Homelessness
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Other government - Federal Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders Neighborhood Organization

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Office to End Homelessness has played a key role in the development of all housing and homeless-related sections of the plan. Coordination will continue throughout the plan.</p>

14	Agency/Group/Organization	Hennepin County Human Services and Public Health Department
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - State Other government - County Other government - Local Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consortium staff meets with staff from Hennepin County Human Services and Public Health Department (HSPHD) regarding market conditions, housing needs, gaps in service, and recommendations for priorities. Additionally, HSPHD staff participates in HOME application reviews.
15	Agency/Group/Organization	Minnesota Department of Health
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Health Agency Other government - State
	What section of the Plan was addressed by Consultation?	Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MDH was consulted regarding data on child lead poisoning and the importance of broadband internet access. Consultation was used to develop the Lead-based paint strategy of this Plan.

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

Plymouth was actively involved in the Consortium consultation, development, and citizen participation process led by Hennepin County for the 2025-2029 Consolidated Plan. All agency types were consulted through the Consortium's Consolidated Plan development and goal-setting process. For successive Action Plans in the 2025-2029 Consolidated Plan cycle, some agency types will be consulted again or on an ongoing basis to assess whether substantial trends or changes have occurred since the Consolidated Planning process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hennepin County	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan identified homelessness prevention activities as important goals. This includes direct homelessness prevention housing assistance as well as foreclosure prevention counseling and tenant advocacy to prevent eviction.
Comprehensive Plan	City of Plymouth	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have significant overlap with the Plymouth Comprehensive Plan. Both the CDBG Action Plan and the Housing section of the Comprehensive Plan identify several goals related to providing affordable and well-maintained housing that is accessible for all income levels, household types, and life cycle stages.
Metropolitan Council	Metropolitan Council	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have overlap with the Housing Policy Plan. Both plans identify priorities related to maintaining existing affordable housing stock and providing a mix of affordable housing options for households of all life stages and economic means.
Strategic Plan	Plymouth Housing and Redevelopment Authority	The Plymouth CDBG Action Plan and Five-Year Consolidated Plan have overlap with the HRA's strategic plan. Both plans identify policies and actions that the HRA can take related to maintaining affordable housing stock and creating new affordable housing options for households at all stages of life.
MA-60 Broadband Needs	City of Plymouth	According to the 2020 ACS 5-year data profile, 92.7% of Plymouth residents have a computer while 87.0% have a broadband internet connection. In Minnesota, households with lower incomes are less likely to have a broadband subscription at home, hurting their ability to complete homework, search for better jobs, and stay connected to the world. According to data from the Federal Communications Commission, households in all areas of suburban Hennepin County are served by at least two fixed residential broadband providers. Further, 98.5% of the population is served by at least three providers. Access to broadband provider options is not clearly associated with low and moderate-income neighborhood clusters, in suburban Hennepin County and by extension, Plymouth.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
MA-65 Hazard Mitigation	City of Plymouth	<p>In 2018, Hennepin County's Emergency Management division put together a hazard mitigation plan, which includes Plymouth in its scope. The risk assessment process measures the potential loss to a community, including loss of life, personal injury, property damage and economic injury resulting from a hazard event. The risk assessment process allows a community to better understand their potential risk and associated vulnerability to natural, intentional human-caused and unintentional human-caused hazards. The planning process identified the following consequences could be expected with climate change across Hennepin County:- Less reliable and more dangerous lake ice- More periods of bare/snow-free ground, allowing frost to penetrate to great depths during cold outbreak- Expansion of the heavy rainfall season, leading to enhanced peak stream flows, and altered timing of normal flow regime- Increased runoff and flash-flooding as the largest events intensify and become more common- Water infrastructure damage from intense rainfall events- Agricultural stress, from shifting crop ranges, heat, drought, extreme rainfall- More days with high water vapor content and heat index values- Greater summer cooling costs, more days requiring cooling- New invasive species, both terrestrial and aquatic, especially those acclimated to warmer climates or those that were cold weather limited.- Hyper-seasonality as warm conditions develop during the off-season, leading to bouts of heavy rainfall or severe weather, followed by wintry conditions- Increase in frequency of freeze-thaw cycles, as winter is increasingly infiltrated by warm conditions. Data from Minnesota's State Climatology Office already show a clear pattern of increasing temperatures at night and in winter -- and larger, more frequent extreme precipitation events. The Twin Cities metro area, including Hennepin County, is already seeing substantial warming during winter and at night, increased precipitation, and heavier downpours. State climatologists project that the decades ahead will bring even warmer winters, warmer summer nights, and even larger rainfalls, along with the likelihood of increased summer heat and the potential for longer dry spells. The City of Plymouth is the lead organization for hazard mitigation, management of flood prone areas, and emergency management as it relates to the CDBG program overall and for each environmental review processed.</p>

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

The Consortium supports and encourages the participation of citizens, community groups, and other interested agencies both in the development and the evaluation of the Plan's programs and activities. The Hennepin County Consortium worked with area community-based organizations to obtain input from residents through an online survey. Plymouth advertised the survey through its website, social media, and email. The City of Plymouth is part of the Hennepin County Consortium, and therefore the city's Annual Action Plan is part of the Hennepin County Consortium Annual Action Plan. The city has a Citizen Participation Plan that mirrors other Hennepin County Consortium members' Citizen Participation Plans, which calls for the Hennepin County Consortium Action Plan to be made available for public comment 30 days prior to its submission to HUD.

In addition to public hearings conducted by the County Board, the City of Plymouth will hold a public hearing to receive comments regarding the annual projects and activities to be funded. The Plymouth Housing and Redevelopment Authority will hold a public hearing on March 26, 2026 and ask the public to comment on the proposed activities. The City of Plymouth holds these public hearings at times and locations convenient to potential and actual beneficiaries. Notice of the public comment period and the public hearing will be published in the official local newspaper on February 19, 2026 as well as posted on the City website. Written comments will be accepted from February 24, 2026 to March 26, 2026 prior to the City of Plymouth City Council authorization of the 2026 Annual Action Plan on April 13, 2026.

