

Executive Summary

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

1. Introduction

The Consolidated Plan is a five-year planning document laying out the goals for the City of Duluth's Community Development program. The City uses this collaborative process to establish a unified vision for community development actions. This process allows the City and Citizens to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level. This document outlines the community's outcomes and objectives for 2020 through 2024.

The Consolidated Plan approach is also the means to meet the submission requirements for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG) formula programs.

The statutes for the formula grant programs set forth basic goals for the annual action plan and the jurisdiction's performance that will be evaluated by HUD. Each year the City's plan must state how it will pursue these goals for community development programs, as well as all housing programs.

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

Theme #1: Ensure all residents have access to necessary transportation and utility infrastructure.

Priorities include:

- Improve streets and sidewalks, and address snow clearing, in ways that do not increase cost burdens on low-income property owners. Support multimodal transportation by improving access to transit, and adding transit amenities such as bus shelters and street lights. Invest in pedestrian and bicycle infrastructure, and implement ADA improvements in targeted areas. Provide reasonable access to clean energy and improve energy efficiency to relieve energy burdens.

Theme #2: Increase the supply of affordable, quality housing.

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Priorities include:

- Provide housing cost assistance to alleviate cost burdens. Increase the number of housing units in locations that are convenient for access to jobs and food. Provide a variety of unit types at all levels of affordability, aiming for mixed-income neighborhoods. Housing types to focus on include supportive housing, accessible housing, units for individuals, and senior housing. Improve quality and safety of housing, including enforcement of existing codes and rehab of older structures.

Theme #3: Support thriving neighborhoods by addressing neighborhood issues and improving aesthetics.

Priorities include:

- Identify solutions to homes that are condemned or vacant, in order to address neighborhood blight. Ensure neighborhoods have key amenities such as quality lighting, street trees, and public art. Collaborate with the police department, neighborhood groups, and others to ensure neighborhood safety. Increase waste receptacles and sharps containers in parks and public facilities.

Theme #4: Build employment skills and opportunities.

Priorities include:

- Provide job training for low- and moderate-income individuals. Build the capacity of contractors in order to provide skilled jobs and meet housing development needs. Use economic development strategies to increase living wage jobs.

Theme #5: Support health and well-being.

Priorities include:

- Ensure health care access. Provide connections to recreation activities that promote physical and mental well-being. Eliminate food deserts and expand food access. Provide chemical dependency and mental health treatment, with a particular need for residential treatment.

3. Evaluation of past performance

Each program that is funded with CDBG, HOME and ESG funding is monitored annually to make sure that the number of people who were going to be served for a specific need were met. If not, then that program is evaluated to determine if the need for that the program is still a priority or if that need is being met elsewhere due to other new funding sources or if the community dynamics have changed and the demand for a specific need has decreased. Every year, there are public input sessions to gather input on community needs to evaluate if a need should be a goal for this plan. A description of the goals and a description of the public input process is provided in the annual action plan, which is submitted to HUD for review and approval.

4. Summary of citizen participation process and consultation process

The citizen participation process is outlined in the 2019 Citizen Participation Plan and was integral in goal-setting and developing strategies in the plan. The City used a combination of public hearing, newspaper outreach, and surveys (both online and in person) to identify needs in Duluth.

The Citizen Participation Plan lists out the public process that the Planning & Development Division utilizes throughout the year. The plan includes the process for the development of the Consolidated Plan. The Citizen Participation Plan can be found online at: <https://duluthmn.gov/planning-development>

As part of the Consolidated Planning process community outreach, the City Planning & Development Division staff used multiple outreach strategies to engage community members and the organizations that serve our community. An online Community Needs Assessment survey was available for 3 weeks from April 30, 2019 to May 21, 2019. The Community Development Committee held a Public Hearing on Community Needs on May 28, 2019. Division staff consulted with nonprofit and service providers who work on issues of healthcare, housing, homelessness, and education, and other community issues. These consultations used the same set of five questions, but have been conducted in a variety of ways including an online survey, in person meetings, emails, and phone calls.

At the June 18, 2019 public meeting of the Community Development Committee, the Committee discussed the 5-year goals and priorities for the Consolidated Plan based on the input gathered during the Community Needs Assessment process. The Committee also discussed the funding priorities for FY2020 HUD program funds.

In July 2019 the Planning & Development Division published the annual Housing Indicator Report, which is an analysis of the housing market in Duluth. At the July 16, 2019 public meeting of the Community Development Committee, the Committee adjusted and supported the draft 5-year goals for the 2020-2024 Consolidated plan.

The Community Development Committee reviewed the draft Consolidated Plan, the Action Plan, and FY2020 funding recommendations at its October 22, 2019 and May 5, 2020 meetings. The draft Consolidated Plan was available for 30-day public comment period from October 26, 2019 to November 25, 2019, and was made available April 5 to May 5, 2020. The 30-day comment periods were advertised

in the local newspaper and online. Copies of the draft plans were available at the local libraries, in the Planning & Development division office, and online. All public comment received during the comment periods and at the meeting was presented to the CD Committee and is referenced in the minutes.

5. Summary of public comments

All of the comments received during the public comment period and at the Community Development Committee meetings are referenced in the meeting summary from the public hearings.

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

The comments were related to funding requests, which will be considered.

7. Summary

The Consolidated Plan consists of a number of parts including: a housing and community needs assessment that analyzes the current market conditions, a section on the needs for people who are homeless, a Strategic Plan section and the Annual Action Plan. The Strategic Plan is a key component of the Consolidated Plan, as this section outlines the Community's objectives and outcomes to meet the needs identified in the assessment section. The Annual Action Plan, one of five annual plans, outlines how the federal Community Development resources will be allocated in FY 2020. Each year after that an Annual Plan will be completed to communicate how these funds will be allocated to meet the objectives identified in the Consolidated Plan.

The Annual Action Plans will also include a section that evaluates the community's performance towards meeting the objectives outlined in the Consolidated Plan, meaning how well we are achieving progress towards the priority needs of the City of Duluth.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	DULUTH	Planning and Development Division
HOME Administrator	DULUTH	Planning and Development Division
ESG Administrator	DULUTH	Planning and Development Division

Table 1 – Responsible Agencies

Narrative

On behalf of the City of Duluth, the Planning and Development Division within the Department of Planning and Economic Development is the lead agency responsible for formulating plans and strategies for housing and community development efforts. The Division is directly responsible for administering and developing the Consolidated Plan, which outlines the community’s goals and investment strategies for the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships Program (HOME) and Emergency Solution Grant Program (ESGP). Also, the Community Development Division works with other City departments, the Housing and Redevelopment Authority of Duluth (HRA), neighborhood and citywide non-profit groups to implement the Community Development program.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Duluth is dedicated to developing a Consolidated Plan that is effective in meeting the needs of low income & moderate income people within the city. The Community Development Division spent nine months developing this plan which included outreach to the public and a variety of stakeholders.

An advisory group of citizens assists with reviewing community development strategies by providing direct citizen input into the planning and prioritization process. That group is the Community Development Committee (CD Committee). The CD Committee is made up of nine communitywide representatives. The CD Committee is advisory to the City Administration and the City Council.

The participation process for the Community Development Program is detailed in the City of Duluth Citizen Participation Plan, 2019 publication. In general terms, the process consists of two tiers. The CD Committee helps to provide community perspectives on the Community Development Program and oversee the funding process. Secondly, the city uses a public hearing and community needs survey.

The Community Development Division, as the lead entity, strives to involve many partners in addressing community development needs and issues. There are many other participants involved with housing and community development issues and programs in Duluth. As the lead agency, the Division strives to achieve close cooperation among these other entities.

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

The Planning and Development Division works closely with the Housing and Redevelopment Authority of Duluth (Duluth HRA) which is the local public housing administrator for Duluth. The City participates in a group called the Affordable Housing Coalition, which is made up of numerous agencies in Duluth that provide housing and homeless services and programs to those in need. This group meets regularly to discuss issues and gaps in service, as well as, works to develop strategies to assist those in need of housing assistance and other needs. This group is comprised of City and County officials, as well as housing agencies: Duluth HRA, One Roof Community Housing and Ecolibrium3, as well as supportive housing providers: Salvation Army, Center City Housing, Loaves and Fishes, Life House, Lutheran Social Services, MACV; and homeless shelters: CHUM and Safe Haven, and service providers such as Human Development Center, Damiano, American Indian Community Housing Organization, Community Action Duluth. City staff attends these meetings with the St. Louis County Public Health and Human Services staff.

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

The City of Duluth is located in the St. Louis County Continuum of Care (COC). The City of Duluth has a very interactive role with the COC, in reviewing the community needs for the whole populations as well as the sub populations and using this information in developing a prioritization process based on the annual needs and current data and performance measures to align the funding to best address the needs of homeless persons and persons at risk. The City is also actively works with the COC to implement the 2018 St. Louis County Five-Year Plan to End Homelessness.

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

The City of Duluth continues to work closely with the St. Louis Continuum of Care (CoC) on providing the ESG guidance which contains specific protocols for prioritizing services to eligible households. As part of the CoC several committees have been developed that have representation from the City, County, service providers, and clients. These committees and their duties are as follows.

Heading Home St. Louis County Leadership Council- Establishes annual targets through strategic planning, decides final funding and reallocation, review and ranks projects, and monitors program performances.

Data/HMIS Committee- Regularly review system level data and identify additional internal and external data sources. Oversees and monitors HMIS data collection and data quality and resolve any issues between provider (s) and Data Collection.

Evaluation and Planning Committee – Reviews the annual Point in Time Count, performance measures, HMIS data, and City and County ESG annual reports (CAPERS) and makes recommendations to the leadership council and identify strategies not yet in place, revisit and update the objective achievements and plan of action.

Other ad-hoc workgroups have been created to address Coordinated Entry, communication of priorities, and prevention targeting.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOUSING AND REDEVELOPMENT AUTHORITY OF DULUTH
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Duluth and the Housing and Redevelopment Authority of Duluth (HRA) have an ongoing working relationship, and HRA was consulted throughout the Consolidated Plan process to take into account housing needs and strategies.
2	Agency/Group/Organization	Duluth Affordable Housing Coalition
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Duluth's Affordable Housing Coalition is made up of over twenty non-profit organizations and governmental agencies working to develop and preserve affordable housing throughout Duluth. The Coalition addresses the need for affordable housing along the entire spectrum from the "hardest to house" through workforce housing. The consultation with this group was extremely helpful in identifying gaps in service and developing priorities and goals. The city will continue to work with this group to prioritize and direct funding.
3	Agency/Group/Organization	COMMUNITY ACTION DULUTH
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment Community Action Agency
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Action Duluth is a community action agency and provides a number of services including a Financial Opportunities Center, is a career and personal financial service centers that focus on the financial bottom line for low-to-moderate income individuals. They will continue to be consulted for the identification of barriers to employment and increasing income. Community Action Duluth works with other agencies that were actively involved in the development of the consolidated plan.
4	Agency/Group/Organization	Duluth Workforce Center
	Agency/Group/Organization Type	Services-Education Services-Employment Local and State Collaboration
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Employment Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Duluth Workforce Center is also known as the Duluth CareerForce, which is a collaboration of the several agencies including the Duluth Workforce Department and the state Department of Employment and Economic Development. The city relies upon this agency to coordinate city job training, education, and employment connections. CareerForce will continue to be used in identifying growing industry sectors, employment training needs, and other efforts needed to grow jobs and employment in Duluth. As identified by the center, Duluth is now working to encourage economic development efforts to include training for construction and aircraft assembly sectors, which are in great need.
5	Agency/Group/Organization	Community Development Committee
	Agency/Group/Organization Type	Citizen Committee
	What section of the Plan was addressed by Consultation?	Oversees City CDBG Process

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Committee is a group of appointed citizens that have interest and experience with housing and community development issues. The Committee oversees the entire CDBG Program; including the development of the Consolidated Plan, Annual Action Plan, CAPER Report, and all funding recommendations. The committee makes recommendations to the City Council and Mayor.
6	Agency/Group/Organization	United Way of Greater Duluth
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment Foundation
	What section of the Plan was addressed by Consultation?	Funding Partner
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The United Way of Greater Duluth helps the community through strategic investments in a network of local programs and initiatives, United Way helps meet the health and human care needs of people in the Greater Duluth area by investing in the building blocks of a good life: Education, Income Health and Basic Needs. As a funding partner with the City, the two agencies will continue to work together to identify gaps and work to avoid duplication of services/funding.
7	Agency/Group/Organization	Ordean Foundation
	Agency/Group/Organization Type	Private Foundation Foundation
	What section of the Plan was addressed by Consultation?	Funding Partner
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Ordean Foundation works to fund projects and efforts in the Duluth area, often times with much overlap of CDBG related activities. The City of Duluth will continue to collaborate with the Ordean Foundation to continue to ensure that gaps in services are met and avoid duplication of services/funding.

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8	Agency/Group/Organization	Northland Foundation
	Agency/Group/Organization Type	Private Foundation Foundation
	What section of the Plan was addressed by Consultation?	Funding Partner
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Northland Foundation is a regional foundation serving the communities of northeastern Minnesota, emphasizing funding projects to help children, youth, families, small/medium businesses, and the elderly. The City will continue to work with the Northland Foundation to identify funding gaps and eliminate the duplication of services/funding.
9	Agency/Group/Organization	Duluth Superior Area Community Foundation
	Agency/Group/Organization Type	Private Foundation Foundation
	What section of the Plan was addressed by Consultation?	Funding Partner
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Duluth Superior Area Community Foundation works to improve the region through funding projects that include the arts, community and economic development, education, environment, and human services. The City will continue to collaborate with the foundation to identify the gaps in services and avoid the duplication of services.
10	Agency/Group/Organization	Generations Health Care Initiatives
	Agency/Group/Organization Type	Private Foundation Foundation
	What section of the Plan was addressed by Consultation?	Funding Partner

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Generations Health Care Initiatives is a private foundation that supports innovative, local programs that expands access to health care and improves the health of underserved people in the Duluth/Superior area and northeastern Minnesota. Generations place in Duluth is important and the city relies upon Generations to provide health related information, like the report titled "Bridge to Health" which provides information that helps to identify gaps and health needs in the region.
11	Agency/Group/Organization	Duluth Local Initiatives Support Corporation
	Agency/Group/Organization Type	Local Initiative Support Corporation
	What section of the Plan was addressed by Consultation?	Economic Development Funding Partner
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Duluth Local Initiative Support Coalition (Duluth LISC) is an agency in Duluth that works to help nonprofit community development organizations transform distressed neighborhoods into healthy and sustainable communities. Duluth LISC also helps to coordinate the neighborhood revitalization plans that Duluth has completed for each of the four core neighborhoods in Duluth. The city works with LISC to coordinate the Duluth At Work program which is a job training program for low income people. Duluth works with LISC to identify needs, coordinate revitalization efforts, and collaborate to reach the low income neighborhoods and CDBG Target areas in Duluth.
12	Agency/Group/Organization	Saint Louis County Health and Human Services Dept
	Agency/Group/Organization Type	Services-Children Services-Health Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	County Government

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The St. Louis County Health and Human Services Department manages the county Continuum of Care process and works to coordinate homeless and emergency services in within the County. The County is a partner with the city in a providing coordination in homeless services and working to identify gaps and unmet needs.
13	Agency/Group/Organization	Saint Louis County Community Development Division
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	County Government
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The St. Louis County Community Development Division manages the CDBG funds that come to the county. Although these funds are directed outside of the City of Duluth, the city continues to consult with the county's Community Development staff in order to look for opportunities for collaboration and to identify gaps.
14	Agency/Group/Organization	ARDC- Arrowhead Area Agency on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Senior Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Arrowhead Regional Development Commission- Arrowhead Area Agency on Aging the designated area agency on aging for the seven county arrowhead region and works to provide three critical functions: OAA funding administration, community planning and service development, and information and assistance. Further coordination and consultation could be helpful in identifying needs and service gaps for elderly people in the community.
15	Agency/Group/Organization	MN ASSISTANCE COUNCIL FOR VETERANS
	Agency/Group/Organization Type	Services - Housing Services-homeless

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	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MACV offers services and housing for veterans experiencing homelessness. The organization was asked a series of five questions regarding the identification of priority community needs, emerging needs, and fair housing. The information they provided in the consultation helped inform the Community Needs Assessment and the goals for this 5-year Consolidated Plan.
16	Agency/Group/Organization	SALVATION ARMY (DULUTH)
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salvation Army offers services and housing for people experiencing homelessness. The organization was asked a series of five questions regarding the identification of priority community needs, emerging needs, and fair housing. The information they provided in the consultation helped inform the Community Needs Assessment and the goals for this 5-year Consolidated Plan.
17	Agency/Group/Organization	CENTER CITY HOUSING
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Center City Housing develops, owns and manages affordable housing properties for low to moderate income people, people struggling with alcoholism and addiction, and people experiencing homelessness. The organization was asked a series of five questions regarding the identification of priority community needs, emerging needs, and fair housing. The information they provided in the consultation helped inform the Community Needs Assessment and the goals for this 5-year Consolidated Plan.
18	Agency/Group/Organization	ACCESSIBLE SPACE INC. (ASI)
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ASI develops, owns and manages affordable housing properties for low to moderate income people with traumatic brain injuries and physical disabilities. The organization was asked a series of five questions regarding the identification of priority community needs, emerging needs, and fair housing. The information they provided in the consultation helped inform the Community Needs Assessment and the goals for this 5-year Consolidated Plan.
19	Agency/Group/Organization	City of Duluth
	Agency/Group/Organization Type	Other government - Local Engineering Department
	What section of the Plan was addressed by Consultation?	Transportation and Infrastructure

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Engineering Department is responsible for designing and maintaining much of the transportation infrastructure such as roads and sidewalks. They consider ADA requirement, safe routes to school, and ways to improve neighborhood aesthetics via boulevard design and tree planting along roads. The department was asked a series of five questions regarding the identification of priority community needs, emerging needs, and fair housing. The information they provided in the consultation helped inform the Community Needs Assessment and the goals for this 5-year Consolidated Plan.
20	Agency/Group/Organization	SOAR CAREER SOLUTIONS
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SOAR provides holistic and creative career planning services to low to moderate income job seekers and career changers in Duluth and the surrounding area. The organization was asked a series of five questions regarding the identification of priority community needs, emerging needs, and fair housing. The information they provided in the consultation helped inform the Community Needs Assessment and the goals for this 5-year Consolidated Plan.
21	Agency/Group/Organization	Churches United in Ministry (CHUM)
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CHUM runs the homeless shelter in Duluth; and CHUM staff have active roles in the homeless programing for the community.

