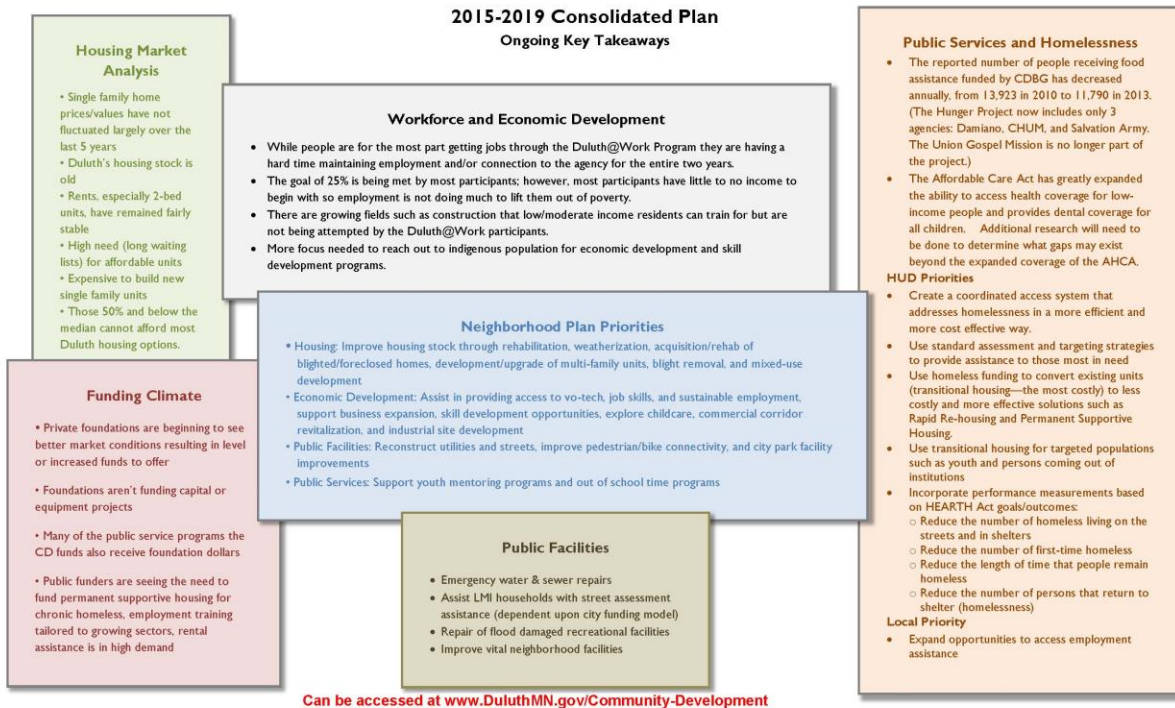


# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Please see the chart created that outlines the key take aways that were determined during the public input and data gathering process.



### Ongoing Key Takeaways

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

### Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	86,918	86,066	-1%
Households	35,547	36,482	3%
Median Income	\$33,766.00	\$41,092.00	22%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Disability Status	Has one or more of four housing problems					Has none or more of four housing problems				
	0-30% AMI	30-50% AMI	50-80% AMI	>80% AMI	Total	0-30% AMI	30-50% AMI	50-80% AMI	>80% AMI	Total
Household member has a cognitive limitation	780	235	325	75	1415	250	230	235	885	1600
Household member has a hearing or vision impairment	375	350	265	220	1210	75	305	375	1140	1895
Household member has a self-care or independent living limitation	525	425	240	155	1345	215	280	270	850	1615
Household member has an ambulatory limitation	750	520	320	250	1840	255	465	370	1160	2250
Household member has none of the above limitations	3325	2300	2775	1535	9935	635	795	3135	14210	18775