Plymouth's citizen participation process includes an RFP process that allows non-profit agencies to apply for CDBG funding. Notice was published in the Sun Sailor on November 20, 2025, requesting CDBG public service proposals. Technical assistance is provided to any group representing very low and low-income persons that want to develop funding proposals for any of the programs covered by the Consolidated Plan.

Plymouth will consider any future comments received from the public during the 5-Year Consolidated Plan period, either informally or through the formal citizen participation process associated with each Annual Action Plan. All comments received will be evaluated by staff, and amendments to the goals of the Plan will be considered if warranted. Any resulting changes to Plan goals would be made in accordance with the procedures outlined in the City's Citizen Participation Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	To be updated after conclusion of public comment period and public hearing	TBD	TBD	
2	Public Hearing	Non-targeted/broad community	To be updated after conclusion of public comment period and public hearing	TBD	TBD	
3	Internet Outreach	Non-targeted/broad community	To be updated after conclusion of public comment period and public hearing	TBD	TBD	https://www.plymouthmn.gov/departments/community-economic-development/housing

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	To be updated after conclusion of public comment period and public hearing	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For the 2026 CDBG program year, Plymouth's CDBG allocation is expected to be \$244,820. Additionally, \$80,000 of program income is anticipated. The following list includes other sources of funds used for community development and housing programs within the city.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	244,820.00	80,000.00	0.00	324,820.00	960,000.00	For the 2026 CDBG program year, Plymouth anticipates an allocation of \$244,820. Additionally, \$80,000 of program income is anticipated. For the remainder of the 5-year Consolidated Plan period, Plymouth estimates an annual CDBG allocation of \$240,000, based on funding trends. Program income of \$80,000 is projected annually.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public - federal	Housing	0.00	0.00	0.00	0.00	0.00	The HRA has been working with several private developers to utilize this resource to create new affordable apartment units. The HRA will continue to pursue opportunities to use LIHTC when possible.
Section 8	public - federal	Admin and Planning Housing	0.00	0.00	0.00	0.00	0.00	Currently the Plymouth HRA has funding for 250 vouchers (including 40 vouchers for non-elderly disabled and 10 VASH vouchers). There are another 100 voucher holders residing in Plymouth who ported in from other jurisdictions.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Exempt Bond Proceeds	public - local	Housing	0.00	0.00	0.00	0.00	0.00	Since 1995, the city has issued \$58,795,000.00 in tax-exempt housing revenue bonds and \$7,290,000.00 in taxable housing revenue bonds for the acquisition, re-financing and/ or renovation of 893 rental apartments. The city required that the owners make a certain percentage of their units affordable to and occupied by low-income households or make an annual payment for the life of the bonds to the HRA's Affordable Housing Account. As a result, 220 of these units are affordable to low-income renters.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Increment Financing	public - local	Housing	0.00	0.00	0.00	0.00	0.00	The city's Tax Increment Housing Assistance Program (TIHAP) makes excess Tax Increments from existing and future Tax Increment Districts in the city available for eligible affordable housing developments. Since 1998 the city and HRA have established more than seven tax increment financing districts and secured more than 213 units of affordable housing ranging in affordability between households at or below 30% to 60% AMI. The city will consider the creation of additional TIF districts as appropriate to assist with development of affordable housing units to supplement outside funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Housing	0.00	0.00	0.00	0.00	0.00	Minnesota Housing Finance Agency (MHFA): This agency provides first time homebuyer programs, housing rehabilitation programs, and development and redevelopment financing through their Consolidated RFP process. The HRA also developed a partnership in 2003 with the Center for Energy and Environment (CEE) pertaining to the MHFA Fix-Up Fund and MHFA Deferred Loan Program. While CEE remains the approved lender for the Fix-Up Fund, the HRA works in collaboration with them in marketing the program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Housing	0.00	0.00	0.00	0.00	0.00	Plymouth HRA Tax Levy: The HRA used this levy for several years to provide subsidized rental housing for 195 senior citizen households utilizing approximately \$260,000.00 annually to eligible renters at Plymouth Towne Square and Vicksburg Crossing.

Table 5 - Expected Resources – Priority Table

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

The HRA intends to pursue all possible resources to address its Consolidated Plan & Action Plan goals. There are no specific matching requirements associated with Plymouth’s CDBG program, although any opportunities to provide/obtain matching funding will be pursued. For example, clients of the Housing Rehabilitation Loan program are occasionally able to match their Plymouth CDBG loan with grants or loans from other programs, such as for lead abatement.

In addition, Interfaith Outreach & Community Partners (IOCP) has been a very supportive partner of Plymouth’s efforts to further affordable housing goals. To this end, IOCP has a significant housing fund to assist in funding affordable housing efforts both in Plymouth and the region.

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

The City of Plymouth owns two senior rental housing developments. Plymouth Towne Square, developed in 1994, has provided 99 affordable

housing units / subsidized senior housing units through an annual amount of Plymouth HRA tax levy ranging from \$250,000.00 to \$320,000.00. By providing a deep subsidy, the HRA is working to help the residents at PTS obtain decent, affordable housing and to avoid homelessness. Plymouth Towne Square averaged an occupancy of 98.1% in 2025. Vicksburg Crossing, built in 2006 with 96 units, offers affordable rents to low- and moderate-income residents. The HRA Board sets rents on an annual basis. A subsidy of \$18,000-\$60,000 from the HRA tax levy helps keep rent levels affordable. Vicksburg Crossings averaged an occupancy of 98.7% in 2025. The Plymouth HRA administers a scattered site rental housing program (SSHP) where they own and manage affordable twin home properties. The HRA purchased a 0.6-acre vacant parcel in Plymouth to build and operate a twin home, called Valor Place. The twin home (single building, two units) is available to veterans of the armed services whose households are at or below 60% AMI. The HRA owns and operates the homes with dedicated reserves to keep the rent levels affordable.

