

## Expected Resources

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

#### Introduction

The City of Duluth expects to receive nearly \$3,000,000 in funds from the Department of Housing and Urban Development (including CDBG, HOME, and ESG). The city has prioritized projects and activities in this plan and will work to disperse the funds to meet the goals and objectives identified.

#### 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	2,426,497	0	0	2,426,497	9,500,816	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	549,739	0	0	549,739	2,164,424	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	208,704	0	0	208,704	802,576	

Table 1 - 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**

CDBG, HOME, and ESG funds will help to leverage over \$20,000,000 annually (\$100,000,000 over the 5-year plan) of other federal, state, and local funds. Matching requirements have been regularly met and the city doesn't anticipate having difficulty in satisfying these requirements.



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

Although not already identified, publically owned land is always considered as a way to reduce costs for new housing developments. The city of Duluth regularly considers using tax forfeited properties that Saint Louis County manages. These lands range from homes that are in need of rehab, to severely damaged/condemned buildings, to open lots. Often the city attempts to work with the county to remove the blighted structures and redevelop the land.

**Discussion**

The City continues to work with area funders, federal, state, and local funders to be able to leverage the federal funds that are received. While local private Foundations experienced a period of reduced funding availability, projections show those amounts to increase. Individual organizations and collaborations have improved at seeking out new and alternative funding sources, in order to maintain service levels within the city. The city also continues to encourage cost-saving-collaborations within the housing, public service, and economic development areas.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Infrastructure Improvements	2020	2024	Non-Homeless Special Needs Non-Housing Community Development				
2	Transportation Access	2020	2024	Non-Homeless Special Needs Non-Housing Community Development				
3	Affordable Housing	2020	2024	Affordable Housing		Community Development Public Facilities Non-Homeless Need	CDBG: \$1,170,299 HOME: \$400,000	Rental units constructed: 72 Household Housing Unit Rental units rehabilitated: 149 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit Homeowner Housing Rehabilitated: 90 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Neighborhood Revitalization	2020	2024	Non-Housing Community Development		Neighborhood Improvement and Safety	CDBG: \$75,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10200 Persons Assisted
5	Increase Incomes	2020	2024	Non-Housing Community Development			CDBG: \$272,000	Public service activities other than Low/Moderate Income Housing Benefit: 41 Persons Assisted
6	Public Services	2020	2024	Homeless Non-Housing Community Development			CDBG: \$214,000	Public service activities other than Low/Moderate Income Housing Benefit: 18330 Persons Assisted
7	Create Living Wage Jobs	2020	2024	Non-Housing Community Development			CDBG: \$78,000	Businesses assisted: 16 Businesses Assisted
8	Health Services	2020	2024	Non-Housing Community Development				
9	Food Access	2020	2024	Non-Housing Community Development		Public Services	CDBG: \$1,300	Public service activities other than Low/Moderate Income Housing Benefit: 660 Persons Assisted
10	Childcare Access	2020	2024	Non-Housing Community Development			CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Homelessness	2020	2024	Homeless			CDBG: \$114,400 HOME: \$94,766 ESG: \$193,052	Public service activities for Low/Moderate Income Housing Benefit: 3011 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 26 Households Assisted Homeless Person Overnight Shelter: 1600 Persons Assisted Homelessness Prevention: 26 Persons Assisted

Table 2 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Transportation Access
	<b>Goal Description</b>	Provide opportunities that ensure LMI people have access to all modes of transportation to access employment, services, health care, food, recreation, and other basic needs. No application was made in 2020.