Source: 2008 to 2010 CHAS

### Disabled Population Summary from 2008 to 2010 CHAS

#### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,490	4,630	6,895	3,425	16,045
Small Family Households *	1,350	960	1,795	1,080	8,610
Large Family Households *	240	285	250	140	890
Household contains at least one person 62-74 years of age	675	545	855	520	2,305
Household contains at least one person age 75 or older	560	1,225	1,235	510	1,100
Households with one or more children 6 years old or younger *	930	605	905	500	1,400

\* the highest income category for these family types is >80% HAMFI

**Table 6 - Total Households Table**

**Data Source:** 2006-2010 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	90	70	95	40	295	0	10	10	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	50	0	20	140	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	10	55	60	190	0	65	60	10	135
Housing cost burden greater than 50% of income (and none of the above problems)	2,940	800	225	30	3,995	570	550	465	75	1,660
Housing cost burden greater than 30% of income (and none of the above problems)	355	1,155	1,290	185	2,985	175	470	1,140	525	2,310

	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)	195	0	0	0	195	90	0	0	0	90

**Table 7 – Housing Problems Table**

Data 2006-2010 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	3,165	930	375	150	4,620	570	635	535	85	1,825
Having none of four housing problems	1,165	1,850	3,195	1,235	7,445	300	1,215	2,790	1,960	6,265
Household has negative income, but none of the other housing problems	195	0	0	0	195	90	0	0	0	90

**Table 8 – Housing Problems 2**

Data 2006-2010 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	880	530	230	1,640	240	220	705	1,165
Large Related	225	90	15	330	8	125	90	223
Elderly	455	360	350	1,165	280	425	385	1,090
Other	1,905	1,085	1,000	3,990	205	280	440	925

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	3,465	2,065	1,595	7,125	733	1,050	1,620	3,403

**Table 9 – Cost Burden > 30%**

Data 2006-2010 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	815	205	20	1,040	230	145	205	580
Large Related	160	65	0	225	4	50	25	79
Elderly	355	145	80	580	145	145	90	380
Other	1,780	415	150	2,345	185	210	160	555
Total need by income	3,110	830	250	4,190	564	550	480	1,594

**Table 10 – Cost Burden > 50%**

Data 2006-2010 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	110	10	45	35	200	0	55	10	10	75
Multiple, unrelated family households	0	0	0	25	25	0	20	55	0	75
Other, non-family households	25	50	10	20	105	0	0	0	0	0
Total need by income	135	60	55	80	330	0	75	65	10	150

**Table 11 – Crowding Information – 1/2**

Data 2006-2010 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.**

At this time we do not have sufficient data to substantiate a number. There are at least 100 homeless single individuals in need of housing assistance in Duluth. This number represents homeless individuals that were counted during the 2014 Annual Office of Economic Opportunity (OEO) Point in Time Count. There are many more single individuals who are in need of housing assistance.

**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.

**What are the most common housing problems?**

Although substandard housing and overcrowding situations exist, relatively few households are experiencing these conditions. Cost of housing 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. Households in this income category have a maximum income of \$19,300 for a family of 4 persons (2014 HUD Income Guidelines) per year.

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

The 2006-2010 CHAS numbers indicate that approximately one-third of renter households have one or more severe housing problems, while 8.5% of owners have one or more severe housing problems. Of the renter households, the majority (22%) were in the 0-30% median income category.

Duluth's 2013 Housing Indicator Report compared area median incomes to average rents. For a family of four at the 0-30% income category, the affordable housing payment they could make (30% of their annual income) would be \$483. The average rent for a two bedroom apartment was \$778. The only type of rental housing that would be affordable for this family is an efficiency unit. Households at the 30%-50% median income category could not afford the average mortgage payment for a two bedroom home, but could afford a two bedroom rental unit. Small related households (2-4 members) were more cost burdened, and more severely cost burdened, than large related households (5 or more members) or elderly 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.

**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**

This information shows the following.

- Very low and low income renters are severely cost burdened.
- Although substandard housing and overcrowding situations exist, relatively few households are experiencing these conditions.
- Renters were cost burdened at approximately twice the rate of homeowners.
- Households at 30-50% median income could not afford the average mortgage payment for a two bedroom home.