Discussion

The City of Plymouth utilizes a variety of federal, state, and local funding sources to meet the goals identified in this plan. This includes sources used on a recurring annual basis such as CDBG, Section 8, state housing agency programs, and the local HRA tax levy. Additional sources such as LIHTC, TIF, and housing revenue bonds have been used on a case-by-case basis in the past and will continue to be pursued when and where appropriate. New sources, including BIH and LIRC 4(d)1, will be implemented to expand existing housing supports in the city.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner rehabilitation assistance	2025	2029	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$94,654.00	Homeowner Housing Rehabilitated: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Direct homebuyer assistance	2025	2029	Affordable Housing	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$70,000.00	Direct Financial Assistance to Homebuyers: 2 Households Assisted
3	Facilities for persons with disabilities	2025	2029	Affordable Housing Non-Homeless Special Needs	City of Plymouth	Preserve/Create Multifamily Rental Opportunities	CDBG: \$18,500.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12 Persons Assisted
4	Homeowner education	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$5,000.00	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Senior services	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$9,825.00	Public service activities for Low/Moderate Income Housing Benefit: 70 Households Assisted
6	Homelessness prevention	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$19,650.00	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
7	Tenant counseling	2025	2029	Non-Housing Community Development	City of Plymouth	Education, outreach and services.	CDBG: \$9,825.00	Public service activities for Low/Moderate Income Housing Benefit: 240 Households Assisted
8	Homeownership creation	2025	2029	Non-Housing Community Development	City of Plymouth	Preserve/Create Single Family Homeownership	CDBG: \$50,000.00	Direct Financial Assistance to Homebuyers: 1 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Fair Housing	2025	2029	Fair Housing	City of Plymouth	Fair Housing	CDBG: \$2,474.00	Other: 1 Other
10	Administration	2025	2029	Program Administration	City of Plymouth	Administration	CDBG: \$45,000.00	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner rehabilitation assistance
	Goal Description	Provide zero interest loans and grants to assist low/moderate income households to make needed home repairs and address lead-based paint issues as needed.
2	Goal Name	Direct homebuyer assistance
	Goal Description	Provide zero interest deferred loans to low/moderate-income first-time homebuyer households to help make the purchase of a home more affordable.
3	Goal Name	Facilities for persons with disabilities
	Goal Description	Assist with the rehabilitation of affordable rental group homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
4	Goal Name	Homeowner education
	Goal Description	Provide homeownership, foreclosure prevention, and reverse mortgage counseling services for low/moderate income households.

5	Goal Name	Senior services
	Goal Description	Provide household maintenance assistance to low/moderate income senior households.
6	Goal Name	Homelessness prevention
	Goal Description	Provide emergency, short-term housing assistance to low/moderate income households experiencing temporary financial crises.
7	Goal Name	Tenant counseling
	Goal Description	Provides tenant counseling services to low/moderate income households that are facing eviction or other housing related hardships.
8	Goal Name	Homeownership creation
	Goal Description	Creation of affordable homeownership using the HWR Community Land Trust practice is achieved by acquiring and retaining the ownership of real property, rehabilitating and then selling the home to buyers who earn less than 80% Area Median Income.
9	Goal Name	Fair Housing
	Goal Description	Assist in regional efforts to further fair housing, including evaluation and implementation activities.
10	Goal Name	Administration
	Goal Description	Provides for oversight, management, monitoring and coordination of the CDBG program. Also provides public information on CDBG program activities available to all residents.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Plymouth HRA will implement the following projects during the program year to address the strategies and priorities of the 2025-2029 Consolidated Plan.

#	Project Name
1	Housing Rehabilitation
2	First-Time Homebuyer Assistance
3	West Hennepin Affordable Housing Land Trust (HWR)
4	Facilities for Persons with Disabilities (Hammer Residences)
5	Homeownership Counseling (LSS)
6	Tenant Counseling (HOME Line)
7	Senior Community Services (SCS)
8	Homelessness Prevention (PRISM)
9	Homelessness Prevention (IOCP)
10	Fair Housing
11	Program Administration

Table 7 – Project Information

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

The activities supported directly by the city include administering an owner-occupied rehabilitation program and a First-Time Homebuyer program. Both programs serve LMI individuals and households in the Plymouth community well, allowing assistance to households to be able to stay and maintain their homes and be able to become FTHBs with direct homebuyer assistance. In addition, the HRA will continue to collaborate with WHAHLT to support affordable homeownership in Plymouth. The land trust model can be an effective strategy for supporting homebuyers in markets with high median home prices by helping to create more affordability through the write-down of the land in the transaction. While median home prices continue to rise in Plymouth, providing subsidy into a land trust home helps extend affordability throughout the 99-year land lease, creating future affordability at the time of sale. In addition, the HRA will support fair housing activities, homebuyer education, homelessness prevention, a tenant advocacy hotline, and minor home maintenance support for LMI seniors. By supporting five organizations with public services funding, we can expand support for more comprehensive housing needs in our community. The biggest obstacle to addressing affordable homeownership needs is the relatively high median home price in the City of Plymouth (\$522,500 according to SPAAR in January 2026) that present barriers to entry for many prospective first-time homeowners.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	City of Plymouth
	Goals Supported	Homeowner rehabilitation assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$94,546.00
	Description	The Plymouth HRA offers two programs to assist low/moderate-income homeowners rehabilitating their homes. The Housing Rehabilitation Loan Program offers deferred zero-interest loans up to \$40,000 to homeowners for needed home repairs. The Emergency Repair Program provides grants up to \$7,500 for emergency/urgent home repairs for senior citizens.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	During the 2026 program year, the City expects to assist two low- to moderate- income households with home rehabilitation loans and 2 low- to moderate-income senior households with emergency repair grants.
	Location Description	The program is available to low- and moderate-income residents city-wide.
Planned Activities	The HRA will continue to operate two housing rehabilitation programs: The Housing Rehab Loan program and the Emergency Repair Grant program. The Housing Rehab program offers 0% interest deferred loans up to \$40,000 for low- and moderate-income homeowners to rehabilitate their owner-occupied homes. An additional \$10,000 is available to households in need of accessibility improvements for disabled residents and/or lead paint hazard reduction. Applications are accepted year-round on a first-come first-serve basis. The loans must be repaid only if the property is sold or transferred within 20 years. Loan funds may be used for qualifying safety and energy efficiency upgrades, including roofing, siding, windows, electrical, plumbing, heating, and insulation. Other repairs may also be eligible as determined by a home inspection. The Emergency Repair program helps in the form of a grant to LMI senior (55+) homeowners. Eligible repairs include a red-tagged furnace or water heater, broken windows, faulty electrical or plumbing systems. Other repairs may also be eligible as determined by a home inspection.	
2	Project Name	First-Time Homebuyer Assistance
	Target Area	City of Plymouth