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

NA

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	Saint Louis County	The Continuum of Care efforts of the county relate closely with the goals and strategies of the development of the Strategic Plan. The city works closely with the county to ensure that the needs associated in the Continuum of Care are also addressed within the Strategic Plan. Both plans have a goal to provide homeless services and ensure that there is adequate coverage of homeless programs.
St. Louis County 5 Year Plan to End Homelessness	Saint Louis County	In 2018, St. Louis County adopted a 5 Year Plan to End Homelessness and to create a new strategy, based on national and local best practices, to reduce the suffering of our most vulnerable citizens. The city's strategic plan closely follows this plan and strives to meet the goals that were set out in the plan.
Imagine Duluth 2035	City of Duluth	In 2018, the City updated the Comprehensive Plan to focus more on providing a resilient, accessible, sustainable, fairer and health community for the people who live in Duluth.

Table 3 – Other local / regional / federal planning efforts

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

The City of Duluth works with Minnesota Housing in prioritizing housing and community needs. Annually the City signs a Joint Powers Agreement with the State for Low Income Housing Tax Credit financing to leverage higher dollar amounts for the construction of housing.

Narrative (optional):

The City of Duluth coordinates with local governments and agencies that manage flood plains, shore land areas, public water, and emergency management which includes, the City of Duluth Fire Department which provides emergency management services, the Planning and Economic Development Department which provides flood plain management for the city, and the St Louis River Technical Advisory Committee which is committee organized by the city of Duluth to connect partners from the Minnesota Department of Natural Resources, Minnesota Pollution Control Agency, and the Environmental Protection Agency which advise and partner on land and water resources.

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size="2">The city also continues to consult with Duluth Workforce Development partners, Ecolibrium3, and Duluth Local Initiatives Support Corporation to identify partners and efforts to narrow the digital divide and improve access to technology which continues to be a priority in the community.</div>

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

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

The citizen participation process is outlined in the 2018 Citizen Participation Plan and was integral in goal-setting and developing strategies in the plan. The City used a combination of public hearing, newspaper outreach, and surveys (both online and in person) to identify needs in Duluth.

The Citizen Participation Plan lists out the public process that the Planning & Development Division utilizes throughout the year. The plan includes the process for the development of the Consolidated Plan. The Citizen Participation Plan can be found online at: <https://duluthmn.gov/planning-development>

As part of the Consolidated Planning process community outreach, the City Planning & Development Division staff used multiple outreach strategies to engage community members and the organizations that serve our community. An online Community Needs Assessment survey was available for about 3 weeks from April 30, 2019 to May 21, 2019. The Community Development Committee held a Public Hearing on Community Needs on May 28, 2019. Planning & Development Division staff sent some language and an image out to community partners who serve low-moderate income people and people of color, asking them to share the survey on social media. City partners such as the library and CareerForce were asked to display the information about the survey near computers that members of the public have access to at their locations. Division staff consulted with nonprofit and service providers who work on issues of healthcare, housing, homelessness, and education, and other community issues. These consultations used the same set of five questions, but have been conducted in a variety of ways including an online survey, in person meetings, emails, and phone calls.

At the June 18, 2019 public meeting of the Community Development Committee, the Committee discussed the 5-year goals and priorities for the Consolidated Plan based on the input gathered during the Community Needs Assessment process. The Committee also discussed the funding priorities for FY2020 HUD program funds.

In July 2019 the Planning & Development Division published the annual Housing Indicator Report, which is an analysis of the housing market in Duluth. At the July 16, 2019 public meeting of the Community Development Committee, the Committee finalized and approved the draft 5-year goals for the 2020-2024 Consolidated plan.

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The Community Development Committee will review the draft Consolidated Plan, the Action Plan, and FY2020 funding recommendations at its October 22, 2019 public meeting. The draft Consolidated Plan will be published for a 30-day public comment period from October 26, 2019 to November 25, 2019. The 30-day comment period will be advertised in the local newspaper and online. Copies of the draft materials will be available at the local library, in the Planning & Development division office, and online. Interested community members can obtain paper copies of the draft Consolidated Plan at no cost. The Committee will hold a Public Hearing on November 19, 2019 to hear community input regarding the Consolidated Plan, the Action Plan, and the FY2020 funding recommendations. A summary of all public comments received will be attached to the Consolidated Plan. After the 30-day comment period is over, the Community Development Committee will formally approve the Consolidated Plan, Action Plan, and funding recommendations, which will then also go to a public meeting of the City Council for formal approval before being submitted to HUD.

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	Internet Outreach	Minorities Low to Moderate income people	The city conducted an online survey and asked sub-recipients to help to distribute and encourage their participants and the community to identify their needs.	359 responses were recorded and included in the Consolidated Plan Outreach Summary	All comments accepted.	https://duluthmn.gov/media/8263/outreach-summary-for-52819-cd-committee-meeting.pdf

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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)
2	In Person	Minorities Persons with disabilities Non-targeted/broad community Persons experiencing homelessness	Consulted with nonprofit and service providers who work on issues of healthcare, housing, homelessness, and education, and other community issues.	12 agencies participated in the consultation and provided responses to the open-ended 5-question survey.	All comments were accepted.	https://duluthmn.gov/media/8263/outreach-summary-for-52819-cd-committee-meeting.pdf
3	Newspaper Ad	Non-targeted/broad community	A Public Hearing advertisement was placed in the Duluth News Tribune which has a broad circulation throughout the region.	No comments were received.	NA	

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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 Hearing	Persons with disabilities Non-targeted/broad community	8 people attended the public hearing.	No additional comments were received.	All comments were accepted.	https://duluthmn.gov/media/WebSubscriptions/33/20190528-33-10790.pdf

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Multiple outreach strategies to engage community members and the organizations An online Community Needs Assessment survey was available for 3 weeks from April 30 to May 21, 2019. Community Development Committee held a Public Hearing on Community Needs on May 28, 2019. Planning Staff communicated to partners who serve low-moderate income people and people of color, asking to share the survey on social media. City partners such as the library and CareerForce asked to display information about survey near computers that members of the public have access to at locations. Community Needs Assessment online survey 359 responses. 31% of respondents live zip codes include CDBG eligible low-to-moderate income census tracts. 92% respondents identified their race are white. Similar to percentage of Duluth's total population that is white. Survey respondents asked choose one first priority and one second priority community need. After choosing need, respondents directed follow-up question asked more detail about need they chose. Top priorities improve infrastructure, lower housing costs, and address blight. At end survey, respondents were asked in open ended question if any other needs should be addressed. Nearly half of respondents answered. Brought up issues of housing stock and housing choice, particularly for middle-income households. Many respondents see only housing options as poor quality housing or luxury housing, with nothing in middle even for those who can afford to pay bit more. Many people answered question talked need for employers offer living wages jobs and want for wider variety of types jobs. Many respondents brought up racial inequities they see and had experienced in Duluth including housing segregation and token involvement by historically marginalized communities in decision-making processes. Respondents mentioned wanting mixed income neighborhoods many types of housing at a variety of price points. Division staff consulted with nonprofit and service providers who work on issues of healthcare, housing, homelessness, and education, and other community issues. These consultations used the same set of five questions, but have been conducted in a variety of ways including an online survey, in person meetings, emails, and phone calls. Top three identified existing needs include: Affordable housing, Job skills training, and Access to transit When asked about new or emerging needs, housing considerations included re-entry housing, supportive housing, quality of housing stock, housing for people with physical disabilities, and cost of energy/heat/utilities. New or emerging needs other than housing included transportation access, street/sidewalk improvements, snow removal, access to health care, access to technology, racially isolated neighborhoods, education, job training, mental health, chemical dependency, and issues hiring and retaining quality supportive housing staff. Top identified existing needs include infrastructure, lower housing costs, address blight, affordable housing, job skills training, and access to transit Identified new or emerging needs included re-entry housing, supportive housing, quality of housing stock, housing for people with physical disabilities, and cost of energy/heat/utilities. New or emerging needs other than housing included transportation access, street/sidewalk

Demo

improvements, snow removal, access to health care, access to technology, racially isolated neighborhoods, education, job training, mental health, chemical dependency, and issues hiring and retaining quality supportive housing staff. Identified barriers to fair housing are criminal history/re-entry issues, mental health, lack of accessible housing, general availability and supply of affordable housing, transportation to housing (i.e. access to transit), discrimination, and unsafe housing conditions of some rental housing

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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	86,265	86,180	-0%
Households	35,856	35,410	-1%
Median Income	\$39,602.00	\$45,034.00	14%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,645	4,805	5,915	3,555	15,495
Small Family Households	1,235	1,310	1,695	1,290	7,595
Large Family Households	125	115	160	210	785
Household contains at least one person 62-74 years of age	815	685	1,185	685	3,175
Household contains at least one person age 75 or older	590	915	985	420	1,260
Households with one or more children 6 years old or younger	780	580	765	585	1,315

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	250	155	65	25	495	15	0	15	25	55
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	60	35	0	155	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	30	15	4	129	15	25	25	30	95
Housing cost burden greater than 50% of income (and none of the above problems)	2,420	845	345	15	3,625	670	365	290	55	1,380

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	700	1,305	860	125	2,990	185	520	905	490	2,100
Zero/negative Income (and none of the above problems)	190	0	0	0	190	85	0	0	0	85

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,815	1,085	460	45	4,405	700	395	325	110	1,530
Having none of four housing problems	1,555	2,085	2,420	1,080	7,140	300	1,240	2,710	2,320	6,570
Household has negative income, but none of the other housing problems	190	0	0	0	190	85	0	0	0	85

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

Demo

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	840	735	264	1,839	165	315	450	930
Large Related	65	50	15	130	14	30	50	94
Elderly	550	325	410	1,285	379	335	405	1,119
Other	2,015	1,210	570	3,795	295	220	305	820
Total need by income	3,470	2,320	1,259	7,049	853	900	1,210	2,963

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	590	325	4	919	155	135	105	395
Large Related	65	0	0	65	10	15	15	40
Elderly	435	90	175	700	285	110	105	500
Other	1,610	525	200	2,335	225	110	70	405
Total need by income	2,700	940	379	4,019	675	370	295	1,340

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	130	80	20	4	234	15	29	15	25	84

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	10	4	0	14	0	0	10	4	14
Other, non-family households	10	4	25	0	39	0	0	0	0	0
Total need by income	140	94	49	4	287	15	29	25	29	98

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

There is no one comprehensive description of the single person household in need of housing assistance; they vary from people with felonies to people who have recently escaped a domestic violence situation to veterans to young adults who are no longer living in foster care. The COC uses the PIC and HMIS data to prioritize the housing need and services in the community.

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

Safe Haven Shelter and the American Indian Community Housing Organization’s Dabinool’gan Shelter both provide emergency shelter for victims of domestic violence. Safe Haven serves more than 500 and AICHO serves more than 100 women and children each year. Approximately one third (1/3) of the persons served are single women; two thirds (2/3) are the women and children who make up the families that are served. Also, almost two thirds (2/3) of the women (and children) accessing the domestic violence shelters in Duluth are either of Black/African American or Native American, which is extremely high compared to the general population of Duluth. According to shelter reports, many of the singles and families will return to their previous living situation, some will find market-rate housing in the community and a small amount will access transitional housing or permanent supportive housing

units in the community. Others will be assisted in obtaining housing through rapid re-housing assistance. Life House, which focuses on providing housing to youth, has also increased efforts to provide housing and services to victims of violence, especially ones who have had the experience of being trafficked.

What are the most common housing problems?

The cost of housing and the lack of affordable units is the main housing problem in Duluth. Of those who had one or more housing problems, renters were the most affected by housing cost, at approximately twice the rate of homeowners. Low and moderate income rental households paying 30% or more of their income for housing numbered 7,125, the same income homeowners paying 30% or more numbered 3,403. For severely cost burdened households, those paying 50% or more of income for housing, there were 4,190 renters and 1,594 homeowners. The lowest income households (0-30% area median income) were the most cost burdened. In 2019, the City of Duluth commissioned a housing study that shows the need for affordable housing has been increasing.

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

The CHAS numbers indicate that approximately one-third of renter households have one or more severe housing problems. This information was substantiated with the 2019 Update of Affordable and Workforce Housing Needs in Duluth, Minnesota dated October 2019. This study stated that following affordable housing units needed to be built between 2019 and 2024 to meet demand:

- 87 single family units
- 36 owner occupied units
- 2,202 Subsidized Rental units for 50% or less AMI households
- 1,010 Affordable Rental units for 50 to 80% AMI households
- 297 Active Adult (55+) Senior 50 to 60% AMI households

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

For many years, St. Louis County has funded prevention and homeless assistance in the City of Duluth through the state-funded Family Homeless Prevention and Assistance Program (FHPAP). In 2009, the City began providing prevention and rapid re-housing assistance through the Homeless Prevention and Rapid Re-housing Program (HPRP) stimulus program. Through the HEARTH Act, and with the changes to the Emergency Solutions Grant (ESG) Program, the City began receiving additional ESG funds targeted specifically for prevention and rapid re-housing activities. Community Development staff, along with the

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Duluth housing and services providers that carry out prevention and Rapid Re-housing assistance, identified Prevention risk factors to be used in targeting households to serve. The risk factors used by the ESG (and FHPAP) programs include:

- Has moved 2 or more times prior to application for assistance because of economic reasons
- Is living in the home of another because of economic hardship
- Has been notified that their right to occupy their current housing will be terminated within 2 weeks
- Lives in a hotel or motel because they have no place else to go
- Is exiting a public-funded institution or system of care
- Household income 30% or below the area median income

The needs of formerly homeless families and individuals receiving rapid-rehousing assistance whose assistance is or will be terminated continue to need connections to mainstream services as well as continued, but less frequent, monitoring by the case manager that has been working with them. In addition, the County has been increasing efforts to work with Board and Lodges to better address housing needs for low income individuals.

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

The City does not have a methodology for estimating the number of at-risk households. However, with the ESG funds available for prevention and rapid re-housing assistance, 35% are targeted for prevention assistance and 65% are targeted for rapid re-housing. The FHPAP program targets 65% of the funding for prevention and 35% for rapid re-housing. ESG providers meet bi-monthly to review household need of current applicants and prioritize assistance to families first, then youth, then singles.

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

The high cost of housing, especially for those in the 0-30% income category, creates instability and overcrowding. An increased risk of homelessness is also a by-product.

Discussion

There is a variety of characteristics of LMI households that need housing, but there are several studies showing the City of Duluth needs more affordable units.

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

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

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,395	975	275
White	3,515	770	255
Black / African American	360	30	14
Asian	165	34	0
American Indian, Alaska Native	204	49	4
Pacific Islander	0	0	0
Hispanic	50	20	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,310	1,500	0
White	2,820	1,445	0
Black / African American	200	15	0
Asian	35	8	0
American Indian, Alaska Native	75	20	0
Pacific Islander	0	0	0
Hispanic	65	4	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,550	3,365	0
White	2,395	3,135	0
Black / African American	24	34	0
Asian	15	25	0
American Indian, Alaska Native	45	65	0
Pacific Islander	0	0	0
Hispanic	30	4	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	765	2,785	0
White	735	2,570	0
Black / African American	4	30	0
Asian	10	4	0
American Indian, Alaska Native	4	24	0
Pacific Islander	0	0	0
Hispanic	10	65	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Demo

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

The information shows the current housing stock is insufficient.

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

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

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,515	1,855	275
White	2,835	1,455	255
Black / African American	255	135	14
Asian	130	69	0
American Indian, Alaska Native	159	94	4
Pacific Islander	0	0	0
Hispanic	50	20	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,480	3,325	0
White	1,265	3,000	0
Black / African American	115	100	0

Demo

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	20	24	0
American Indian, Alaska Native	55	34	0
Pacific Islander	0	0	0
Hispanic	15	55	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	785	5,130	0
White	755	4,775	0
Black / African American	0	60	0
Asian	0	40	0
American Indian, Alaska Native	0	120	0
Pacific Islander	0	0	0
Hispanic	20	10	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	155	3,400	0
White	150	3,150	0
Black / African American	4	30	0
Asian	0	14	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	0	75	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

In the 0%-30% area median income category, 76% or more of persons in a racial or ethnic group would have to have severe housing problems to indicate a disproportionately greater need. In this income group, American Indian / Alaska Native were at 79%, and Hispanic at 86%. In the 80%-100% income category, Black / African American, American Indian, and Hispanic groups showed greater percentage need than Duluth as a whole. These numbers are not stastically significant, therefore it is difficult to determine need.