## 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

Although there are instances of greater need by Hispanic and Black/African American households, the actual number of these households is very low. Therefore, no conclusions can be drawn from the data.

### 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	4,430	975	325
White	3,685	855	220
Black / African American	220	30	70
Asian	109	30	10
American Indian, Alaska Native	270	55	15
Pacific Islander	0	0	0
Hispanic	75	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2006-2010 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	3,540	1,510	0
White	3,235	1,380	0
Black / African American	69	0	0
Asian	44	20	0
American Indian, Alaska Native	115	85	0
Pacific Islander	0	0	0

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
Hispanic	25	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2006-2010 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	2,880	3,790	0
White	2,670	3,540	0
Black / African American	60	85	0
Asian	20	20	0
American Indian, Alaska Native	80	85	0
Pacific Islander	0	0	0
Hispanic	25	40	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2006-2010 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	1,050	2,385	0
White	955	2,325	0
Black / African American	30	25	0
Asian	0	40	0

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
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2006-2010 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

In the 0% - 30% area median income (AMI) category, all 75 Hispanic households had one or more housing problem(s). In the 30% - 50% AMI category, all of the Black/African American households (69) and Hispanic (25) had one or more housing problem(s). There was no disproportionately greater need shown in the 50% - 80% AMI category. In the 80% - 100% AMI category, percentages show disproportionate need by Black/African American (30), American Indian (35), and Hispanic (10) households.

The 2008 – 2012 American Community Survey indicates of the 35,862 households in Duluth, there were 250 Hispanic, 609 Black/African American, and 753 American Indian households.

## 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

Overall, the American Indian population in the very low income and moderate income categories showed disproportional severe housing need by enough households to be significant. Of the four factors, cost burden over 50% is the single greatest contributor to severe housing problems.

### 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	3,795	1,610	325
White	3,075	1,465	220
Black / African American	220	30	70
Asian	94	45	10
American Indian, Alaska Native	270	55	15
Pacific Islander	0	0	0
Hispanic	65	10	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 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	1,855	3,195	0
White	1,695	2,915	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>
Black / African American	29	35	0
Asian	8	55	0
American Indian, Alaska Native	80	115	0
Pacific Islander	0	0	0
Hispanic	15	10	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2006-2010 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	680	5,990	0
White	620	5,585	0
Black / African American	0	145	0
Asian	4	35	0
American Indian, Alaska Native	44	120	0
Pacific Islander	0	0	0
Hispanic	10	55	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2006-2010 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

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	225	3,220	0
White	160	3,120	0
Black / African American	30	25	0
Asian	0	40	0
American Indian, Alaska Native	20	15	0
Pacific Islander	0	0	0
Hispanic	10	0	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2006-2010 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%. The actual number of Hispanic was low, only 65 households. However, the number of American Indian households at 270 was significant. In the 30%-50% income category, only Hispanic had disproportional need, but again, the actual number was small at 15 households. For 50%-80% income, the American Indian group had disproportional need, with a total of 44 households.

In the 80%-100% income category, Black / African American (30 households) American Indian (20 households) and Hispanic (10 households) 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 (40% with 265 households), American Indian (41% with 345 households) and Hispanic (44% at 85 households).

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	22,910	6,535	6,055	360
White	21,900	6,050	5,190	255
Black / African American	190	135	265	75
Asian	220	70	105	10
American Indian, Alaska Native	385	105	345	15
Pacific Islander	0	0	0	0
Hispanic	50	60	85	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2006-2010 CHAS

### Discussion:

Cost burden appears to parallel disparities in income. The 2008-2012 ACS estimates Duluth's median income at \$41,311. Median income of Black / African Americans is estimated at \$14,342, American Indians at \$15,182, and Hispanics at \$30,370.

## **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 (more than 10% of the income category as a whole) 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.

In the severe housing problem tables (which include those households paying half or more of their income for housing) there was a significant disproportional need by American Indian households at the 0-30% and 50%-80% median income categories.

