

# 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

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
<b>NUMBER OF HOUSEHOLDS</b>										
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
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

	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
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
<b>NUMBER OF HOUSEHOLDS</b>										
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:

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
<b>NUMBER OF HOUSEHOLDS</b>								
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

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
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
<b>NUMBER OF HOUSEHOLDS</b>								
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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	130	80	20	4	234	15	29	15	25	84
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 2011-2015 CHAS  
Source:

	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 commission a housing study that show 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 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 Source: 2011-2015 CHAS

\*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 Source: 2011-2015 CHAS

\*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 Source: 2011-2015 CHAS

\*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**

Data Source: 2011-2015 CHAS

\*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 Source: 2011-2015 CHAS

\*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
Asian	20	24	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
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 Source: 2011-2015 CHAS

\*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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
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 Source: 2011-2015 CHAS

\*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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	155	3,400	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
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 Source: 2011-2015 CHAS

\*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

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

\*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**

**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



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 closely 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

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 is: Has No Rural Homeless

**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):**

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)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	54	0
Black or African American	36	0
Asian	0	0
American Indian or Alaska Native	20	0
Pacific Islander	2	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
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.