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

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

Introduction:

In the category of households who pay 30%-50% of their income for housing, there were no racial or ethnic group with disproportionately greater need than all households falling into this category. However, for those paying half or more of their income for housing, three groups showed a higher percentage of need, Black / African American, American Indian, and Hispanic.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	23,705	5,880	5,560	275
White	22,425	5,205	4,690	255
Black / African American	150	214	365	14
Asian	175	75	145	0
American Indian, Alaska Native	290	130	215	4
Pacific Islander	10	0	0	0
Hispanic	275	70	75	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

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

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

There are a few instances of statistical disproportional need by racial or ethnic group in the tables showing housing problems. However, the small number of racial or ethnic households make it difficult to draw any conclusions from these numbers. A general trend is seen when the racial and ethnic categories are combined and compare that to the total jurisdiction and to white people. In general people of color disproportionately face a greater housing cost burden and greater housing need.

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

All of the needs are identified above.

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

The population of people of color (POC) in Duluth is small so it is hard to show any statistically significant trends or difference when focusing on one racial group other than white people. If we combine all people of color into one group and compare to statistics about Duluth as a whole or to the white population it is easier to see statistically significant trends and differences. The overall population of people of color in Duluth, according to the 2013-2017 ACS estimates is 8,698 people or 10% of the population. There are a few neighborhoods that are home to a disproportionately higher share of people of color: the Central Hillside (24% POC), East Hillside (16% POC), and Lincoln Park (17% POC). These three neighborhoods are also some of the lowest income neighborhoods in the City. Duluth's overall poverty rate is 20% of the population living with income below poverty. In both the Central and East Hillside neighborhoods, 36% of the population is living with income below poverty level and in Lincoln Park 26% of the population is living with income below poverty level. This wealth gap and the segregation of people of color into the lower income neighborhoods is a direct result of government policies, one of which is called redlining. In the 1930s Federal Housing Administration (FHA) policies informed how home loans were granted in the United States. The Home Owners' Loan Corporation (HOLC), a government-sponsored corporation created as part of the New Deal, evaluated neighborhoods in cities across the country. Neighborhoods were graded on a scale of A to D, A being the best neighborhoods to invest in and D being the neighborhoods deemed too risky to invest in. This process is called redlining because the D neighborhoods were color coded in red on the maps created by the HOLC. Often the HOLC graded neighborhoods where black people and immigrants lived very low

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based on the fact that nonwhite people lived there, rather than on an objective evaluation of the housing stock.

NA-35 Public Housing – 91.205(b)

Introduction

The Duluth Housing and Redevelopment authority (HRA) was created by state-enabling legislation and approval of the city of Duluth in 1948. A seven-member Board of Commissioners governs the HRA. Commissioner terms are staggered five years and the Mayor of Duluth appoints all commissioners with approval by Duluth City Council.

Currently the Duluth HRA owns and manages 1008 units of public housing, including six high-rise developments (Tri-Towers, Grandview Manor, King Manor, Ramsey Manor, Midtowne Manor I, and Midtowne Manor II) as well as approximately 300 scattered site properties located throughout the City as mostly single-family homes. The Duluth HRA also owns public housing units through the HUD HOPE VI grant program awarded in 2003. Three mixed-income developments were created through this program. Those developments include Harbor Highlands, Village Place, and The Village at Matterhorn.

In addition to public housing, the Duluth HRA administers HUD funded rental assistance to qualifying households through the Section 8 Housing Choice Voucher program. Participants in this program select privately owned housing in the City that meets the program’s payment standards, housing quality, and eligibility factors. 1,453 households currently participate in the housing choice voucher program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	1	27	1,118	1,411	70	1,333	0	0	0

Table 22 - Public Housing by Program Type

Demo

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	2,436	4,537	10,456	10,419	7,337	10,524	0	0
Average length of stay	0	1	6	5	2	5	0	0
Average Household size	1	1	1	2	1	2	0	0
# Homeless at admission	0	3	4	7	5	2	0	0
# of Elderly Program Participants (>62)	0	2	179	144	4	140	0	0
# of Disabled Families	1	5	414	603	25	574	0	0
# of Families requesting accessibility features	1	27	1,118	1,411	70	1,333	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	23	856	1,058	44	1,009	0	0	0
Black/African American	0	3	136	207	11	196	0	0	0
Asian	0	0	58	14	1	12	0	0	0
American Indian/Alaska Native	1	1	60	132	14	116	0	0	0
Pacific Islander	0	0	8	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	9	11	0	11	0	0	0
Not Hispanic	1	27	1,109	1,400	70	1,322	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)

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

Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD. In response to the Section 504 Needs assessment completed in the past, the HRA has set up an Admission and Continued Occupancy Plan (ACOP) to comply with 24 CFR Part 8. Further outlined in chapters 2 and 3 of the ACOP, the HRA must make all aspects of the public housing program accessible to persons with disabilities and consider requests for reasonable accommodations when a person's disability limits their full access to the unit, the program, or the PHA's services. In response to the Section 504 needs assessment, the HRA has put in place a detailed process for when an accessible unit becomes available and when an applicant with a need for an accessible unit comes into the pool of applicants being processed.

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

As of August 2019, the wait times for public housing through the Duluth HRA are 12-18 months for all unit sizes. A total of 1,868 applications are on the waitlist for public housing. The breakdown of units for public housing applications are as follows: one bedroom with 1,233, two bedrooms with 447, three bedrooms with 163, four bedrooms with 22, and five bedrooms with three units. It is certain that not every applicant on the waiting list will receive public housing from the HRA in the next year, making it evident that outside housing programs or an increase in public housing is needed.

There are currently 2,935 individuals on the Section 8 Housing Choice Voucher waitlist. It takes approximately 24 months to obtain housing after being on the Section 8 waitlist. It is certain that not every applicant on the waiting list will receive a Housing Choice Voucher from the HRA in the next year, making it evident that outside housing programs or an increase in number of vouchers is needed. For the most recent full calendar year, 2018, the percentage of Housing Choice vouchers returned was 46.5% of 200 vouchers issued. The percentage of participants not able to lease up for calendar year 2018 is skewed due to the tight rental market in Duluth and short window of time to successfully find an apartment with a voucher, in addition not all property owners are accepting people with Vouchers as renters.

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

Housing is a pressing need for many individuals and households in Duluth; therefore, the HRA is not the sole entity addressing Duluth's housing concerns. As can be seen from the waitlist populations for both public housing and the Housing Choice Voucher program, other programs need to work to fill in the gaps to provide affordable housing options. The Duluth HRA administers a tenant based rental assistance program through the City's HOME program to fill some of these gaps. Other non-profits and private developers work to create new units through mixed income developments and subsidy or barrier removal programs to address the variety of Duluth's housing needs.

Discussion

The HRA, as an entity operating both the public housing and Section 8 Housing Choice Voucher Certificate programs, is also required by HUD to prepare and submit an annual Agency Plan as well as a periodic five-year Plan to HUD, and the HRA is further required by HUD to submit these Plans to the City of Duluth for its review and completion of a certification of consistency with the City's Consolidated Plan. This HRA Agency Plan submission includes the HRA's planned capital improvements to its public housing properties for the upcoming year as well as five years out. The Plan also includes any proposed public housing development, and any planned demolition or disposition of public housing. The HRA has no plans to demolish any public housing units or properties in the coming year. It does expect to add an additional scattered site unit under the acquisition and rehab development method in the coming year with HUD Replacement Housing Funding. The agency is also currently undertaking many capital improvements of its public housing properties, including energy-related improvements, at both its high rises and scattered site properties. The City supports the HRA's Family Self-Sufficiency and Section 8 voucher homeownership programs, and is satisfied that residents have access to homeownership opportunities. For a number of years, the City has awarded HOME funds to the HRA for tenant-based rental assistance. This program provides housing vouchers for homeless families and individuals that would otherwise be on the Section 8 waiting list. It allows households that do not currently qualify for HRA's programs to receive a rental voucher, and then work to address their ineligibility issues, such as past unpaid rent or a too recent criminal conviction. The City intends to continue to set aside HOME funding for tenant-based rental assistance.

In addition to a Tenant representative on the Board of Commissioners, an active Resident Advisory Board reviews and provides input into the HRA's Agency Plan and capital improvement plans. The

Demo

membership includes the Presidents of the Resident Clubs from each of the six high-rise buildings. These Clubs have regular meetings that serve as venue to talk about HRA policies and procedures. The City is satisfied that residents have meaningful input into the management of public housing. The HRA is a High Performer under HUD's Public Housing Assessment System (PHAS), which grades the HRA on management operations, physical conditions, Capital Fund administration, and financial condition. The HRA is also a High Performer under the Section 8 Management Assessment Program (SEMAP). The HRA will endeavor to retain its High Performer statuses for both programs.

NA-40 Homeless Needs Assessment – 91.205(c)

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. The 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. The City and County work on the COC's Planning and Evaluation Committee that look at homelessness through a countywide perspective and distribution of resources, is to help homeless individuals, families and youth to be rapidly re-housed in the most permanent housing possible, increase their housing stability and the housing security that goes along with stability, and to prevent new occurrences of homelessness. With the understanding that homelessness is not caused merely by lack of shelter, but rather involves underlying, unmet physical, economic and/or social needs, the supportive services provided for the homeless are designed to meet those needs.

In 2019, City and County collaboration is as strong as ever with continued focus on the HEARTH regulations and related activities in administering a coordinated homeless response system that incorporates new prevention, rapid housing and coordinated assessment activities outlined in the Emergency Solutions Grant regulations and the Continuum of Care regulations along with former shelter (including transitional housing) outreach and supportive service activities. The HHS/SLC Leadership Council is the governing and advisory board that oversees the funding activities in Duluth and SLC, including the annual CoC funding competition, the Family Homeless Prevention and Assistance Program (FHPAP) state funding competition in SLC and the Emergency Solutions Grant Program funding process for both Duluth and SLC.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	42	112	800	100	0	0
Persons in Households with Only Children	0	9	100	0	0	0

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	42	103	700	0	0	0
Chronically Homeless Individuals	20	51	400	0	0	0
Chronically Homeless Families	0	10	100	0	0	0
Veterans	0	15	15	0	0	0
Unaccompanied Child	20	40	40	0	0	0
Persons with HIV	0	2	2	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: This table was created using both the OEO Point in Time Count and the Annual Subrecipient Reports. Items left blank are because no information was collected.

Indicate if the homeless population Has No Rural Homeless is:

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

Demo

Limited data is unavailable for homeless individuals and families, families with children, veterans and their families, and unaccompanied youth for number of persons becoming and exiting homelessness each year and number of days that persons experience homelessness. This is data that is not collected at this time. One of the priorities for the City and the COC is to improve data collection.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	54	0
Black or African American	36	0
Asian	0	0
American Indian or Alaska Native	20	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	15	0
Not Hispanic	0	0

Data Source
Comments:

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

The number of families experiencing homelessness is difficult due to many of them being "doubled-up" The COC had prioritize singles as having the most need in the community. Shelter agencies have also stated there is a greater demand for shelter units to house singles. Although there aren't any specific data numbers, a trend being seen at CHUM, Safe Haven and Loaves and Fishes shelter is an increase in the number of seniors (60+) who are using their facilities. This is something the COC will be studying.

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

People of color experience a higher percentage of being homelessness. The COC has begun working on a project to address racial inequity.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Many of the people who are experiencing homelessness have had issues with mental illness and/or drug addition. The City, COC and St. Louis County are working to address these significant issues in the community.

Discussion:

Agencies, the COC and community advocates have stated one of the reasons for Duluth's high homeless rate is the lack of housing units. It has been determined that an additional 800 housing units would help address the homeless crisis.

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

Introduction:

Non-Homeless special needs individuals have many options in Duluth for services. Many service providers have leveraged funding sources to create a robust network of resources. The City of Duluth has categorized many of these services as medium or low priority for CDBG funding because of the availability of other funding sources.

Describe the characteristics of special needs populations in your community:

Childcare access and affordability are concerns . According to 2013-2017 ACS estimates, one quarter of Duluth households have at least one child under 18 years old. A 2018 study by Northland Foundation shows number of childcare program in northeastern Minnesota has decreased more than 20% since 2011. The study estimates that region needs 50% increase in licensed childcare slots in order to meet the demand for childcare lack of childcare reduces total potential earning for families due to parents having to work less or not at all in order to care for their children. In addition to a general shortage of childcare, low-to-moderate income families struggle to find affordable childcare options. Child Care Aware of Minnesota estimates the average cost of childcare per child to be between \$150 - \$250 a week or about \$7,800 - \$13,000 per year. For a low-income family of three (80% AMI) this accounts for 15-25% of their total income. The burden is even greater for single parent or single income earner households with children. According to 2013-2017 ACS estimates, nearly 17,000 housing units, or 44% of all the housing units in Duluth were built 80 or more years ago. Upkeep of old housing can often be too expensive for low-to-moderate income households and needed maintenance and repairs are often deferred due to cost. Age and accessibility of Duluth's building stock also affects the aging population, many of whom begin to have mobility impairments as they age. According to 2013-2017 ACS estimates nearly 13,000 people or 15% of Duluth's population are age 65 years or older. There are about 2,000 people 85 years and older in Duluth. Nearly 25% of people ages 65-74 have a disability and 46% of people age 75 and older have a disability. About 14% of the population age 65 and older have an independent living difficulty. Outreach for the Consolidated Plan showed that individuals with criminal histories struggle to find housing and employment. Survey respondents identified having criminal history as one of biggest obstacles they faced in finding housing and identified that they were treated differently than other people looking for housing due to their criminal history. Special needs also include persons with severe mental illness. Human Development Center (HDC) is organization that provided psychiatric and psychological services to nearly 1,500 adults with serious mental illness in the last year. Persons with mental health issues continue to be problematic in the homeless population. Many service providers who work with the homeless continually report working with those who experience extreme

mental illness. Duluth, is in the midst of an opioid and meth epidemic. In 2018 the DPD made 320 arrests for driving under the influence and 193 arrests for narcotics. From January to September of 2019 the Duluth Police Department made 231 arrests for driving under the influence and 180 arrests for narcotics. Arrests are not the only indicator the crisis. According to the commander of the Lake Superior Drug and Violent Crime Task Force northeastern Minnesota has one of the highest per capita opioid-related death rates in the state. For more than three years DPD officers have been trained and equipped with the overdose reversal drug Narcan. In the first six months of 2019 there were 62 reported opioid-related overdoses in Duluth. Five of them were fatal and more than 75% of the overdose victims were revived with Narcan. In 2017 the Center for Alcohol and Drug Treatment added an opioid withdrawal unit. In September 2019 the U.S. Drug Enforcement Administration announced its intent to post two DEA agents and two federally deputized officers in Duluth with the goal of targeting drug trafficking in the area.

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

Supportive housing is an accommodating type of housing that either offers or connects occupants to needed support. Funding will be used for new construction, acquisition and rehabilitation of existing buildings for projects that provide supportive housing for persons with special needs. The supportive services that these projects provide to residents will allow persons with disabilities to live independently. Obstacles to non-homeless special needs primarily include lack of sufficient dollars. State and federal funding has steadily decreased recently and the economic downturn impacts funding for persons with special needs, especially affecting homeownership costs (e.g., increased utilities) and impacting homebuyer programs. Accessible Space, Inc. (ASI) is a statewide housing provider that provides affordable supportive housing for very low-income individuals with disabilities. ASI manages 87 units, both one and two bedroom, in Duluth which provides optional 24-hour Assisted Living Plus Services or allows supportive services from community providers. Units are constructed in a way that promotes accessibility for occupants. Residential Services of Northeast Minnesota (RSI) provides innovative services to support the needs of persons with physical disabilities, developmental disabilities, mental illness, and other needs. RSI provides services that include: foster care (group home and in-home), adult rehabilitative mental health services, medical services, and a variety of other services. The Human Development Center (HDC) in Duluth provides many services that benefit special needs including mental health issues for children and adults, chemical dependency issues, and provides referrals to area resources. The Center for Independent Living provides skill development for individuals to become independent, among a variety of other services that teach, help build relationships, and open doors to achieving independent living. Listed below is an inventory of supportive housing facilities for low-and-moderate-income, non-homeless persons, including rental units for elderly and disabled persons receiving Section 8 rental assistance and access to support services. Residential and support service programs for people who are developmentally disabled, have a severe and persistent mental illness or are elderly are also included. Ariel View, Lennox Apartments, Arrowhead House East, Maple Grove Estates, Arrowhead House West, McCarthy Manor, Inc., Carlson Hall, Meridian Apartments, Caromin House, Miketin's Central, Duluth Regional Care Center, Nekton, Inc., Edgewood Vista, Pennel Park

Commons, Faith Haven, Pinewood Duluth, Inc., Fresh Start, Reed's Pine Board & Lodging, Gateway Apartments, Reed's Lakeview, Garden House Estates, Residential Services, Inc., Greysolon Plaza, St. Ann's Home, Heritage Haven, Inc., September House, Hillside Homes, Inc., Spirit Lake Manor, Kiminki Homes Summit Manor, Lakeland Shores Apartments, Wesley Residence, Lakeside Manor, Inc., Westwood Apartments, Lakewind, Inc., Woodland Garden Apartments, and Lee's Residence. Senior adult services are also provided through the St. Louis County Social Service Department. More than 50 private homes provide long term, short term, respite care, and adult day care. St. Louis County also offers three levels of assisted living in Duluth at HRA's King Manor and Midtowne Manor II. The three levels include general congregate meals with a minimum of one meal per day; the Congregate Housing Service Program (CHSP), housecleaning, laundry, transportation, personal assistance and two meals per day; and the Assisted Living Program which provides 24-hour non-medical supervision, monitoring of medications, and personal care services.