The housing cost burden table indicates a disproportional need would be 27% or more for any one racial or ethnic group. For those paying more than half of their income for housing, 40% of Black / African American (n=265) households are severely cost burdened; 41% of American Indian (n=345) are severely cost burdened; and 44% of Hispanic (n=85) are severely cost burdened. The number of Hispanic households (85 of 195) is so small it is not significant. However, both the Black / African American and American Indian numbers are large enough to provide evidence of disproportionately greater 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?**

In Duluth, there are 10 census tracts that have been consistently higher in percentage of racial groups than the city's average. These census tracts occur in the Lincoln Park neighborhood (census tracts 156, 24, 20); Central Hillside neighborhood;(census Tracts 19, 18, 16) and East Hillside neighborhood (Census tracts 12, 13, 14, 17), located in the oldest part of the city and nearest the downtown area. Of these census tracts, four census tracts (census tract 16, 18, 19, 156) meet HUD's definition of concentration, where the percentage of racial or ethnic persons is 10 percentage points higher than the City overall; These four tracts are located in the Central Hillside and lower portion of the Lincoln Park neighborhoods.



## NA-35 Public Housing – 91.205(b)

### Introduction

The Housing and Redevelopment Authority, Duluth, Minnesota (HRA) was created by state-enabling legislation and approval of the City of Duluth in 1948. The HRA is governed by a seven-member Board of Commissioners, one of which must be a Tenant Commissioner. Commissioner terms of office are staggered five-year terms. All Commissioners are appointed by the Mayor of Duluth with the approval of the City Council.

Currently, the Duluth HRA owns and manages 1,152 units, including six high-rise housing developments (TriTowers, Grandview Manor, King Manor, Ramsey Manor, Midtowne Manor I, and Midtowne Manor II) as well as scattered site properties located throughout the city. These older units are in need of various upgrades. The HRA also owns public housing units located within its three HOPE VI mixed income developments (Harbor Highlands (Phases I, II, and III), Village Place, and The Village at Matterhorn). As recent new construction, these units are in excellent condition.

The HRA also provides HUD funded rental assistance to 1,472 participating households under the Section 8 Housing Choice Voucher program. Participants select privately-owned housing in the jurisdiction that meets the program’s payment standards, housing quality standards, and other eligibility factors.

### 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:**

The HRA completed a HUD required Section 504 needs assessment several years ago as required by 24 CFR 8.25 and is in compliance, having a sufficient number of handicapped accessible units within its public housing inventory to meet the needs of existing residents and eligible applicants on its waiting list.

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

Currently there are 1,171 households on the waiting list for public housing units, and 1,380 households on the list for the Section 8 Housing Voucher Choice program. The HRA estimates that it will serve 200 new households in the coming year under the Section 8 program and that it will serve 250 new households under the public housing program. At this time, there is a 93% utilization on the Section Housing Choice Voucher program.

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

The housing need in Duluth is greater than the HRA can address. They partner with other agencies and also administer a tenant-based rental assistance program funded through the City's HOME program.

**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 closing with SLC and homeless housing and service providers to address issues that impact persons who are homeless or at-risk of becoming homeless. In 2007, joint efforts between the City and County, along with homeless housing and service providers produced a business plan to end homelessness , Heading Home St. Louis County(HHSLC), A Ten Year Plan to Prevent and End Homelessness in St. Louis County.