<b>3</b>	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	Increase the number and condition of affordable housing units for LMI people. Project locations should be available throughout the community with convenient access to jobs, amenities, and services. Housing should serve people in need of support services, accessible units, individual units, and those that are seniors. Housing should utilize energy efficient practices. All housing efforts should support the policies and strategies of the Imagine Duluth 2035 Comprehensive Plan.
<b>4</b>	<b>Goal Name</b>	Neighborhood Revitalization
	<b>Goal Description</b>	Improve LMI neighborhoods by addressing vacant, condemned, and deteriorated properties. Provide neighborhood infrastructure/amenities that improve safety and livability. Improve buildings that provide essential services and basic needs to LMI people. Revitalization efforts should include strategies to prevent displacement of LMI people.
<b>5</b>	<b>Goal Name</b>	Increase Incomes
	<b>Goal Description</b>	Provide job training and skill development to assist people who are LMI in accessing living wage jobs. Job training should include collaboration with the CareerForce Center and ensure a focus on needed job sectors. Assist LMI people to grow/start their business and grow their income. All efforts should support the city's Workforce Development Strategic Plan.
<b>6</b>	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Provide services to LMI people that fulfill basic needs, prevent evictions, and address other needs.
<b>7</b>	<b>Goal Name</b>	Create Living Wage Jobs
	<b>Goal Description</b>	Create jobs by providing assistance/incentives to businesses to grow and hire LMI people.
<b>8</b>	<b>Goal Name</b>	Health Services
	<b>Goal Description</b>	Provide health, dental, and mental health services to people who are LMI. No applications were made in 2020.



<b>9</b>	<b>Goal Name</b>	Food Access
	<b>Goal Description</b>	Provide easy access to healthy and affordable food to people who are LMI.
<b>10</b>	<b>Goal Name</b>	Childcare Access
	<b>Goal Description</b>	Ensure childcare is available in LMI neighborhoods and for LMI people that is safe, affordable, and convenient.
<b>11</b>	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	Provide shelter, services, and rental assistance to people who are homeless or at risk of becoming homeless.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The city relies mostly upon non-profit and neighborhood organizations to carry out the goals of the Consolidated Plan and Annual Action Plans each year. Through an open application process the City of Duluth reviews and evaluates applications as to how they fit in with the plans. Projects are then funded and the city oversees progress to make sure the goals and objectives of the city are being met.

#### Projects

#	Project Name
1	Decker Dwelling 2020
2	Superior View Roof Repair 2020
3	Duluth Property Rehabilitation Program 2020
4	Duluth Energy Efficiency Program 2020
5	Community Land Trust Acq-Rehab Resale 2020
6	Duluth Lending Rehabilitation 2020
7	SIA Blight Reduction and Coordination 2020
8	Duluth at Work 2020
9	Growing Neighborhood Business 2020
10	Duluth Hunger Project 2020
11	Free Tax Site 2020
12	Seeds of Success 2020
13	Landlord Incentive Program 2020
14	Tenant Landlord Connection 2020
15	Children's Service/Steve O'Neil Apartments 2020
16	JET Food Plus Project 2020
17	Life House Youth Center 2020
18	MAC V Homeless Veterans Services 2020
19	CHUM Emergency Shelter 2020
20	Family Supportive Housing Center City 2020
21	Family Housing- Salvation Army 2020
22	Safe Haven Shelter Program 2020
23	Coordinated Entry 2020
24	Chester Bowl Chalet Renovation
25	Tenant Based Rental Assistance 2020 HOME
26	Birchwood Apartments HOME

#	Project Name
27	ESG20 DULUTH
28	Program Administration CDBG and HOME

**Table 3 - Project Information**

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

Each year the Community Development Committee develops funding targets based on needs assessments, data analysis, and input from public hearings. These funding targets then guide the review of applications and funding recommendations. For 2020, the funding targets were set as the following:

Community Development Block Grant

- Affordable Housing, Target: 45%, Recommended: 47.1%
- Economic Development, Target: 15%, Recommended: 14.7%
- Public Facilities, Target: 5%, Recommended: 3.2%
- Public Services, Target: 15%, Recommended: 15%
- Planning/Administration: 20%, Recommended: 20%

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Decker Dwelling 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Homelessness
	<b>Needs Addressed</b>	Non-Homeless Need Affordable Housing Homelessness
	<b>Funding</b>	CDBG: \$316,035
	<b>Description</b>	Construct 42 LMI rental units, 4 units will be allocated for people experiencing homelessness and 4 other units will be for people with disabilities
	<b>Target Date</b>	3/21/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	38 LMI households and 4 households that experienced homelessness will benefit.
	<b>Location Description</b>	Off of Decker Road.
	<b>Planned Activities</b>	Construct a 42 unit apartment building.
<b>2</b>	<b>Project Name</b>	Superior View Roof Repair 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Non-Homeless Need Affordable Housing
	<b>Funding</b>	CDBG: \$60,000
	<b>Description</b>	Repair a roof on a 49 LMI rental unit that provide housing to people with disabilities.
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	49 LMI people with disabilities will benefit
	<b>Location Description</b>	Superior View Apartments
	<b>Planned Activities</b>	Roof repair to an existing structure