	Goals Supported	Direct homebuyer assistance
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$70,000.00
	Description	This program provides direct homeownership assistance to low- and moderate-income first-time homebuyers who wish to purchase a single-family home, condo, cluster home, or townhouse in the City of Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required down payment, and a reduction of a portion of the mortgage principal.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The city expects to assist 2 households with direct homebuyer assistance during the program year.
	Location Description	The program is available city-wide to low- and moderate-income households purchasing their first home. The home being purchased may be located anywhere within Plymouth. The households purchasing the home are not required to have resided in Plymouth prior to purchasing the home.
	Planned Activities	The program provides assistance to low- and moderate-income first-time homebuyers who wish to buy a single-family home, condo, cluster home, or townhouse in Plymouth. The program provides financial assistance to eligible families through 0% interest deferred loans of up to \$35,000 to pay for eligible closing costs, up to 50% of the required down payment and a portion of the mortgage principal reduction. Applications are accepted throughout the year on a first-come, first-serve basis. Loans must be repaid if the property is sold, transferred, non-homesteaded, or 30 years from the initial purchase date, when the mortgage becomes due and payable.
3	Project Name	West Hennepin Affordable Housing Land Trust (HWR)
	Target Area	City of Plymouth
	Goals Supported	Homeownership creation
	Needs Addressed	Preserve/Create Single Family Homeownership
	Funding	CDBG: \$50,000.00

	Description	The Plymouth HRA will provide a grant to Homes Within Reach (HWR) to assist with the acquisition of one home in the City of Plymouth. This home will be part of Homes Within Reach's Affordable Housing Land Trust and will be made available for purchase to a low/moderate-income family.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The HRA expects to assist with the purchase of one home that will be made available for purchase by a low/moderate income family as part of the West Hennepin Affordable Housing Land Trust.
	Location Description	The homes purchased will be located within the City of Plymouth. It is not a requirement that the family that purchases the home resides in Plymouth prior to the purchase.
	Planned Activities	The West Hennepin Affordable Housing Land Trust (WHAHLT, dba Homes Within Reach) runs a community land trust where low- and moderate-income homebuyers purchase property, but only pay for the value of the physical structure. Homes Within Reach leases the land to the homeowners so that the purchase price is substantially more affordable. Plymouth's grant will assist with acquisition of a property located within the city, and Homes Within Reach will use a variety of other funding sources including county, state, and private donations to rehabilitate the home.
4	Project Name	Facilities for Persons with Disabilities (Hammer Residences)
	Target Area	City of Plymouth
	Goals Supported	Facilities for persons with disabilities
	Needs Addressed	Preserve/Create Multifamily Rental Opportunities
	Funding	CDBG: \$18,500.00
	Description	Assist with the rehabilitation of affordable rental group homes operated by Hammer Residences. Hammer Residences, Inc. provides housing and support to individuals who have developmental disabilities. The projects will support housing for these individuals through necessary updates.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	A total of 12 low- to moderate-income individuals currently reside in the three homes where rehabilitation and repair projects are planned to increase accessibility and incorporate life-cycle housing designs.
	Location Description	Three Hammer residence homes are located within the City of Plymouth. The homes are referred to as Merrimac, Tyler, and Queensland House.
	Planned Activities	Hammer Residences provides housing and support to individuals who have developmental disabilities. The city will provide funds to improve accessibility of the properties by replacing common area flooring and a garage floor, and repairing a driveway. Each project will mitigate current trip hazards and create smoother walkways that better accommodate wheelchair and walker use.
5	Project Name	Homeownership Counseling (LSS)
	Target Area	City of Plymouth
	Goals Supported	Homeowner education
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$5,000.00
	Description	Lutheran Social Services will provide homebuyer education, foreclosure prevention, debt counseling, reverse mortgage, and other homeowner counseling services to homeowner and/or potential homebuyer households in Plymouth.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Lutheran Social Services (LSS) will provide counseling services to 50 homeowner and/or potential homebuyer households in Plymouth.
	Location Description	Clients served will be low- and moderate-income Plymouth households, or prospective residents that are in the process of purchasing a home in Plymouth.
	Planned Activities	LSS will provide housing counseling services including mortgage counseling, financial coaching and planning, reverse mortgage assistance, and foreclosure prevention.
6	Project Name	Tenant Counseling (HOME Line)
	Target Area	City of Plymouth

	Goals Supported	Tenant counseling
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$9,825.00
	Description	HOME Line offers a tenant advocacy hotline that is available to all Plymouth residents.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	HOME Line anticipates serving 240 Plymouth renter households through their tenant hotline.
	Location Description	The program is available city-wide to low- and moderate-income renter households in Plymouth.
	Planned Activities	HOME Line will continue to operate their tenant advocacy hotline available to renters statewide. The CDBG allocation will assist with staff costs of providing tenant advocacy and information to low- and moderate-income Plymouth renter households on issues including outstanding maintenance repairs and avoiding evictions.
7	Project Name	Senior Community Services (SCS)
	Target Area	City of Plymouth
	Goals Supported	Senior services
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$9,825.00
	Description	Senior Community Services will provide low to moderate income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. Services are offered on a sliding scale fee based on income.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	SCS estimates 70 low- to moderate-income seniors will benefit from this funding.
	Location Description	All senior citizens (age 55+) who are low- to moderate-income residents of the City of Plymouth are able to access the H.O.M.E. program.