The goal of the Ten-Year Plan to End Homelessness and the Continuum of Care, 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 2014, City and County collaboration is as strong as ever with continued focus on the HEARTH regulations and related activities to develop a coordinated homeless response system that incorporates new prevention, rapid housing and coordinated assessment activities outlined in the new Emergency Solutions Grant regulations and the new Continuum of Care regulations along with former shelter (including transitional housing) outreach and supportive service activities. The HHSLC Leadership Council is the governing and advisory board that oversees the activities of the 10 Year Plan and other homeless initiatives 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)	27	266	1,053	793	629	0
Persons in Households with Only Children	0	1	2	0	0	0
Persons in Households with Only Adults	0	105	842	0	0	0
Chronically Homeless Individuals	0	51	194	0	0	0
Chronically Homeless Families	0	61	206	0	0	0
Veterans	0	15	86	0	0	0
Unaccompanied Child	0	1	2	0	0	0
Persons with HIV	0	0	2	0	0	0

**Table 26 - Homeless Needs Assessment**

**Alternate Data Source Name:**  
2014 OEO Point in Time Count

**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):**

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. As our system and processes improve we hope to have this data available in the future. The estimated number exiting homelessness each year is the number of people who participate in CDBG and ESG supported transitional housing programs. This assumes that individuals become stabilized before exiting a transitional housing program and that those in emergency shelter will enter into a transitional housing program. Although our providers are required to report into the Homeless Management Information System (HMIS) we unable to extract data from the system. This prevents us to receive accurate data on the total number of persons becoming and exiting homelessness each year for these specific categories.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	44	0
Black or African American	56	0
Asian	0	0
American Indian or Alaska Native	30	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	3	0
Not Hispanic	142	0

Alternate Data Source Name:  
 2014 OEO Point in Time Count  
 Data Source  
 Comments:

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

During the 2014 Office of Economic Opportunity Point in Time Count there were 52 households with children counted and 1 unaccompanied minor. Furthermore, 14 dependent children were turned away from shelter; data is unavailable on number of households. While 15 veterans were counted during the count, none had children. It is unclear from the data if any of the families counted also were veterans.

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

While the White population makes up about 90% of Duluth’s population it only accounts for 45% of Duluth’s homeless population. Black or African Americans make up 25% and American Indian or Alaska Native make up 17% of the homeless population. For comparison, both race classifications make up about 2.3% (5.6% total) of the City’s population. This shows a strong racial disparity when it comes to housing. The Hispanic/Latino population accounts for about 4% of the homeless population while citywide they make up about 1.4% of the citywide population.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

According to the St. Louis County Point-in-Time (PiT), conducted on January 29, 2014, there were 429 homeless persons (286 households) in SLC, 124 unsheltered and 305 sheltered. A disproportionate number of those were of minority populations (91 or 21% were Black/African American and 86 or 20% were American Indian/Alaska Native). While SLC has reduced the number of chronically homeless persons in recent years, the PiT shows that there are still a high number of chronic singles households

that were unsheltered (64 or 15%) or in shelters (32 or 7%) and a number of chronic families also in shelters (9 families). Additional permanent supportive housing (PSH) for families and for youth has been identified as a high need in Duluth. The City has contributed funding to develop a 44 unit PSH facility for families, which will begin to house chronically homeless families by the end of 2014. The City is committed to contributing funding for the development of a new PSH facility for homeless youth with construction planned to begin in 2015 or 2016.

Persons with serious mental illness, substance abuse, victims of domestic violence and veterans were also disproportionately represented in the PiT. Of the persons counted, 99 (23%) were adults with substance abuse disorder, 83 (19%) were victims of domestic violence, 77 (18%) were adults with a serious mental illness, and 24 (6%) were veterans. Housing for persons identified as the 'hardest to house', those with mental illness, chronic substance abuse, with criminal histories and the chronically homeless is also a high priority in Duluth. The City, collaborating with the two Community Housing Development Organizations (CHDOs) are working to develop multiple supportive housing projects targeted to these populations and homeless youth over the next five years.

#### **Discussion:**

While estimates have been pulled from the Point-in-Time Count and ESG/CDBG Quarterly reports it is difficult to obtain comprehensive data on homelessness in the City of Duluth. While every agency that receives CDBG or ESG funds is required to enter data into the Homeless Management Information System, data entered cannot be pulled for Duluth only. HMIS currently is not open to all those entering which causes inaccuracies and double counting. As a person transitions from shelter to a transitional housing program that person may be double counted as both agencies have to enter the participant. As HMIS progresses the City of Duluth is hopeful that better data will be available to help track homeless and allow for a more cohesive system. The St. Louis County Continuum of Care has worked to create a strong collaborative environment between service providers. Its progress is hindered by the lack of openness in HMIS. When HMIS progress the accuracy of data will be beneficial to policy development in ESG and the Continuum of Care.