<b>3</b>	<b>Project Name</b>	Duluth Property Rehabilitation Program 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Non-Homeless Need Affordable Housing
	<b>Funding</b>	CDBG: \$450,000
	<b>Description</b>	Duluth Housing and Redevelopment Authority will provide rehabilitation services to maintain Duluth's housing stock. The focus will be on health homes, environmental hazards, energy conservation, and code items.
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 single family owner occupied unit and 30 rental multifamily units will be assisted.
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Rehab services
<b>4</b>	<b>Project Name</b>	Duluth Energy Efficiency Program 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Rehab work to provide energy efficiency improvements to existing housing units
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 Owner Occupied Single Family Units and 20 Rental Single Family units
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Housing rehab focusing on energy efficiency
<b>5</b>	<b>Project Name</b>	Community Land Trust Acq-Rehab Resale 2020
	<b>Target Area</b>	

	<b>Goals Supported</b>	Affordable Housing Neighborhood Revitalization
	<b>Needs Addressed</b>	Affordable Housing Neighborhood Improvement and Safety
	<b>Funding</b>	CDBG: \$120,000 HOME: \$200,000
	<b>Description</b>	Acquire blighted structures and rehab them to sell to LMI households
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 households
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	acquire and rehab blighted structures for sell to LMI households
<b>6</b>	<b>Project Name</b>	Duluth Lending Rehabilitation 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Provide below market loans, forgivable loans, and deferred loans for rehabilitation of LMI single family occupied units
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 owner occupied LMI housing units will benefit
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	low interest loans will be provided to LMI household for housing rehab
<b>7</b>	<b>Project Name</b>	SIA Blight Reduction and Coordination 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing

	<b>Funding</b>	CDBG: \$39,763
	<b>Description</b>	Rehab 20 units
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 owner occupied housing units and 5 single family rental units will benefit
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	rehab activities
8	<b>Project Name</b>	Duluth at Work 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase Incomes Public Services
	<b>Needs Addressed</b>	Economic Development Public Services
	<b>Funding</b>	CDBG: \$272,000
	<b>Description</b>	Provide case management, work readiness, participant support, and employment and retention services over two years to 41 LMI Duluth residents living at or below 50% AMI
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	41 Duluth residents who are living at or below 50% AMI
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	SOAR, which is a certified CBDO, will provide employment related services to assist 41 LMI individuals in being employed and maintaining employment for 2 years
9	<b>Project Name</b>	Growing Neighborhood Business 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase Incomes Create Living Wage Jobs
	<b>Needs Addressed</b>	Economic Development



	<b>Funding</b>	CDBG: \$78,000
	<b>Description</b>	The Entrepreneur Fund will provide technical assistance and peer support for 8 small business owners with the Duluth Target Neighborhoods to help them grow their business by 25%. The Entrepreneur Fund will also provide comprehensive business planning training for 8 additional business as part of the new SNB program which focuses on supporting minority and LMI entrepreneurs to start businesses.
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	16 businesses, 51% which are LMI will benefit
	<b>Location Description</b>	City wide, but focusing on LMI neighborhoods
	<b>Planned Activities</b>	provide technical business support
<b>10</b>	<b>Project Name</b>	Duluth Hunger Project 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Food Access
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	The Duluth Hunger Project is a coalition of agencies working together to prevent and alleviate chronic hunger and malnutrition among the lowest income of Duluth's residents, through congregate meal sites and emergency food shelf programs.
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15,000 LMI people will be provided food
	<b>Location Description</b>	CHUM, Salvation Army, and Damino
	<b>Planned Activities</b>	provide food to very low income people
<b>11</b>	<b>Project Name</b>	Free Tax Site 2020
	<b>Target Area</b>	

