

Executive Summary

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

1. Introduction

The Consolidated Plan is a five-year planning document laying out the goals for the City of Duluth's Community Development program. The City uses this collaborative process to establish a unified vision for community development actions. This process allows the City Administration and Citizens to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level. This document outlines the community's outcomes and objectives for 2015 through 2019.

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

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

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

DECENT HOUSING - - which includes:

- assisting homeless persons to obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retaining the affordable housing stock;
- increasing the availability of affordable permanent housing in standard condition to low- and moderate-income families, particularly members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- providing affordable housing that is accessible to job opportunities.

A SUITABLE LIVING ENVIRONMENT - - which includes:

- improving the safety and livability of neighborhoods;
- eliminating blighting influences and the deterioration of property and facilities;
- increasing access to quality public and private facilities and services;
- reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- restoring and preserving properties of special historic, architectural, or aesthetic value; and
- conserving energy resources and use of renewable energy sources.

EXPANDED ECONOMIC OPPORTUNITIES - - which includes:

- job creation and retention;
- establishment, stabilization and expansion of small businesses (including micro-businesses);
- the provision of public services concerned with employment;
- the provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan;
- availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
- access to capital and credit for development activities that promote the long-term economic and social viability of the community; and
- empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

3. Evaluation of past performance

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

4. Summary of citizen participation process and consultation process

The citizen participation process is outlined in the 2014 Citizen Participation Plan and was integral in goal-setting and developing strategies in the plan. The City used a combination of public hearing, newspaper outreach, and surveys (both online and in person) to identify needs in Duluth.

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

The process starts with an analysis of the housing market to determine the affordable housing gaps and a community needs assessment. Then the Community Development Division holds a community development and housing needs public hearing, which states the process to develop the Consolidated Plan and address the general needs of the community that could be addressed with HUD program funds. The purpose of this hearing is to review housing market data to determine housing needs and to analyze other survey data to define community development needs. The CD Division meets with various concerned groups and agencies that deal with community needs, after which a draft Consolidated Plan priorities and strategies is developed. This is then followed by a summary advertisement in the local newspaper and news release that copies are available for inspection at the local library, as well as the offices of the CD Division in City Hall and on-line on the City's website. All who are interested may obtain copies, at no cost, of the draft Consolidated Plan during the 30-day public comment period. A summary of any comments, written or oral, received during the 30-day comment period, along with the City response to the same, will be attached to and become part of the "final" Consolidated Plan. An additional Public Hearing is held by the CD Committee or the City Council after the 30-day comment period and prior to the City Council formally approving the Consolidated Plan and forwarding it to HUD for review and approval.

In addition to this process the Community Development Division conducted a survey, both online and in-person to reach more citizens in Duluth. The online survey was advertised on local television news stations, social media, and through word-of-mouth and could be filled out at home, at area branch libraries, program provided public computers, or on smartphones. The survey was also made available at several local food shelves and soup kitchens and at neighborhood events to gain further comments, which assisted in getting to neighborhoods and programs that serve a proportionally high percentage of low income individuals and persons of color.

5. Summary of public comments

The 30-day public comment period will begin on Friday, October 31 2014 and will end on Monday, December 1 2014. The comments received during this time and the minutes from the Public Hearing on October 28, 2014 are attached.

Public Hearing Minutes #1

MEETING SUMMARY OF THE

COMMUNITY DEVELOPMENT COMMITTEE (CDC) MEETING

TUESDAY, OCTOBER 28, 2014 – 5:30 P.M.

COUNCIL CHAMBERS - THIRD FLOOR- CITY HALL

Present: Randy Brody, Barbara Carr, Hamilton Smith, Deb Branley, Harrison Dudley, Jeffery Rosenthal, Reyna Crow

Absent: Justin Perpich, Kristi Gordon

Staff: Keith Hamre, Karen Olesen, Ben VanTassel, Suzanne Kelley, Michael Palermo

1. Roll Call

Carr called the meeting to order at 5:30PM. A Quorum was present.

2. Approve Meeting Summary for October 22nd Meeting

Rosenthal moved, Branley seconded motion to approve the meeting summary for October 22 meeting. Motion was approved unanimously.

3. Review of Community Development Manager's Funding Recommendation

Hamre explained that the 2015-2019 Consolidated Plan will be in a draft format on October 31 and the FY 2015 Action Plan and funding recommendations will be included. With the draft available on October 31st, the 30-day comment period will end December 1st. Tonight the committee will review preliminary recommendations.

Public Hearing Minutes #2

Hamre reviewed the preliminary funding amounts. The recommendations were fairly close to the original category targets identified by the committee. There was a difference of \$787,000 between the amount requested and the amount recommended. Hamre gave a brief summary of the HOME applications. Hamre recommend the committee use the hold harmless amount for ESG, \$120,000. Hamre summarized the affordable housing projects under CDBG. He suggested funding the LSS Center for Changing Lives for acquisition to help move the project along. Having the site acquired will give LSS a stronger application for state funding in the future. Hamre recommended that the FY2015 pre-commitment for HOME funding for the LSS project be pushed to 2016. This would allow for LSS to resubmit for tax credits from the state. HOME funds have to be expended in a timely manner and that would not allow for any project delays. Hamre discussed the difficulty the committee faces after finding

out many of the applications that were contingent on tax credits were not awarded the tax credits. He recommended that the committee hold off on these projects until next year.

Public Hearing Minutes #3

All Economic Development applicants scored over 80 points which were very good scores and all were recommended. Hamre recapped all the public facility projects. He explained that he recommended the West Duluth food project for more funding than they requested because of new developments that the project is looking to expand into Lincoln Park and can leverage other funding opportunities. Hamre highlighted that only five Public Services projects received recommended amounts. Of those five, two were medium priority but received scores in the 80's and were recommended to receive half of requested. The remaining applications HO-01 to HO-07 were recommended to be part of the earmarked \$142,000 CDBG and additional ESG money. By December 1st, CD Staff hopes to have a definition of per unit service amount and benchmarks to use for allocating CDBG and ESG funds for homeless related services. Hamre went on to discuss the Administration budget. HOME Administration had a requested budget of \$50,583 but was recommended for \$45,948. This was because the HRA requested an amount higher than the 10% administration cap so only \$8,500 will go to HRA. However, they can recoup some costs under program services costs. Hamre explained the Community Development Division budget. There are 5.83 filled positions because of a half time secretary and 1/3 for Hamre as director. There are 2 senior planners and 3 planners IIs. The division does not have a manager or a planner I. The CD Division also pays the finance department for staff time. Other Post employment liability benefit will stay the same. The CD Division has a negative budget amount but the manager position is about 2/3 of that amount. Furthermore, other income comes from programs such as LEAD. The contract for all employees has a 2% increase.

Public Hearing Minutes #4

4. Prepare Preliminary FY 2015 Community Development Program Budget and Action Plan and the 2015-2019 Consolidated Plan for 30-day Public Comment Period and December 2nd Public Hearing at 5:30 p.m. Carr asked Hamre if the funds set aside for emergency services was sufficient or needed to be altered? Hamre said that staff sat down with emergency service providers they explained that \$142,000, which is the same funding as last year, would be set aside. While the amount puts funding below the 15% cap for public services, the remaining can be used for Coordinated Assessment or added benchmarks. Olesen thought the Agencies were satisfied that funding is not being reduced and they thought benchmarks might be ok to follow through with HUD guidelines. Public Facilities will be the first to be discussed by the committee. Brody liked the Bethel Project but didn't think it was a neighborhood facility and explained the different ways he was looking to fund it. It did not meet the criteria for a neighborhood facility. Crow asked for clarification of the partners working on the West Duluth Food Access. VanTassel explained that Parks and Recreation, Planning, Community Development, Facilities Management, Junior League, Zeitgeist Art Center, Community Action Duluth, LISC, Duluth Community Garden Program have seen a blend in missions and are looking to include the School District and Whole Foods Co-op in the collaboration. There is a specific site identified in West Duluth and the collaboration

is looking into Lincoln Park. Hamre added that the Healthy Duluth Area Coalition participating and interested in a Lincoln Park location as well. Brody motioned to accept the managers recommendations for the Public Facilities projects without alterations, Rosenthal seconded the motion. The motion passed unanimously.

Public Hearing Minutes #5

Carr asked for explanation why the Multi-family Development project was not recommended for funding. Olesen explained that the application had many projects only one of which was ready to go. Particularly the Gateway Tower was not chosen by MHFA for tax credits so given the timeline of the HOME funds the project would not fit. Carr asked if this was something where we can do a recommitment. Hamre explained that the 30 day comment period could be an opportunity to float out ideas such as pre-commitment.

Carr explained that it was hard to see the focus in the application with 3 projects. She asked staff if they thought Gateway was the highest priority of the 3. Olesen said that she wasn't sure but the pre commitment could be an opportunity to get their response. Brody asked if they could address the issue in December. Hamre said yes. They could do a pre-commitment tonight to generate comment or wait until December. Hamre noted that the committee is open to pre-commitment. Brody motioned to propose soliciting input from 1Roof Community Housing as to what project they want to focus on and the Community Development Committee will consider a pre-commitment of \$200,000. Rosenthal seconded the motion. The motion passed with 6 ayes and 1 nay vote from Branley. Smith motioned to accept the manager's recommendations for housing projects. The motioned was seconded by Branley. The motion passed unanimously. Carr asked for discussion of the Economic Development applications. No discussion occurred. Crow motioned to accept the manager's recommendations for Economic Development projects. The motion was seconded by Brody. The motion passed unanimously. Carr asked to table the homeless related projects. Hamre explained that the five homeless projects will be in the FY 2015 Action Plan with homeless coordination as one project and explain how they will connect with ESG and the Continuum of Care. Carr asked if the Washington Center Kitchen project was not funded would it affect NYS's proposal. Hamre was unsure. Rosenthal Motioned to Approve 15-PS-01 through 15-PS-05 by manager's recommendation. Branley seconded the motion. The motion passed unanimously.

Public Hearing Minutes #6

Carr asked for clarification of the LSS's funding request. Hamre said they requested \$500,000. He explained \$300,000 was requested for CDBG and \$200,000 for HOME. Brody motioned to accept the manager's recommendations for the HOME Program Hamre explained there is nothing for ESG funding which is shown on page 7. He directed them to Administration on page 8. Crow motioned to approve the manager's recommendations for administration. Rosenthal seconded the motion. The motion passed unanimously. Hamre announced that the 30 day public comment period will be October 31st to December 1st. The recommendations, FY 2015 Action Plan, and 2015 to 2019 Consolidated Plan will be

on the website as of Friday October 31. The consolidated plan is in a new format due to the need to enter it into a web based.

From: Mark Poirier [mailto:poirierarchitect@gmail.com]
Sent: Thursday, November 20, 2014 9:34 AM
To: Michael Palermo
Cc: Ben VanTassel
Subject: RE: Consolidated plan/Action Plan Comments

Thanks Mike for the reply.

I think the Armory redevelopment project is well positioned to meet a number of the goals of the Consolidated Plan. Our current Board approved plans call out for a mix of housing, retail and community spaces. If redeveloped as such the Armory would meet two of your focus areas by providing housing and employment opportunities.

Please make sure the Community Development Committee is aware of the potential of the Armory project to meet these needs while at the same time saving a building on the National Register of Historic Places and a great piece of Duluth history. A mention of the project in the Consolidated Plan might be appropriate.

If you or the Committee have additional questions please contact me.

Thanks again!

Mark Poirier AIA
218.428.9686

From: Mark Poirier [mailto:poirierarchitect@gmail.com]
Sent: Friday, November 07, 2014 11:32 AM
To: duluthcommdev
Subject: Consolidated plan/Action Plan Comments

I have spent some time reviewing this rather long document and have a couple questions.

1. What needs and initiatives have been identified for the historic Duluth Armory and its immediate neighborhood?
2. Can the Armory Arts & Music Center organization assist the City and community in meeting those needs?
3. What census tract is the Armory located? The address is 1305 London Road 55805.

Thanks,

Mark Poirier
Project Development Consultant
Armory Arts & Music Center
218.428.9686

Comments received during public comment process

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

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

7. Summary

The Consolidated Plan consists of a number of parts including: a housing and community needs assessment that analyzes the current market conditions, a section on the needs for people who are homeless, a Strategic Plan section and the Annual Action Plan. The Strategic Plan is a key component of the Consolidated Plan, as this section outlines the Community's objectives and outcomes to meet the needs identified in the assessment section. The Annual Action Plan, one of five annual plans, outlines how the federal Community Development resources will be allocated in FY 2015. Each year after that an Annual Plan will be completed to communicate how these funds will be allocated to meet the objectives identified in the Consolidated Plan.

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

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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

1. Introduction

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

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

The participation process for the Community Development Program is detailed in the City of Duluth Citizen Participation Plan, January 2014 publication. In general terms, the process consists of two tiers. The CD Committee helps to provide community perspectives on the Community Development Program and oversee the funding process. Secondly, the city uses a public hearing, community needs survey, and online forums to hear from the public and agencies that provide services in Duluth's CDBG Target Areas and represent neighborhood perspectives.

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

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

The Community Development Division works closely with the Housing and Redevelopment Authority of Duluth (Duluth HRA) which is the local public housing administrator for Duluth. The city, along with the Duluth HRA, One Roof Community Housing, Ecolibrium3, and the Arrowhead Economic Opportunity Agency all collaborated together to form the Housing Resource Connection, which is a place for Duluth residents to locate and apply for a variety of housing resources and assistance. Since forming the Housing Resource Connection, the agencies have worked to coordinate a single application that allows potential participants to make one application, and then find what programs best suit their needs. The City participates in a group called the Affordable Housing Coalition, which is made up of numerous agencies in Duluth that provide housing and homeless services and programs to those in need. This group meets regularly to discuss issues and gaps in service, as well as, works to develop strategies to assist those in need of housing assistance.

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

The City of Duluth, in collaboration with St. Louis County, has adopted a ten-year plan to address homelessness. The ten-year plan contains new strategies for ending homelessness, particularly for people who are chronically homeless. The City is a partner in the implementation process for the plan and has representation on the implementation committee. This committee includes members from the public, nonprofit and private sectors. Further definition is needed for better coordination with resources to meet the needs of persons who are homeless or at risk of becoming homeless to address shortages in the operation of units within the Continuum of Care inventory. City has been leading discussions with service providers and the Continuum of Care to define what stabilized after homelessness is, to create a common goal for all providers.

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

The City of Duluth has worked closely with the St. Louis Continuum of Care (CoC) in developing an ESG manual and guidebook with the City's policies. Specific protocols have been determined for prioritizing services to eligible households. As part of the CoC several committees have been developed that have representation from the City, County, service providers, and clients. These committees and their duties are as follows.

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

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

Performance Evaluation Committee – Reviews the annual Point in Time Count and makes recommendations to the leadership council.

10 year plan committee – Identify strategies not yet in place, revisit and update the objective achievements and plan of action.