	Planned Activities	Senior Community Services will provide low- to moderate-income seniors in the City of Plymouth with maintenance services through the H.O.M.E (Housing Outside Maintenance for the Elderly) Program. This will allow the seniors to stay in their homes with dignity and safety by providing homemaking, grab bars & other safety installations, minor repairs, exterior home maintenance, interior and exterior painting, yard work, lawn mowing, and snow removal on a sliding fee scale based on income.
8	Project Name	Homelessness Prevention (PRISM)
	Target Area	City of Plymouth
	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$9,825.00
	Description	People Responding in Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low-to moderate-income households living in the City of Plymouth to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	PRISM expects to help five Plymouth households with homelessness prevention during the 2026 program year.
	Location Description	PRISM's program is available to low- and moderate-income households city-wide.
Planned Activities	People Responding in Social Ministry (PRISM) will provide short-term (up to three months) housing subsistence payments on behalf of low-to moderate-income households living in the City of Plymouth to help prevent homelessness. Assistance may include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction or foreclosure. House Case Managers work with households throughout the rental assistance process, and connect households to additional support through PRISM's basic needs programs.	
9	Project Name	Homelessness Prevention (IOCP)
	Target Area	City of Plymouth

	Goals Supported	Homelessness prevention
	Needs Addressed	Education, outreach and services.
	Funding	CDBG: \$9,825.00
	Description	Interfaith Outreach and Community Partners will provide emergency, short term housing assistance to low- to moderate-income households experiencing temporary financial crises.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	IOCP expects to help five Plymouth households with homelessness prevention during the 2026 program year.
	Location Description	The program is available to low- and moderate-income Plymouth households west of HWY 494.
	Planned Activities	Interfaith Outreach & Community Partners will provide emergency, short term housing assistance to low- to moderate-income households experiencing temporary financial crises. IOCP also offers clients longer term, individualized support through Housing Navigation services. IOCP's activities are intended to promote housing retention and family stability.
10	Project Name	Fair Housing
	Target Area	City of Plymouth
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$2,474.00
	Description	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement activities. The project includes evaluation and monitoring of implemented activities.

	Location Description	This project supports fair housing activities of the FHIC, which covers much of the Twin Cities metropolitan area, including the City of Plymouth.
	Planned Activities	Plymouth supports the Fair Housing activities of the Hennepin County Consortium and the Twin Cities Fair Housing Implementation Council (FHIC). Activities include outreach, education, and enforcement. The project includes evaluation and monitoring of implemented activities.
11	Project Name	Program Administration
	Target Area	City of Plymouth
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$45,000.00
	Description	Provides for: 1) Oversight, management, monitoring and coordination of the CDBG program; 2) Public information on CDBG Program activities available to all city residents.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Funding provides for overall program administration of CDBG activities.
	Location Description	N/A - funding provides for overall program administration of CDBG activities.
	Planned Activities	Program management, monitoring, and evaluation of overall CDBG program including costs of staff engaged in program management.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The HRA CDBG programs will be available to low- to moderate income households city-wide and will not be geographically targeted.

Geographic Distribution

Target Area	Percentage of Funds
City of Plymouth	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investments are not targeted geographically but are instead available to low- to moderate-income households city-wide. Investments are not targeted geographically because the City of Plymouth has no areas of concentrations of low- to moderate-income nor any areas of concentrations of housing problems.

Discussion

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

Introduction

The City of Plymouth works whenever possible to assist with making housing affordable through programs offered by the city including the Rehabilitation Loan and Emergency Grant Programs for repairs, the First-Time Homebuyer Program for new homeowners, as well as through subgrantee and social service funding to assist with housing costs, maintenance, and financial planning. There are challenges in providing affordable housing because of several factors. Factors include insufficient availability of affordable housing units, increase in cost of living, and more.

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

The City of Plymouth addresses affordable housing barriers in a variety of ways. In early 2026, the city adopted a LIRC 4(d)1 policy and a Housing Improvement Area (HIA) policy, which provide financial incentives and last resort capital improvement financing options respectively, to maintain existing affordable housing. Additionally, the city will aid first-time homebuyers with direct homeownership assistance and partner with a community land trust to acquire homes which are then purchased by eligible low- or moderate-income buyers. The city will partner with subgrantees that provide tenant and homeowner education and support services, housing stabilization services, and rehabilitation assistance. As a member of the FHIC, the city is involved with researching, understanding, and addressing impediments to fair housing. The city also addresses affordable housing barriers through supporting new affordable housing developments. The city works with developers and supports housing through the use of Tax Increment Financing (TIF), and Housing Revenue Bonds (HRB) funding. After several years of research and drafting, an Inclusionary Housing Policy was adopted in 2024 to ensure new residential developments receiving city financial assistance, such as TIF and HRB, include a reasonable proportion of units affordable to low- and moderate-income households.

Discussion

The city will continue to support currently operating programs as well as participating in regional opportunities to address affordable housing issues. The city will continue to assist with making and preserving affordable housing, citywide.

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

Introduction

Despite limited funding, the Plymouth CDBG program is designed to meet a wide range of needs, including assisting social services, affordable housing, and reducing lead-based paint hazards. The city works with a variety of public, non-profit, and private industry partners to accomplish its community development goals, both through the CDBG program and through other resources. Through continuous, collaborative communication with the subgrantees, the city is aware of ongoing need for resident services and tenant advocacy, a rising need for funding to senior aging in place services due to rising demand and client volume, and community services such as food and clothing shelves. The City of Plymouth will continue important work with several public service organizations to meet the widest possible range of needs.