	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Provide support to the Volunteer Income Tax Assistance Program to assist LMI households with their tax returns
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1225 households will benefit
	<b>Location Description</b>	Community Action Duluth offices
	<b>Planned Activities</b>	provide assistance to 1225 households for filing tax returns
<b>12</b>	<b>Project Name</b>	Seeds of Success 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$7,000
	<b>Description</b>	Community Action Duluth will coordinate farmer markets in LMI neighborhoods
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	651 LMI households will benefit
	<b>Location Description</b>	LMI neighborhoods
	<b>Planned Activities</b>	Operate a farmers market
<b>13</b>	<b>Project Name</b>	Landlord Incentive Program 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Homelessness
	<b>Needs Addressed</b>	Public Services Homelessness
	<b>Funding</b>	CDBG: \$20,000

	<b>Description</b>	This program will engage landlords to provide housing opportunities for singles, families, and youth who may otherwise be prevented from renting due to criminal history. The targeted population are homeless households with a felony background.
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 households will benefit
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	provide funding for staff so they can administer grants that provide funding to landlords if their unit is damaged by a renter
<b>14</b>	<b>Project Name</b>	Tenant Landlord Connection 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Homelessness
	<b>Needs Addressed</b>	Public Services Homelessness
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	The TLC will ensure rental housing exists by educating existing and potential landlords and tenants regarding rights and responsibilities as well as mediating disputes between landlords and tenants to reduce the number of evictions.
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	560 households will benefit, at least 51% will be LMI
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Provide rental information and mediation services
<b>15</b>	<b>Project Name</b>	Children's Service/Steve O'Neil Apartments 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Childcare Access

	<b>Needs Addressed</b>	Public Services Homelessness
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Provide children's programming at a Permanent Supportive Housing Facility
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 children will benefit
	<b>Location Description</b>	Steve O'Neil Apartments
	<b>Planned Activities</b>	Children programming
<b>16</b>	<b>Project Name</b>	JET Food Plus Project 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Food Access Childcare Access
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$39,000
	<b>Description</b>	Provide meals, meal preparation skills, job training, and education programing for youth
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	815 youth will benefit
	<b>Location Description</b>	NYS offices in downtown
	<b>Planned Activities</b>	providing food, education, job training and child care
<b>17</b>	<b>Project Name</b>	Life House Youth Center 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Homelessness
	<b>Needs Addressed</b>	Public Services

	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	support the youth drop in center which provide basic needs to homeless and at risk youth, including meals, independent living skills, and on-site Free Store
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	650 youth
	<b>Location Description</b>	Life House
	<b>Planned Activities</b>	provide supportive services and meals
<b>18</b>	<b>Project Name</b>	MAC V Homeless Veterans Services 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$9,150
	<b>Description</b>	Provide homeless services to veterans
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	95 people will benefit
	<b>Location Description</b>	city wide
	<b>Planned Activities</b>	homeless services
<b>19</b>	<b>Project Name</b>	CHUM Emergency Shelter 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Homelessness
	<b>Needs Addressed</b>	Public Services Homelessness
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	provide shelter and food to people experiencing homelessness
	<b>Target Date</b>	3/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,100 people will benefit
	<b>Location Description</b>	CHUM shelter
	<b>Planned Activities</b>	Shelter services
<b>20</b>	<b>Project Name</b>	Family Supportive Housing Center City 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Homelessness
	<b>Needs Addressed</b>	Public Services Homelessness
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Supportive housing services
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	131 people will benefit
	<b>Location Description</b>	Center City units that are city wide
	<b>Planned Activities</b>	supportive services
<b>21</b>	<b>Project Name</b>	Family Housing- Salvation Army 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Homelessness
	<b>Needs Addressed</b>	Public Services Homelessness
	<b>Funding</b>	CDBG: \$8,250
	<b>Description</b>	Supportive services
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 people will benefit
	<b>Location Description</b>	Salvation Army units
	<b>Planned Activities</b>	supportive services
<b>22</b>	<b>Project Name</b>	Safe Haven Shelter Program 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Homelessness
	<b>Needs Addressed</b>	Public Services Homelessness
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	DV shelter services
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 people will benefit
	<b>Location Description</b>	Safe Haven Shelter
	<b>Planned Activities</b>	DV shelter services
<b>23</b>	<b>Project Name</b>	Coordinated Entry 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services Homelessness
	<b>Needs Addressed</b>	Homelessness Public Housing
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	Coordinate entry for homeless programing
	<b>Target Date</b>	3/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1000 people will benefit
	<b>Location Description</b>	city wide
	<b>Planned Activities</b>	coordinate homeless entry services
<b>24</b>	<b>Project Name</b>	Chester Bowl Chalet Renovation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure Improvements Neighborhood Revitalization Childcare Access
	<b>Needs Addressed</b>	Community Development Public Facilities Neighborhood Improvement and Safety
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	improvements at a park in a LMI neighborhood, specifically renovating and expanding a chalet to better accommodate people of all abilities
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20,000 people, at least 51% will be LMI
	<b>Location Description</b>	Chester Bowl Park
	<b>Planned Activities</b>	building improvements
<b>25</b>	<b>Project Name</b>	Tenant Based Rental Assistance 2020 HOME
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness
	<b>Needs Addressed</b>	Homelessness Public Housing
	<b>Funding</b>	HOME: \$94,766
	<b>Description</b>	rental assistance
	<b>Target Date</b>	