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

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

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

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

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

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

NA

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Saint Louis County	The Continuum of Care efforts of the county relate closely with the goals and strategies of the development of the Strategic Plan. The city works closely with the county to ensure that the needs associated in the Continuum of Care are also addressed within the Strategic Plan. Both plans have a goal to provide homeless services and ensure that there is adequate coverage of homeless programs.
10-Year Plan to End Homelessness	Saint Louis County	In 2005, St. Louis County developed the 10-year Plan to End Homelessness to create a new strategy, based on national and local best practices, to reduce the suffering of our most vulnerable citizens. The city's strategic plan closely follows this plan and strives to meet the goals that were set out in the plan.
Duluth Comprehensive Land Use Plan	City of Duluth	In 2005, the city completed the Comprehensive Land Use Plan in order to lay out goals and priorities for neighborhoods and areas in Duluth. The plan put forth strategies to help Duluth's parks, housing, transportation, and service needs. The Strategic Plan is guided by this plan in terms of developing strong neighborhoods in Duluth.
At Home in Duluth Revitalization Plans	Duluth Local Initiative Support Corporation	In 2012, Duluth LISC worked to update four neighborhood plans for the Hillside, Lincoln Park, West Duluth, and Morgan Park neighborhoods. The plans developed through input from neighborhood residents, business owners, and service agencies led to identifying needs and setting priorities for each neighborhood. Duluth includes the priorities in these plans within the strategic plan goals.

Table 3 – Other local / regional / federal planning efforts

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

Narrative (optional):

PR-15 Citizen Participation

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

The citizen participation process is outlined in the 2014 Citizen Participation Plan and was integral in goal-setting and developing strategies in the plan. The City used a combination of public hearing, newspaper outreach, and surveys (both online and in person) to identify needs in Duluth.

The Citizen Participation Plan describes the public process that the Community Development Division utilizes throughout the year. The plan includes the process for the development of the Consolidated Plan. The Citizen Participation Plan can be found online at: <http://www.duluthmn.gov/community-development/>

The process starts with an analysis of the housing market to determine the affordable housing gaps and a community needs assessment. Then the Community Development Division holds a community development and housing needs public hearing, which states the process to develop the Consolidated Plan and address the general needs of the community that could be addressed with HUD program funds. The purpose of this hearing is to review housing market data to determine housing needs and to analyze other survey data to define community development needs. The CD Division meets with various concerned groups and agencies that deal with community needs, after which a draft Consolidated Plan priorities and strategies will be developed. This is then followed by a summary advertisement in the local newspaper and news release that copies are available for inspection at the local library, as well as the offices of the CD Division in City Hall. All who are interested may obtain copies, at no cost, of the draft Consolidated Plan during the 30-day public comment period. A summary of any comments, written or oral, received during the 30-day comment period, along with the City response to the same, will be attached to and become part of the “final” Consolidated Plan. An additional Public Hearing is held by the CD Committee or the City Council after the 30-day comment period and prior to the City Council formally approving the Consolidated Plan and forwarding it to HUD for review and approval.

In addition to this process the Community Development Division conducted a survey, both online and in-person to reach more citizens in Duluth. The online survey was advertised on local television news stations, social media, and through "word-of-mouth" and the surveys could be filled out at home, at area branch libraries, program provided public computers, or on smartphones. The survey was also made available at several local food shelves and soup kitchens and at a neighborhood event to gain further comments, which assisted in getting to neighborhoods and programs that serve a proportionally high percentage of low income individuals and persons of color.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	8 people attended the public hearing.	Support was expressed for renovation of Duluth Bethel Building, permanent supportive housing, the Housing Access Center, Duluth at Work. Concerns were expressed about moving from transitional housing to permanent supportive housing.	All comments accepted.	http://www.duluthgov.info/downloads/33/Minutes%205-27-14.pdf

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	A Community and Housing Needs Public Hearing advertisement was placed in the Duluth News Tribune which has a broad circulation throughout the region.	No comments were received.	NA	
3	Internet Outreach	Non-targeted/broad community	The city conducted an online survey and asked sub-recipients to help to distribute and encourage their participants and the community to identify their needs.	694 responses were recorded and included in the Community Needs Survey Report.	All comments were accepted.	http://www.duluthmn.gov/media/251483/Survey-Complete-Report.pdf

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	In person Surveys	Minorities Persons with disabilities Residents of Public and Assisted Housing Public food distribution places	In addition to the online survey, the city also made an effort to connect with low income persons and distribute/provide the surveys.	122 responses were recorded and included in the Community Needs Survey Report.	All comments were accepted.	http://www.duluthmn.gov/media/251483/Survey-Complete-Report.pdf

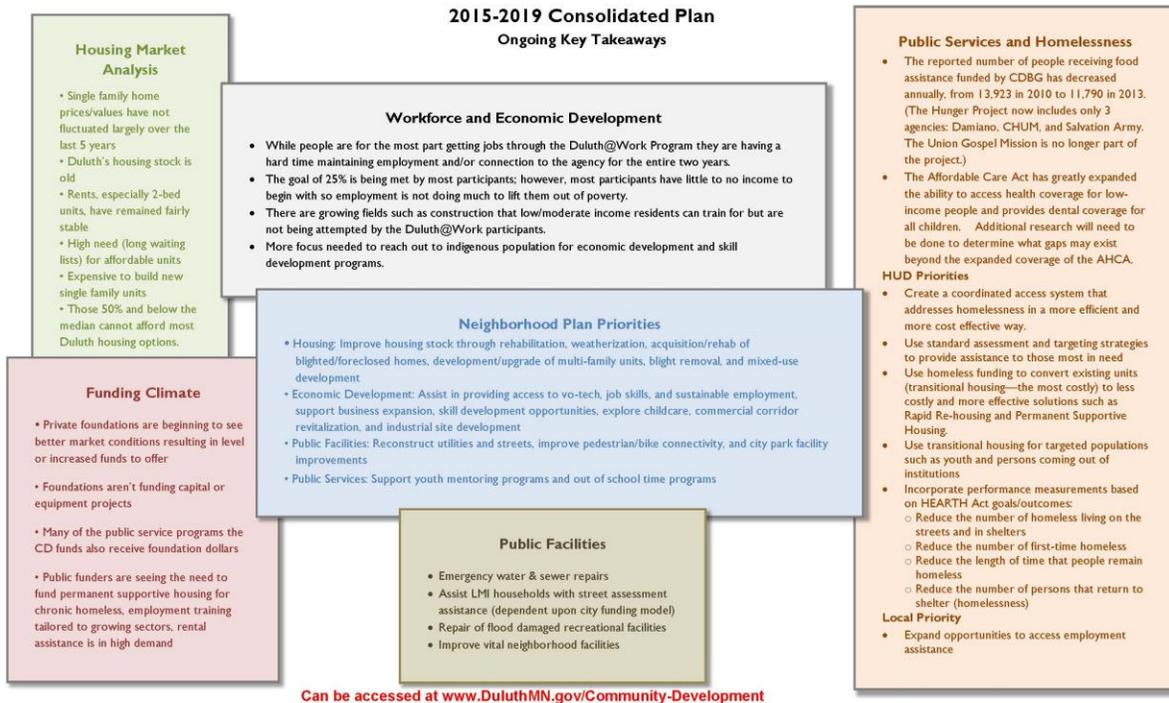
Table 4 – Citizen Participation Outreach

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
NUMBER OF HOUSEHOLDS										
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
NUMBER OF HOUSEHOLDS										
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
NUMBER OF HOUSEHOLDS								
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

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
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

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	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)

Race:	Sheltered:	Unsheltered (optional)
White	44	0
Black or African American	56	0
Asian	0	0
American Indian or Alaska Native	30	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
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.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In an effort to provide current data on the housing market, the City's Community Development division tracks housing data and compiles it in the Housing Indicator Report. A survey of the rental market was conducted and data was collected on 2,195 units in the City of Duluth. The data was aggregated and the results calculated by bedroom type, rent charged, and geographic location. The American Community Survey, St. Louis County Assessor's Office, City of Duluth, and other data sources are tracked annually to determine significant shifts in the housing market and to assist housing providers and developers. Key findings in this report include

- -The number of foreclosures in Duluth decreased from 189 in 2012, to 154 in 2013. This is a decrease of 18%.
- -The percentage of Homesteaded properties in Duluth decreased slightly and is now at 58.3%, continuing a downward trend over the last several years.
- -The median sales price of a single family home in Duluth increased 1.9% from \$145,000 in 2012 to \$147,700 in 2013.
- -The number of standard (does not include family sales, short sales, forced sales, etc.) home sales jumped from 730 in 2012, to 920 in 2013, about a 26% increase.
- -Over 65% of homes in Duluth are over 50 years old.
- -The overall rental vacancy rate for the city is 3.7%, which is generally considered low.
- -The market-rate vacancy rate was 4.6% which included non-subsidized units. The vacancy rate
- - From 2012 to 2013, the average rent in Duluth increased slightly from \$716 to \$720.
-

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

Introduction

Based on the 2006-2010 ACS data, there were 38,990 housing units in Duluth, of which 22,029 units (56%) were owner occupied and 14,453 units (44%) were renter occupied.

The 2008-2012 American Community Survey estimates Duluth's rental vacancy rate at 3.7%.

The number of housing units has remained relatively consistent since the 1980's. While there was a slight dip in the 1990 census of 990 units from the previous decade, there has been a slight increase over the past 20 years. In 2010 there were an estimated 38,990 housing units, up from the 1990 count of 34,646 and 2000 count of 35,500. The increase in units despite stagnant population is due to the reduction in household size. In 2000, Duluth's average household size was 2.26 and in 2012 it was estimated at 2.22.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	24,584	63%
1-unit, attached structure	1,070	3%
2-4 units	4,522	12%
5-19 units	2,779	7%
20 or more units	5,105	13%
Mobile Home, boat, RV, van, etc	930	2%
Total	38,990	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	9	0%	872	6%
1 bedroom	479	2%	5,324	37%
2 bedrooms	6,308	29%	4,957	34%
3 or more bedrooms	15,233	69%	3,300	23%
Total	22,029	100%	14,453	100%

Table 28 – Unit Size by Tenure

Data Source: 2006-2010 ACS

Property Name	Address	Units	Restriction Expires
Duluth	1404 E 3rd St	5	7/12/2015

Norman Apartments	4 N 18th Ave W	8	12/31/2015
John Norman Apartments	1316 E 3rd St	4	12/31/2015
West Duluth Townhomes	6600 Cody St	28	12/31/2016
Harbor View Phase I	101 W Harbor Highlands Dr	44	12/31/2020
Village Place	602 E 5th St	55	12/31/2020
Windwood Townhomes	805 Upham Rd.	70	12/31/2016
	Total	214	

Table 29 - Expiring Affordability Periods

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

Currently, the Duluth HRA owns and manages 1,152 public housing 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. 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).

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.

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.

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

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

contracts in Duluth. Please see the chart identifying affordability periods that will expire within the five-year Consolidated Plan period.

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

According to the 2006-2010 ACS there are 26,010 bedrooms available for rent. According the 2013 Duluth Housing Indicator Report the rental market has about a 3.7% vacancy rate which is strained. This vacancy rate is driven by the lack of affordable housing units for low to moderate income residents. More rental units are required for all income groups to help free supply.

The student population from University of Minnesota Duluth, College of St. Scholastica, and Lake Superior College, has risen from 19,090 in 2008 to 24,463 in 2013. With that growth, students require more on campus and off campus housing. The University of Minnesota Duluth has indicated that they will no longer be supporting on campus living environments directly. This will push more students into the rental market. In response a new project, Blue Stone Apartments, has emerged. This project has built houses primarily for students. Phase I was completed in 2013 while Phase II and III are currently being constructed. This project is in line with the City of Duluth's Higher Education Small Area Plan. However, the project will not create enough units to absorb the entire student population. Furthermore, Duluth citizens reported in the 2013 Community Needs Survey conducted by the Community Development Division that students tend to be first in line for affordable and decent housing forcing families to find more expensive or substandard housing units. For example, a landlord can charge \$400 per bedroom, therefore receive \$1600 a month for a 4 bedroom house. A family would expect to pay \$750 for that same 4 bedroom house.

The average lifespan of a house, according to HUD, is 40 to 50 years with significant annual maintenance. Duluth was reported to have 45.9% of its units built before 1940. This indicates that most of Duluth's housing stock is beyond its average lifespan. According to a market study conducted by Maxfield Research Inc. in 2014 for the Duluth Economic Development Authority and Duluth Housing and Redevelopment Authority, the City of Duluth needs to add 4,400 units to accommodate population growth.

Describe the need for specific types of housing:

Most of Duluth's housing stock requires significant upgrades. As Duluth grows economically, attracting jobs in airplane manufacturing and engineering, population is also projected to grow. A study conducted by Maxfield Research Inc. found that the current housing stock cannot accommodate the growth in population. Issues that were highlighted by the study were the lack of larger and upscale rental units, the underutilization of financing tools to expand housing supply, and the age and maintenance requirements of the existing housing stock. An example of the limitations of an old housing stock was explained to the Community Development staff at an open house in the Lincoln Park Neighborhood. A

young couple explained their experience looking to purchase a house in the neighborhood. Most of the houses were built before the 1950's and required many substantial upgrades. Upgrades include weatherization, lead paint mitigation, installation of modern appliances, and general maintenance requirements. While most of the homes were affordable even with the upgrades, they could not secure a loan from the bank. The value of the upgrades would not have been reflected in the houses market value thus creating a value gap at which a commercial bank would not support.

With the need for 4,400 new housing units by 2019 the City of Duluth believes that an "all of the above" approach to new housing is necessary. There needs to be an increase in supply of all types of housing units including rental, owner occupied, affordable, and market rate.

Discussion

The housing market analysis shows the following:

- Public and housing choice voucher programs can not meet the demand for affordable housing.
- Duluth has a low 3.7% vacancy rate.
- Students drive up the cost of rental units and compete with families for single family houses.
- Given the age of Duluth's housing stock, rehab will continue to be a focus so as to preserve existing homes.
- New construction will be needed to increase the supply of all types of housing.

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

Introduction

Current housing market data is taken from the "City of Duluth 2013 Housing Indicator Report - Released May 23, 2014." This report is published annually, and is available on the City of Duluth's website at <http://www.duluthmn.gov/media/211764/2013Housing-Indicator-Report-Final.pdf>.

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

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

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

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

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	80,700	151,300	87%
Median Contract Rent	413	624	51%

Table 30 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	4,757	32.9%
\$500-999	7,908	54.7%
\$1,000-1,499	1,149	8.0%
\$1,500-1,999	341	2.4%
\$2,000 or more	298	2.1%
Total	14,453	100.0%

Table 31 - Rent Paid

Data Source: 2006-2010 ACS

Affordability Based On Duluth's 2013 Median Income

2013 HUD Income Definitions	Maximum Affordable Housing Payment (30% of Income)	Average Rent 2/Bedroom	Payment Average 2/Bedroom House (\$140,353)	Average Rent 3/Bedroom	Payment Average 3/Bedroom House (\$169,021)	Affordability GAP*
Extremely Low 30% of Median Income \$19,300	\$483	\$778	\$967	\$907	\$1,180	All standard housing unaffordable.
Low 50% of Median Income \$32,150	\$804	\$778	\$967	\$907	\$1,180	Could only afford a 2 bedroom rental unit.
Low-Moderate 80% of Median Income \$51,450	\$1,286	\$778	\$967	\$907	\$1,180	Could afford several housing options.

*Affordability Gap is measured by taking the highest income level of each category, its equivalent maximum affordable housing payment (30% of income), and then comparing that to the expected housing payment.