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

In St. Louis County there were 5 reported cases of HIV/AIDS in 2018 according to the Minnesota Department of Health HIV Incidence Report. The Minnesota Department of Health also reports 165 individuals living with HIV/AIDS in St. Louis County as of December 31, 2018. Given the low estimates of persons in Duluth with HIV/AIDS, and because most of the HIV/AIDS related efforts have focused in the Twin Cities metropolitan area, the subpopulation of persons with HIV/AIDS is a low priority.

Discussion:

The City of Duluth will continue to support applications to other funders (Greater Minnesota Housing Fund, Minnesota Housing Finance Agency, and various foundations) for housing projects and services that serve persons with special needs. Duluth is a suballocator of Low Income Housing Tax Credits, and works with the State of Minnesota under a joint powers agreement to allocate credits to housing projects in the City. The City and the Community Development Committee use community input to develop funding targets and goals that support programs that offer services to address the needs of low-to-moderate income community members.

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

Describe the jurisdiction’s need for Public Facilities:

The City of Duluth has determined that the largest need for public facilities is related to upgrading the current public facilities for accessibility improvements, enhancements to neighborhood facilities that expand access to food, and blight removal.

How were these needs determined?

The Community Survey for the 2020 Consolidated Plan and a survey that was used for the Imagine Duluth 2035 had significant number of responses where people expressed concerned about blight in their neighborhoods. There were also concerns about mobility and access to food.

Describe the jurisdiction’s need for Public Improvements:

During the Consolidated Plan and Imagine Duluth 2025, access including making sidewalks ADA accessible were comments that were repeated. The side

How were these needs determined?

During the Consolidated Plan process and during the public input for the update of the Comprehensive Plan in 2018.

Describe the jurisdiction’s need for Public Services:

The city of Duluth has a strong network of public service providers. There is a high need for basic services including medical, food, and clothing services. A network of four congregate food sites and many food pantries help to provide food to thousands of people each year. Many organizations also provide limited medical services, with a community clinic that fully serves the medical and dental needs of low income people. Other public services that are needed in the community include; crime awareness and prevention, transportation assistance, tenant/landlord mediation, and youth development programs.

How were these needs determined?

The city went through a very thorough needs assessment that worked to identify needs in low income neighborhoods and the general community and received hundreds of responses. The city also regularly

analyzes the service numbers for the different programs in Duluth and uses these numbers to reevaluate how programs are funded and prioritized.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In an effort to provide current data on the housing market, the City's Community Development division tracks housing data and compiles it in the Housing Indicator Report. A survey of the rental market was conducted and data was collected on 3,000 units in the City of Duluth. The data was aggregated and the results calculated by bedroom type, rent charged, and geographic location. The American Community Survey, St. Louis County Assessor's Office, City of Duluth, and other data sources are tracked annually to determine significant shifts in the housing market and to assist housing providers and developers. Key findings in this report include

- The number of foreclosures in Duluth was 57 in 2018 (26% less than in 2017).
- The percentage of Homesteaded properties in Duluth increased slightly and is now at 59.8%.
- The median sales price of a single family home in Duluth increased 14% from \$147,700 in 2013 to \$173,500 in 2018, according to the 2018 Housing Indicator Report.
- The total number of valid sales (does not include family sales, short sales, forced sales, etc.) increased from 2017 to 2018 by 47 homes (4%); the highest total number of single-family homes sold in a single year in the last decade.
- Over 65% of homes in Duluth are over 50 years old.
- The overall rental vacancy rate for the city is 3.2%, which is generally considered low.
- The market-rate vacancy rate was 4.6% which included non-subsidized units.
- From 2017 to 2018, the average rent in Duluth increased 11% from \$985 to \$1,111 per month, continuing the upward trend.

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

Introduction

Based on the 2013-2017 ACS data, there were 38,461 housing units in Duluth, of which 21,540 units (60%) were owner occupied and 14,463 units (40%) were renter occupied.

The 2013-2017 American Community Survey estimates Duluth’s rental vacancy rate at 3.9%.

The number of housing units has remained relatively consistent since the 1980’s. While there was a slight dip in the 1990 census of 990 units from the previous decade, there has been a slight increase over the past 20 years. In 2010 there were an estimated 38,990 housing units, up from the 1990 count of 34,646 and 2000 count of 35,500. The increase in units despite stagnant population is due to the reduction in household size. In 2000, Duluth’s average household size was 2.26 and in 2017 it was estimated at 2.21.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	23,610	62%
1-unit, attached structure	1,110	3%
2-4 units	4,695	12%
5-19 units	2,330	6%
20 or more units	5,435	14%
Mobile Home, boat, RV, van, etc	965	3%
Total	38,145	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	1,410	10%
1 bedroom	520	2%	4,895	35%
2 bedrooms	5,690	27%	4,485	32%
3 or more bedrooms	15,100	71%	3,300	23%
Total	21,320	100%	14,090	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Currently the Duluth HRA owns and manages 1008 units of public housing, including six high-rise developments (Tri-Towers, Grandview Manor, King Manor, Ramsey Manor, Midtowne Manor I, and Midtowne Manor II) as well as approximately 300 scattered site properties located throughout the City. The Duluth HRA also owns public housing units through the HUD HOPE VI grant program awarded in 2003. Three mixed-income developments were created through this program. Those developments include Harbor Highlands, Village Place, and The Village at Matterhorn.

In addition to public housing, the Duluth HRA administers HUD funded rental assistance to qualifying households through the Section 8 Housing Choice Voucher program. Participants in this program select privately owned housing in the City that meets the program's payment standards, housing quality, and eligibility factors. A total of 1,453 individuals are current users of the Section 8 Housing Choice voucher.

For a number of years, the City has awarded HOME funds to the HRA for tenant based rental assistance. In the past, this program has served approximately 13 individuals or families each year. This program provides housing vouchers for homeless families and individuals that would otherwise be on the section 8 waiting list. It allows households that do not currently qualify for the HRA's programs to receive a rental voucher, and then work to address their ineligibility issues, such as past unpaid rent or a too recent criminal conviction. The City intends to continue to provide HOME funding for tenant based rental assistance.

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

Among the subsidized housing units in Duluth, 214 are currently at risk of losing their affordability status before 2020. This risk is the result of projects that receive Low Income Tax Credit assistance reaching the end of the 15 year compliance period. However, due to 15 year extended affordability agreements with the Minnesota Housing Agency, they are under legal obligation to continue as affordable units for 30 years. Harbor View Phase I was constructed as part of a HOPE VI project, and those 44 units are not at risk of conversion to market rate. The remaining properties were assisted with Low Income Housing Tax Credits, and are covered by restrictive covenants to maintain affordability for a minimum of an additional 15 years. There is presently no reliable information available for expiration of Section 8 contracts in Duluth. Please see the chart identifying affordability periods that will expire within the five-year Consolidated Plan period.

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

According to the 2013-2017 ACS there are 14,463 bedrooms available for rent. According to the 2018 Duluth Housing Indicator Report the rental market has about a 3.9% vacancy rate which is strained. This vacancy rate is driven by the lack of affordable housing units for low to moderate income residents. More rental units are required for all income groups to help free supply. The student population from University of Minnesota Duluth, College of St. Scholastica, and Lake Superior College, has decreased from 24,463 in 2013 to 21,393 in 2018. Although enrollment has declined slightly, there is still a need for affordable rental units for students. Of those 21,393 students, only 19% live on campus in student housing. Most of the new and large apartment buildings near UMD and CSS continue to have higher rents and lower vacancy rates compared to the rest of the housing market.

The average lifespan of a house, according to HUD, is 40 to 50 years with significant annual maintenance. . In the American Community Survey (2013-2017), of the 38,461 total housing units in Duluth, 43.5% of Duluth's units were built before 1940. Minnesota has 16% of its total housing stock that was built before 1940 compared to 15% nationally. According to a market study conducted by Maxfield Research Inc. in 2019 for the Duluth Economic Development Authority and Duluth Housing and Redevelopment Authority, the City of Duluth needs to add 3,632 units to accommodate population growth.

Describe the need for specific types of housing:

Most of Duluth's housing stock requires significant upgrades. As Duluth grows economically, attracting jobs in health care, airplane manufacturing, and engineering, population is also projected to grow. A study conducted by Maxfield Research Inc. found that the current housing stock cannot accommodate the growth in population. Some issues that were highlighted by the study were that there has been limited development of new affordable rental housing targeted to low- and moderate-income households. Since 2010, we have identified a total of 1,096 units of market rate housing either delivered or under construction and 194 units of deep-subsidy or affordable housing delivered. According to the 2019 Update of Affordable and Workforce Housing Needs Report, an estimate of the following affordable housing demands from 2019 to 2024 are to be considered: Single-family- 87 units, Owned multifamily -36 units, Subsidized Rental (50% or less AMI)-2,202 units, Affordable Rental (50% to 80% AMI)-1,010 units, Active Adult (55+) Senior (50% to 60% AMI)-297 units, Another example of the limitations of an old housing stock was explained to the Community Development staff at an open house in the Lincoln Park Neighborhood. A young couple explained their experience looking to purchase a house in the neighborhood. Most of the houses were built before the 1950's and required many substantial upgrades. Upgrades include weatherization, lead paint mitigation, installation of modern appliances, and general maintenance requirements. While most of the homes were affordable even with the upgrades, they could not secure a loan from the bank. The value of the upgrades would not have been reflected in the houses market value thus creating a value gap at which a commercial bank

would not support. With the need for 3,632 new housing units by 2024 the City of Duluth believes that a varied approach to new housing is necessary. There needs to be an increase in supply of all types of housing units including rental, owner occupied, affordable, and market rate.

Discussion

The housing market analysis shows the following:

- Public and housing choice voucher programs cannot meet the demand for affordable housing.
- Duluth has a low 3.9% vacancy rate.
- Student housing creates additional demand for rental units.
- New construction will be needed to increase the supply of all types of housing, with an emphasis on subsidized and affordable rental units.

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

Introduction

Current housing market data is taken from the "City of Duluth 2018 Housing Indicator Report - Released April 2019." This report is published annually, and is available on the City of Duluth's website..

- Households that are in the Extremely Low Income (30% or less of area median income) bracket, based on paying 30% of income towards housing, cannot afford anything other than an efficiency unit in Duluth.

- Households that are at or below 50% of area median income cannot afford a 2+ bedroom house to purchase but can afford a 2 bedroom unit to rent.

- Households that are near the 80% of area median income can afford to purchase or rent 2 and 3 bedroom homes in Duluth.

- While there is increase need for affordable housing for extremely low income residents, using federal assistance has helped St. Louis County provide at least some relief to about half of those who need it.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	150,300	147,800	(2%)
Median Contract Rent	621	664	7%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	4,215	29.9%
\$500-999	7,640	54.2%
\$1,000-1,499	1,470	10.4%
\$1,500-1,999	535	3.8%
\$2,000 or more	230	1.6%
Total	14,090	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,685	No Data
50% HAMFI	4,430	1,535
80% HAMFI	9,595	4,940
100% HAMFI	No Data	7,520
Total	15,710	13,995

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

2017 HUD Income Definitions	Maximum Affordable Housing Payment	Average Rent 2/Bedroom	Average Rent 3/Bedroom	Payment for Median Cost of a Home	Affordability GAP*
Extremely Low 60% of the Sect 8 very low income \$24,600	\$615	\$1,062	\$1,124	\$1,224	At least \$447
Low 50% of Median Income \$33,600	\$840	\$1,062	\$1,124	\$1,224	At least \$222
Low- Moderate 80% of Median Income \$53,750	\$1,344	\$1,062	\$1,124	\$1,224	No gap

Housing Affordability in Duluth

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	592	662	848	1,099	1,364
High HOME Rent	592	662	848	1,099	1,289
Low HOME Rent	592	662	803	928	1,036

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No there is not. The City of Duluth has a significant housing need, especially for LMI households.

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

The demographics of those who own or rent their homes may help us to better understand the barriers to affordable housing in Duluth. The gap between homeowners' incomes and renters' incomes appear to be increasing. While homeowners' incomes have steadily increased, renters' incomes have remained stagnant. A household in Duluth would need to make \$52,442 annually to afford a \$174,807 home - the 2018 average home value of an owner occupied single-family home in Duluth.

In 2018, the median selling price for a single-family home in Duluth was \$173,500, which equates to an approximate \$1,118 monthly payment. This mortgage payment in this example is based on a 30-year mortgage with 5% down, 4.5% interest rate, taxes and estimated insurance. According to table 23 on the following page, only a family with a low-moderate median income of \$57,100 could afford to buy a home at this price.

In the rental market, an individual must earn \$47,040 to afford the average two-bedroom apartment at \$1,176 per month. To afford an average three-bedroom apartment at \$1,256, a household would need to earn \$50,240. In this example alone, in one year a three-bedroom apartment saw an 11% increase from 2017 when a three-bedroom apartment cost \$1,124 a month. For the three-bedroom apartment to be considered affordable, the household would require an income of \$50,240, which is \$3,013 more than the median household income.

Another example of housing affordability in Duluth can be based on the area median income that is calculated and updated annually by HUD for the City of Duluth. The Duluth area median income for a family of four in 2018 was \$57,100. The median divides the household income distribution into two equal parts: one-half falling below the median household income and one-half falling above the median income. According to HUD, an income that is 60% of the Section 8 very-low income standard is considered extremely low-income, and 50-80% of the median income is considered low-income.

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

The City of Duluth conducts an annual market rate rental survey. A database is created with information on property managers and rental properties. Property owners and managers are surveyed on rental

rates and vacancy rates. The data is aggregated and the results are calculated by bedroom type, rent range, and geographic location.

HOME / Fair Market Rents are calculated based on the Duluth/Superior Metropolitan Statistical Area (MSA), which includes Duluth and St. Louis County, as well as the City of Superior and Douglas County in Wisconsin. The MSA encompasses large rural areas that have significantly lower rents than the urban areas. Therefore, HOME / Fair Market Rents are skewed below the actual market rents. The Duluth HRA conducted a local survey in a successful effort to increase Housing Voucher rent limits to more closely match actual market conditions in Duluth. Therefore, the HRA's "exception rents" are higher than the published FMRs. For HOME funded rental projects, owners can't accept the full Housing Voucher payment, only that amount under the HOME rent limit. Tenants are unaffected, as their portion of the rent is based solely on a percentage of their income. This is a disincentive to housing developers to participate in the HOME Program due to the reduction in operating income. To date, only non-profit housing developers have utilized HOME funding for the creation of affordable rental units.

Discussion

<p align="LEFT">Households that are in the Extremely Low Income (30% or less of area median income) bracket, based on paying 30% of income towards housing, cannot afford anything other than an efficiency unit in Duluth. Households that are at or below 50% of area median income cannot afford a 2+ bedroom house to purchase but can afford a 2 bedroom unit to rent. Households that are near the 80% of area median income can afford to purchase or rent 2 and 3 bedroom homes in Duluth. While there is increase need for affordable housing for extremely low income residents, using federal assistance has helped St. Louis County provide at least some relief to about half of those who need it.</p>

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

Introduction

The average lifespan of a house, according to HUD, is 40 to 50 years, without significant annual maintenance. According to the most recent American Community Survey (2008-2012), about half of Duluth’s units were built before 1940. This is significantly higher than Minnesota, where the percent of housing units built before 1940 in the state is 18.1%, and 13.9% for the nation. Properties built prior to 1979 are at risk of containing lead-based paint. In Duluth, 85% of the owner-occupied housing stock, and 81% of the rental stock, were built before 1980. The table below shows about a quarter of owner-occupied homes, and over half of rental units, have at least one housing condition.

Definitions

Duluth’s definitions follow:

Standard Housing Condition Housing which in initial construction quality and current condition is safe, fit for human occupancy, and is structurally sound according to Section 108 of *Duluth Housing Maintenance Code, Chapter 29A*.

Substandard Housing Condition but Suitable for Rehabilitation Any housing unit which does not meet the definition for standard housing condition, or contains lead paint, or could be on the City of Duluth Condemned for Human Habitation, but is not on the City of Duluth Condemned for Demolition list.