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	13 households
	<b>Location Description</b>	city wide
	<b>Planned Activities</b>	rental assistance
<b>26</b>	<b>Project Name</b>	Birchwood Apartments HOME
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Homelessness
	<b>Needs Addressed</b>	Affordable Housing Homelessness
	<b>Funding</b>	HOME: \$20,000
	<b>Description</b>	Construction of a 30 unit building for LMI people with disabilities
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 people will benefit
	<b>Location Description</b>	Mall area
	<b>Planned Activities</b>	construction of a 30 unit building
<b>27</b>	<b>Project Name</b>	ESG20 DULUTH
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	ESG: \$208,704
	<b>Description</b>	Homeless services
	<b>Target Date</b>	3/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 people will receive prevention services from MAC V, 1630 people will receive over night shelter 191 people will be in supportive housing 200 people will contact through street outreach 26 people will be rapid rehoused 26 people will be prevented from homelessness
	<b>Location Description</b>	city wide
	<b>Planned Activities</b>	homeless services
<b>28</b>	<b>Project Name</b>	Program Administration CDBG and HOME
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure Improvements Transportation Access Affordable Housing Neighborhood Revitalization Increase Incomes Public Services Create Living Wage Jobs Homelessness Health Services Food Access Childcare Access
	<b>Needs Addressed</b>	Non-Homeless Need Community Development Public Facilities Affordable Housing Neighborhood Improvement and Safety Economic Development Public Services Homelessness Public Housing
	<b>Funding</b>	CDBG: \$485,299 HOME: \$47,473
	<b>Description</b>	Program administration of the CDBG and HOME Programs.
	<b>Target Date</b>	3/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	recipient of HUD funds
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Program adminstation

## **AP-50 Geographic Distribution – 91.220(f)**

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

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

#### **Discussion**

We do not have HUD approved neighborhood revitalization areas but we do have locally designated CDBG eligible neighborhoods that are over 51% LMI where efforts are often focused.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The city of Duluth works to provide affordable housing in a multi-faceted manner through its policies and entitlement funding goals. The City will utilize sub-recipients to provide services for homeless people to help them obtain stable and affordable housing as well as assist low- and moderate-income populations to acquire or maintain affordable housing through rental assistance, building new units, and rehabbing existing units.

One Year Goals for the Number of Households to be Supported	
Homeless	3,011
Non-Homeless	640
Special-Needs	236
Total	3,887

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	72
Rehab of Existing Units	165
Acquisition of Existing Units	8
Total	295

Table 6 - One Year Goals for Affordable Housing by Support Type

### Discussion

-

Homeless service providers in Duluth work to provide comprehensive services including access to stable, affordable housing options for those currently on the street or with the possibility of experiencing homelessness. Sub-recipient agencies working together to provide these services include: American Indian Community Housing Organization, Churches United in Ministry, the Damiano Center, Safe Haven, Salvation Army, MACV Duluth, and Center City Housing Corporation.