Affordability Based on Duluth's 2013 Median Income

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,235	No Data
50% HAMFI	4,040	1,255
80% HAMFI	10,190	4,480
100% HAMFI	No Data	7,190
Total	15,465	12,925

Table 32 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	459	552	725	945	1,052
High HOME Rent	459	552	725	945	1,052
Low HOME Rent	459	552	701	810	903

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The Urban Institute, a nonpartisan economic and social policy research group, has developed a database for all counties in the United States that determines the affordability gap. As part of their Housing Assistance Matters Initiative the Urban Institute compiled American Community Survey Data and HUD data to determine the lack of affordable housing for extremely low income households (HUD provided guidelines) for the years 2000, 2006 and 2012. Nationwide they found in 2012 that there were 11.5 million extremely low-income renter households but only 3.3 million affordable and available rental units. The discrepancy translates into 29 affordable and available units for every 100 extremely low-income renter households. These numbers include federally assisted housing. When the federal housing assistance is taken out of the comparison there are only 111,318 units that are affordable and available. This results in only 1 unit per 100 households nationwide that are affordable and available.

Duluth's population makes up approximately half of St. Louis County, and countywide data is reflective of numbers in the city. St. Louis County is similar to the nation when federally assisted housing is taken out of the analysis. St. Louis County has only 83 units available that are affordable to the 7,430 extremely low income households or 1 per 100 households. However, when federally assisted housing is included there are estimated 3,753 affordable and available units. This equates to 51 units of affordable housing for 100 extremely low income households in St. Louis County. CHAS data shows Duluth with 4,980 extremely low income households, with 1,235 units available, or a gap of 3,745 households unable to find affordable rental units.

There was not a huge fluctuation in affordable housing in St. Louis County between 2000 to 2006 to 2012. With federally assisted housing removed there were 0 units that were affordable to extremely low income residents in both 2000 and 2006. With federally assisted housing there were 2,775 affordable units or 50 units per 100 households units in 2000, and 3,214 affordable units or 56 units per 100 households in 2006. The biggest contrast is the rise in extremely low income population. From 2000 to 2006 to 2012 the extremely low population in St. Louis County increased from 5,560 to 5,761 to 7,430 respectively. A key take away is St. Louis County's ability to leverage federal funds to increase affordable housing units when the need has increased.

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

A household in Duluth paying 30% of their income for housing would need to earn \$42,120 annually to afford a \$153,680 home – the 2013 average value of an owner occupied single family home in Duluth. The average wage in Duluth for 2013 was \$40,196, which would equate to a \$146,270 dwelling unit. The average selling price for a two-bedroom home in Duluth in 2013 was \$146,270, which equates to an approximate \$1,005 monthly payment. For a three-bedroom home, the average 2013 price was \$169,021, which would have an approximate monthly payment of \$1,180. The mortgage payments in

these examples assume a 30-year mortgage, 5% down, 4.5% interest rate, taxes, and estimated insurance. Homeownership has become somewhat more affordable than in years past due to the current lower interest rates.

In the rental market an individual must earn an income of \$28,800 to afford the average market rate rent of \$720 per month. To afford an average two bedroom rent of \$778 the household would need to earn \$31,160. The average rent for a 3 bedroom apartment in 2013 was about \$907 a month. For the apartment to be considered affordable the household would require an income of \$36,280, which is about \$1,000 more than in 2012.

In the affordability figures listed, the median income for a family of four persons is listed for each income category, from the extremely low-income category to the moderate income category. The affordable housing payment has then been compared to the actual cost a household could expect to pay for average rent for two- and three-bedroom apartments and mortgage payments for two- and three-bedroom homes. The table indicates that households that are at the top end of low-moderate income (50% to 80% of the median income) would be able to afford housing, but households with either extremely low income or low income would have a significant affordability gap to overcome.

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

The City of Duluth conducts an annual market rate rental survey. A database is created with information on property managers and rental properties. Property owners and managers are surveyed on rental rates and vacancy rates. The data is aggregated and the results are calculated by bedroom type, rent range, and geographic location. In 2013, the responses included 2,195 units which account for approximately 15.1% of the total market rate rental units in Duluth. Of the returned responses 50% were for units located in buildings with 25 or more units, 23% were for units in buildings with 10 to 24 units, 15% were for units located in buildings with 4 to 9 units, and 11% were for triplexes. Subsidized and income restricted rental units are not surveyed so that we can determine the unrestricted market rate price per unit size. The responses include information on studio apartments (231 units), one-bedroom (970 units), two-bedroom (839 units), three-bedroom (125 units), four-bedroom (23 units), and other unit types (7 units).

HOME / Fair Market Rents are calculated based on the Duluth/Superior Metropolitan Statistical Area (MSA), which includes Duluth and St. Louis County, as well as the City of Superior and Douglas County in Wisconsin. The MSA encompasses large rural areas that have significantly lower rents than the urban areas. Therefore, HOME / Fair Market Rents are skewed below the actual market rents. The average market rents from the Housing Indicator Report survey showed gaps for all rental unit sizes in comparison to the published HOME rents. For efficiency units, the shortfall is \$18, one-bedroom \$150, two-bedroom \$69, three-bedroom \$32, and four-bedroom \$226 per month.

The Duluth HRA conducted a local survey in a successful effort to increase Housing Voucher rent limits to more closely match actual market conditions in Duluth. Therefore, the HRA's "exception rents" are higher than the published FMRs. For HOME funded rental projects, owners can't accept the full Housing Voucher payment, only that amount under the HOME rent limit. Tenants are unaffected, as their portion of the rent is based solely on a percentage of their income. This is a disincentive to housing developers to participate in the HOME Program due to the reduction in operating income. To date, only non-profit housing developers have utilized HOME funding for the creation of affordable rental units.

Discussion

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

-

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

-

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

-

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

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

Introduction

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

Definitions

Duluth’s definitions follow:

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

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,258	24%	7,465	52%
With two selected Conditions	63	0%	365	3%
With three selected Conditions	0	0%	38	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,708	76%	6,585	46%
Total	22,029	100%	14,453	101%

Table 34 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,212	6%	1,103	8%
1980-1999	1,968	9%	1,730	12%
1950-1979	6,937	31%	4,706	33%
Before 1950	11,912	54%	6,914	48%
Total	22,029	100%	14,453	101%

Table 35 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,849	86%	11,620	80%
Housing Units build before 1980 with children present	405	2%	7,860	54%

Table 36 – Risk of Lead-Based Paint

Alternate Data Source Name:

2008 - 2012 American Community Survey

Data Source Comments:

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

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

Lead-Based Paint by Age of House

Vacant Units

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

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

Discussion

While the housing stock in Duluth is livable it is old and in need to renovation. While most homes have access to complete plumbing facilities and kitchen facilities there is still a risk of Lead Paint Based Hazards. In many neighborhoods, houses are in need of repair but ability to obtain loans for renovation from commercial banks is limited.

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

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

Introduction

The supply of public housing units is adequate. There is continually a waiting list for public housing but not at a list that is neither unmanageable nor unordinary. The Housing and Redevelopment Authority manages the public housing.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	24	1,152	1,467	77	1,390	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The public housing units in Duluth are in good condition. In 2011 Harbor Highlands replaced a large run down public housing complex. The new public housing units are in a new urbanist style design and offer a variety of housing options.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

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

Most of the HRA's public housing units are older, but the HRA is utilizing various resources to keep the units in good repair through its wise use of its annual HUD Capital Fund grant, occasional use of energy performance contracting, and use of general obligation bond funded loans provided by the Minnesota Housing Finance Agency, when appropriated by the state legislature. The HRA has also used its local levy resources to augment such funds when needed. The HRA also intends to submit an application for the Rental Housing Assistance Demonstration (RAD) program for some selected public housing units, which would provide additional funding for public housing capital improvements.

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

The HRA has no plans to demolish any public housing units 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.

Discussion:

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

Introduction

As the largest metropolitan city in St. Louis County, Duluth has a proportionally larger population of homeless individuals and families than the other parts of St. Louis County. As such, Duluth has developed a strong network of housing and programs that serve the homeless. The City is just beginning to implement Coordinated Access and Assessment (CA) into their current system of ‘No Wrong Door’. With the implementation of CA, entry into the homeless system will be facilitated by a pre-screening process through a 211 referral and access and assessment through multiple doors—CHUM Emergency Shelter, the American Indian Community Housing Organization’s Dabinoo’lgan (DV) Shelter or their American Indian Housing Resource Center, the Safe Haven (DV) Shelter, The Salvation Army (supportive service program) or the Life House Center (Youth).

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

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

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

Facilities and Housing Targeted to Homeless Households

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

Table 40 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:
 Saint Louis County Continuum of Care
Data Source Comments:

Additional Text Related to Facilities

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

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

Life House and Lutheran Social Services (LSS) provide street outreach to homeless and at-risk youth and coordinate a similar outreach program called T-ACT (‘Teen- Assertive Community Treatment’). Life House operates a Drop-In Center that provides supportive services for homeless and

at-risk youth, including meals, education and employment assistance, mental health assistance, housing search assistance and case management.

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

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

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

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

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

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

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

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

Emergency Shelter

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

Transitional Housing

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

Permanent Supportive Housing

- American Indian Community Housing Organization—29 units for families and 20 vouchers for long-term homeless families (Native American preference)
- Center City Housing Corporation—16 units for families and single women, 6 vouchers for long-term homeless families, and 44 new PSH units for families (will be operating by January 2015).
- MACV—12 units for homeless veterans and 5 VASH vouchers.
- YWCA—7 units for homeless youth families (single mothers with children)
- Lutheran Social Services—5 units of permanent supportive housing are currently under development (expected to be operating in 2016 or 2017)
- The Housing and Redevelopment Authority (HRA) of Duluth provides 49 Shelter+ Care vouchers—CHUM and the Human Development Center provide the services.

Permanent Housing

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

One of the objectives in the SLC Continuum of Care Plan is to increase progress towards ending chronic homelessness. The Plan established a baseline in 2013 of 399 permanent supports beds not dedicated for use by the chronically homeless, but available for occupancy (all of SLC) and a total of 114 beds dedicated for the chronically homeless. With a focus on ending chronic homelessness over the next few years, homeless PSH providers in Duluth and SLC have set an intentional goal to prioritize 95% of the PSH beds not dedicated for use by chronically homeless, but available through annual turnover, for use by the chronically homeless.

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

Introduction

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

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

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 continue to be problem in the homeless population. Many service providers who work with homeless continually report working with those 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 in the shelter. 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.

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

One of the goals outlined in Heading Home St Louis County, the Ten-Year Plan to End Homelessness was to establish uniform discharge protocols and procedures that prevent people being released from county institutions from being discharged into homelessness. The Adult Protocol Business Plan, or *Discharge Plan*, was completed in 2008. It outlines the transition process steps, based on an evidence-based model called Critical Time Intervention. A standardized assessment tool was developed and is being used by discharging entities in Duluth and throughout St. Louis County upon client admission to identify those at risk of homelessness, specific services to be offered to all clients and additional services offered to at-risk clients. The Plan also outlines collaborative partner roles and responsibilities, including coordination and information sharing. Monthly meetings are held to discuss discharge issues; those attending are County staff, persons representing veterans, corrections, prison ministry, homeless housing and services agencies, hospital emergency staff and staff for the Community Offender Re-Entry Program (CORP). CORP staff assist ex-offenders in their transition from incarceration to the community through support, employment services, mentoring housing search and assistance and case management.

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

The Esmond Building in Lincoln Park is currently home to many people in need of permanent supportive housing. The City of Duluth is working with Center City Housing Corporation to find a location for a new permanent supportive housing facility. This will prevent the individuals from becoming homeless and provide the proper services that the population needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Esmond Building in Lincoln Park is currently home to many people in need of permanent supportive housing. The City of Duluth is working with Center City Housing Corporation to find a location for a new permanent supportive housing facility. This will prevent the individuals from becoming homeless and provide the proper services that the population needs.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

- Lack of annual budgeted funding to demolish or repair buildings condemned for demolition or human habitation, allowing blight to persist in LMI neighborhoods.
- The City requires assessments placed on vacant lots where structures have been demolished be paid by any new owner, rendering otherwise buildable infill sites financially infeasible for redevelopment.
- “One-for-one” replacement requirements when structures are demolished on 25 front foot unbuildable lots.
- Sewer utility fees and other utility hook-up fees increase the cost of construction of affordable single-family homes.
- Limited Minnesota Housing funding for rehab of aging single-family structures occupied by LMI households, which leads to higher maintenance costs.
- Lack of a policy to require improvements to foreclosed properties in LMI neighborhoods that are on the vacant property register.
- Inflexible policies related to Comfort System’s energy improvement programs that limit access to loans by LMI households, including refusal to subordinate when first mortgages are refinanced.
- Minnesota State Historic Preservation Office policies that create additional rehab costs, such as wooden windows and doors repaired rather than replaced by new historically designed materials.
- Outdated historic property references that trigger SHPO review of affordable housing rehab projects on buildings not eligible for listing, which increases costs and delays.
- Lack of direction from City Administration to enforce existing rental license program.
- No education requirement for owners and/or managers to secure a rental license.
- Lack of direction from City Administration to enforce housing maintenance code.
- Lack of energy standards for existing housing stock that result in higher costs for LMI households living in older homes that are energy inefficient.
- Housing & Redevelopment Authority policies that prevent LMI households with poor rental histories or criminal backgrounds from securing assisted housing.

- HUD HOME Program after-rehab value limit based on 95% of median sales price from the extensive Duluth/Superior metropolitan statistical area, and the value limit not adjusted for homes with three or more bedrooms occupied by larger families.
- HUD HOME Program ruling that disallows use of local exception rents in favor of fair market rents in HOME assisted affordable rental housing.

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

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	100	19	0	0	0
Arts, Entertainment, Accommodations	4,077	5,573	15	12	-3
Construction	1,032	1,643	4	3	-1
Education and Health Care Services	9,378	16,919	34	36	2
Finance, Insurance, and Real Estate	1,951	2,396	7	5	-2
Information	475	759	2	2	0
Manufacturing	1,565	2,588	6	5	-1
Other Services	1,413	1,957	5	4	-1
Professional, Scientific, Management Services	1,829	2,761	7	6	-1
Public Administration	36	19	0	0	0
Retail Trade	4,039	5,141	15	11	-4
Transportation and Warehousing	894	6,361	3	13	10
Wholesale Trade	866	1,366	3	3	0
Total	27,655	47,502	--	--	--

Table 41 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	46,415
Civilian Employed Population 16 years and over	42,629
Unemployment Rate	8.16
Unemployment Rate for Ages 16-24	27.52
Unemployment Rate for Ages 25-65	4.16

Table 42 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	9,575
Farming, fisheries and forestry occupations	1,819
Service	6,137
Sales and office	6,468
Construction, extraction, maintenance and repair	2,956
Production, transportation and material moving	1,647

Table 43 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	36,039	90%
30-59 Minutes	3,209	8%
60 or More Minutes	1,000	2%
Total	40,248	100%

Table 44 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	899	156	850
High school graduate (includes equivalency)	6,211	569	3,067
Some college or Associate's degree	10,885	700	2,784

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	11,942	248	1,866

Table 45 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	21	86	134	292	658
9th to 12th grade, no diploma	1,302	280	279	834	1,381
High school graduate, GED, or alternative	3,389	2,512	1,972	5,363	4,223
Some college, no degree	10,117	2,755	2,364	4,934	2,338
Associate's degree	1,185	1,346	955	2,035	415
Bachelor's degree	1,734	3,022	1,958	4,493	1,548
Graduate or professional degree	72	791	1,203	2,647	935

Table 46 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,997
High school graduate (includes equivalency)	23,636
Some college or Associate's degree	30,408
Bachelor's degree	40,432
Graduate or professional degree	54,952

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

The major industries in Duluth are Arts, Entertainment, Accommodations, Education and Health Care Services, Retail Trade. They provide for 63% of all workers employment. This data is several years old, but these industries continue to have a large impact. Airplane manufacturing and repair has been booming in the last 3 years which is not reflected in data from 2010. In 2014, the construction industry was hiring. There are several large scale commercial construction projects that have put pressure on the demand for skilled laborers.