Substandard Housing Condition Any housing units that are listed on the City of Duluth Condemned for Demolition list.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,195	20%	6,920	49%
With two selected Conditions	40	0%	620	4%
With three selected Conditions	4	0%	35	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	17,075	80%	6,515	46%
Total	21,314	100%	14,090	99%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,460	7%	1,185	8%
1980-1999	1,870	9%	1,580	11%
1950-1979	6,845	32%	4,770	34%
Before 1950	11,145	52%	6,550	46%
Total	21,320	100%	14,085	99%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	17,990	84%	11,320	80%
Housing Units build before 1980 with children present	710	3%	395	3%

Table 35 – Risk of Lead-Based Paint

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

Age of Duluth's Housing Stock and Predicted Occurrence of Lead-Based Paint			
Year Built	Number of Units	Percentage of Units with Lead-Based Paint	Number of Lead-Based Paint Units
Post 1980	6,304	0%	0
1960 - 1979	6,634	62%	4,113
1940 - 1959	7,723	80%	6,178
1939 or Earlier	17,529	90%	15,776
Total	38,190		26,068

Sources: U.S. Census Bureau, 2008 – 2012 American Community Survey

Lead-Based Paint by Age of House

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	198	15	213
Abandoned Vacant Units	14	0	14
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source Comments:

Need for Owner and Rental Rehabilitation

The majority of Duluth's housing stock was built more than 50 years ago. 54% of owner occupied and 48% of rental units were built before 1950. Furthermore, units built before 1980 make up 85% of owner occupied and 80% of rental units. This means over 80% of housing units in Duluth are at least 35 years old. The majority of aging housing stock is located in the older, core neighborhoods of Duluth, where there is also a higher concentration of low to moderate income people. The average lifespan of a house, according to HUD guidelines, is 40-50 years without significant annual maintenance. When older housing stock lacks routine maintenance, it will become substandard. Census data indicates that the percentage of renters and homeowners experiencing housing problems correlates closely with household income. Housing repair and rehabilitation issues that are not addressed will lead to more condemned housing units that are unsafe for habitation. Given the age of housing stock in Duluth, rehabilitation will continue to be an important focus.

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

Lead-based paint was banned from residential use in 1978. In spite of this, lead poisoning remains a serious problem, especially in older housing units that tend to have paint with higher concentrations of lead, more coats of paint, and larger areas covered with lead-based paint.

Data from the U.S. Census Bureau's American Community Survey indicates that two-thirds of Duluth's homes are 60 years old or older, compared to one-third of homes statewide. Of Duluth's housing stock, 90% was built before lead-based paint was removed from the market. According to HUD's 1991 report to the U.S. Congress, an estimated 90% of homes built before 1940 contain lead-based paint, as do 80% of those built between 1940 and 1959, and 62% between 1960 and 1978. The following table provides an estimate of the number of homes in Duluth containing lead-based paint.

Of the 26,068 homes with lead-based paint, approximately 10,427 are occupied by low- to moderate-income households, including 3,645 households at or below poverty level. The default data that populated the "Risk of Lead-Based Paint Hazard" table is incorrect for the owner-occupied housing units built before 1980 with children present.

Discussion

While the housing stock in Duluth is livable it is old and in need to renovation. While most homes have access to complete plumbing facilities and kitchen facilities there is still a risk of Lead Paint Based

Hazards. In many neighborhoods, houses are in need of repair but ability to obtain loans for renovation from commercial banks is limited.

While the housing stock in Duluth is livable it is old and in need to renovation. While most homes have access to complete plumbing facilities and kitchen facilities there is still a risk of Lead Paint Based Hazards. In many neighborhoods, houses are in need of repair but ability to obtain loans for renovation from commercial banks is limited. HOME Program after rehab value limits are not adjusted to the size of single family homes. Therefore it is difficult to use HOME funds to rehab three or more bedroom homes to accommodate families.

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

Introduction

The Duluth Housing and Redevelopment Authority (HRA) manages public housing and Section 8 Housing Choice vouchers. Not out of the ordinary, there is currently a waiting list for vouchers and public housing. The number of families or individuals on the list has increased since the last consolidated plan submitted in 2015. However, the supply of accessible units in public housing is adequate to match the demand with consideration to the waitlist size.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	24	1,152	1,467	77	1,390	0	0	0
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are 1,008 number of public housing units in Duluth and all units are considered to be in generally good condition. In the most recent Public Housing Agency plan, 81 scattered site units have been identified as over 75 years old. It is under consideration by the HRA that if the costs to maintain these older units becomes too burdensome, it would be an appropriate option to demolish or dispose of the units. Currently there is a plan to dispose of only two on the units- a duplex building.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

In the previous consolidated plan, submitted 2015, the HRA intended to submit an application to the Rental Housing Assistance Demonstration (RAD) program that helps provide alternative funding for public housing improvements. Since then, the HRA has continued to explore this option of RAD-PBRA and/or RAD-PBV for its high-rise buildings along with Section 22 Streamlined Voluntary Conversion for remaining smaller scaled units. Additionally, the HRA has a five-year capital fund plan for capital improvements that is approved by HUD. The HRA has two POHP (general obligation bond) awards from MN Housing totaling approximately \$1.4 Million. These POHP funds will be used at Ramsey Manor for a waste line replacement project and a window replacement project.

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

The HRA has no plans to demolish any public housing units beyond one scattered site with 2 units this year. The HRA stays on top of the physical needs of public housing properties. There are two full time community police officers for safety, and the HRA is in the process of hiring a service coordinator to work with residents on resources, referrals, and other needs.

Discussion:

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

Introduction

As the largest metropolitan city in St. Louis County, Duluth has a proportionally larger population of homeless individuals and families than the other parts of St. Louis County. As such, Duluth has developed a strong network of housing and programs that serve the homeless. The City contributes funding to the Coordinated Entry coordinator who manages the system. The entry into the homeless system will be facilitated by a pre-screening process through a 211 referral and access and assessment through area agencies—CHUM Emergency Shelter, the American Indian Community Housing Organization’s Dabinoo’lgan (DV) Shelter or their American Indian Housing Resource Center, the Safe Haven (DV) Shelter, The Salvation Army (supportive service program) or the Life House Center (Youth).

Prevention and diversion, and access to transitional housing, permanent supportive housing, Tenant-Based Rental Assistance Vouchers, and other HUD supported housing will be facilitated through the Coordinated Access and Assessment System and directed to the appropriate type of housing based on their assessment scores. Data in table MA-19 reflects the numbers of beds available for homeless populations in Duluth and the number of beds for targeted populations.

Individual and families who are homeless or at-risk of homelessness can access the programs and supportive services described above at the CHUM shelter, located in the Central Hillside CDBG Target neighborhood or the American Indian Community Housing Organization, also located in the Central Hillside neighborhood. People can access the same types of services at the Salvation Army, located in the Lincoln Park CDBG neighborhood located in the western part of the city. Homeless and at-risk youth can access similar programs and services tailored to the unique needs of youth at the Life House Center in the Central Hillside neighborhood.

Housing and supportive services tailored specifically for veterans and their families who are homeless or at risk of homelessness are available through the Minnesota Assistance Council for Veterans (MACV), a statewide veterans’ service agency with offices and housing facilities in Duluth.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	52	0	126	270	44
Households with Only Adults	78	32	14	131	0
Chronically Homeless Households	0	0	0	33	0
Veterans	0	0	9	17	0
Unaccompanied Youth	0	0	22	0	7

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Additional Text Related to Facilities

The facilities identified above provide a wide range of supportive services to homeless persons and those at-risk of becoming homeless. In addition to the emergency night-shelter, the CHUM congregate facility operates as a day-shelter where people can access additional support services such as hot meals, shower and laundry facilities, nursing services and health education, case management and housing search assistance, employment assistance and social security advocacy. In addition, CHUM provides street outreach and coordinates efforts with the Duluth Police Department,

St. Louis County Health and Human Services, called ‘Assertive Community Treatment’ (ACT), provides outreach to people with mental illness and substance abuse and those identified as long-term and chronically homeless using a ‘harm reduction’ engagement model.

Life House and Lutheran Social Services (LSS) provide street outreach to homeless and at-risk youth and coordinate a similar outreach program called T-ACT (‘Teen- Assertive Community Treatment’). Life House operates a Drop-In Center that provides supportive services for homeless and at-risk youth, including meals, education and employment assistance, mental health assistance, housing search assistance and case management.

Duluth has 49 shelter beds targeted for women fleeing domestic violence, and their children. Of those, ten (10) are prioritized for Native American women and children. The ‘Duluth Model’: a Coordinated Community Response to Domestic Violence, was developed in Duluth. It is a partnership between Domestic Abuse Intervention Program (DAIAP), and criminal justice agencies in the City of Duluth and St. Louis County. The ‘Duluth Model’ recently won an international prize—the 2014 Future Policy Award for Ending Violence against Women and Girls (the Gold Award). It is the first humanitarian policy to be honored in the history of this award. The ‘Duluth Model’ won the award for because the program prioritizes the safety and autonomy of survivors while holding the perpetrators accountable through community-wide coordinated response, that includes the unique partnership between non-profit and government agencies. This approach as inspired violence protection law implementation and the creation of batterer intervention programs across the United States and throughout the world.

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

The City of Duluth supports a wide array of mainstream services. The City of Duluth supports the Duluth at Work program through its CDBG funding. This is an employment program to help those facing barriers to employment. The Duluth at Work program mostly targets extremely low income individuals who are often not deemed to be work ready by the workforce center. The Duluth at Work program brings together several organizations who share best practices in job training, employer relationship building, and screening. The participants in the Duluth at Work program often cannot find assistance through the more traditional workforce center. These two programs work together to help low income individuals gain job readiness skills and job training. They help connect participants to employers. The Duluth at Work program uses benchmarks to reward agencies whose participants remain employed for 2 years, gain a 25% increase in wages, and are employed full time. These 3 goals help the participant gain the necessary experience to obtain a higher paying job in the future.

The City of Duluth also supports several food access programs through its CDBG program. The Duluth Hunger project is a group consisting of the Salvation Army, Damiano Center, and Churches United in Ministry. These three organizations work to provide meals and operate food shelves. They coordinate with Second Harvest food pantry. Meals are served in a manner to prevent overlap and in geographically dispersed areas in order to provide greater access. There is also a medical food shelf for those individuals with dietary restrictions.

Access to health care is something that is evolving in Duluth. The CDBG program has funded for many years the Lake Superior Community Health Center. This facility has both doctors and dentists. The affordable health care act has helped many low income residents obtain access to health care. Lake Superior Community Health Center and several other partners set up navigators to help low income individuals and households gain access to no cost/ low cost health insurance. Other health agencies that help connect individuals to health care include St. Louis County's Health and Human Services department, Lutheran Social Services, and Community Action Duluth. Furthermore, mental health services are provided by the Human Development Center and Saint Louis County Health and Human Services. Case Management and help with benefits applications, crisis assistance, day treatment, employability, and medication monitor are a few of the services that are available.

The Minnesota Assistance Council for Veterans provides services for veterans. It helps veterans to stabilize living through rent/mortgage assistance and temporary housing, sustainable, living wage employment through training and placement, referral and resolution to civil legal issues, life skills education, money management skills training and financial plan development.

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

The agencies that provide housing and support services targeted to homeless individuals and families in Duluth include:

Emergency Shelter

- CHUM Emergency Shelter--44 congregate bed-facility for single men and women and 4 off-site family units
- Safe Haven Shelter for Battered Women--39 beds for single women and women-headed households fleeing domestic violence
- American Indian Community Housing Organization--10 beds for single women/ women-headed families fleeing domestic violence (Native American preference)
- Union Gospel Mission—11 units for single adults who are chronically homeless
- Loaves & Fishes' –8 units for singles and families

Transitional Housing

- American Indian Community Housing Organization-5 units for women-headed families and single women (Native American preference)
- Center City Housing Corporation-21 units for families and single adults and 7 units targeted for youth (services for youth provided by Life House)
- Life House- 4 housing vouchers targeted for homeless youth
- Lutheran Social Services—6 units for homeless youth
- The Duluth Veterans' Place—9 units for homeless veterans
- The Salvation Army –16 units for families

Permanent Supportive Housing

- American Indian Community Housing Organization—29 units for families and 20 vouchers for long-term homeless families (Native American preference)
- Center City Housing Corporation—16 units for families and single women, 6 vouchers for long-term homeless families,
- MACV—12 units for homeless veterans and 5 VASH vouchers.
- YWCA—7 units for homeless youth families (single mothers with children)
- Lutheran Social Services—5 units of permanent supportive housing and 5 units of transitional housing
- The Housing and Redevelopment Authority (HRA) of Duluth provides 49 Shelter+ Care vouchers—CHUM and the Human Development Center provide the services.
- Steve O'Neil- A new Permanent Supportive Housing development that contains 44 units for families

Permanent Housing

- The HRA provides 111 Single-Room-Occupancy (SRO) vouchers for chronic and hardest to house single adults in facilities owned by Center City Housing and the Union Gospel Mission.
- CHUM—5 units of Supportive Housing operated by funds provided by the Duluth ‘Churches United in Ministry’.

One of the objectives in the SLC Continuum of Care Plan is to increase progress towards ending chronic homelessness.

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

Introduction

Special needs individuals have many options in Duluth for services. Many service providers have leveraged funding sources to create a robust network of resources. The City of Duluth has categorized many of these services as medium or low priority for CDBG funding due to the availability of other funding sources.

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

According to 2013-2017 ACS estimates, nearly 17,000 housing units, or 44% of all the housing units in Duluth were built 80 or more years ago. The upkeep of such old housing can often be too expensive for low-to-moderate income households and needed maintenance and repairs are often deferred due to cost. These households often experience energy cost burned because of the old, inefficient, heating/cooling and insulations systems. The large share of old housing stock also affects the accessibility of housing because most homes in Duluth were built before building codes existed that required ADA complaint accessible housing. According to 2013-2017 ACS estimates, just over 11,000 people or 13% of the population in Duluth have a disability. Finding available, affordable, accessible housing units is an issue for many people with disabilities. Additionally, visitability, or being able to visit other homes and locations in the community, is an issue for many people with disabilities due to the age of buildings and the number of older buildings that lack ADA accessibility. Outreach conducted for the Consolidated Plan showed that some individuals identified having a limited choice of accessible housing as one of the biggest obstacles they faced in finding housing identified that they were treated differently than other people looking for housing due to a disability. The age and accessibility of Duluth's building stock also affects the aging population, many of whom begin to have mobility impairments as they age. According to 2013-2017 ACS estimates nearly 13,000 people or 15% of Duluth's population are age 65 years or older. This is an increase of about 2,000 people 65 years or older from the 2010 Census. There are about 2,000 people 85 years and older in Duluth. Nearly 25% of people ages 65-74 have a disability and 46% of people age 75 and older have a disability. 14% of the population age 65 and older have an independent living difficulty. Special needs also include persons with severe mental illness. Human Development Center (HDC) is one organization that provided psychiatric and psychological services to nearly 1,500 adults with serious mental illness in the last year. Persons with mental health issues continue to be problematic in the homeless population. Many service providers who work with the homeless continually report working with those who experience extreme mental illness. Duluth, like much of the country is in the midst of an opioid and meth epidemic. In 2018 the DPD made 320 arrests

for driving under the influence and 193 arrests for narcotics. From January to September of 2019 the Duluth Police Department made 231 arrests for driving under the influence and 180 arrests for narcotics. According to the commander of the Lake Superior Drug and Violent Crime Task Force northeastern Minnesota has one of the highest per capita opioid-related death rates in the state. For more than three years DPD officers have been trained and equipped with the overdose reversal drug Narcan. In the first six months of 2019 there were 62 reported opioid-related overdoses in Duluth. Five of them were fatal and more than 75% of the overdose victims were revived with Narcan. In 2017 the Center for Alcohol and Drug Treatment added an opioid withdrawal unit. In early 2019 the Duluth Police Department created a new position of opioid program technician whose job is to follow up with overdose victims and provide chemical-dependency assessment referrals. In September 2019 the U.S. Drug Enforcement Administration announced its intent to post two DEA agents and two federally deputized officers in Duluth with the goal of targeting drug trafficking in the area.

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

The Bob Tavani Medical Respite House provides four beds of housing to people discharged from a hospital but without a home so they can recuperate fully in a welcoming environment. Also Street Outreach staff employed by the CHUM and the community mental health center coordinate with detox, residential mental health programs, hospitals, corrections, and other institutions at discharge to ensure transitions are coordinated. Stakeholders meet weekly to discuss complex cases and work out housing solutions.

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

For the 2020 program year, the City will providing funding for Decker Dwelling, a new rental development that will providing housing for 42 LMI households. The developer, One Roof, will be coordinating supportive services with providers. The City will also be providing funding for the Birchwood Development, a 30 unit building for LMI people with disabilities and will be providing supportive services for the individuals. The City also allocates funding to agencies for case workers to provide the supportive services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs

identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

For the 2020 program year, the City will providing funding for Decker Dwelling, a new rental development that will providing housing for 42 LMI households. The developer, One Roof, will be coordinating supportive services with providers. The City will also be providing funding for the Birchwood Development, a 30 unit building for LMI people with disabilities and will be providing supportive services for the individuals. The City also allocates funding to agencies for case workers to provide the supportive services.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

- 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.