Sub-recipient agencies that are working to either rehab existing housing or build/provide new affordable housing programs to low income populations include One Roof Community Housing, Center City Housing Corporation, Ecolibrium3, Accessible Space Inc, and the Duluth HRA. In the coming year,

approximately 72 affordable housing units are projected to be built in part by using HOME dollars. Other program areas include various rehab programs as well as energy efficiency retrofitting.

The Duluth HRA provides a rental assistance program through the City's HOME funds, which will support approximately 13 households this year using tenant based rental assistance. This program combined with the ESG Prevention and Rapid Rehousing program provides rental assistance.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Duluth Housing and Redevelopment Authority manages approximately 1,008 public housing units and 1,453 Section 8 Housing Choice Voucher units.

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

The City of Duluth does not expect to spend any CDBG, HOME, or ESG funds to address the needs of public housing beyond funding the HRA's tenant based rental assistance program. The HRA is exploring the various repositioning options allowed by HUD to move public housing to a more sustainable and reliable source of funding; thus, preserving public housing assets. These options include Section 18 disposition of scattered sites, RAD-PBRA and/or RAD-PBV for high-rise buildings, and Section 22 Streamlined Voluntary Conversion for remaining units not eligible for other types of conversion. The HRA will continue to monitor expansion and addition of repositioning options offered by HUD.

There are extensive waitlists for both the Section 8 Housing Choice Voucher Program and public housing. The HRA will continue to work at diligently processing applications from these lists. Periodically the HRA will send out letters to all households on the list and ask them to respond that they want to remain on the list (some may have housing already, some may have moved out of the area, etc.), to maintain efficiency in addressing Duluth's pressing housing needs.

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

The HRA has a resident who is commissioner on the HRA board in addition to a resident advisory board for all public housing and resident clubs at each of the six high rise buildings. The Duluth HRA also has a Family Self Sufficiency Program that receives funding from HUD for FSS activities, which include the option to set up an escrow for future home ownership.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be**

**provided or other assistance**

NA

**Discussion**

The city of Duluth works closely with the Duluth HRA to assure that the Public Housing policies and strategies are aligned with the cities strategies in order to best meet the need for housing in Duluth.



## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

St. Louis County (SLC) is one of many Continuum of Care (CoC) regions in Minnesota. Duluth is geographically located at the southern end of St. Louis County. There are two entitlement communities in SLC, the City of Duluth and St. Louis County.

City of Duluth has long history of working closing with SLC and homeless housing and service providers to address issues that impact persons who are homeless or at-risk of becoming homeless.

### **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**

The City of Duluth is part of the St. Louis County Continuum of Care (CoC). The CoC coordinated with homeless providers and has developed a collaborative system to reach out to homeless. An integral part of the system is the Coordinate Access. The service providers have agreed under Coordinated Entry to use the Service Prioritization Decision Assistance Tool (SPDAT) as a common assessment tool for all homeless persons. As part of the assessment all individuals and families looking to receiving housing assistance will first undergo a pre-screen administered by 2-1-1 United Way. This first step will help with prevention and diversion and refer those in need to emergency shelter. The client will then be administered the Vulnerability Index (VI) SPDAT at determined entry points. This is a quick, condensed version of the SPDAT and will give the recipient a acuity score which will determine the appropriate housing solution. The score will assess what program the individual best fits and puts the individual on a wait list if not available units are available. The most vulnerable individuals receive priority for housing. Once matched with the appropriate housing, the client's case manager will administer the SPDAT. The SPDAT measures a variety of issues that can effects a persons stability. The categories can be tracked over time as the SPDAT is administered every 3 months or so. The SPDAT can be inputted into HMIS. This will allow service providers to track stability much more effectively and show with data the progress an individual or family is making toward housing stability.

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

Through the Coordinate Entry system persons experiencing a housing crisis will be able to be provided with a housing solution efficiently and effectively. The transitional housing providers, emergency shelters, permanent supportive housing providers, and public housing providers have collaborated on creation of the Coordinate Access System. In doing so the agencies also worked to developed goals and standards for each part of the system for which a client may utilize. For example, in shelter the goal is to reduce bed nights or average stay in shelter before housing. If a person is in transitional housing he goal

is to place the client into permanent housing or at least keep the person in transition housing for 6 months rather than the street. If the person is in a permanent housing situation such as permanent supportive housing or public housing the goal is keep that person housed for 6 months. Meanwhile during all stages providers will be working to getting their clients stable income and employment, access to health services, etc. This is demonstrated in the chart below.