Describe the workforce and infrastructure needs of the business community:

Education and certifications are the key to employment in emerging fields. Apprenticeships related to construction trades and airplane manufacturing and repair are necessary to support the growing industries. The city will also continue to work with the School District, Universities, and Hospitals to advise and support development efforts. The City has completed a Higher Education Small Area Plan and is currently helping to create a hospital district plan.

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

As mentioned, skilled construction contractors are needed. With large scale commercial projects and a housing deficit the need for skilled labor is high. Construction wages are very high in Duluth partly due to the lack of skilled labor. The City of Duluth is working with it's workforce development center to create and connect low income residents with apprenticeships. It is also using its knowledge to guide the Duluth at Work collaborative program (a CDBG recipient) to move to emerging industries.

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

Duluth is growing in the 20 to 35 age group. Most of this growth is due to employment in engineering firms. The education obtainment is not lacking in Duluth. There is, however, a mismatch among those with high school and some college education. These groups tend be less connected to the growing fields. This is something that the city and workforce development center have been working to influence.

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

A new facility operated by Lake Superior College has opened up in the downtown to support training for trades industries. It is much more accessible to low income residents in its new location. It is a much

larger facility than the previous facility which will allow for the program to expand its enrollment. We will work with our Duluth at Work collaborative to do a better job matching participants with emerging fields. The Duluth at Work system has benchmarks that require achieving items such as gaining employment and keeping employment for 2 years. Another benchmark is increasing the participants' income by 25% at the end of 2 years.

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

No

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

Discussion

The City of Duluth, Local Initiative Support Corporation, Work Force Development Center, SOAR Career Solutions, Churches United in Ministries, Life House, Neighborhood Youth Services, and Community Action Duluth participate in Duluth at Work. The Duluth at Work program provides assistance to for profit businesses by training participants for employment. The Duluth at Work program has a goal for each participant to gain employment, remain employed for 2 years, and receive a 25% increase in income in hopes to reduce dependence on public benefits programs. To do this agencies are reimbursed based on benchmark completion. Most participants in the Duluth at Work program have multiple barriers to employment. Agencies not only provide training but continue working with employers and participants to ensure success in the job placement. Agencies have worked closely with employers in growth industries such as health care. The past 2 years there has been a high demand for skilled construction workers. The Duluth at Work agencies have worked diligently to connect with employers and develop training programs that leave participants with appropriate skills and certifications such as commercial welding. The strong work history and continued support from the Duluth at Work agencies allows participants to grow in their career.

MA-50 Needs and Market Analysis Discussion

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

The City of Duluth does not have a problem with multiple housing problems being concentrated in an area. There are areas where housing cost burden is a problem but the other housing problems such as substandard housing and overcrowding are not significant for LMI households. Of extremely low income residents in Census tract 3, 19% experience overcrowding and 71% are experiencing a severe cost burden.

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

Yes. In the Hillside and Lincoln Park Neighborhoods there is a concentration of racial minorities. The City as a whole has about 10% minority population. According to the 2007 - 2012 ACS, over 52% of the City's minority population lives in the Central Hillside and Lincoln Park neighborhoods. However, only 21% of the City's total population lives in these census tracts. Furthermore, the concentration of minority population is increasing. In 2010 ACS only 44% of the City's minority population lived in the same area while there was still 21% of the city's population living in these neighborhoods.

Another issue of concern is the concentration of poverty in these neighborhoods. These census tracts make a large portion of CDBG eligible block groups. The block groups are clustered together in these areas. These are both issues the Community Development staff and Community Development Committee are aware of when awarding subgrantee contracts.

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

According to the 2010 Census:

Lincoln Park: 6,504 residents; 52% make less than \$25,000; 26% of the population make 25 to \$50,000, while the remaining make over \$50,000. In 2010, the unemployment rate was 11% (while it was 5% for the City), it is expected that this rate has decreased, along with the rest of the City.

Central Hillside: 6,665 residents; 55% make less than \$25,000; 31% make 25 to \$50,000, while the remaining make less than \$75,000. In 2010, the unemployment rate was 11%, it is assumed that it is higher now.

Are there any community assets in these areas/neighborhoods?

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

Central Hillside-located in the core of the Duluth, includes downtown (with theaters, hospitals, and the skywalk system) and has multiple parks.Has many active community groups and new developments being built. In addition there is the Housing Resource Connection, the Damino Center, and the proposed location of the Housing Access Center.

Are there other strategic opportunities in any of these areas?

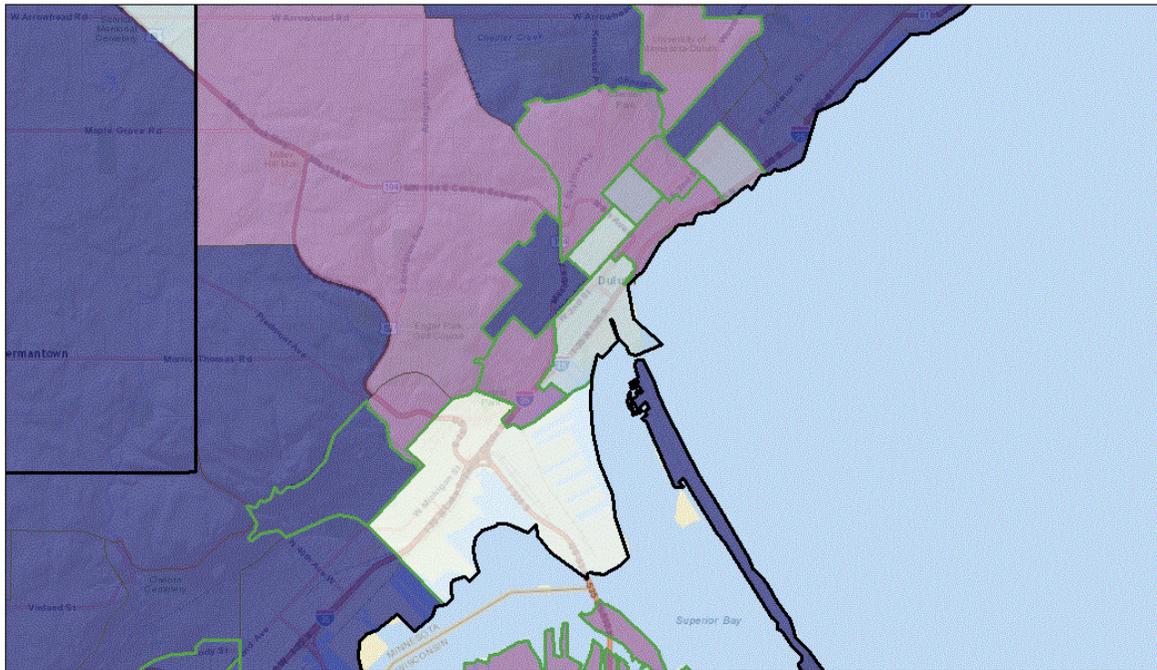
Lincoln Park- in 2014 the City of Duluth will be updating the Small Area Land Use Plan and the City will be developing an economic/tourist oriented plan for the St. Louis River Corridor.

Central Hillside- residential developments (Build-Up Duluth); commerical structures (including a 14 story office building and a transit center)

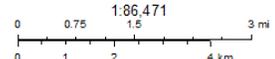
Existing plans: www.duluthmn.gov/media/121776/HillsideRevitalizationPlan.pdf

www.duluthmn.gov/media/.../LincolnParkRevitalizationPlan.pdf

Race - Lincoln Park and Central Hillside



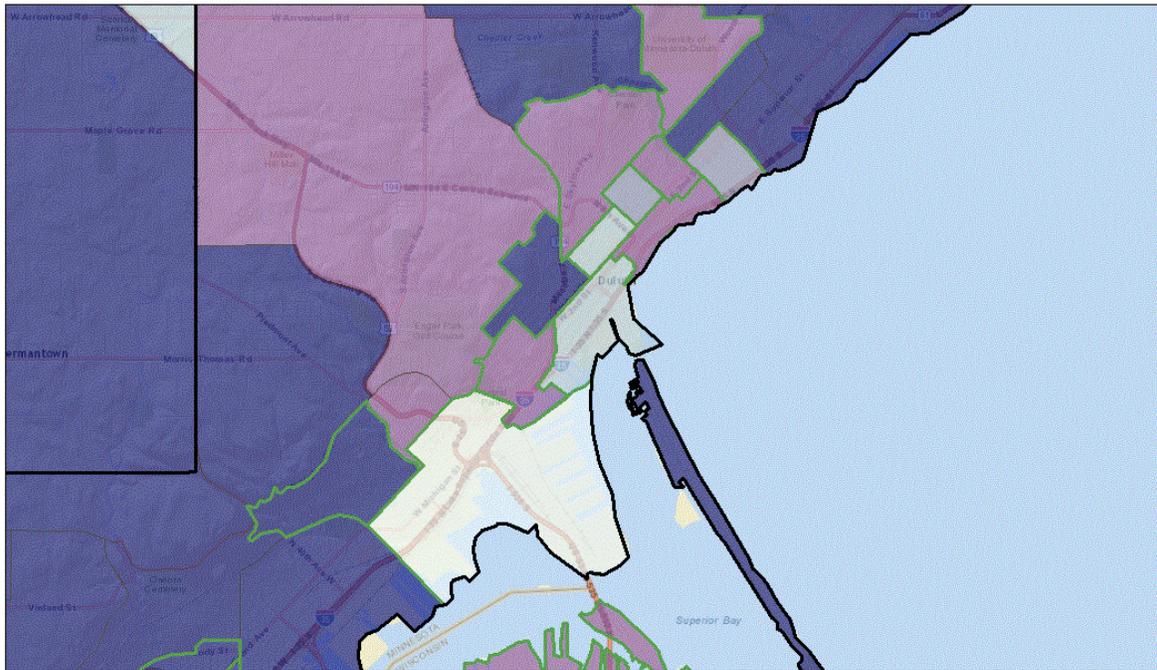
October 30, 2014



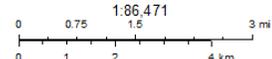
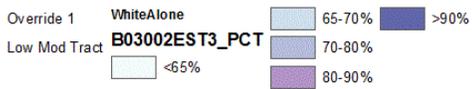
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Household Median Income - Lincoln Park and Central Hillside

Race - Lincoln Park and Central Hillside



October 30, 2014



Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Race - Lincoln Park and Central Hillside

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

Geographic Area

Table 48 - Geographic Priority Areas

General Allocation Priorities

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

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

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

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Affordable Rental Housing
	Description	Maintaining and increasing the supply of affordable rental units.
	Basis for Relative Priority	Renters as a whole are significantly cost burdened, with more than half of all Duluth tenants paying more than 30% of their income for housing. Very low and low-income families (both small and large households) are the most likely to experience severe cost burdens, spending half or more of their income on rent. There is an insufficient amount of subsidized rental units to meet the demand, as indicated by the HRA's waiting lists for public housing and housing vouchers. The overall vacancy rate for rental units in Duluth is 3.7%. In particular, households experiencing homelessness and those that do not qualify for HRA's housing programs have great difficulty securing and maintaining rental units.

2	Priority Need Name	Affordable Owner Occupied Housing
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Affordable Home Owner Housing
	Description	Assist families to become homeowners by addressing value and/or affordability gap(s), and by increasing the supply of quality affordable single family units.
	Basis for Relative Priority	Although homeowners in general are less cost burdened than renters, a higher percentage of low to moderate income owners are paying an excessive amount of their income towards housing, as well as experiencing housing problems. Housing problems include plumbing in disrepair, unvented or unreliable heating source, lack of basic kitchen facilities, leaks, pest infestations, missing or unsafe electrical systems or other health and safety violations. This creates a high number of homeowners who may be "precariously housed," barely able to keep up with the costs of owning a home. They often lack the resources to maintain their homes in good condition, or to upgrade an older house to modern energy standards. They also face a higher risk than renters of losing their housing through foreclosure. Most elderly homeowners are not paying excessive amounts of their income for housing.
3	Priority Need Name	Special Needs Housing
	Priority Level	High

Population	<p>Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
Geographic Areas Affected	
Associated Goals	Homelessness
Description	Housing that accommodates people with disabilities and those who are homeless.
Basis for Relative Priority	<p>The 2008 ACS estimates that there are 6,416 persons between the ages of 18 and 64 with disabilities in Duluth. Often with individualized services and adaptive housing, persons with disabilities can live independently as contributing members of the community. In particular, persons with physical disabilities greatly benefit from accessible housing, and those with chronic addition and/or mental health issues need support to maintain permanent housing and break a cycle of homelessness. Persons with special needs face additional obstacles in securing and retaining appropriate housing, and are therefore, a priority for housing resources. Based on the most recent "point in time" count, an estimated 300 to 350 person are experiencing homelessness in Duluth. Studies have shown that many of these individuals and families could maintain housing is they are provided an appropriate level of supportive services in subsidized housing units. As the "housing first" model becomes the focus of the Continuum of Care efforts to address long-term homelessness, there is an increased need for permanent, supportive housing units.</p>

4	Priority Need Name	Communty Structural Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	
	Associated Goals	Community Public Facilities
	Description	Assist neighborhood facilities that provide vital services with accessibility improvements and/or repairs due to flood damage and/or provide nutrition and food accessibility. These facilities include Homeless Facilities, Neighborhood Facilities, and Parking Facilities.