Actions planned to address obstacles to meeting underserved needs

The city will continue to identify obstacles, such as lack of affordable housing, to unmet and underserved community needs and support the goals established in the 2025-2029 Consolidated Plan. The city's approach to meeting these affordable housing needs is to assist renters in purchasing homes by providing down payment and closing cost assistance combined with counseling and education to low- to moderate-income families. In order to preserve the affordable housing stock, the Inclusionary Housing policy requires "Restrictive Covenants" be established on properties where the city has assisted with housing development. These Restrictive Covenants run with the land for a period of 25 years and contain restrictions on the transfer of the property only to low- to moderate-income households. To preserve and expand the supply of decent, safe, and affordable housing, the city will continue to prioritize CDBG funds for financial assistance for rehabilitation and repair of owner-occupied units to low-to moderate-income families.

Actions planned to foster and maintain affordable housing

The city has taken a comprehensive approach to address the affordable housing needs of the community. The Housing and Redevelopment Authority (HRA) promotes and contributes to the creation and maintenance of affordable housing through its Homeowner Rehabilitation Program, First-Time Homebuyer program, HIA program, and LIRC 4(d)1 program. The city's Inclusionary Housing policy provides financial incentives for developers who include affordable housing units in their projects. Our ongoing partnership with the local Community Land Trust provides affordable housing by acquiring homes to sell to low- to moderate-income home buyers and ensure long-term affordability. The city has fostered collaborations and provided funding through Community Development Block Grant (CDBG) to a variety of non-profit organizations that provide services such as tenants advocacy, resources to prevent homelessness, and home maintenance services to support independence and allow older adults to safely remain in their homes. One partner, Hammer Residencies, provides affordable housing for

vulnerable populations in Plymouth who have limited income. The HRA will continue to explore new opportunities for Naturally Occurring Affordable Housing (NOAH) programming to maintain existing affordable housing.

Although not funded with CDBG, the city has required an annual inspection of residential rental properties since 1994 to determine Code compliance and health or safety violations that need correction. This program ensures that rental properties are well maintained and that no substandard rental units are licensed in the city. The City Building Inspection Department currently inspects multi-family rental properties annually and single-family rental properties every three years.

Actions planned to reduce lead-based paint hazards

All participants in Plymouth's CDBG housing programs receive an EPA pamphlet entitled "How to Protect Your Family from Lead in the Home". Recipients of CDBG assistance through Plymouth's Housing Rehabilitation Loan and First Time Homebuyer programs are required to conduct a lead risk assessment if the home was built before 1978. In all cases, the home must receive lead clearance. If lead hazards are identified in a home being purchased through the First-Time Homebuyer program, they must be addressed with interim controls and have clearance achieved prior to the closing of the loan. If lead hazards are identified in a Housing Rehab loan project, they must either be fully abated or reduced with interim controls and/or safe work practices, depending on the amount of funding being provided. Additionally, rehab loan clients whose homes have identified lead hazards are eligible to receive an additional \$10,000 in loan funding in order to help cover the costs of any required lead hazard reduction work.

Finally, depending on fund availability, assistance recipients may be referred to Hennepin County's Healthy Homes program, which offers up to \$10,000 in funding for lead paint detection and removal.

Actions planned to reduce the number of poverty-level families

Through its various programs, the City of Plymouth will identify and assist people and families that are below the poverty level when possible. We will utilize our network of social service agencies and where applicable assist them through CDBG resources and programs as well as local programs offered through the City of Plymouth, the Plymouth HRA and local non-profits. Programs that the City of Plymouth works with include tenant advocacy through HOME Line, a housing program through PRISM that helps assist with making mortgage or rent payments for a short period of time, a housing program through Interfaith Outreach that helps with paying rent, and housing and financial counseling through Lutheran Social Services that assists with helping families make good financial decisions that will reduce poverty. Senior Community Services helps low to moderate income seniors with needed home maintenance through their HOME program, assisting with small handyman projects as well as yard maintenance. PRISM and Interfaith Outreach can also assist with basic needs through their food shelf and clothing

programs that provide basic, necessary items to families that may be experiencing poverty.

Actions planned to develop institutional structure

The City of Plymouth has and will continue to coordinate with other institutions in the delivery of housing and community development programs. When possible, the city seeks to leverage its CDBG funds by coordinating with other state and local programs. For example, Plymouth has coordinated with Hennepin County to obtain Healthy Homes grant funding for lead-based paint hazard reduction for clients using our CDBG Housing Rehabilitation Loan Program. This allows households to remove lead-based paint hazards from the home while utilizing the CDBG funding to make other needed repairs, resulting in a greater impact to the living environment for the household.

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

The City of Plymouth has developed and continues to maintain strong collaborative relationships with other housing providers and social service agencies. The city has worked over the years with People Responding In Social Ministry (PRISM), Metropolitan Interfaith Council on Affordable Housing (MICAH), Interfaith Outreach, and Habitat for Humanity. The HRA requires recipients of the First-Time Homebuyer Program to attend homebuyer workshops presented by an accredited Home Stretch organization.

Discussion

The City of Plymouth uses all available resources throughout the city, county, and state to assist homeowners and renters within the city. When the City of Plymouth is alerted to a resident with housing needs, the response is to coordinate with other departments and agencies to assist that resident.

Program Specific Requirements

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

Introduction

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

projects to be carried out.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

Discussion

Program Income (PI) is occasionally received through the repayment of deferred zero interest loans made in previous years through the First Time Homebuyer and Housing Rehabilitation programs. When PI is received it is typically immediately reprogrammed to support current First Time Homebuyer and Housing Rehabilitation loan activities (depending on where the need/activity is greatest at the time the PI is received). The receipt of PI is somewhat unpredictable as it is generally triggered when previous loan recipients sell or refinance their homes. All PI received to date has been reprogrammed to support First Time Homebuyer, Housing Rehabilitation, and public service activities during the 2025 program year. The HRA does not anticipate receiving additional PI before the start of the 2026 program year that would be reprogrammed to support current projects. This estimate is based on PI received to date and the lower frequency of pay-off communications.