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

In 2020, the City of Duluth will fund Housing, Stabilization, and Coordinated Entry for 1,800 homeless people. This will include the work of six agencies that include; Churches United in Ministry, Life House, Salvation Army, Center City Housing Corporation, Safe Haven, and MACV-Duluth.

**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.**

The discharge plan outlines transition process steps, based on an evidence-based model called Critical Time

Intervention, a standardized assessment tool that is used by all discharging entities upon client admission to identify those at risk of homelessness, specific services to be offered to all clients and additional services offered to at-risk clients. The Discharge Plan also outlines the roles and responsibilities of the collaborative partner agencies, including coordination, information sharing, staffing patterns for institutional-based and community-based staff, and training.

## **Discussion**

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Cost of construction, including materials and labor

- Shortage of qualified builders which causes difficulty in receiving competitive bids
- Lack of available land, most of the buildable land has been developed.
- Lack of annual budgeted funding to demolish or repair buildings condemned for demolition or human habitation, allowing blight to persist in LMI neighborhoods.
- Limited Minnesota Housing funding for rehab of aging single-family structures occupied by LMI households, which leads to higher maintenance costs.
- Lack of a policy to require improvements to foreclosed properties in LMI neighborhoods that are on the vacant property register.
- Minnesota State Historic Preservation Office policies that create additional rehab costs, such as wooden windows and doors repaired rather than replaced by new historically designed materials.
- Outdated historic property references that trigger SHPO review of affordable housing rehab projects on buildings not eligible for listing, which increases costs and delays.
- No education requirement for owners and/or managers to secure a rental license.

### **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**

- Support selected demolition of blighted properties in LMI neighborhoods. If funded by Community Development, requirement will be to leave a “clean” site for redevelopment.
  - Community Development supported rehab projects will address all needed repairs and updates, including housing code, energy efficiency, and healthy home deficiencies.
  - Implement acquisition/rehab/resale activities to address vacant foreclosed properties in LMI

neighborhoods.

- Review annual Housing Report sales data to determine if a local study of median sales price would increase after-rehab value limit.

- Require rehab programs receiving Community Development funding to increase energy efficiency in existing homes by 20%, and require funded new construction to meet Energy Star standards.

- Provide funding for tenant-based rental assistance to help the “hard-to-house” and homeless population to secure adequate housing.

- Modify policies to eliminate the “re-instatement” of special assessments on tax forfeit lots that have the potential for redevelopment.

- Work with St. Louis County and the Minnesota Department of Revenue to revise policies to encourage redevelopment of tax forfeit land.

**Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The city of Duluth has identified a number of actions that will address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

#### **Actions planned to foster and maintain affordable housing**

The Housing Resource Connection(HRC) will be funded to provide information and services from five housing-related agencies on various housing programs in Duluth: One Roof Community Housing, the Housing and Redevelopment Authority of Duluth, the City of Duluth Community Development Department, the Arrowhead Economic Opportunity Agency and Ecolibrium3. The HRC is a one-stop-shop for information on purchasing a home or making your home or rental property a healthy, energy efficient and safe place to live. We offer assistance and programs on renovations, code requirements, weatherization, energy assessment, financial assistance, fuel assistance and healthy homes.

#### **Actions planned to reduce lead-based paint hazards**

City of Duluth policy requires all rental and homeowner rehabilitation programs and projects receiving federally funded assistance to coordinate with the Duluth HRA for lead assessment, testing and clearance services. Given the age of Duluth's housing stock that predicts 68% contains lead-based paint, the concentration of low- and moderate-income households in less expensive older units, and the past experience of agencies implementing rehab programs, it is highly probable that all, or nearly all, rehabbed units will contain potential lead hazards.

#### **Actions planned to reduce the number of poverty-level families**

Duluth At Work is a collaboration between the City of Duluth and Local Initiatives Support Corporation to help low income people find jobs and increase their income. Duluth At Work has four agencies that prepare individuals for employment at for-profit businesses and low income neighborhood business owners to increase their revenue. The overall goal of Duluth At Work is to give participants significant training, hired, and increase their income by 25% while developing a positive work history over three

years.