	Basis for Relative Priority	A majority of the structures in the City of Duluth were built prior to 1940, this includes Public Facilities. Since these buildings were built prior to regulations requiring universal accessibility, many of them are not accessible. In addition, in 2012, the City experienced a major flood that cause significant damage. This flood was declared a Presidential Emergency and due to it being so severe and costly, many buildings that service the public have not been able to be adequately repaired.
5	Priority Need Name	Community Non-Structural Public Facilities
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Community Development Infrastructure Neighborhood Revitalization
	Description	Assisting LMI homeowners with street improvement assessments. Assisting LMI neighborhoods by installing sidewalk accessibility. Improving mostly LMI neighborhoods with blight removal (acquiring real property and demolition).
	Basis for Relative Priority	The majority of the roads in neighborhoods were constructed when the housing was built, which is pre-1940; therefore the roads are old. This, combined with the harsh winters and the freeze/thaw effect of Duluth winters makes the roads requiring on-going maintenance, which was not always possible, therefore there are many roads in very poor condition. In addition most utilities that are located under those streets are 85 years old. During the 2014 Community Survey, road repair was the highest requested item. In addition, there are number of structures (mostly residential) that were built prior to 1940 that have not been maintained and have been determined by housing rehab specialists to be more expensive to repair than to demolish. The majority of these blighted structures are in LMI neighborhoods, which in impacts the living conditions and home values. By removing these structures, these neighborhoods could improve in value and safety.
6	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low
	Geographic Areas Affected	
	Associated Goals	Public Services
	Description	Funds will be use for programs which meets the basic needs of the community.
	Basis for Relative Priority	The programs to be supported fulfill basic needs (food and shelter) for people who are low-income and/or homeless; provide health and dental care for residents who are uninsured by the American Affordable Health Care Act; help abused and neglected youth and others who are homeless or at risk of becoming homeless, and provide tenant/landlord mediation services to prevent evictions.
7	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Economic Development
	Description	Support Duluth at Work initiatives that assist participants to access living wage jobs through local businesses and support programs that help low-income people gain work skills; jobs and employment history that results in increased income and overall stability. Provide training and technical assistance to businesses to increase assets and create jobs.
	Basis for Relative Priority	Computer skills, technical training and resume writing where the top three employment training needs identified in the 2014 Community Survey. The primary obstacles to employment reported by the Community Survey respondents were disability or health issues and lack of training and education.
8	Priority Need Name	Homelessness

Priority Level	High
Population	Extremely Low Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	
Associated Goals	Tenant Based Rental Assistance Homelessness
Description	<ul style="list-style-type: none"> • Support the implementation and operation of coordinated access entry sites for families; youth and singles; • Support housing stabilization initiatives for homeless populations with special needs, • Support the operation of emergency shelter facilities that help homeless families, youth and individuals rapidly access housing and become stably housed • Provide shelter and stabilization services for women and children experiencing domestic violence and/or sex trafficking • Create additional permanent supportive housing units for chronically homeless or persons with special needs • Support creation or renovation of shelter facility for homeless youth

<p>Basis for Relative Priority</p>	<p>The 2008 ACS estimates that there are 6,416 persons between the ages of 18 and 64 with disabilities in Duluth. Often with individualized services and adaptive housing, persons with disabilities can live independently as contributing members of the community. In particular, persons with physical disabilities greatly benefit from accessible housing, and those with chronic addiction and/or mental health issues need support to maintain permanent housing and break a cycle of homelessness. Persons with special needs face additional obstacles in securing and retaining appropriate housing, and are therefore, a priority for housing resources. Based on the most recent "point in time" count, an estimated 300 to 350 person are experiencing homelessness in Duluth. Studies have shown that many of these individuals and families could maintain housing is they are provided an appropriate level of supportive services in subsidized housing units. As the "housing first" model becomes the focus of the Continuum of Care efforts to address long-term homelessness. There is an increased need for permanent, supportive housing units. There is also a need to reduce the number of days people experience in a shelter.</p>
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Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>The HRA provides rental assistance to approximately 22 households who would otherwise be homeless. These people are assisted until they can transition onto Section 8 Housing Choice Voucher. This program is part of the continuum of services to prevent homelessness by bridging the gap. These vouchers secure safe, decent and affordable housing for individuals who normally would not have the financial means do so it themselves. Market conditions that lead to the use of HOME funds for tenant-based rental assistance are rents that are unaffordable for extremely-low income households, and a vacancy rate of 3.4% in rental properties.</p>
TBRA for Non-Homeless Special Needs	Not applicable.
New Unit Production	<p>Most of Duluth’s housing stock requires significant upgrades. As Duluth grows economically, attracting jobs in airplane manufacturing and engineering, population is projected to grow. A study conducted by Maxfield Research Inc. found that the current housing stock cannot accommodate the growth in population. Issues that were highlighted by the study were the lack of larger and upscale rental units, the underutilization of financing tools to expand housing supply, and the age and maintenance requirements of the existing housing stock. An example of the limitations of an old housing stock was explained to the Community Development staff at an open house in the Lincoln Park Neighborhood. A young couple explained their experience looking to purchase a house in the neighborhood. Most of the houses were built before the 1950’s and required many substantial upgrades. Upgrades include weatherization, lead paint mitigation, installation of modern appliances, and general maintenance requirements. While most of the homes were affordable even with the upgrades, they could not secure a loan from the bank. The value of the upgrades would not have been reflected in the houses market value thus creating a value gap at which a commercial bank would not support.</p> <p>With the need for 4,400 new housing units by 2019 the City of Duluth believes that an all of the above approach to new housing is necessary. There needs to be an increase in supply of all types of housing units including rental, owner occupied, affordable, and market rate.</p>

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

Table 50 – Influence of Market Conditions

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
Households 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-fare 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

Disbalded Population Summary from 2008 to 2010 CHAS

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,210,210	0	0	2,210,210	8,840,840	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	480,896	0	0	480,896	1,923,584	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	198,305	0	0	198,305	793,220	

Table 51 - Anticipated Resources

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

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

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

Although not already identified, publically owned land is always considered as a way to reduce costs for new housing developments. The city of Duluth regularly considers using tax forfeited properties that Saint Louis County manages. These lands range from homes that are in need of

rehab, to severely damaged/condemned buildings, to open lots. Often the city attempts to work with the county to remove the blighted structures and redevelop the land.

Discussion

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

SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

To implement the Consolidated Plan the Community Development Division has a strong partnership with nonprofit and private housing providers, the Housing and Redevelopment Authority of Duluth, social service providers and other public institutions. The Local Initiatives Support Corporation (LISC) is one partner that works closely with the City of Duluth on affordable housing issues. LISC assists Community Development Corporations (CDCs) to implement community goals and provides technical assistance to build capacity in the CDCs to implement their strategic initiatives. Also, LISC assists with bridge financing to promote development that revitalizes neighborhoods through housing and business redevelopment.

The At Home In Duluth collaborative is another partnership consisting of public and private partners and nonprofit housing agencies focused on the revitalization of Duluth’s core neighborhoods. This group (facilitated by LISC) has worked with neighborhood residents to develop revitalization plans that include housing goals. A focus of the At Home partnership is to build relationships with private developers to encourage new housing units within the Target Areas, along with reaching out to other partners to implement other strategies of their plans.

Duluth at Work collaborative is a partnership between Community Development, LISC and the Workforce Development Division to work with local businesses and place trained individuals from the Temporary Assistance for Needy Families (TANF) program in jobs. A key component of Duluth at Work is the goal of increasing income and assets of low-moderate income individuals by 25% over a three-year period.

The City of Duluth, in collaboration with St. Louis County, has adopted a ten-year plan to address homelessness. The ten-year plan contains new strategies for ending homelessness, particularly for people who are chronically homeless. The City is a partner in the implementation process for the plan

and has three members on the implementation committee. This committee includes members from the public, nonprofit and private sectors. Further definition is needed for better coordination with resources to meet the needs of persons who are homeless or at risk of becoming homeless to address shortages in the operation of units within the Continuum of Care inventory.

The Housing and Redevelopment Authority of Duluth (HRA) is a partner with the Community Development Division. The HRA board is appointed by the Mayor and confirmed by the City Council. A number of services are provided by the HRA that assist with the Community Development program administration through construction management, relocation and on-site code compliance inspection services.

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

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

Table 53 - Homeless Prevention Services Summary

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

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

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

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

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

through training and placement, referral and resolution to civil legal issues, life skills education, money management skills training and financial plan development.

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

One of the objectives in the SLC Continuum of Care Plan is to increase progress towards ending chronic homelessness. The Plan established a baseline in 2013 of 399 permanent supports beds not dedicated for use by the chronically homeless, but available for occupancy (all of SLC), and a total of 114 beds dedicated for the chronically homeless. With a focus on ending chronic homelessness over the next few years, homeless PSH providers agreed to prioritize 95% of the PSH beds not dedicated for use by chronically homeless, but available through annual turnover, for use by chronically homeless individuals and families. Strategies include

-Coordinate Assessment process that streamlines access to mainstream services

-Collaboration with the Affordable Housing Coalition to address housing needs and creation of new resources and units.

-Increase capacity of COCs to coordinate mainstream services and address gaps in housing.

-Tracking of data and evaluation of service delivery to insure services are meeting efficiency benchmarks.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	2015	2019	Affordable Housing Public Housing Non-Homeless Special Needs		Affordable Rental Housing	CDBG: \$1,668,550 HOME: \$554,482	Rental units constructed: 300 Household Housing Unit Rental units rehabilitated: 250 Household Housing Unit
2	Tenant Based Rental Assistance	2015	2019	Homeless		Homelessness	HOME: \$952,843	Tenant-based rental assistance / Rapid Rehousing: 350 Households Assisted
3	Affordable Home Owner Housing	2015	2019	Affordable Housing		Affordable Owner Occupied Housing		Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 725 Household Housing Unit
4	Community Public Facilities	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development		Community Structural Public Facilities	CDBG: \$1,668,551	Other: 7 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Development Infrastructure	2015	2019	Non-Housing Community Development		Community Non-Structural Public Facilities	CDBG: \$222,473	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Other: 1 Other
6	Public Services	2015	2019	Homeless Non-Housing Community Development		Public Services	CDBG: \$1,668,551	Public service activities for Low/Moderate Income Housing Benefit: 104670 Households Assisted
7	Economic Development	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$1,668,551	Jobs created/retained: 163 Jobs Businesses assisted: 40 Businesses Assisted
8	Neighborhood Revitalization	2015	2019	Non-Housing Community Development		Community Non-Structural Public Facilities	CDBG: \$333,710	Buildings Demolished: 10 Buildings
9	Homelessness	2015	2019	Homeless		Special Needs Housing Homelessness	ESG: \$850,315	Homeless Person Overnight Shelter: 6000 Persons Assisted Homelessness Prevention: 300 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Rental Housing
	Goal Description	<ul style="list-style-type: none"> • Assist households to secure housing through affordable rental development. • Improve energy efficiency of rental units • Rehab multifamily units to meet Health Homes Standards
2	Goal Name	Tenant Based Rental Assistance
	Goal Description	Assist homeless families and singles identified through a Coordinated Access Process
3	Goal Name	Affordable Home Owner Housing
	Goal Description	<ul style="list-style-type: none"> • Assist families to become homeowners by addressing value and/or affordability gaps and by increasing the supply of quality affordable single housing • Improve energy efficiency of single family housing units • Rehab single family units to meet Health Home Standards
4	Goal Name	Community Public Facilities
	Goal Description	Assist neighborhood facilities that provide vital services with accessibility improvements and/or repairs due to flood damage. These facilities include Homeless Facilities, Neighborhood Facilities, and Parking Facilities. NOTE: The Goal Indicator is for Facilities. The projects will be to service LMI households.
5	Goal Name	Community Development Infrastructure
	Goal Description	<ul style="list-style-type: none"> • Assist LMI homeowners with street assessments • Improve sidewalk accessibility

6	Goal Name	Public Services
	Goal Description	<ul style="list-style-type: none"> • Support programs that fulfill basic needs (food and shelter) for people who are low-income and/or homeless • Support health and dental care services for Duluth residents who are uninsured • Support programs that help abused and neglected youth who are homeless or at risk of homelessness become stably housed. • Provide tenant/landlord mediation services to prevent evictions • Support Permanent Housing
7	Goal Name	Economic Development
	Goal Description	<ul style="list-style-type: none"> • Support Duluth at Work initiatives that assist participants to access living wage jobs through local businesses • Support Duluth at Work initiatives that help low-income people gain work skills, jobs and employment history that results in increased income and overall stability • Provide training and technical assistance to business to increase assets and create jobs
8	Goal Name	Neighborhood Revitalization
	Goal Description	<ul style="list-style-type: none"> • Address vacant, substandard properties that may or may not be suitable for rehab • Acquire blighted properties and lots for demolition and redevelopment activities

9	Goal Name	Homelessness
	Goal Description	<ul style="list-style-type: none"> • Support the implementation and operation of coordinated access entry sites for families, youth and singles • Support housing stabilization initiatives for homeless populations with special needs • Support the operation of emergency shelter facilities that help homeless families, youth, and individuals rapidly access housing and become stably housed • Provide shelter and stabilization services for women and children experiencing domestic violence and/or sex trafficking • Create additional permanent supportive housing units chronically homeless or persons with special needs • Support creation or renovation of shelter facility for homeless youth

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

As defined by the HOME regulations it is estimated that 250 to 350 extremely low-income families will be assted, 50 to 150 low-income families, and 75 to 100 moderate families will be assisted, depending on the grant amounts.

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

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

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.

Activities to Increase Resident Involvements

Continue communication through tenant meetings and newsletters.

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

No

Plan to remove the ‘troubled’ designation

NA

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

Barriers to Affordable Housing

- Lack of annual budgeted funding to demolish or repair buildings condemned for demolition or human habitation, allowing blight to persist in LMI neighborhoods.
- The City requires assessments placed on vacant lots where structures have been demolished be paid by any new owner, rendering otherwise buildable infill sites financially infeasible for redevelopment.
- “One-for-one” replacement requirements when structures are demolished on 25 front foot unbuildable lots.
- Sewer utility fees and other utility hook-up fees increase the cost of construction of affordable single-family homes.
- Limited Minnesota Housing funding for rehab of aging single-family structures occupied by LMI households, which leads to higher maintenance costs.
- Lack of a policy to require improvements to foreclosed properties in LMI neighborhoods that are on the vacant property register.
- Inflexible policies related to Comfort System’s energy improvement programs that limit access to loans by LMI households, including refusal to subordinate when first mortgages are refinanced.
- Minnesota State Historic Preservation Office policies that create additional rehab costs, such as wooden windows and doors repaired rather than replaced by new historically designed materials.
- Outdated historic property references that trigger SHPO review of affordable housing rehab projects on buildings not eligible for listing, which increases costs and delays.
- Lack of direction from City Administration to enforce existing rental license program.
- No education requirement for owners and/or managers to secure a rental license.
- Lack of direction from City Administration to enforce housing maintenance code.
- Lack of energy standards for existing housing stock that result in higher costs for LMI households living in older homes that are energy inefficient.
- Housing & Redevelopment Authority policies that prevent LMI households with poor rental histories or criminal backgrounds from securing assisted housing.

- HUD HOME Program after-rehab value limit based on 95% of median sales price from the extensive Duluth/Superior metropolitan statistical area, and the value limit not adjusted for homes with three or more bedrooms occupied by larger families.
- HUD HOME Program ruling that disallows use of local exception rents in favor of fair market rents in HOME assisted affordable rental housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

- Support selected demolition of blighted properties in LMI neighborhoods. If funded by Community Development, requirement will be to leave a “clean” site for redevelopment.
 - Community Development supported rehab projects will address all needed repairs and updates, including housing code, energy efficiency, and healthy home deficiencies.
 - Implement acquisition/rehab/resale activities to address vacant foreclosed properties in LMI neighborhoods.
 - Review annual Housing Report sales data to determine if a local study of median sales price would increase after-rehab value limit.
 - Require rehab programs receiving Community Development funding to increase energy efficiency in existing homes by 20%, and require funded new construction to meet Energy Star standards.
 - Provide funding for tenant-based rental assistance to help the “hard-to-house” and homeless population to secure adequate housing.
 - Modify policies to eliminate the “re-instatement” of special assessments on tax forfeit lots that have the potential for redevelopment.
 - Support additional historic surveys in the central and western areas of Duluth.
 - Support the establishment of inclusionary affordable housing in zoning policies.
 - Encourage Comfort Systems to revise their loan programs to be more “user friendly” and to coordinate with the Housing Resource Connection.
 - Integrate rental license building inspectors into the “One Stop Shop”.