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

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	206	30	1	0	-1
Arts, Entertainment, Accommodations	4,625	5,993	15	11	-4
Construction	1,464	2,203	5	4	-1
Education and Health Care Services	10,774	19,867	34	37	3
Finance, Insurance, and Real Estate	1,865	2,568	6	5	-1
Information	525	873	2	2	0
Manufacturing	1,862	2,635	6	5	-1
Other Services	1,595	2,326	5	4	-1
Professional, Scientific, Management Services	2,336	3,804	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	4,304	5,646	14	11	-3
Transportation and Warehousing	1,322	5,992	4	11	7
Wholesale Trade	882	1,313	3	2	-1
Total	31,760	53,250	--	--	--

Table 40 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	47,445
Civilian Employed Population 16 years and over	44,100
Unemployment Rate	7.06
Unemployment Rate for Ages 16-24	22.05
Unemployment Rate for Ages 25-65	4.39

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	9,850
Farming, fisheries and forestry occupations	1,785
Service	5,985
Sales and office	10,685
Construction, extraction, maintenance and repair	2,235
Production, transportation and material moving	1,655

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	36,165	88%
30-59 Minutes	3,805	9%
60 or More Minutes	925	2%
Total	40,895	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,075	75	930

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,680	590	2,355
Some college or Associate's degree	11,250	765	3,100
Bachelor's degree or higher	12,490	350	1,760

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	45	120	70	175	580
9th to 12th grade, no diploma	985	450	510	755	1,005
High school graduate, GED, or alternative	2,725	1,600	1,710	5,320	4,755
Some college, no degree	10,645	3,115	2,495	4,870	2,300
Associate's degree	955	1,765	955	1,970	460
Bachelor's degree	1,760	3,065	2,135	4,675	1,870
Graduate or professional degree	120	1,125	975	2,675	1,590

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,107
High school graduate (includes equivalency)	24,776
Some college or Associate's degree	29,948
Bachelor's degree	44,068
Graduate or professional degree	60,699

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The major industries in Duluth are Arts, Entertainment, Accommodations, Education and Health Care Services, Retail Trade. In addition, there are number of several large scale construction projects that are increasing the demand for skilled laborers.

Describe the workforce and infrastructure needs of the business community:

Businesses in Duluth are facing workforce shortages, there is a need to increase talent and skills; attract people with the needed skills, and retain the people with the needed skills. Businesses are also working with the City to improve their diversity by employing more people of color and people with disabilities. Currently there is a misalignment between the skills people have and the business/infrastructure needs. The City and employment agencies are working with social agencies to provide different training initiatives to meet the needs of the business community.

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

During the next five years, the City of Duluth will have major construction projects, which includes the redevelopment of two regional hospital systems resulting in new medical facilities and a major high interchange reconstruction project. There are also other big box developments and multifamily developments. Currently there is a shortage of workers who have the skill set to work on construction projects and who can work in the medical field. Duluth also has aviation manufacturing that is expanding their plant. The employment opportunities are also attracting people from other areas, increasing the demand for housing in Duluth.

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

There is a mis-alignment between the skills of the current workforce and current and future employment opportunities. The City has implemented a Community Benefits Program to assist with job

training. The City and employment agencies are working with the school district, universities, hospitals, and employers to provide and increase educational and job training programs.

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

The City is working with the Construction, Healthcare, Manufacturing and Aviation Workforce Sectors to increase training initiatives. The City has used CDBG dollars to fund the Duluth at Work collaborative which matches participants with employers and has a benchmark system that requires gaining employment, being employed for two years, and increasing the participant's income by 25% in two years. The City will continue to adjust this approach to ensure it is meeting the community's needs.

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

No

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

Discussion

The City of Duluth and partner organizations recognize that there is a skills mis-alignment in the community and are actively working to provide the training for the needed skills, aka "upskilling" people. The City and partner organization and businesses also recognize there is a diversity gap and are actively working to provide the training and opportunities to address this gap. The City and partner organization also recognize that people with barriers need additional assistance to become employed and are working with social service agencies to tailor programs to provide the assistance to the people while helping to reduce the workforce shortage.

MA-50 Needs and Market Analysis Discussion

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

The City of Duluth does not have a problem with multiple housing problems being concentrated in an area. There are areas where housing cost burden is a problem but the other housing problems such as substandard housing and overcrowding are not significant for LMI households.

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

As mentioned above, the population of people of color (POC) in Duluth is small so it is hard to show any statistically significant trends or difference when focusing on one racial group other than white people. If we combine all people of color into one group and compare to statistics about Duluth as a whole or to the white population it is easier to see statistically significant trends and differences. The overall population of people of color in Duluth, according to the 2013-2017 ACS estimates is 8,698 people or 10% of the population. There are a few neighborhoods that are home to a disproportionately higher share of people of color: the Central Hillside (24% POC), East Hillside (16% POC), and Lincoln Park (17% POC). These neighborhoods are home to just 25% of the total population of Duluth, but are home to 41% of Duluth's total population of people of color.

These three neighborhoods are also some of the lowest income neighborhoods in the City. Duluth's overall poverty rate is 20% of the population living with income below poverty. In both the Central and East Hillside neighborhoods, 36% of the population is living with income below poverty level and in Lincoln Park 26% of the population is living with income below poverty level. These census tracts make a large portion of CDBG eligible block groups. The block groups are clustered together in these areas. These are both issues the Planning & Development staff and Community Development Committee are aware of when awarding subgrantee contracts.

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

According to the 2013-2017 ACS 5-year estimates:

Citywide: 86,066 residents; 75% of working age adults are employed; 23% of workers earn \$15,000 or less per year, 37% of workers earn \$15,001-\$39,999 per year, and 41% of workers earn \$40,000 or more per year

Lincoln Park: 5,843 residents; 71% of working age adults are employed; 25% of workers earn \$15,000 or less per year, 47% of workers earn \$15,001-\$39,999 per year, and 28% of workers earn \$40,000 or more per year

Central Hillside (including Park Point): 8,261 residents; 66% of working age adults are employed; 30% of workers earn \$15,000 or less per year, 38% of workers earn \$15,001-\$39,999 per year, and 32% of workers earn \$40,000 or more per year

East Hillside: 7,543 residents; 77% of working age adults are employed; 27% of workers earn \$15,000 or less per year, 42% of workers earn \$15,001-\$39,999 per year, and 31% of workers earn \$40,000 or more per year

Are there any community assets in these areas/neighborhoods?

Lincoln Park-close to the interstate, new businesses are opening, Wade Stadium, new middle school, located on the St. Louis River Corridor. In addition there is Community Action Financial Opportunity Center.

Hillside-located in the core of the Duluth, includes downtown (with theaters, hospitals, and the skywalk system) and has multiple parks. Has many active community groups and new developments. In addition there are social services and resources.

Are there other strategic opportunities in any of these areas?

Lincoln Park- in 2014 the City of Duluth updated the Small Area Land Use Plan and the City will be developing an economic/tourist oriented plan for the St. Louis River Corridor.

Hillside- residential developments (Build-Up Duluth); commercial structures (including a 14 story office building and a transit center); hospital campus redevelopments and new housing

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

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

Broadband wiring and connections are essential for households in terms of education, social connectivity and employment. Many structures in low to moderate-income neighborhoods were built prior to 1940, therefore may not have the necessary wiring creating limited technological access. Community oriented agencies such as LISC, Ecolibrium 3 and Zeitgesit have been working with LMI neighborhoods to address this need and developed a Technology Access Collaborative to address the digital divide. According to the 2014-2018 ACS, approximately 3,110 households in the LMI neighborhoods lack internet access.

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

Although there are approximately half a dozen broadband internet service providers, their monthly cost are similar that can affect a LMI household of having internet access. According to social workers the costs for data plans and internet access is detrimental and sometimes prohibitive for LMI households. Having a broadband internet provider that would provide the service for low to minimal costs would greatly benefit households.

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

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

In the past 10 years, the City of Duluth has had an increase in erratic severe weather which has been costly. Specifically, the City suffered a flood in 2012 which resulted in at least 47 million dollars in damages; a severe windstorm in 2017 which resulted in at least 3.4 million dollars in costs and many households were without power for weeks, and in 2018 the City suffered another major storm that resulted in at least 18.4 million dollars in damage. It is assumed that the increased frequency and severity of these storms is due to climate change. The 2040 Imagine Duluth Comprehensive Plan that was adopted on June 25, 2018 contained a chapter, "Energy and Conservation" to help address climate change, "In the 2017 State of the City address, Mayor Larson called for recognition of the science underpinning climate change and for the City to reduce its carbon footprint."

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

According to the U.S. Department of Housing and Urban Development (HUD), the average lifespan of a single-family home is 40-50 years without significant annual maintenance. The American Community Survey for 2019 indicated that of the 38,485 housing units in Duluth, 44% were built before 1940, compared to 16.1% of Minnesota's total housing stock and 12.8% nationally. The majority of these housing units are located in LMI Census tracts and occupied by LMI households. These housing units have minimal insulation and increased structural integrity concerns, especially because these units are over 80 years old and have had little on-going maintenance. The vulnerability of this situation is a significant concern to the community, therefore housing rehab and weatherization programs are an important goal for the community.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan was developed using data collected for the Needs Analysis and Market Analysis. Along with public input the priorities were created to address issues pertaining to Housing, Homelessness, Public Facilities, and Economic Development.

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

Geographic Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

The City of Duluth does not have any HUD approved revitalization areas, however the City does focus its funding on 5 low income neighborhoods: Lincoln Park, Morgan Park, West Duluth, East Hillside and Central Hillside.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Non-Homeless Need
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Affordable Housing Homelessness Staff Administration
	Description	Housing for people who are not currently experiencing homelessness but need housing with supportive services. Typically people may have disabilities (mental, physical, development), are experiencing alcohol and/or drug addiction, or may be elderly.
	Basis for Relative Priority	One of the main reasons people continue to experience homelessness is due to illness, disability, and/or addiction. With Duluth's very low vacancy rate, people who have these needs have the most difficult time finding housing.
	2	Priority Need Name

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Infrastructure Improvements Neighborhood Revitalization Transportation Access Staff Administration
	Description	Assist neighborhoods facilities that provide vital services with accessibility improvements or community services. These facilities include Homeless Facilities, Neighborhood Facilities, and Transportation related facilities.
	Basis for Relative Priority	Improving public facilities was identified as a important need in the community during the Consolidated Plan Need Assessment and during the Imagine Duluth 2035 public input sessions.
3	Priority Need Name	Affordable Housing
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
<p>Geographic Areas Affected</p>	
<p>Associated Goals</p>	<p>Affordable Housing Neighborhood Revitalization Homelessness Public Services Staff Administration</p>

	Description	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.
	Basis for Relative Priority	Duluth has had a consistent vacancy rate of 3% for the past several years; the vacancy rate of housing units that could serve LMI has been lower than 3%, showing a substantial need in the community. In addition, the need for housing in the homeless population has also been increasing. Although homeowners in general may be less cost burden than renters, a higher percentage of low to moderate income owners are paying over half their income towards housing, as well as experiencing housing problems. Housing problems include plumbing disrepair, unvented or unreliable heating source, and lack of basic kitchen facilities, leaks, pest infestations, missing or unsafe electrical systems or other health safety violations. Many elderly homeowners are having difficulty maintaining their housing but do not have a safe alternative.
4	Priority Need Name	Neighborhood Improvement and Safety
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Neighborhood Revitalization Staff Administration

	Description	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.
	Basis for Relative Priority	Neighborhood improvement and safety has been a key priority for neighborhood groups. In addition, there are number of structures (mostly residential) that were built prior to 1940 that have not been maintained and have been determined by housing rehab specialists to be more expensive to repair than to demolish. The majority of these blighted structures are in LMI neighborhoods, which in impacts the living conditions and home values. By removing these structures, these neighborhoods could improve in value and safety.
5	Priority Need Name	Economic Development
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Increase Incomes Create Living Wage Jobs Staff Administration
	Description	Create jobs by providing assistance/incentives to businesses to grow and hire LMI people. Provide job training and/or education to people to enable them to earn a living wage.
	Basis for Relative Priority	Creating Living Wage jobs was identified as a high priority need in the Community Needs Assessment.
6	Priority Need Name	Public Services
	Priority Level	High

	Population	<p>Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence</p>
	Geographic Areas Affected	
	Associated Goals	<p>Public Services Health Services Food Access Childcare Access Staff Administration</p>
	Description	<p>Provide services to LMI people that fulfill basic needs, prevent evictions, and address other needs. This priority need includes assisting people with childcare, health services and improving food access.</p>
	Basis for Relative Priority	<p>The programs to be supported fulfill basic needs (food and shelter) for people who are low-income and/or homeless; provide health care to LMI people; help abused and neglected youth and others who are homeless or at risk of becoming homeless, and provide tenant/landlord mediation services to prevent evictions; improve access to food, and provide child care services.</p>
7	Priority Need Name	Homelessness

	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Homelessness Public Services Staff Administration
	Description	Provide shelter, services, and rental assistance to people who are homeless or at risk of becoming homeless. This includes supporting coordinated entry; housing stabilization initiatives; operating emergency shelters that help families and individuals who are experiencing homelessness rapidly become housed; providing shelter and stabilization services for people experiencing domestic abuse and/or sex trafficking; and creating additional permanent supportive housing units for chronically homeless.
	Basis for Relative Priority	Based on recent homeless studies, there is an estimated population of 800 people who are experiencing homelessness in Duluth. Studies have shown that many of these individuals and families could maintain housing if they are provided an appropriate level of supportive services in subsidized housing units. As the "housing first" model becomes the focus of the Continuum of Care efforts to address long-term homelessness. There is an increased need for permanent, supportive housing units. There is also a need to reduce the number of days people experience in a shelter.
8	Priority Need Name	Public Housing
	Priority Level	High

Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Persons with Physical Disabilities
Geographic Areas Affected	
Associated Goals	Affordable Housing Staff Administration
Description	The number of housing units available to people with vouchers is very limited in Duluth. The City is working with the Housing and Redevelopment Authority to increase the number of units available for people who have vouchers. The City is also working to increase the number of accessible units available to LMI households.
Basis for Relative Priority	The vacancy rate for public housing units has been less than 3% for the past several years, this need has been identified by the community as a priority.

Narrative (Optional)

Analysis of Impediments to Fair Housing Choice – City of Duluth In conjunction with each five-year Consolidated Plan, we develop an Analysis of Impediments to Fair Housing Choice (AI). The AI lays out the City’s planned actions to affirmatively further fair housing for the next five years. We look at the following federally defined protected classes when we analyze fair housing issues: race, color, religion, sexual orientation, gender identity, disability, family status, and national origin. Anything that limits housing availability or choice on the basis of these protected classes is an impediment to fair housing choice. This plan is attached to the Consolidated Plan and is available on the City’s website. Consolidated Plan Goal and Action Plan Goals support the Fair Housing Choice Plan.

Impediment 1: Exclusionary rental housing practices and policies directed at Section 8 Housing Choice Voucher holder

Consolidated Plan Goal Support: Affordable Housing, Public Services

2020 Action Plan Project Support: Decker Dwelling, Duluth Property Rehab, Tenant Landlord Connection

Impediment 2: Exclusionary rental housing practices and policies directed at persons with criminal histories

Consolidated Plan Goal Support: Affordable Housing, Public Services

2020 Action Plan Project Support: Tenant Landlord Connection, Tenant Landlord Incentive Program

Impediment 3: Involuntary displacement and limited housing choice caused by gentrification.

Consolidated Plan Goal Support: Affordable Housing, Public Services, Transportation

2020 Action Plan Project Support: Duluth Property Rehabilitation, SIA Blight Reduction and Coordination

Impediment 4: Policies and physical limitations in the built environment

Consolidated Plan Goal Support: Affordable Housing, Public Services

2020 Action Plan Project Support: Duluth Property Rehabilitation, SIA Blight Reduction and Coordination, Tenant Landlord Connection, Duluth Lending Rehabilitation, Superior View Roof Repair

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The HRA provides rental assistance to approximately 22 households who would otherwise be homeless. These people are assisted until they can transition onto Section 8 Housing Choice Voucher. This program is part of the continuum of services to prevent homelessness by bridging the gap. These vouchers secure safe, decent and affordable housing for individuals who normally would not have the financial means do so it themselves. Market conditions that lead to the use of HOME funds for tenant-based rental assistance are rents that are unaffordable for extremely-low income households, and a vacancy rate of 3.4% in rental properties.
TBRA for Non-Homeless Special Needs	Not applicable.
New Unit Production	<p>Most of Duluth’s housing stock requires significant upgrades. As Duluth grows economically, attracting jobs in airplane manufacturing and engineering, population is projected to grow. A study conducted by Maxfield Research Inc. found that the current housing stock cannot accommodate the growth in population. Issues that were highlighted by the study were the lack of larger and upscale rental units, the underutilization of financing tools to expand housing supply, and the age and maintenance requirements of the existing housing stock. Most of the houses were built before the 1950’s and required many substantial upgrades. Upgrades include weatherization, lead paint mitigation, installation of modern appliances, and general maintenance requirements. While most of the homes were affordable even with the upgrades, they could not secure a loan from the bank. The value of the upgrades would not have been reflected in the houses market value thus creating a value gap at which a commercial bank would not support.</p> <p>With the need for new housing units the City of Duluth believes that an all of the above approach to new housing is necessary. There needs to be an increase in supply of all types of housing units including rental, owner occupied, affordable, and market rate.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	The City of Duluth has an aging housing stock. 54% and of owner occupied and 48% of rental units were built before 1950. Furthermore, units built before 1980 make up 85% of owner occupied and 80% of rental units. This means over 80% of housing units in Duluth are at least 35 years old. Most housing units in Duluth require or will require significant upgrades in the near future. With tight rental and homeowner markets there has been little incentive for property owners to upgrade their units. Code enforcement by the City of Duluth’s Life Safety Division has been lacking. This was an impediment identified in the City’s Analysis of Impediments to Fair Housing Choice.
Acquisition, including preservation	

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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	2,426,160	0	0	2,426,160	9,500,816	All prior resources have been committed. \$113,674 in program income and additional program income that accrues will be utilized on housing rehabilitation projects.