### **Actions planned to develop institutional structure**

The Housing Access Center will help ensure stable rental housing exists by educating existing and potential landlords and tenants regarding rights and responsibilities, mediating disputes between landlords and tenants, and connecting reputable tenants and landlords to facilitate healthy, long-term rental tenancy. Education will include landlord training/rental licensing class, provision of resources on tenant/landlord law and legal forms, Fair Housing training, Ready to Rent classes for hopeful tenants without a positive rental history, classes for high school students. An important part of the center will be mediation initiated by either tenants or landlords who are experiencing challenges. A third activity of the center will provide is to build and maintain a list of reputable landlords to which renters can be referred, as well as a list of "Ready to Rent" tenants.

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

The City of Duluth has a long history of collaborating with St. Louis County (SLC) in the delivery of funding and programming for the homeless. Community Development staff have established a strong partnership with SLC staff and have worked closely with them in developing the Heading Home St. Louis County 10-Year Plan to End Homelessness, establishing a governing body to oversee the 10-Year Plan—the Heading Home SLC Leadership Council, the Continuum of Care (CoC) process, and distribution and oversight of federal and state homeless funding that comes to the City and County, through HUD's CoC and ESG programming and through the state of Minnesota's Family Homeless Prevention and Assistance Program (FHPAP). City and County staff work closely with emergency shelters, transitional housing and other housing and homeless service provider agencies under the SLC CoC Process.

### **Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 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	113,674
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>113,674</b>

#### 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%

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

as follows:

N/A

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:

See Appendix:

CITY OF DULUTH HOME PROGRAM HOMEOWNERSHIP ASSISTANCE, HOMEBUYER ASSISTANCE,  
AND RESALE GUIDELINES

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

The city utilizes restrictive covenants to assure affordability during the required period.

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:

N/A

### **Emergency Solutions Grant (ESG) Reference 91.220(l)(4)**

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

See ESG Written Standards Attachment.

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

The CoC coordinated with homeless providers and has developed a Coordinate Access System. The service providers have agreed under Coordinated Access to use the Service Prioritization Decision Assistance Tool (SPDAT) as a common assessment tool for all homeless persons. As part of the assessment all individuals and families looking to receiving housing assistance will first undergo a pre-screen administered by 2-1-1 United Way. This first step will help with prevention and diversion and refer those in need to emergency shelter. The client will then be administered the Vulnerability Index (VI) SPDAT at determined entry points. This is a quick, condensed version of the SPDAT and



will give the recipient a acuity score which will determine the appropriate housing solution. The score will assess what program the individual best fits and puts the individual on a wait list if not available units are available. The most vulnerable individuals receive priority for housing. Once matched with the appropriate housing, the client's case manager will administer the SPDAT. The SPDAT measures a variety of issues that can effects a persons stability. The categories can be tracked over time as the SPDAT is administered every 3 months or so. The SPDAT can be inputted into HMIS. This will allow service providers to track stability much more effectively and show with data the progress an individual or family is making toward housing stability.

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

The City Community Development Committee uses the same process to allocate CDBG and ESG funds, based on an annual open application process, that is open to non-profit and community organizations. In 2015, there were six organizations that applied for ESG funding, and the Community Development Division worked with these agencies to identify capacity and a benchmark system that will allow for funding based on the number of homeless people served.

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

The Community Development Committee seeks out homeless or formerly homeless individuals to serve on the committee. The Committee has regularly had at least one homeless person appointed, and participates in the policy and funding decisions. Also the Heading Home Saint Louis County Leadership Council has homeless appointees and this groups helps to advise the funding of the ESG funds.

5. Describe performance standards for evaluating ESG.

See ESG Written Standards Attachment.

**Housing Trust Fund (HTF)  
Reference 24 CFR 91.220(I)(5)**

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
  
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
  
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
  
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
  
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
  
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.
  
- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).
  
- i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. **Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

6. **Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. **HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in

accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

**8. Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

**9. Refinancing of Existing Debt.** Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

<TYPE=[section 9 end]>

**Discussion:**