In addition, the city anticipates receiving approximately \$80,000 in PI during the 2026 program year that will also be reprogrammed to support projects during the program year. This estimate is based on loan repayment trends over the past five years. Since several activities carried out by the HRA and social service agencies do not require immediate expenditure of the full amount of funds awarded, there will be a delay of several months between grant award and when a draw of funds will occur.

The HRA does not have any funds or proceeds from section 108 loan guarantees, surplus funds, grant funds returned, or float-funded activities. The HRA also does not have any CDBG-assisted activities which qualify under the "urgent need" National Objective.

The HRA estimates that 95% of its CDBG funds will be used for activities that benefit persons of low- and moderate-income. This includes all of the HRA CDBG-assisted activities other than Program Administration (planning, management, monitoring, and evaluation of the overall CDBG program).

Attachments

Citizen Participation Comments



-Public Notice Ad Proof-

This is the proof of your ad scheduled to run on the dates indicated below. Please proof read carefully. If changes are needed, please contact us prior to deadline at Cambridge (763) 691-6000 or email at publicnotice@apgecm.com

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 Customer: CITY OF PLYMOUTH, A/P
 Address: 3400 PLYMOUTH BLVD
 PLYMOUTH
 Telephone: (763) 509-5080
 Fax: (763) 509-5060

Ad ID: 1519198
 Copy Line: March 26 PH CDBG 2026 AAP
 PO Number: GRACE SCOONOVER
 Start: 02/19/26
 Stop: 02/19/2026
 Total Cost: \$93.75
 # of Lines: 66
 Total Depth: 7.333
 # of Inserts: 1
 Ad Class: 150
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CITY OF PLYMOUTH

NOTICE OF PUBLIC HEARING

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

PUBLIC COMMENTS SOLICITED

2026 ANNUAL ACTION PLAN

On Thursday, March 26, 2026 at 7:00 p.m. at Plymouth City Hall, 3400 Plymouth Blvd., Plymouth MN, 55447, the Plymouth Housing and Redevelopment Authority (HRA) will hold a public hearing on the City's proposed use of the 2026 Community Development Block Grant (CDBG) funding the City anticipates receiving from the U.S. Department of Housing and Urban Development for the Program Year beginning July 1, 2026 and ending June 30, 2027. Funded activities will be available citywide.

The City of Plymouth is soliciting public comments on the 2026 draft Annual Action Plan. The HRA Commissioners will consider comments made prior to and during the public hearing when formulating their recommendations for the Plymouth City Council meeting on Monday, April 13, 2026. Written and verbal comments will be accepted during the public comment period beginning February 24, 2026 and ending on March 26, 2026 at 4:30pm. Comments should be addressed to Grace Scoonover, Plymouth HRA, 3400 Plymouth Blvd., Plymouth, MN 55447 or gscoonover@plymouthmn.gov. A copy of the comment letter will be included in documents submitted to HUD.

Copies of the 2026 draft Annual Action Plan will be available at the front desk of City Hall, the Plymouth library, the Plymouth Community Center and on the city website for the duration of the public comment period. If you would like a copy of any of the documents or if you have questions, please contact Grace Scoonover at 763-509-5413 or gscoonover@plymouthmn.gov.

Published in the Sun Sailor
 February 18, 2026
 1519198

Community an... x MicroStrategy x IDIS x Legal Notices | x D Rone Apartmen x +

https://www.plymouthmn.gov/departments/administrative-services/-city-clerk/legal-notice

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City of Plymouth
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the date of meeting.

NOTICE OF PUBLIC HEARING-PUBLIC COMMENTS SOLICITED

NOTICE OF PUBLIC HEARING
 PUBLIC COMMENTS SOLICITED
 CITY OF PLYMOUTH
 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
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9:58 AM
2/20/2026

Citizen Participation Plan for Consolidated Plan 2025-2029 City of Plymouth

The Citizen Participation Plan Encouragement of citizen participation. The citizen participation plan must provide for and encourage citizens to participate in the development of the Consolidated Plan, the Annual Action Plan and the Annual Performance Report. This plan is designed to encourage participation by low and moderate income persons and by residents of predominantly low and moderate income neighborhoods. It sets forth the process to be followed for the development and evaluation of programs and activities covered in the five-year Consolidated Plan and Annual Action Plans.

Amendments to the 2025-2029 Consolidated Plan or Annual Action Plan

The Citizen Participation Plan requires the City of Plymouth to identify the criteria it will use for determining what constitutes a substantial amendment to the Consolidated Plan and/or Annual Action Plans. The City shall amend its approved plan whenever it makes one of the following decisions:

- An activity included in a consolidated plan or annual action plan is canceled;
- An activity not previously included in a consolidated plan or annual action plan is added;
- An activity's budget is increased or decreased by \$50,000.00 or more at one time;
- The location and/or national objective of an activity changes; or
- The allocation priorities within a Consortium member's jurisdiction change.

Notices announcing the requested substantial amendment and the start of a thirty (30) day public comment period will appear in one or more newspapers of general circulation. After the comment period, the requested amendment goes before the appropriate governing body for approval. Changes that occur that do not meet the above definition are considered administrative in nature and do not go through this substantial amendment process. These administrative changes are made internally and appear as revisions in the CAPER at the end of the program year.

CDBG Entitlement Cities: As of January 2020, these are Bloomington, Eden Prairie, and Plymouth. Amendments must be approved by their respective council or a body that has been delegated responsibilities relevant to the CDBG program.

CDBG Urban County direct allocation cities: Amendments must be approved by the direct allocation city council and the Hennepin County Board.

CDBG Consolidated Pool cities: Amendments will be approved by the County Board.

HOME Consortium: Amendments will be approved by the County Board.