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	549,634	0	0	549,634	2,164,424	HOME Funds do not receive program income and are not part of a RLF. All prior resources have been committed in IDIS.
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	ESG Funds do not receive PI. All prior resources have been committed in IDIS.

Table 50 - Anticipated Resources

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

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. The City of Duluth reports on the match and leverage expenses in the CAPER reports. During the application process, the agencies provide the City with match information. ESG projects exceed the 1:1 match requirement, due the funding being used by established agencies that have other funding sources. HOME projects are match with either Tax Credit funding and/or Minnesota Housing Fund and/or Greater Minnesota Fund and by local organizations. Typically HOME funds represent 10 to 30% of a project development cost. All new development and acquisition/rehab projects that use HOME funding are required to have an individualize development agreement that shows the scope of work and funding sources. The City will track match HOME and ESG throughout the year and continue to ensure 25% and 100% requirements are met.

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 properites that Saint Louis County manages. These lands range from homes that are in need of rehab, to severly 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.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
DULUTH	Government	Planning neighborhood improvements public facilities	Other
HOUSING AND REDEVELOPMENT AUTHORITY OF DULUTH	PHA	Homelessness Ownership Public Housing Rental	Other

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

To implement the Consolidated Plan, the City’s Planning and Development Division has strong community partnerships with various local non-profits, private industry partners, and other public institutions working within the jurisdiction. City of Duluth staff attend meetings such as the Affordable Housing Coalition and Continuum of Care, among others, to foster strong continued partnerships to carry out Consolidated Plan goals.

Local non-profit organizations provide specialized services and programming to local communities. Non-profit organizations collaborate with the city of Duluth by being sub-recipients to community development funds. A strength in this relationship is the many long-term partnerships that have been formed with local organizations and the firsthand knowledge that they pass on to us in our planning efforts. Potential gaps include streamlining coordination with newly awarded/interested non-profits to receive funding.

The city of Duluth is open to collaborate with private sector industries in addition to non-profits to better advantage funds and address community and economic development needs.

Finally, the city of Duluth collaborates with public entities such as St. Louis County and the Duluth Housing and Redevelopment Authority (HRA). The HRA board is appointed by the Mayor and confirmed by City Council . A number of housing and support services are provided by the HRA that assist with community development program needs including administration, case management, and maintaining public housing assets. St. Louis County administers and manages homeless and other general public services for Duluth residents and is the local CoC. St. Louis County has recently adopted a 5 year plan to address homelessness which will be carried out in partnership with the city of Duluth.

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

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

Table 52 - Homeless Prevention Services Summary

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

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

The city of Duluth supports a wide array of services for special needs populations and persons experiencing homelessness through its community development funding which is allocated to nonprofits and other agencies to most efficiently carry out program goals. For example, the City

supports the Duluth at Work program, which targets extremely low-income individuals who often face barriers to employment. Through our funding, we also support the Duluth Hunger Project, which is a program in coordination of three local groups (CHUM, Damiano Center, and Salvation Army) to provide hot meals and food packages to low income or homeless households. As a final example, the city of Duluth also helps fund Accessible Space, Inc., which provides affordable housing for very low-income individuals with disabilities. As with many services and delivery, gaps can spring from lack of sufficient dollar amounts to provide for long-term program funding

Beyond community development funding but also part of the service delivery system, the City of Duluth works with other government agencies such as St. Louis County, Minnesota Finance housing Agency, and the Greater Minnesota Housing Fund to address community needs. Funding allocation is also a concern in addressing future gaps of service and delivery as well as coordination between statewide, County, and local efforts.

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

A key strategy to address the priority needs in the community and having more intergovernment and agency partnership. Partnerships have been successful in obtaining funding to build more supportive units in Duluth, which addresses many of the priorities. A key component of these partnerships has been the collaboration between the City, St. Louis County Government, the COC, and non-profit organizations.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Infrastructure Improvements	2020	2025	Non-Homeless Special Needs Non-Housing Community Development		Community Development Public Facilities	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
2	Transportation Access	2020	2025	Non-Homeless Special Needs Non-Housing Community Development		Community Development Public Facilities	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
3	Affordable Housing	2020	2025	Affordable Housing		Non-Homeless Need Affordable Housing Public Housing	CDBG: \$5,803,990 HOME: \$2,000,000	Rental units constructed: 250 Household Housing Unit Rental units rehabilitated: 500 Household Housing Unit Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Neighborhood Revitalization	2020	2025	Non-Housing Community Development		Community Development Public Facilities Neighborhood Improvement and Safety Affordable Housing	CDBG: \$300,000	Buildings Demolished: 5 Buildings
5	Increase Incomes	2020	2025	Non-Housing Community Development		Economic Development	CDBG: \$1,300,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
6	Public Services	2020	2025	Homeless Non-Housing Community Development		Homelessness Public Services Affordable Housing	CDBG: \$325,000	Public service activities other than Low/Moderate Income Housing Benefit: 17500 Persons Assisted
7	Create Living Wage Jobs	2020	2025	Non-Housing Community Development		Economic Development	CDBG: \$375,000	Businesses assisted: 70 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Homelessness	2020	2025	Homeless		Non-Homeless Need Homelessness Affordable Housing	CDBG: \$572,000 HOME: \$473,830 ESG: \$965,260	Public service activities for Low/Moderate Income Housing Benefit: 15000 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 270 Households Assisted Homeless Person Overnight Shelter: 8150 Persons Assisted
10	Health Services	2020	2025	Non-Housing Community Development		Public Services	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
11	Food Access	2020	2024	Non-Housing Community Development		Public Services	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 3300 Persons Assisted
12	Childcare Access	2020	2024	Non-Housing Community Development		Public Services	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Staff Administration	2020	2025	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Community Development Public Facilities Non-Homeless Need Economic Development Neighborhood Improvement and Safety Homelessness Public Services Affordable Housing Public Housing	CDBG: \$2,500,000 HOME: \$240,000 ESG: \$78,000	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Infrastructure Improvements
	Goal Description	
2	Goal Name	Transportation Access
	Goal Description	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

3	Goal Name	Affordable Housing
	Goal Description	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.
4	Goal Name	Neighborhood Revitalization
	Goal Description	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.
5	Goal Name	Increase Incomes
	Goal Description	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.
6	Goal Name	Public Services
	Goal Description	Provide services to LMI people that fulfill basic needs, prevent evictions, and address other needs.
7	Goal Name	Create Living Wage Jobs
	Goal Description	Create jobs by providing assistance/incentives to businesses to grow and hire LMI people.
9	Goal Name	Homelessness
	Goal Description	Provide shelter, services, and rental assistance to people who are homeless or at risk of becoming homeless utilizing CDBG and HOME funds. The City's HESG funds will provide assistance to approximately 2000 people per year, those numbers will be counted in HMIS, and in a separate report in the CAPER.

10	Goal Name	Health Services
	Goal Description	Provide health, dental, and mental health services to people who are LMI.
11	Goal Name	Food Access
	Goal Description	Provide easy access to healthy and affordable food to people who are LMI.
12	Goal Name	Childcare Access
	Goal Description	Ensure childcare is available in LMI neighborhoods and for LMI people that is safe, affordable, and convenient.
13	Goal Name	Staff Administration
	Goal Description	Administration funding for the CDBG, HOME, and ESG programs

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

As defined by the HOME regulations it is estimated that to 50 to 100 extremely low-income families will be assted, 50 to 150 low-income families, and 75 to 100 moderate families will be assisted, depending on the grant amounts.

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

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

Since completing the section 504 Needs Assessment, the HRA has put policies in place to address accessibility needs and compliance under 24 CFR 8.25. The HRA currently has a sufficient number of accessible units

Activities to Increase Resident Involvements

The HRA has continued to send out newsletters and help facilitate tenant meetings. The HRA also continues to have a resident who sits as commissioner on the HRA board. There is a resident advisory board for all public housing and resident clubs at each of the six high rises in Duluth.

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

No

Plan to remove the ‘troubled’ designation

NA

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

Barriers to Affordable Housing

- 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

- 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, when appropriate.

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

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Duluth has a strong homeless response system and is working closely with St. Louis County and homelessness service provider agencies to strengthen system access and service delivery through implementation of the goals and outcomes outlined in the HEARTH Act and under the Emergency Solutions Grant and Continuum of Care regulations. Components of the Homeless Response System in Duluth include:

Outreach

Described in section MA-19, outreach activities in Duluth are coordinated through a strong network of homeless shelter and service provider agencies (CHUM, Life House, LSS and HDC) in partnership with the Duluth Police and St. Louis County Health and Human Services. Street outreach activities are conducted daily and most evenings and extend beyond the city limits of Duluth. CHUM and MACV also conduct outreach in the hospitals and jails/prisons.

In addition to the day-to-day outreach, Duluth also conducts an annual Project Homeless Connect Event for homeless persons and MACV organizes an annual Stand Down event for homeless veterans. Continuum of Care homeless housing and service provider partner agencies also conduct an annual Homeless Summit annually.

Addressing the emergency and transitional housing needs of homeless persons

Emergency Shelter

The shelter system in Duluth is comprised of three emergency shelters. The CHUM Shelter serves singles through their congregate facility and families at their off-site facilities. Many of the persons that access services at CHUM are identified as ‘high barriered’ and the ‘hardest to house’. In addition to the 44 congregate beds, CHUM provide overflow mats if the beds are full. In some circumstances, CHUM works with their Churches United in Ministry partners to provide families with shelter at a nearby church when their family units are full.

Safe Haven Shelter and the American Indian Community Housing Organization both provide shelter and services to single women and women with children who are fleeing domestic violence. Safety is their

first priority for the women (and children) who enter their shelters. Participants have access to a wide range of supportive services, including food, clothing, transportation and legal assistance, access to mental health assistance, case management and children's advocacy. In addition, AICHO provides culturally specific programming for Native American women (and their children).

Union Gospel Mission

Union Gospel Mission is primarily a soup kitchen where people can access hot meals each day. The 11 SRO units above the soup kitchen facility are targeted for chronic homeless single men.

Transitional Housing

Five agencies in Duluth provide transitional housing and supportive services to homeless persons. They are the American Indian Community Housing Organization who provides transitional housing and culturally focused support services for primarily (but not limited to) Native American Women and Women-headed families, Center City Housing who provides transitional housing and supportive services to single women and families, the Salvation Army who provides transitional housing and supportive services to one and two-parent families and Life House and Lutheran Social Services, both provide transitional housing and supportive services to homeless youth (ages 16-23). Minnesota Assistance Council for Veterans provides transitional housing and services to homeless veterans. Approximately, 1,800 homeless persons are assisted through the Duluth shelter system annually.

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.

Duluth has slowly been building its supply of Permanent Supportive Housing (PSH) to serve persons with disabilities and the chronically homeless. Center City Housing Organization operates the San Marco and Memorial Park apartment facilities that house single men and women, Alicia's Place for single women, and Sheila's Place that serves families. Center City and CHUM operate the Steve O'Neil apartment building which provides 44 units to families that have experienced homelessness. The American Indian Community Housing Organization operates the Gimaajii apartments for families, primarily for (but not

limited to) Native Americans. Minnesota Assistance Council for Veterans operates the Duluth Vets Place for single veterans.

The Housing Authority of Duluth provides Shelter + Care vouchers. Almost half – 42% (46/108) of the PSH units in Duluth are targeted for chronically homeless persons (does not include units under development).

Rapid Re-housing

CHUM Shelter, Safe Haven Shelter, AICHO, Salvation Army and Life House all participate in Rapid Re-housing programming. Funding for rapid re-housing activities is provided through the Emergency Solutions Grant (ESG) Program, the Continuum of Care Program and through the state's Family Homeless Prevention and Assistance Program (FHPAP). Prioritization protocols were established for targeting families and households that are the most appropriate for this type of assistance. These are the agencies that will be the entry points for Coordinated Access and Assessment in Duluth and once that system is fully functioning, rapid re-housing activities will be coordinated through the CAA system. Rapid Re-housing assistance includes short and medium-term rental assistance, rental arrears, deposit, utility payments and utility arrears, and application fees, moving assistance, case management and connection to mainstream resources.

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

Salvation Army, Life House, AICHO and Legal Aid Services of Northeast Minnesota provide prevention assistance in the City of Duluth. Funding for prevention assistance is provided through the ESG and FHPAP programs. Legal Aid activities are limited to mediation and legal issues, whereas the others also provide rental assistance, rental arrears, utility payments and utility arrears, moving assistance, case management and connection to mainstream resources.

In 2008, a Discharge Plan that was approved and adopted, outlines the protocols and transition process steps for discharging from institutions. A standardized assessment tool was developed and is being used by discharging entities in Duluth and throughout St. Louis County 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. Participating stakeholders in the City of Duluth include Essentia Health System, St. Luke's Hospital, the Center for Drug and Alcohol Treatment St. Louis County Corrections, St. Louis Health and

Human Service and the primary shelter in Duluth, CHUM Shelter. Chum staff are the main contacts in Duluth; they keep in contact with the other entities and are notified when someone is going to be discharged who is choosing to be discharged to CHUM. CHUM staff will work with the individual to locate housing prior to discharge. SOAR Career Solutions, through their Community Offender Re-Entry Program, offers specialized assistance to men exiting prison who were incarcerated for sex crimes. Program staff assist ex-offenders in their transition from incarceration to the community through support, employment services, mentoring, housing search and assistance and extended case management.

Continuum of Care Objectives

Continuum of Care Objectives

The St. Louis County SLC Continuum of Care Plan has five primary objectives; they are:

1. Increase progress towards ending chronic homelessness
 - Allocating funds for additional chronic beds
 - Set a goal to prioritize 95% of the PSH beds not dedicated for use by chronically homeless, but available through annual turnover, for use by the chronically homeless.
2. Increase housing stability
 - Support Coordinated Entry and Assessment Process
 - Best practices for case management and assessment
 - Agencies adopt and implement Housing First model
3. Increased income for program participants
 - Adopt best practices for increasing non-employment income
 - Make sure eligible participants are connected to Supplemental Security Income/ Social Security Disability Benefits
4. Increase the number of people accessing mainstream benefits
 - Agencies will participate in training sessions on Mainstream Benefits
 - Enrollment and outreach activities are being implemented to connect eligible households to appropriate Affordable Care Act options.
5. Expand Rapid Re-housing assistance as a method to reduce family homelessness
 - Allocate additional resources for Rapid Re-housing

- Maximize existing Rapid Rehousing resources using 'least touch' model
- Align CoC rapid re-housing assistance with Emergency Solutions Grant, Supportive Services for Veteran Families, and Family Homeless Prevention Assistance Program

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

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

All units that received CDBG and/or HOME funding are required to be in compliance with Lead regulations.

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

The risks related to lead poisoning and hazards are being reduced.

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

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. The Duluth HRA maintains a Lead Safe Housing registry of past units that have been made lead safe. To increase access to this registry by the general public, the HRA has made their database available on the HRA website.

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

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

Jurisdiction goals, programs, and policies for reducing the number of Poverty-Level Families

The City of Duluth aims to reduce the number of families and individuals currently living in poverty by looking beyond the effects (not being able to afford basic necessities like food, housing, healthcare, etc.) to address the root causes of poverty. The Planning and Development Division plans to move forward with the strategies listed below with consideration to the previous anti-poverty strategies and by synthesizing community with overarching consolidated plan goals.

Policy #1: Provide occupational training programs coupled with career development and job placement in partnership with the City’s Career Force and other job training programs such as Duluth at Work.

Policy #2: Assist households with removing barriers to obtaining employment through solutions that increase access and amount of affordable child care programs and through programs that address barriers such as criminal history when obtaining employment

Policy #3: Focus on efforts to reduce costs on household budget’s through energy efficiency programs that lower utilities and/or programs that assist with building assets of families through planned savings programs or assistance with homeownership opportunities.

Policy #4: Increase the amount and improve condition of affordable housing units, with a focus on rental units, that have long-term affordability restrictions (greater than 30 years), to maintain housing for low-to-moderate-income residents within our community.

Policy #5: Increase access to affordable and healthy food options as well as educational programs that contribute to healthy living in order to address the long-term health and economic impacts on households experiencing poverty

Poverty is often more than a simple calculation of a person’s household income. Some of the most common root causes of poverty that the City will address using these policies are as follows:

- Little or no education
- Insufficient employment skills, including soft skills
- Housing priced beyond a family’s means
- Housing unattainable due to criminal history
- Lack of adequate nutrition and health care
- Mental health or substance abuse issues that impact employment opportunities

These policies and goals will be addressed through programming that is carried out by public, private, and non-profit city partners.

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

Policy #4 of the Anti-poverty strategies aligns directly with the City's affordable housing plan. Increasing the amount and improving conditions of affordable housing units throughout the city is incredibly important for a healthy community.