## **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:**

The elderly population in Duluth makes up about 14% of the total population according to the 2007 to 2012 American Community Survey (ACS). As a percentage this has declined since the 2006 to 2008 ACS. However, as a total population, in the 2006 to 2008 ACS persons 65 years and over were at 11,349 compared to 11,985 in the 2007 to 2011 ACS. Frail elderly or persons 85 or older have also increased from 2,056 persons in the 2006 to 2008 ACS to 2,333 persons in the 2007 to 2011 ACS.

Special needs also include persons with severe mental illness. Within Duluth, the 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.

There are an estimated 11,570 persons with a disability in Duluth according to the 2007 to 2012 ACS. This is about 13.7% of Duluth's population. Of that, 5,644 are estimated to have a cognitive disability. The disabled population has decreased by 1,000 people from the 2006 to 2008 ACS.

In 2013, the City of Duluth Police Department made 264 arrests for driving under the influence and 745 arrests for narcotics. In 2013, the City of Duluth and the Justice Department were successful in closing down a head shop which sold synthetic drugs. The CHUM Homeless shelter enforces a no drug policy for emergency shelter stays and reported having to remove men and woman from the shelter for synthetic drug use. While no quantitative data was readily available, drug and alcohol use does appear to be a problem in Duluth.

Safe Haven, a battered woman's shelter in Duluth, served 501 new person/ 137 families in 2013 according to the final report for CDBG/ESG funds submitted to the Community Development Division.

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

Duluth will create or preserve supportive housing for individuals and families with special needs. 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 reported 8 cases of HIV/AIDS in 2013 according to the Minnesota Department of Health HIV/AIDS Surveillance reports, 2013 found at <http://www.health.state.mn.us/divs/idepc/diseases/hiv/stats/2013/inctables2013.html>. 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 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.

## **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 completing repairs due to flood damage.

### **How were these needs determined?**

The city of Duluth generally funds two types of public facility improvements; city-owned buildings and privately owned buildings that provide neighborhood services. City owned buildings are managed under the Duluth Parks and Recreation Master Plan, in which projects and improvements were prioritized. This document is integral in identifying which buildings that serve the neighborhoods are in need of improvements. Many of the buildings that house needed services are in repurposed or aged buildings. These buildings, while still stable and functional, are in need of accessibility improvements to continue to be able to serve all populations well. The following is a link to the Parks and Recreation Master Plan <http://duluthmn.gov/parks/master-plan/> . Many of the privately owned facilities that provide neighborhood services to low income residents are in aging buildings that are in need of accessibility and facility upgrades.

### **Describe the jurisdiction's need for Public Improvements:**

Street and sidewalk improvements are high priorities. Street improvements were funded out of a profit sharing agreement with a casino in downtown Duluth. This agreement was not renewed leaving a gap in the City's budget, however a new plan for funding streets has been developed and improvements are planned by the Public Works Department to develop street priorities. The Metropolitan Interstate Council has completed a Sidewalk Inventory, which identifies sidewalks in need of replacement/installation. As new streets and sidewalk projects are initiated there will be a need to help low income residents with the special assessments that property owners are charged when a project is complete.

### **How were these needs determined?**

Street Improvements was something that over a quarter of respondents to the community needs survey said could improve their neighborhood, while 17% of respondents said sidewalk improvements would improve their neighborhood. While conducting in person surveys many extremely low-income and homeless respondents pushed for street improvements

**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. While access to medical services is a high need within the community, the Affordable Healthcare Act has provided additional funding, reducing the need for CDBG funds in health services.