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

- Strengthen rental license program to include such requirements as common applications and leases, affordable application and damage fees, and timely and consistent enforcement of building standards.

- Reduce property tax valuations to reflect affordable housing restrictions that would prohibit owners from selling at full market rate.

SP-60 Homelessness Strategy – 91.215(d)

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

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

Outreach

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

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

Addressing the emergency and transitional housing needs of homeless persons

Emergency Shelter

The shelter system in Duluth is comprised of three emergency shelters. The CHUM Shelter serves singles through their congregate facility and families at their off-site facilities. Many of the persons that access services at CHUM are identified as ‘high barriered’ and the ‘hardest to house’. In addition to the 44 congregate beds, CHUM provide overflow mats if the beds are full. In some circumstances, CHUM works with their Churches United in Ministry partners to provide families with shelter at a nearby church when their family units are full. In 2015, CHUM will expand their number of family units to 6, which will be part of the O’Neil Apartment Permanent Supportive Housing Project.

Safe Haven Shelter and the American Indian Community Housing Organization both provide shelter and services to single women and women with children who are fleeing domestic violence. Safety is their first priority for the women (and children) who enter their shelters. Participants have access to a wide range of supportive services, including food, clothing, transportation and legal assistance, access to mental health assistance, case management and children's advocacy. In addition, AICHO provides culturally specific programming for Native American women (and their children).

Union Gospel Mission

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

Transitional Housing

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

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

Duluth has slowly been building its supply of Permanent Supportive Housing (PSH) to serve persons with disabilities and the chronically homeless. Center City Housing Organization operates the San Marco and Memorial Park apartment facilities that house single men and women, Alicia's Place for single women, and Sheila's Place that serves families. The American Indian Community Housing Organization operates

the Gimaajii apartments for families, primarily for (but not limited to) Native Americans. Minnesota Assistance Council for Veterans operates the Duluth Vets Place for single veterans.

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

Rapid Re-housing

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

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

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

In 2008, a Discharge Plan that was approved and adopted, outlines the protocols and transition process steps for discharging from institutions. A standardized assessment tool was developed and is being used by discharging entities in Duluth and throughout St. Louis County upon client admission to identify those at risk of homelessness, specific services to be offered to all clients and additional services offered to at-risk clients. Participating stakeholders in the City of Duluth include Essentia Health System, St. Luke's

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

Continuum of Care Objectives

Continuum of Care Objectives

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

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

- Allocate additional resources for Rapid Re-housing
- Maximize existing Rapid Rehousing resources using 'least touch' model
- Align CoC rapid re-housing assistance with Emergency Solutions Grant, Supportive Services for Veteran Families, and Family Homeless Prevention Assistance Program
- Rapid Re-housing programs and develop best practice protocols to be implemented through the Coordinated Access System.

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

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

The City, in partnership with the Duluth HRA, applied for and secured \$1,144,684 in 2010 HUD Lead-Based Paint Hazard Control Grant Program funds. The term of this initial grant will end in February, 2014. The goal of 70 units has been reached, but funds remaining in the grant necessitated an extension of the term by one year. A new Lead-Based Paint application was submitted to HUD in January, 2013, and was awarded \$2,418,395, that will allow the continuation of this work until 2016.

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

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

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

City of Duluth policy requires all rental and homeowner rehabilitation programs and projects receiving federally funded assistance to coordinate with the Duluth HRA for lead assessment, testing and clearance services. Given the age of Duluth's housing stock that predicts 68% contains lead-based paint, the concentration of low- and moderate-income households in less expensive older units, and the past experience of agencies implementing rehab programs, it is highly probable that all, or nearly all, rehabbed units will contain potential lead hazards. The Duluth HRA maintains a Lead Safe Housing registry of past units that have been made lead safe. To increase access to this registry by the general public, the HRA has made their database available on the HRA website.

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

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

The overarching goal of this anti-poverty strategy is to reduce the number of Duluth's families and individuals currently living in poverty. Any goal of reducing poverty must look beyond the effects (not being able to afford housing, clothing, child care, adequate nutrition, among other things) to the causes, the root of poverty, and provide resources to empower people to achieve self-sufficiency.

The Community Development Division has worked with the City's primary TANF agency, the Workforce Development Division, which includes the "One-stop" Workforce Center, to develop a strategy that focuses on coordinating both an affordable housing and employment training approach which reduces barriers to achieving economic self-sufficiency. The following policies form the basis of the funding evaluation process that will be utilized by the City for determining how the annual investment of Community Development resources will assist to implement that strategy:

Policy #1: Provide occupational training programs coupled with career development and job placement in partnership with the City's Workforce Development Division and the Financial Opportunity Center at Community Action Duluth to enable people to obtain employment.

Policy #2: Assist families with removing barriers to obtaining employment through long term or sustainable solutions that reduce the cost of essentials or burdens to household incomes.

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

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

An individual household's situation and why they are in poverty is complicated. It is much more than a simple calculation of annual household income. The City and other agencies have developed sources of information that examine the details of other life issues that, combined with personal interviews, have helped us to better understand many of the root causes of poverty.

There is very well documented evidence of what accounts for family distress as a result of insufficient income to afford basic human needs. Some of the most commonly described root causes of poverty that the city will address are:

- Little or no education
- Insufficient employment skills, including employment soft skills
- Housing priced beyond a family's means

- Lack of adequate health care
- Mental health issues that impact employment opportunity
- Assist tenants with access to rental housing and tenant/landlord mediation

These and other life situations can and do combine to severely limit a family's ability to secure and maintain permanent employment that yields a living wage. Some of these factors can be out of the local agency's control, but many of the programs funded through Duluth At Work are focused on working with families to address these factors and eliminate barriers.

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

Policy #4 :Increase the amount of affordable housing units within the City that have long-term affordability restrictions (greater than 30 years), to maintain housing for low-to-moderate-income residents within our community directly relates to the affordable housing plan.

SP-80 Monitoring – 91.230

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

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

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

Expected Resources

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,210,210	0	0	2,210,210	8,840,840	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	480,896	0	0	480,896	1,923,584	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	198,305	0	0	198,305	793,220	

Table 55 - Expected Resources – Priority Table

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

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

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

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

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Economic Development	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$336,000	Jobs created/retained: 34 Jobs Businesses assisted: 8 Businesses Assisted
2	Tenant Based Rental Assistance	2015	2019	Homeless		Homelessness	HOME: \$115,000	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
3	Affordable Rental Housing	2015	2019	Affordable Housing Public Housing Non-Homeless Special Needs		Affordable Rental Housing	CDBG: \$400,000 HOME: \$17,000	Rental units constructed: 10 Household Housing Unit Rental units rehabilitated: 70 Household Housing Unit Other: 1 Other
4	Affordable Home Owner Housing	2015	2019	Affordable Housing		Affordable Owner Occupied Housing	CDBG: \$475,000 HOME: \$300,806	Homeowner Housing Rehabilitated: 12 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Public Facilities	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development		Communtiy Structural Public Facilities	CDBG: \$408,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5605 Persons Assisted
6	Neighborhood Revitalization	2015	2019	Non-Housing Community Development			CDBG: \$20,000	Other: 1 Other
7	Homelessness	2015	2019	Homeless			CDBG: \$161,168 ESG: \$183,432	Homeless Person Overnight Shelter: 1000 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 150 Beds Homelessness Prevention: 500 Persons Assisted
8	Public Services	2015	2019	Homeless Non-Housing Community Development		Public Services	CDBG: \$148,000	Public service activities other than Low/Moderate Income Housing Benefit: 19400 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Economic Development
	Goal Description	In 2008, the City of Duluth partnered with Duluth Local Initiatives Support Corporation to develop the Duluth At Work program. Duluth at Work is an innovative way to provide assistance to for-profit businesses by training participants with soft skills, practical training, and job specific training. Duluth At Work continues to work with a number of agencies that have relationships with area employers and continue to train prospective employees. In 2015, the city plans to work with SOAR Career Solutions, CHUM, Life House, and Community Action Duluth to accomplish employment goals. Also part of the Duluth at Work program is the Entrepreneur Fund who works with low income small business owners to grow/expand their business in a program called Growing Neighborhood Businesses.
2	Goal Name	Tenant Based Rental Assistance
	Goal Description	The Duluth HRA will oversee the administration of housing vouchers for homeless families under the HOME funded Tenant-Based Rental Assistance Program. The HRA provides in-kind services in the administration of the housing vouchers. In 2015, the Duluth HRA will be awarded HOME program funding for tenant based rental assistance for homeless individuals and families to secure permanent rental housing. Case management services will be provided to ensure housing stability.
3	Goal Name	Affordable Rental Housing
	Goal Description	The Housing and Resource Connection (HRC) will provide low interest and deferred loans for the rehab of rental properties within the City of Duluth. Owners can apply for low interest loans to renovate properties, which then must serve low to moderate income tenants, less than 80% of AMI based upon household size. Funding includes an existing revolving loan fund and State loans. Also, the Lutheran Social Services project called the Center For Changing Lives which is a development that would provide transitional and supportive rental units for youth in Duluth. The CDBG funding would be utilized for land acquisition at a site in the East Hillside neighborhood. Center City Housing, a Community Housing Development Organization, will continue to conduct predevelopment activities relating to assisting in meeting the affordable housing needs for Duluth, including research for "hardest to house", predevelopment activities for a new 50-unit building and new housing in the Health Care District.

4	Goal Name	Affordable Home Owner Housing
	Goal Description	The Housing Resource Connection (HRC) will provide low interest and deferred loans for the rehabilitation of single-family owner-occupied homes in Duluth. Funds will be used for emergency rehabs; homeowner rehab to address code deficiencies, lead paint hazards, energy efficiency; and for the rehab of acquired properties for sale to eligible homebuyers. Healthy home protocols will be used.
5	Goal Name	Community Public Facilities
	Goal Description	Community Public Facility projects will include: <ul style="list-style-type: none"> • Installation of a commercial grade kitchen in the Washington Center (a community building utilized by non-profits programs, city programs, and community club). • Revitalization of two underutilized and blighted lots (Lincoln Park, West Duluth) to add community gardens, edible forests, and other food access and education activities. • Rehabilitation and renovation of the Central Hillside Center, where the Housing Resource Connection (housing provider collaborative of multiple agencies) is housed to make activities and programing more efficient and accessible.
6	Goal Name	Neighborhood Revitalization
	Goal Description	Implementation of the City's Citizen Participation Plan and strategic planning with the Community Development Target Areas to identify key implementation strategies. This activity will also work with the Community's At-Home in Duluth neighborhood program
7	Goal Name	Homelessness
	Goal Description	Services for homeless, transitional housing, and supportive housing will be completed by agencies eligible for the Housing & Stabilization benchmarks.

8	Goal Name	Public Services
	Goal Description	<p>Public Services Activities will include:</p> <ul style="list-style-type: none"> • Hunger Project is a coalition of three organizations offering food shelevs and hot meals to prevent hunger and malnutrition among the lowest income of Duluth's residents. • Access to Primary Health Care Services will provide affordable health and dental care, health education, medical social work insurance enrollment assistance, behavioral health services, and assisted referrals for low income and moderate income uninsured and under-insured community members • JET Food Project will provide access to daily meals and snacks for 500+ youth ages 6-18 while also providing nationally-recognized job training skills that prepare teens for employment in the food service industry. • Basic Needs Center for Homeless Youth, through the Youth Drop-In Center will provide basic needs, referral services, independent living skills classes, and street outreach.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name
1	Housing Resource Connection Program
2	Soar Career Solutions Duluth at Work
3	CHUM Support Services for Employment
4	Growing Neighborhood Business
5	Duluth At Work for Homeless Youth
6	Community Action: Duluth At Work
7	Washington Center Kitchen
8	West Duluth Food Access and Education
9	Central Hillside Building Improvements
10	Duluth Hunger Project
11	Primary Health Care Services
12	JET Food Project
13	Basic Needs Center for Homeless Youth- Life House
14	Tenant Based Rental Assistance
17	Certified Housing Development Organization Operating
18	Center for Changing Lives- Lutheran Social Services
22	CDBG Community Development Program Administration
23	Neighborhood Planning
24	HOME Program Administration
25	ESG15 DULUTH
26	HOME Tenant Based Rental Assistance Administration
27	Housing, Stability, and Coordinated Access

Table 57 – Project Information

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

Each year the Community Development Committee develops funding targets based on needs assessments, data analysis, and input from public hearings. These funding targets then guide the review of applications and funding recommendations. For 2015, the funding targets were set as the following:

Community Development Block Grant

- Affordable Housing, Target: 30%, Recommended: 32.1%
- Economic Development, Target: 15%, Recommended: 15.1%
- Public Facilities, Target: 20%, Recommended: 18.3%
- Public Services, Target: 15%, Recommended: 14.4%
- Planning/Administration: 20%, Recommended: 20%

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Resource Connection Program
	Target Area	
	Goals Supported	Affordable Rental Housing Affordable Home Owner Housing
	Needs Addressed	Affordable Rental Housing Affordable Owner Occupied Housing
	Funding	CDBG: \$515,000
	Description	Collaboration between Ecolibrium3, AEOA, Duluth HRA, and One Roof Community Housing to provide housing opportunities for low and moderate income individuals, services include: rehab, weatherization, construction, and ownership opportunities
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	97 low income households are estimated to be helped through this project.
	Location Description	Locations are not yet determined. An application process for assistance is used, so locations will be dependent on applicants and program qualifications.
	Planned Activities	<ul style="list-style-type: none"> • 20 Single Family Rehab • 75 Multi Family Rehab • 2 Acquisition/Rehab
2	Project Name	Soar Career Solutions Duluth at Work
	Target Area	
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$128,000

Description	SOAR Career Solutions Duluth at Work will create jobs by readying 16 candidates for for-profit businesses. Participants will be at or below 50% AMI to obtain employment and maintain their jobs to increase their income by 25% over 3 years.
Target Date	10/31/2018
Estimate the number and type of families that will benefit from the proposed activities	16 low income participants will be trained, find employment, and increase their income by 25%.
Location Description	Participants will be Duluth residents and a high percentage will be from CDBG Target Areas where the services are located.

	Planned Activities	<p>SOAR Career Solutions (SOAR) will provide training, support, case management, job placement, and job retention assistance for Duluth residents at/below 50% of Area Median Income to identify, obtain and keep jobs that increase their income by 25% over three years. Each D@W client will meet with SOAR staff to complete a validated screening tool, the Employability Measure (EM). A case plan will be developed based on the EM's 11 domains of functioning. Intensive support will be provided to help clients overcome employment barriers and become self-sufficient. Clients will be enrolled in SOAR workshops as needed. These include: STEPS, a cognitive program to assist people in changing behaviors and attitudes, building motivation, and gaining a desire to succeed. Job Basics, a short course on workplace culture and expectations; Fast Track, a concentrated course on job searching, marketing oneself, job applications, and successful interviewing skills; The Works, a comprehensive course where individuals discover their career dreams and build skills to reach their goals; Computer Basic Training, a course for clients who need to overcome computer anxiety and become confident with basic computer skills in order to secure employment. Additionally, clients will be referred as needed to other community services including Community Action's Circles of Support and FAIM programs, Adult Learning Center, Flexwork, Lake Superior College, the Duluth Workforce Center, American Indian Community Housing Organization's culturally specific supportive services, Minnesota Assistance Council for Veterans, and other community SOAR, as a Community Based Development Organization (CBDO) has developed a network of employer partnerships to support the placement of program participants in full-time employment and to customize training to meet the specific needs of employers. SOAR has relationships with area employers Holiday Inn, Essentia Health, Express Personnel Services, Northstar Aerospace, and the small businesses in the Northeast Entrepreneur Fund's Growing Neighborhood Businesses program. Post job placement retention services will include ongoing case management as needed; individual sessions at SOAR, in the workplace, or in the community; phone calls; letters; e-mail contact; and newsletters for three years. Monthly peer support/ongoing education sessions will be planned and offered.</p>
3	Project Name	CHUM Support Services for Employment
	Target Area	
	Goals Supported	Economic Development
	Needs Addressed	Economic Development

Funding	CDBG: \$64,000
Description	CHUM will create jobs by preparing eight LMI individuals with limited or poor work histories for employment at for-profit businesses.
Target Date	10/31/2018
Estimate the number and type of families that will benefit from the proposed activities	8 low income participants will be trained, find employment, and increase their income by 25%.
Location Description	Participants will be Duluth residents and a high percentage will be from CDBG Target Areas where the services are located.