Hennepin County will be the final arbiter of matters relating to the amendment process for CDBG, HOME and ESG funds (except CDBG funds received directly from HUD by Bloomington, Eden Prairie, and Plymouth).

Access to Information

Plan records and information, consistent with state and local laws regarding personal privacy and obligations of confidentiality, are available for citizen review at Hennepin County Community Works Department, 701 Fourth Avenue S, Suite 400, Minneapolis, Minnesota 55415. The office may be reached by phone at 612-348-9260 during normal business hours.

2025-2029 Consolidated Plan (ConPlan):

The proposed Consolidated Plan and the Annual Action Plan will be made available to the public for comment for **at least 30 days** and a public hearing will be held before the Plymouth City Council before it is approved.

Annual Action Plan (AAP)

The proposed Annual Action Plan will be made available to the public for comment for **at least 30 days** and a public hearing will be held before the Plymouth City Council before it is approved. These will run concurrent to the ConPlan period, in the first year of a new Five-year plan.

Annual Performance Report:

The Consolidated Annual Performance and Evaluation Report (CAPER), will be made available to the public for **at least 15 days** and a public hearing will be held before the Plymouth City Council before it is submitted to HUD.

During Public Comment Periods:

During public comment periods, one copy of the applicable DRAFT document will be available per requesting agency. Unless closed to the public, printed copies of the DRAFT documents will also be available at Plymouth City Hall, Plymouth Community Center, and the Plymouth Library. All of these sites are accessible for persons with mobility impairments. In addition, at a minimum, the executive summary of the DRAFT documents will also be available on the

Plymouth website, www.plymouthmn.gov and the Hennepin County website at www.hennepin.us. Access to this website is available to those without computers at any Hennepin County library. Library staff is able to assist those without computer experience.

Hennepin County will make reasonable accommodation to provide relevant documents for review in accessible formats upon request. Information will also be made available through translation or interpretation in Spanish, Somali, Hmong, Russian, Laotian, Vietnamese, Cambodian, Oromiffa, and Arabic, consistent with federal requirements and the Hennepin County Limited English Proficiency (LEP) Plan.

DRAFT Documents include:

- Proposed Consolidated Plan
- Proposed Annual Action Plan
- Consolidated Annual Performance and Evaluation Report (CAPER)

Public Hearings

Public hearings will be held to hear citizens' views about housing and community development needs, proposed use of CDBG, HOME and ESG funds, and progress in meeting identified goals and objectives. Hearings will be held in places accessible to persons with disabilities and appropriate accommodations will be made to meet the needs of non-English speaking attendees. The purpose of the public hearings will be to:

- Hear views of citizens, public agencies and other interested parties.
- Respond to proposals and comments at all stages of the consolidated submission process.
- Identify housing and community development needs.
- Review proposed use of funds.
- Review program performance.

A minimum of **two** hearings for each annual program cycle will be held at different times during the Program Year (PY). The Program Year starts July 1st of each year and ends June 30th of the following year. Hennepin County Board of Commissioners will hold one hearing prior to approval of the Consolidated Plan and/or the Annual Action Plan, and one hearing will be held prior to the submission of the Consolidated Annual Performance and Evaluation Report (CAPER) to HUD. Typically, the public hearing on the Annual Action Plan will occur in May preceding the new program year, and the public hearing on the CAPER will occur in September following the end of the program year.

The hearings will be held at times and locations convenient to potential and actual beneficiaries of each program covered within the Consolidated Plan. The location will usually be the

Hennepin County Board Room at the Hennepin County Government Center. To give adequate notice of public hearings, Hennepin County will publish notices detailing the purpose of the hearings, at least 10 working days in advance of any public hearing. Information about public hearings can also be accessed by calling 612- 348-9260 or 612-596-6985 (TTD/TTY) or the county website at www.hennepin.us.

In addition to public hearings conducted by the County Board, Plymouth will hold a public hearing prior to the identification of projects for CDBG funding. These public hearings will take place before proposed projects are submitted to Hennepin County for inclusion in the Annual Action Plan. The location will usually be the Plymouth Council Chambers at Plymouth City Hall. To give adequate notice of public hearings, Plymouth will publish a notice detailing the purpose of the hearings in their official newspaper, at least 10 working days in advance of any public hearing.

Additional Documentation

Information about the proposed projects within the Consolidated Plan and Annual Action Plans will be available to the public upon request. This includes, but is not limited to:

- The level of annual funding.
- The range of projects that may be undertaken and the objectives to be met.
- The amount of assistance that will benefit very low- and low-income persons.
- Plans to minimize displacement and explain the assistance available to those displaced.
- The annual program development schedule and procedure.
- Copies of the regulations and issuances governing the program.
- Documents regarding other important program requirements, such as contracting procedures, environmental reviews, fair housing, and other equal opportunity requirements and relocation provisions.
- All key documents, including prior applications, grant agreements, the citizen participation process, performance reports, other reports required by HUD and the proposed application for the current year.
- Record of hearings.
- All mailings and promotional materials.
- Documentation of funding awards and the selection process.

Comments

Hennepin County and Plymouth will consider the comments and views received in writing during the comment period or verbally at public hearings. Summaries of all comments and responses will be attached to the final Consolidated Plan, Annual Action Plan or CAPER.

Technical Assistance

Technical assistance will be provided to any group, representing very low and low-income persons, that wants to develop funding proposals for any of the programs covered by the Consolidated Plan. The level and type of assistance may vary and will be determined by Hennepin County and/or as applicable the specific cooperating community. Representatives from Hennepin County, the U.S. Department of Housing and Urban Development, or other involved public agencies will provide the necessary assistance and expertise. To receive technical assistance, contact Hennepin County, Community Works at 612-348-9260.

Complaints

Complaints pertaining to the plans and documents identified in the Citizen Participation Plan, written and verbal, will be responded to within 15 working days. When a written complaint is directed toward a specific cooperating community, Hennepin County and the affected community will provide a written response within 15 working days.