SP-80 Monitoring – 91.230

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

The Planning and Development Division and City Auditor's Office conduct an annual risk assessment. This risk assessment of the subrecipients is based upon material weaknesses cited in the audit and performance in submitting appropriate documentation of expenditures, demographic information and other contract requirements and is completed on an annual basis. A high-risk subrecipient has material weaknesses and/or significant deficiencies in their audit relating to the above-mentioned federal programs, lacks sufficient accounting policies and procedures to safeguard federal assets, and/or submits inaccurate payment request documentation and/or late demographic reports. On-site monitoring shall consist of financial monitoring and programmatic compliance. Further information can be found in the Community Program Monitoring manual.

The Community Development Committee shall hold a CAPER (Consolidated Annual Performance Evaluation Report) Public Hearing for the purpose of reviewing activity accomplishments for the previous year within 90 days after the completion of the City's Community Development Program year. The records presented at this hearing are available during normal business hours for public inspection in the Community Development Office.

The City of Duluth will strive to ensure all relevant projects positively address progress on Fair Housing efforts. During project proposal evaluation, funding decision making, and program performance monitoring integration of the strategies outlined in the City of Duluth's most current Analysis of Impediments to Fair Housing Plan will be evaluated. Projects that can impact and further implement removing or eliminating impediments to fair housing will be prioritized and connections to further the city's fair housing goals will be encouraged. The city will report progress on fair housing strategies annually with the completion of the CAPER and monitoring report.

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	2,426,160	0	0	2,426,160	9,500,816	All prior resources have been committed. \$113,674 in program income and additional program income that accrues will be utilized on housing rehabilitation projects.

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	549,634	0	0	549,634	2,164,424	HOME Funds do not receive program income and are not part of a RLF. All prior resources have been committed in IDIS.
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	ESG Funds do not receive PI. All prior resources have been committed in IDIS.

Table 54 - Expected Resources – Priority Table

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

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. The City of Duluth reports on the match and leverage expenses in the CAPER reports. During the application process, the agencies provide the City with match information. ESG projects exceed the 1:1 match requirement, due the funding being used by established agencies that have other funding sources. HOME projects are match with either Tax Credit funding and/or Minnesota Housing Fund and/or Greater Minnesota Fund and by local organizations. Typically HOME funds represent 10 to 30% of a project development cost. All new development and acquisition/rehab projects that use HOME funding are required to have an individualize development agreement that shows the scope of work and funding sources. The City will track match HOME and ESG throughout the year and continue to ensure 25% and 100% requirements are met.

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

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Infrastructure Improvements
	Goal Description	
2	Goal Name	Transportation Access
	Goal Description	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.
3	Goal Name	Affordable Housing
	Goal Description	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.

4	Goal Name	Neighborhood Revitalization
	Goal Description	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.
5	Goal Name	Increase Incomes
	Goal Description	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.
6	Goal Name	Public Services
	Goal Description	Provide services to LMI people that fulfill basic needs, prevent evictions, and address other needs.
7	Goal Name	Create Living Wage Jobs
	Goal Description	Create jobs by providing assistance/incentives to businesses to grow and hire LMI people.
9	Goal Name	Homelessness
	Goal Description	Provide shelter, services, and rental assistance to people who are homeless or at risk of becoming homeless.
10	Goal Name	Health Services
	Goal Description	Provide health, dental, and mental health services to people who are LMI. No applications were made in 2020.
11	Goal Name	Food Access
	Goal Description	Provide easy access to healthy and affordable food to people who are LMI.

12	Goal Name	Childcare Access
	Goal Description	Ensure childcare is available in LMI neighborhoods and for LMI people that is safe, affordable, and convenient.
13	Goal Name	Staff Administration
	Goal Description	City staff administration of the programs.

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	ESG-CV DULUTH
28	Program Administration CDBG and HOME

Table 56 – 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

1	Project Name	Decker Dwelling 2020
	Target Area	
	Goals Supported	Affordable Housing Homelessness
	Needs Addressed	Non-Homeless Need Affordable Housing Homelessness
	Funding	CDBG: \$316,035
	Description	Construct 42 LMI rental units, 4 units will be allocated for people experiencing homelessness and 4 other units will be for people with disabilities. This project assists with an a Fair Housing Strategy by providing additional rental units that will accept Section 8 (Impediment #1).
	Target Date	3/21/2021
	Estimate the number and type of families that will benefit from the proposed activities	38 LMI households and 4 households that experienced homelessness will benefit.
	Location Description	Off of Decker Road.
	Planned Activities	Construct a 42 unit apartment building.
2	Project Name	Superior View Roof Repair 2020
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Non-Homeless Need Affordable Housing
	Funding	CDBG: \$60,000
	Description	Repair a roof on a 49 LMI rental unit that provide housing to people with disabilities. This project meets a AFH strategy by providing housing to people who have physical limitations (Impediment #4).
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	49 LMI people with disabilities will benefit
	Location Description	Superior View Apartments

	Planned Activities	Roof repair to an existing structure
3	Project Name	Duluth Property Rehabilitation Program 2020
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Non-Homeless Need Affordable Housing
	Funding	CDBG: \$450,000
	Description	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. This project meets a AFH strategy by providing additional units that will accept Section 8 rentals (Impediment #1) and meets another AFT strategy by providing rehab to make housing units more accessible (Impediment #4).
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 single family owner occupied unit and 30 rental multifamily units will be assisted.
	Location Description	City wide
	Planned Activities	Rehab services
4	Project Name	Duluth Energy Efficiency Program 2020
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$100,000
	Description	Rehab work to provide energy efficiency improvements to existing housing units
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 Owner Occupied Single Family Units and 20 Rental Single Family units
	Location Description	City wide

	Planned Activities	Housing rehab focusing on energy efficiency
5	Project Name	Community Land Trust Acq-Rehab Resale 2020
	Target Area	
	Goals Supported	Affordable Housing Neighborhood Revitalization
	Needs Addressed	Affordable Housing Neighborhood Improvement and Safety
	Funding	CDBG: \$120,000 HOME: \$200,000
	Description	Acquire blighted structures and rehab them to sell to LMI households
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	8 households
	Location Description	Citywide
	Planned Activities	acquire and rehab blighted structures for sell to LMI households
6	Project Name	Duluth Lending Rehabilitation 2020
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$75,000
	Description	Provide below market loans, forgivable loans, and deferred loans for rehabilitation of LMI single family occupied units. This project address AFH strategy by providing loans for people to make their homes more accessible (Impediment #4).
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 owner occupied LMI housing units will benefit
	Location Description	City wide
	Planned Activities	low interest loans will be provided to LMI household for housing rehab

7	Project Name	SIA Blight Reduction and Coordination 2020
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$39,763
	Description	Rehab 20 units that are considered blight. This project addresses AFH strategy by rehabbing units to make them available to LMI in the SIA areas, which have gentrification pressures (Impediment #3).
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	15 owner occupied housing units and 5 single family rental units will benefit
	Location Description	City wide
	Planned Activities	rehab activities
8	Project Name	Duluth at Work 2020
	Target Area	
	Goals Supported	Increase Incomes Public Services
	Needs Addressed	Economic Development Public Services
	Funding	CDBG: \$272,000
	Description	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
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	41 Duluth residents who are living at or below 50% AMI
	Location Description	City wide
	Planned Activities	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	Project Name	Growing Neighborhood Business 2020
	Target Area	
	Goals Supported	Increase Incomes Create Living Wage Jobs
	Needs Addressed	Economic Development
	Funding	CDBG: \$78,000
	Description	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.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	16 businesses, 51% which are LMI will benefit
	Location Description	City wide, but focusing on LMI neighborhoods
	Planned Activities	provide technical business support
10	Project Name	Duluth Hunger Project 2020
	Target Area	
	Goals Supported	Public Services Food Access
	Needs Addressed	Public Services
	Funding	CDBG: \$80,000
	Description	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.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	15,000 LMI people will be provided food

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

	Goals Supported	Public Services Homelessness
	Needs Addressed	Public Services Homelessness
	Funding	CDBG: \$20,000
	Description	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. This project address AFH strategy to increase rental opportunities to people who have criminal records (Impediment #2).
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	80 households will benefit
	Location Description	Citywide
	Planned Activities	provide funding for staff so they can administer grants that provide funding to landlords if their unit is damaged by a renter
14	Project Name	Tenant Landlord Connection 2020
	Target Area	
	Goals Supported	Public Services Homelessness
	Needs Addressed	Public Services Homelessness
	Funding	CDBG: \$25,000
	Description	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. This AFH strategy addresses exclusionary rental practices (Impediment #1).
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	560 households will benefit, at least 51% will be LMI

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

17	Project Name	Life House Youth Center 2020
	Target Area	
	Goals Supported	Public Services Homelessness
	Needs Addressed	Public Services
	Funding	CDBG: \$30,000
	Description	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
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	650 youth
	Location Description	Life House
	Planned Activities	provide supportive services and meals
18	Project Name	MAC V Homeless Veterans Services 2020
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$9,150
	Description	Provide homeless services to veterans
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	95 people will benefit
	Location Description	city wide
	Planned Activities	homeless services
19	Project Name	CHUM Emergency Shelter 2020
	Target Area	
	Goals Supported	Public Services Homelessness

	Needs Addressed	Public Services Homelessness
	Funding	CDBG: \$40,000
	Description	provide shelter and food to people experiencing homelessness
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	1,100 people will benefit
	Location Description	CHUM shelter
	Planned Activities	Shelter services
20	Project Name	Family Supportive Housing Center City 2020
	Target Area	
	Goals Supported	Public Services Homelessness
	Needs Addressed	Public Services Homelessness
	Funding	CDBG: \$30,000
	Description	Supportive housing services
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	131 people will benefit
	Location Description	Center City units that are city wide
	Planned Activities	supportive services
21	Project Name	Family Housing- Salvation Army 2020
	Target Area	
	Goals Supported	Public Services Homelessness
	Needs Addressed	Public Services Homelessness
	Funding	CDBG: \$8,250

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

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

	Estimate the number and type of families that will benefit from the proposed activities	13 households
	Location Description	city wide
	Planned Activities	rental assistance
26	Project Name	Birchwood Apartments HOME
	Target Area	
	Goals Supported	Affordable Housing Homelessness
	Needs Addressed	Affordable Housing Homelessness
	Funding	HOME: \$200,000
	Description	Construction of a 30 unit building for LMI people with disabilities
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 people will benefit
	Location Description	Mall area
	Planned Activities	construction of a 30 unit building
27	Project Name	ESG-CV DULUTH
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	ESG: \$193,052
	Description	Entitlement funding for the 2020 HESG Program included \$208,704 in funds. Funds will be spent on shelter, outreach, prevention, rapid rehousing and administration. In 2020, the 2019 Action Plan was amended to incorporate the CARES funding to prevent, prepare for, and respond to the coronavirus, this funding came in under CV-1 and CV-2 for a total of \$1,972,199. The current total for 2020 ESG funds, includes entitlement funding and the first rounds of CV funding, is \$2,180,903.

	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	<p>The City of Duluth expects to receive \$208,704 in ESG funds for the 2020 Program Year. Minus the allocated amount of ESG funds for administration, the total amount for ESG project is \$193,052 for the 2020 Program Year. This amount is not listed in the Estimated Amount chart due to the IDIS allowing only one HESG project per a program year. The ESG-CV funds that were added to the 2019 Action Plan are considered to be 2020 Program Year funds in the IDIS system.</p> <p>15 people will receive prevention services from MAC V (\$3,000)</p> <p>1630 people will receive over night shelter (\$64,000)</p> <p>191 people will be in supportive housing (\$30,000)</p> <p>200 people will contact through street outreach (\$15,000)</p> <p>26 people will be rapid rehoused (\$37,052)</p> <p>26 people will be prevented from homelessness (\$40,000)</p> <p>HMIS will be used for tracking (\$4000)</p> <p>City Admin will be used to administer the funds (\$15,652)</p>
	Location Description	city wide
	Planned Activities	homeless services
28	Project Name	Program Administration CDBG and HOME
	Target Area	
	Goals Supported	<p>Infrastructure Improvements</p> <p>Transportation Access</p> <p>Affordable Housing</p> <p>Neighborhood Revitalization</p> <p>Increase Incomes</p> <p>Public Services</p> <p>Create Living Wage Jobs</p> <p>Homelessness</p> <p>Health Services</p> <p>Food Access</p> <p>Childcare Access</p>

Needs Addressed	Non-Homeless Need Community Development Public Facilities Affordable Housing Neighborhood Improvement and Safety Economic Development Public Services Homelessness Public Housing
Funding	CDBG: \$484,962 HOME: \$54,868
Description	Program administration of the CDBG and HOME Programs.
Target Date	3/31/2021
Estimate the number and type of families that will benefit from the proposed activities	recipient of HUD funds
Location Description	City wide
Planned Activities	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

Target Area	Percentage of Funds

Table 57 - 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 58 - 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 59 - 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:

The City of Duluth has a CDBG revolving loan fund for housing rehab, this fund is generated from CDBG rehab projects and used on new CDBG rehab projects. The Duluth HRA uses this revolving loan fund and it is the only revolving loan fund the City has. The City does not have a revolving fund or receives program income from HOME or ESG projects.

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.	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:

The City of Duluth receives an annual allocation from HUD for the program year, starting on April 1 and ending on March 31. These funds are used for TBRA, acquisition and rehab, and new construction of affordable units. At this time, the City does not receive program income or repayments from projects receiving HOME program funds. As required by HUD, the City of Duluth funds CHDO development projects including for acquisition rehab and new construction. The CHDO set aside is required to be a minimum of 15%, however the City of Duluth allocates a majority of the funding to CHDO projects. For the 2020 Action Plan, two development CHDO projects (Birchwood and One Roof Acquisition Rehab) equal \$400,000 in HOME funds. The City of Duluth is receiving \$549,634 for the 2020 program year.

Currently there are two CHDO's in Duluth, One Roof Community Housing and Center City Housing Corp., every year both of these agencies are monitored for CHDO compliance to insure they are in compliance with the CHDO requirements. These organization, like other organizations, have the opportunity to apply to the City of Duluth for project funding during the application process, which typically begins in late summer. Specifically in late summer, the City of Duluth will advertise funding availability for HUD eligible projects based on needs addressed in the Consolidated Plan; these ads will be on websites, newspapers, and emailed to agencies/organizations who have expressed interest in working HUD eligible projects. These notices of funding will state the application is available on the website or paper copy is available at City Hall. All applications have the same due date to be submitted at City Hall (the application is typically three weeks). After all the applications have been submitted, City Staff reviews the applications for compliance with the HUD regulations. Afterwards the applications are submitted to the Community Development (CD) Committee, who typically reviews all of the CDBG, HOME, and ESG applications in two meetings. The CD Committee reviews the applications using a scoring process, then they provides recommendations for approval at a public meetings. This recommendations is forwarded to City Council, who may approve or change the recommendations. After this process, the Mayor provides her approval.

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 2020, 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.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2019 Point in Time Count
	List the name of the organization or individual who originated the data set. St. Louis County Continuum of Care with the Office of Economic Opportunity
	Provide a brief summary of the data set. *9This data set was created in January 2019. The sampling is completed annually in January.
	What was the purpose for developing this data set? The data is completed for the Continuum of Care and the department of Housing and Urban Development.
	Provide the year (and optionally month, or month and day) for when the data was collected. January 2019
	Briefly describe the methodology for the data collection. The survey examines one day in January. It compiles Shelter and Transitional Housing usage and looks at counting those who go unsheltered. Given the weather in January the unsheltered count is not a great reflection of the years' unsheltered homeless.
	Describe the total population from which the sample was taken. It attempts to examine all the homeless population in the St. Louis Continuum of Care, which includes the City of Duluth.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. People who are currently experiencing homelessness
2	Data Source Name 2018 CDBG Annual Report
	List the name of the organization or individual who originated the data set. City of Duluth Community Development Division
	Provide a brief summary of the data set. This is an quarterly report the City of Duluth requires of it's subrecipients.
	What was the purpose for developing this data set? For quarterly monitoring and annual CAPER report.

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>While it does not include a few small non-CDBG funded organizations, it does provide a fairly comprehensive estimate of yearly activity in homeless shelters.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>April 1, 2018 to March 31, 2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>It is a completed dataset.</p>
3	<p>Data Source Name</p> <p>Saint Louis County Continuum of Care</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Saint Louis County, Minnesota Continuum of Care</p>
	<p>Provide a brief summary of the data set.</p> <p>The dataset is compiled by the CoC and covers bed utilization in Saint Louis County including Duluth.</p>
	<p>What was the purpose for developing this data set?</p> <p>To guide policy and procedure for the Saint Louis County Continuum of Care.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This covers the entire county and includes data for Duluth.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>It is annually updated in January.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This is a complete dataset.</p>
4	<p>Data Source Name</p> <p>Condemnation List City of Duluth</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Duluth</p>
	<p>Provide a brief summary of the data set.</p> <p>This dataset is created by the City of Duluth in collaboration with multiple departments and divisions and identifies properties that are condemned for human habitation, condemned for demolition, is registered as vacant, or might be targeted for a possible rehab.</p>

	<p>What was the purpose for developing this data set? To help guide demolition of blighted properties.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It covers the entire City of Duluth.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? It is continually updated.</p>
	<p>What is the status of the data set (complete, in progress, or planned)? It is complete but is continually updated as properties become blighted or are removed.</p>
5	<p>Data Source Name 2008 - 2012 American Community Survey</p>
	<p>List the name of the organization or individual who originated the data set. U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set. This was derived from the 2008-2012 American Community Survey</p>
	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p>
	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>