<p>Planned Activities</p>	<p>The project will provide supportive services, including case management, to the target population. Both employees and employers will receive support through the project to ensure their mutual success. Program participants will successfully obtain and maintain employment for three years, during which time they will build a foundation, including obtaining necessary skills and credentials, for ongoing employment at a livable wage with career path potential and realize a minimum of a 25% increase in their income. The program will include the following basic components/steps:</p> <p>Screening and Assessment Potential participants will be screened to determine their career option choices (based on skills and interests), as well as barriers they must address to realize these objectives. Those not ready for this program will be given appropriate referrals to existing employment and job training opportunities.</p> <p>Orientation Those provisionally accepted into the project will participate in a one-week orientation/training program designed by SOAR Career Solutions. This program will include one-half day of basic life skills information (i.e. appropriate dress and language, how to handle child care problems, calling in to work when sick, etc.), as well as job interview skills. The individual, with case management support, is responsible for applying for, and securing a position with one of the participating businesses. Once hired the person becomes a full participant in the project.</p> <p>Case Management and Supportive Services The case manager has three primary responsibilities: a) providing support to the participant while holding him/her accountable in carrying out the work plan; b) providing support to the employer and helping ensure that the participant/employee is meeting job expectations; c) problem solving and accessing resources necessary to help the participant achieve stability and job success. Case management will likely be very intense during the first months of employment with a gradual reduction in support as stability is achieved.</p> <p>Career Ladder Support Case managers will instill in those they are working with beyond initial employment and into developing career plans. Employers will be expected to invest in training their employees. Resources for this (i.e., Lake Superior College, SOAR Career Solutions, Adult Learning Center, etc.) will be made available and shaped to meet the needs of employers and employee/participants. Peer Support Groups will also be organized to provide an opportunity for employees to share not only their problems and frustrations, but also their dreams. Resources can be brought to these meetings (i.e., SOAR, Lake Superior College, Habitat, Housing Resource Center, Early Childhood and Family Education) that can help participants</p>
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4	Project Name	Growing Neighborhood Business
	Target Area	
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$64,000
	Description	The Entrepreneur Fund will provide technical assistance and peer support for 8 small business owners with the Duluth Target Neighborhoods to help them grow their business by 25%.
	Target Date	10/31/2014
	Estimate the number and type of families that will benefit from the proposed activities	8 business owners with businesses located in CDBG Target Areas will gain assistance in growing/expanding their businesses.
	Location Description	Participants will be business owners located within CDBG Target Areas.
	Planned Activities	
5	Project Name	Duluth At Work for Homeless Youth
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$32,000
	Description	This program will assist companies such as Home Depot, Goodwill Industries, Cartier Agency, Inc., and Residence Inn to expand employment options by working with the LifeHouse to prepare youth ages from 16-20 to become self-sufficient through employment and increasing their income by 25% in a three year period.
	Target Date	10/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Four (4) low income participants will be trained, find employment, and increase their income by 25%.
	Location Description	Participants will be Duluth residents and a high percentage will be from CDBG Target Areas where the services are located.

	Planned Activities	<p>Life House will assist youth, ages 16-20, from CDBG targeted neighborhoods to become self-sufficient through employment training, job placement, education, and other services which lead to a 25% income increase over three years.</p> <p>The Life House Duluth At Work poverty reduction “best practices” include working with a small number of youth that have common needs, developing long term mentorships between staff and the youth, fostering peer support through group training sessions, providing education supports, meeting a youth’s support needs comprehensively, and involving local employers. The program has job commitments from Goodwill Industries, Cartier Agency, Inc, Residence Inn, Home Depot, and McDonald's.</p>
6	Project Name	Community Action: Duluth At Work
	Target Area	
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$48,000
	Description	The Circle at Work Program will assist local businesses in expanding employment options preparing six LMI participants for employment.
	Target Date	10/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Six (6) low income participants will be trained, find employment, and increase their income by 25%.
	Location Description	Participants will be Duluth residents and a high percentage will be from CDBG Target Areas where the services are located.

	Planned Activities	<p>The goal of this project is to provide program participants, a targeted population of low-income single mothers, with employment readiness training, job coaching, removal of employment barriers and employment support to assist them with becoming economically self-sufficient; The overall goal is increasing participant income by 25% over a three-year period.</p> <p>Participants in the program will be a part of the Financial Opportunity Center service delivery model at CAD which includes bundling of employment and financial coaching services. The first part of the program provides participants with opportunities to enhance their job readiness skills. The skill training includes resume writing, completing employment applications, interviewing and communication skills, appropriate work attire, handling responsibilities, and financial management skills; This training allows the participants to progress as a group which serves as a support network. After completion of the job readiness training and based upon the needs of the employer for the work to be completed, participants will move into employment opportunities. The training track will also include financial literacy training and CAD's Getting Ahead class to increase social support and community connection. The program has job commitments from CustomerLink, a local employer.</p>
7	Project Name	Washington Center Kitchen
	Target Area	
	Goals Supported	Community Public Facilities
	Needs Addressed	Communty Structural Public Facilities
	Funding	CDBG: \$175,000
	Description	The City of Duluth will install a commercial grade kitchen in the Washington Center building located in the Hillside neighborhood. The facility would expand use of the community center by neighborhood programming, community club, private groups, and neighborhood events.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The community center is located in the Hillside Community in an LMI Census Tract with the population of 2,610 people.
	Location Description	310 N 1st Ave West, Duluth, MN 55806.

	Planned Activities	The kitchen will be located in a public facility that primarily serves low income residents and youth programs. The installation of a commercial grade kitchen will help to bring the facility up to standards set by other neighborhood centers. It may be used by tenants for daily food preparation or by outside organizations who are hosting events at the Washington Center. Part of the appeal of installing the kitchen is the large gym located in the building. This allows for food preparation for large events hosted at the center.
8	Project Name	West Duluth Food Access and Education
	Target Area	
	Goals Supported	Community Public Facilities
	Needs Addressed	Community Non-Structural Public Facilities
	Funding	CDBG: \$165,000
	Description	Acquire and revitalize two underutilized, vacant, and/or flood-damaged lots to form a place for community gardens, an edible forest, year-round greenhouse, and other food access and education activities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	A site has been identified for the West Duluth neighborhood food hub which is located in an LMI neighborhood with 2,495 people and an LMI of 52%. The project will also be exploring a second potential site in the Lincoln Park neighborhood, one of Duluth's lowest income neighborhoods and an identified food desert.
	Location Description	The site is at the corner of Grand Avenue and 45th Avenue West, Duluth, MN 55807 at the former site of a flood damaged property and next to a vacant/underutilized property.

	Planned Activities	<p>The City of Duluth has been working diligently to fix and revitalize areas that were damaged during the June 2012 flood. The proposed project site is located in West Duluth on Grand Avenue between 44th and 45th Avenue West. Currently the city owns a large parcel at the site, "Lot A", as it was the former location of a non-residential building that was substantially damaged in the flood and since demolished with grant funds from the Minnesota Department of Natural Resources (DNR). The lot shall remain vacant because of the grant restrictions placed on it after demolition. Neighboring the site is an underutilized parking lot, known as "Lot B". Together these two lots are nearly an acre. The goal of this project is to provide a place for neighborhood residents and students to access fresh, healthy food and expand educational opportunities.</p> <p>A site plan for the project has been developed with assistance from the Duluth Community Garden Program. On Lot A the focus will be on local food access and green space. This portion of the site will have open berry patches, fruit trees, outdoor community space, approximately ten community garden plots, and other gardening amenities including rainwater catchment system, composting, tool shed, and fencing. A year-round greenhouse and/or an area for a seasonal farmer's market may be built on Lot B.</p> <p>The city will also work with local groups to identify a location for a similar space in Lincoln Park that could hold a community greenhouse for growing local food and increasing access to healthy food.</p>
9	Project Name	Central Hillside Building Improvements
	Target Area	
	Goals Supported	Community Public Facilities
	Needs Addressed	Communty Structural Public Facilities
	Funding	CDBG: \$68,000
	Description	
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	500 families will receive assistance throught the programs available at the Central Hillside Center.
	Location Description	The Central Hillside Center is located at 12 East 4th Street, Duluth, MN 55805.

	Planned Activities	<p>The Housing Resource Connection is a collaborative housed in the Central Hillside Center, that includes Ecolibrium3, Arrowhead Economic Opportunities Agency, Duluth HRA, One Roof COmmunity Housing, and the City of Duluth Community Development Division.</p> <p>In order to make room for all of the partners some facility rehabilitation is needed. This rehabilitation would be for primary improvements that are in main and lower levels. The work would include a combination of demolition and construction of office walls, doors, carpet, electrical and data wiring, and painting. Other components will include electronic key/card controlled access and security for a variety of building tenants and a replacement room divider for the main community space on the main level. The improvements would allow for all five agencies of the collaborative to have office space and more efficiently provide housing services to those in need in the community.</p>
10	Project Name	Duluth Hunger Project
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$70,000
	Description	The Duluth Hunger Project is a coalition of agencies working together to prevent and alleviate chronic hunger and malnutrition among the lowest income of Duluth's residents, through congregate meal sites and emergency food shelf programs.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	12,000 participants will benefit from this project.
	Location Description	Programs providing food are located in the Hillside, Lincoln Park, and West Duluth.

	Planned Activities	Collectively, the Duluth Hunger Project provides on-site meals and food shelf services to the lowest income members of the Duluth community. On-site meals are essential for the survival of people who are homeless people and support low-income residents who are in danger of losing their permanent housing. The downtown area is served by CHUM and the Damiano Center. The Damiano Center serves breakfast and lunch on Monday, Wednesday, and Friday and three meals on Saturday and Sunday. The Damiano Center also serves many children from the Central Hillside through its Kids' Cafe program. CHUM's on-site meal program serves a primarily homeless population at noon on Tuesdays and Thursdays when the Damiano Center is closed, breakfast on Wednesdays, and community meals sponsored by member congregations several times a month. The Salvation Army serves lunch Monday through Friday, primarily for those from Lincoln Park and West Duluth neighborhoods. CHUM and the Salvation Army operate food shelves.
11	Project Name	Primary Health Care Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$30,000
	Description	Support the provision of affordable, primary health care, including dental care, for uninsured and underinsured low and moderate income individuals and families in accessible locations within the City.
	Target Date	10/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	6,300 low income people will receive medical and dental services through this project.
	Location Description	4325 Grand Avenue, Duluth, MN 55807

	Planned Activities	The Primary Health Care Services program provides access to affordable health and dental care, health education, medical social work, insurance enrollment assistance, behavioral health services, and assisted referrals for low income and moderate income uninsured and under-insured community members. Medical services include, preventative care and screenings, diagnosis and treatment of acute and chronic illnesses, immunizations, assistance with medication needs, mental health counseling and dental services that include preventative, restorative and urgent dental care. The funding for this project contributes to a nurse practitioner/physician assistant.
12	Project Name	JET Food Project
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	The JET Food Project at Neighborhood Youth Services will provide access to daily meals and snacks for over 500 youth ages 6-18 while also developing nationally-recognized job training skills that prepare teens for employment in the food service industry.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	500 youth will receive meals/snacks at the Neighborhood Youth Services center.
	Location Description	310 N First Avenue West, Duluth, MN 55806
	Planned Activities	The JET Food Project supports a primary population of 500+ youth at NYS between the ages of 6-18 years old who are in need of daily food access because of the following risk factors: family poverty, homelessness, transient living situations, violence, and neglect. The JET Food Project also cross-supports a secondary segment for the general youth population at NYS, through access to nationally-recognized food services related job training skills on-site in the NYS kitchen. The project will utilize daily Chef's Club lessons to prepare food for all NYS participants.
13	Project Name	Basic Needs Center for Homeless Youth- Life House
	Target Area	

	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$28,000
	Description	This project will provide operational and program support for the Life House youth drop-in center to provide basic needs, referral services, independent living skills classes, and street outreach.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	600 homeless or at-risk youth will be served at the Life House Drop-in Center.
	Location Description	102 W 1st Street, Duluth, MN 55802.
	Planned Activities	<p>The drop-in center is a safe place for homeless and at-risk youth to receive the following:</p> <ul style="list-style-type: none"> • Basic Needs including hot meals, showers, laundry, lockers, clothing, hygiene and baby supplies, and a food shelf. • Referrals to Life House's other program areas (housing, employment, education, and wellness) or to external necessary services. • Independent Living Skills via informal discussions, daily activities, support groups, and classes. • Street Outreach to locate and build relationships with street youth, provide information and make referrals to Life House and other community services.
14	Project Name	Tenant Based Rental Assistance
	Target Area	
	Goals Supported	Tenant Based Rental Assistance
	Needs Addressed	Homelessness
	Funding	HOME: \$115,000
	Description	The program will provide rental assistance for households who would otherwise be homeless. The City and the Duluth HRA have established this program to provide rental assistance as a significant component in the continuum of services to prevent homelessness.
	Target Date	3/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	The Duluth HRA will work with 20 households in this program.
	Location Description	222 E 2nd St, Duluth, MN 55805.
	Planned Activities	This HRA program provides rental assistance to homeless families. The program is similar to the "Section 8" Housing Voucher Program. However, applicants can have immediate access to a voucher, and persons with some types of criminal histories can be housed who would be rejected under the regular "Section 8" guidelines.
15	Project Name	Certified Housing Development Organization Operating
	Target Area	
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Affordable Rental Housing
	Funding	HOME: \$17,000
	Description	Center City Housing Corp will conduct pre-development activities
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Center City Housing will assist 33 households with this project.
	Location Description	230 W 3rd St, Duluth, MN 55806
	Planned Activities	Center City Housing will research and conduct pre-development activities to identify a solution to the need for more affordable housing for the "Hardest to House" population in Duluth. It is Center City Housing's intention to replace the existing Seaway Hotel, a building in need of substantial rehab, with a new building that is specifically designed to meet the long term needs of the tenants formerly at the Seaway Hotel.
16	Project Name	Center for Changing Lives- Lutheran Social Services
	Target Area	
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Affordable Rental Housing
	Funding	CDBG: \$200,000

	Description	Land acquisition for a building that will house centralized services tailored to the needs of Duluth region's homeless, runaway and unaccompanied youth.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Project will include the production of 10 housing units.
	Location Description	Intersection of East Superior Street and 14th Avenue, Duluth, MN 55805.
	Planned Activities	Lutheran Social Services (LSS) will acquire land to construct a building that includes ten units of transitional, supportive housing, ten permanent affordable rental units, and provide expanded services. The CDBG funds will be used to construct the ten affordable housing units. Vacant and underutilized land has been identified and will be acquired for the development.
17	Project Name	CDBG Community Development Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$422,042
	Description	Operation, reporting and monitoring of federally funded activities. Also, these funds assist with the implementation of the City's Citizen Participation process that leads to the development of the consolidated Plan and the Annual Action Plan.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
18	Project Name	Neighborhood Planning
	Target Area	

	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$20,000
	Description	Implementation of the City's Citizen Participation Plan and strategic planning with the Community Development Target Areas to identify key implementation strategies. This activity will also work with the Community's At-Home in Duluth neighborhood program.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
19	Project Name	HOME Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$41,590
	Description	Operation, reporting and monitoring of federally funded activities. Also, these funds assist with the implementation of the City's Citizen Participation process that leads to the development of the consolidated Plan and the Annual Action Plan.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
20	Project Name	ESG15 DULUTH
	Target Area	

	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	ESG: \$198,305
	Description	The 2015 Federal Fiscal Funds Year allocation of ESG funds for the City of Duluth are to provide shelter operations, rapid rehousing, prevention, data collection and administration.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	1650 people will be assisted with these programs.
	Location Description	ESG activities will occur at the CHUM Homeless shelter, American Indian Center facilities (scattered sites), Safe Haven Women's Shelter, Center City facilities (scattered sites), MAC-V, and Salvation Army (scattered.
	Planned Activities	Agencies will provide services to provide shelter for homeless people; work to rapidly rehouse and prevent homelessness people and provide funds for data collection and administration. Shelter-\$109,432 (less than the \$120,000 hold harmless requirement); Rapid Rehousing-\$70,000 HMIS-\$4000 Administration- \$14,873
21	Project Name	HOME Tenant Based Rental Assistance Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$6,500
	Description	The HRA will provide a TBRA program for rental assistance to households to prevent homelessness from April 1, 2015 to March 31, 2016.
	Target Date	3/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
22	Project Name	Housing, Stability, and Coordinated Access
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$161,168
	Description	Provide housing, stabilization, and coordinated access for people who are homeless or at-risk of becoming homeless.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	1650 homeless people
	Location Description	Duluth agencies will provide services to the homeless population. These agencies and their facilities are located throughout the City of Duluth and include: CHUM (Churches United in Ministry), America Indian Community Housing Organization (AICHO), MACV-Duluth, Salvation Army, Center City Housing Corporation, and Safe Haven. These agencies have developed a housing and stabilization benchmark system and coordinated assessment process.
Planned Activities	These agencies will provide housing, stabilization, and coordinated access for people who are homeless or at-risk of becoming homeless.	

AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The city of Duluth works to provide affordable housing on many levels. The city will utilize sub-recipients to provide services for homeless people, as well as, assist with affordable housing through rental assistance, building new units, and rehabbing existing units.

One Year Goals for the Number of Households to be Supported	
Homeless	1,650
Non-Homeless	0
Special-Needs	0
Total	1,650

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	22
The Production of New Units	10
Rehab of Existing Units	85
Acquisition of Existing Units	2
Total	119

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

A collaboration of homeless service providers will assist with 1,650 people in 2015. These homeless providers are working to develop a coordinated access plan which will help to provide housing stabilization services. The agencies working together include; American Indian Community Housing Organization, Churches United in Ministry, Safe Haven, Salvation Army, MACV-Duluth, and Center City Housing Corporation.

Another collaboration that focuses on affordable housing as part of the Housing Resource Connection will assist with the rehabilitation of 86 units. This includes 75 multifamily rehab units, ten single family rehab units, and two acquisition units. The Housing Resource Connection is made up of the Duluth HRA, One Roof Community Housing, Ecolibrium3, and Arrowhead Economic Opportunity Agency.

The Duluth HRA also will manage the Tenant Based Rental Assistance program to assist 20 households.

Finally, Lutheran Social Services will begin the development of 10 affordable permanent units through the acquisition of land to develop the Center for Changing Lives.

AP-60 Public Housing – 91.220(h)

Introduction

The Duluth Housing and Redevelopment Authority manages the public housing units within Duluth, which includes over 1,000 units.

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

The City of Duluth does not expect to spend any CDBG, HOME, or ESG funds to address the needs of Public Housing. Most of the HRA's public housing units are older, but the HRA is utilizing various resources to keep the units in good repair through its wise use of its annual HUD Capital Fund grant, occasional use of energy performance contracting, and use of general obligation bond funded loans provided by the Minnesota Housing Finance Agency, when appropriated by the state legislature. The HRA has also used its local levy resources to augment such funds when needed. The HRA also intends to submit an application for the Rental Housing Assistance Demonstration (RAD) program for some selected public housing units, which would provide additional funding for public housing capital improvements. 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.

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

The HRA will continue to communicate with public housing residents and keep them involved through tenant meetings and newsletters. The HRA regularly recommends programs including homeownership programs to public housing residents.

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

NA

Discussion

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

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

Introduction

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

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City of Duluth is part of the St. Louis County Continuum of Care (CoC). The CoC coordinated with homeless providers and has developed a collaborative system to reach out to homeless. An integral part of the system is the Coordinate Access. The service providers have agreed under Coordinated Access to use the Service Prioritization Decision Assistance Tool (SPDAT) as a common assessment tool for all homeless persons. As part of the assessment all individuals and families looking to receiving housing

assistance will first undergo a pre-screen administered by 2-1-1 United Way. This first step will help with prevention and diversion and refer those in need to emergency shelter. The client will then be administered the Vulnerability Index (VI) SPDAT at determined entry points. This is a quick, condensed version of the SPDAT and will give the recipient a acuity score which will determine the appropriate housing solution. The score will assess what program the individual best fits and puts the individual on a wait list if not available units are available. The most vulnerable individuals receive priority for housing. Once matched with the appropriate housing, the client's case manager will administer the SPDAT. The SPDAT measures a variety of issues that can effects a persons stability. The categories can be tracked over time as the SPDAT is administered every 3 months or so. The SPDAT can be inputted into HMIS. This will allow service providers to track stability much more effectively and show with data the progress an individual or family is making toward housing stability.

Addressing the emergency shelter and transitional housing needs of homeless persons

Through the Coordinate Access system persons experiencing a housing crisis will be able to be provided with a housing solution efficiently and effectively. The transitional housing providers, emergency shelters, permanent supportive housing providers, and public housing providers have collaborated on creation of the Coordinate Access System. In doing so the agencies also worked to developed goals and standards for each part of the system for which a client may utilize. For example, in shelter the goal is to reduce bed nights or average stay in shelter before housing. If a person is in transitional housing he goal is to place the client into permanent housing or at least keep the person in transition housing for 6 months rather than the street. If the person is in a permanent housing situation such as permanent supportive housing or public housing the goal is keep that person housed for 6 months. Meanwhile during all stages providers will be working to getting their clients stable income and employment, access to health services, etc. This is demonstrated in the chart below.

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

In 2015, the City of Duluth will fund Housing, Stabilization, and Coordinated Access for 1,460 homeless people. This will include the work of six agencies that include; Churches United in Ministry, American Indian Community Housing Organization, Salvation Army, Center City Housing Corporation, Safe Haven, and MACV-Duluth.

Helping low-income individuals and families avoid becoming homeless, especially extremely

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

One of the goals outlined in the SLC Ten-Year Plan to End Homelessness was to establish uniform discharge protocols and procedures that prevent people who are being released from county institutions from being discharged into homelessness. An Adult Protocol Business Plan was completed in 2008. The discharge plan outlines transition process steps, based on an evidence-based model called Critical Time Intervention, a standardized assessment tool that is used by all discharging entities upon client admission to identify those at risk of homelessness, specific services to be

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offered to all clients and additional services offered to at-risk clients. The Discharge Plan also outlines the roles and responsibilities of the collaborative partner agencies, including coordination, information sharing, staffing patterns for institutional-based and community-based staff, and training. In 2010, St. Louis County received funding to conduct a pilot project with County correctional facilities to implement the discharge plan. Implementation of the project went well, but no new funds were allocated toward discharge planning activities once the pilot project ended. However, many of the established protocols implemented under the pilot continue to be used. No additional work has been done regarding discharge planning, however, discharge activities will be reviewed as the city and county work toward transitioning Duluth's homeless response system under the SLC Continuum of Care to align with the HEARTH Act goals.

Discussion

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

Introduction:

The city has identified the following barriers to affordable housing:

- Lack of annual budgeted funding to demolish or repair buildings condemned for demolition or human habitation, allowing blight to persist in LMI neighborhoods.
- The City requires assessments placed on vacant lots where structures have been demolished be paid by any new owner, rendering otherwise buildable infill sites financially infeasible for redevelopment.
- “One-for-one” replacement requirements when structures are demolished on 25 front foot unbuildable lots.
- Sewer utility fees and other utility hook-up fees increase the cost of construction of affordable single-family homes.
- Limited Minnesota Housing funding for rehab of aging single-family structures occupied by LMI households, which leads to higher maintenance costs.
- Lack of a policy to require improvements to foreclosed properties in LMI neighborhoods that are on the vacant property register.
- Inflexible policies related to Comfort System’s energy improvement programs that limit access to loans by LMI households, including refusal to subordinate when first mortgages are refinanced.
- Minnesota State Historic Preservation Office policies that create additional rehab costs, such as wooden windows and doors repaired rather than replaced by new historically designed materials.
- Outdated historic property references that trigger SHPO review of affordable housing rehab projects on buildings not eligible for listing, which increases costs and delays.
- Lack of direction from City Administration to enforce existing rental license program.
- No education requirement for owners and/or managers to secure a rental license.
- Lack of direction from City Administration to enforce housing maintenance code.
- Lack of energy standards for existing housing stock that result in higher costs for LMI households living in older homes that are energy inefficient.
- Housing & Redevelopment Authority policies that prevent LMI households with poor rental histories

or criminal backgrounds from securing assisted housing.

- HUD HOME Program after-rehab value limit based on 95% of median sales price from the extensive Duluth/Superior metropolitan statistical area, and the value limit not adjusted for homes with three or more bedrooms occupied by larger families.

- HUD HOME Program ruling that disallows use of local exception rents in favor of fair market rents in HOME assisted affordable rental housing.

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

- Support selected demolition of blighted properties in LMI neighborhoods. If funded by Community Development, requirement will be to leave a “clean” site for redevelopment.

 - Community Development supported rehab projects will address all needed repairs and updates, including housing code, energy efficiency, and healthy home deficiencies.

 - Implement acquisition/rehab/resale activities to address vacant foreclosed properties in LMI neighborhoods.

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

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

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

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

 - Support additional historic surveys in the central and western areas of Duluth.

 - Support the establishment of inclusionary affordable housing in zoning policies.

 - Encourage Comfort Systems to revise their loan programs to be more “user friendly” and to coordinate with the Housing Resource Connection.

- Integrate rental license building inspectors into the “One Stop Shop”.
- Work with St. Louis County and the Minnesota Department of Revenue to revise policies to encourage redevelopment of tax forfeit land.
- Strengthen rental license program to include such requirements as common applications and leases, affordable application and damage fees, and timely and consistent enforcement of building standards.
- Reduce property tax valuations to reflect affordable housing restrictions that would prohibit owners from selling at full market rate.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

Lutheran Social Services will be developing the Center for Changing Lives, which will provide comprehensive homeless and housing services for youth that are in need of housing. CDBG funds will be used for the land acquisition in the project. Providing food access in Duluth is a growing effort with substantial need, especially in some of the low income neighborhoods that lack access to healthy foods. The West Duluth and Lincoln Park Food Access and Education will help to provide land and a greenhouse for growing food. Tenant Based Rental Assistance is also planned to help with rental assistance for households that would otherwise be homeless.

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

Duluth At Work is a collaboration between the City of Duluth and Local Initiatives Support Corporation to help low income people find jobs and increase their income. Duluth At Work has four agencies that prepare individuals for employment at for-profit businesses and low income neighborhood business

owners to increase their revenue. The overall goal of Duluth At Work is to give participants significant training, hired, and increase their income by 25% while developing a positive work history over three years.

Actions planned to develop institutional structure

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

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

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

Discussion:

Program Specific Requirements

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

Introduction:

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	113,674
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	113,674

Other CDBG Requirements

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

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

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

N/A

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

See Appendix:

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

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

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

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

N/A

Emergency Solutions Grant (ESG) Reference 91.220(I)(4)

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

See ESG Written Standards Attachment.

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

The CoC coordinated with homeless providers and has developed a Coordinate Access System. The service providers have agreed under Coordinated Access to use the Service Prioritization Decision Assistance Tool (SPDAT) as a common assessment tool for all homeless persons. As part of the assessment all individuals and families looking to receiving housing assistance will first undergo a pre-screen administered by 2-1-1 United Way. This first step will help with prevention and diversion and refer those in need to emergency shelter. The client will then be administered the Vulnerability Index (VI) SPDAT at determined entry points. This is a quick, condensed version of the SPDAT and will give the recipient a acuity score which will determine the appropriate housing solution. The score will assess what program the individual best fits and puts the individual on a wait list if not available units are available. The most vulnerable individuals receive priority for housing. Once matched with the appropriate housing, the client's case manager will administer the SPDAT. The SPDAT measures a variety of issues that can effects a persons stability. The categories can be

tracked over time as the SPDAT is administered every 3 months or so. The SPDAT can be inputted into HMIS. This will allow service providers to track stability much more effectively and show with data the progress an individual or family is making toward housing stability.

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

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

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

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

5. Describe performance standards for evaluating ESG.

See ESG Written Standards Attachment.

Discussion:

Appendix - Alternate/Local Data Sources

1	Data Source Name 2014 OEO Point in Time Count
	List the name of the organization or individual who originated the data set. St. Louis County Continuum of Care with the Office of Economic Opportunity
	Provide a brief summary of the data set. This data set was created in January 2014. The sampling is completed annually in January.
	What was the purpose for developing this data set? The data is completed for the Continuum of Care and the department of Housing and Urban Development.
	Provide the year (and optionally month, or month and day) for when the data was collected. January 2014
	Briefly describe the methodology for the data collection. The survey examines one day in January. It compiles Shelter and Transitional Housing usage and looks at counting those who go unsheltered. Given the weather in January the unsheltered count is not a great reflection of the years' unsheltered homeless.
	Describe the total population from which the sample was taken. It attempts to examine all the homeless population in Duluth.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
2	Data Source Name 2013 CDBG Annual Report
	List the name of the organization or individual who originated the data set. City of Duluth Community Development Division
	Provide a brief summary of the data set. This is an quarterly report the City of Duluth requires of it's subrecipients.
	What was the purpose for developing this data set? For quarterly monitoring and annual CAPER report.

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>While it does not include a few small non-CDBG funded organizations, it does provide a fairly comprehensive estimate of yearly activity in homeless shelters.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>April 1, 2012 to March 31, 2013</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>It is a completed dataset.</p>
3	<p>Data Source Name</p> <p>Saint Louis County Continuum of Care</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Saint Louis County, Minnesota Continuum of Care</p>
	<p>Provide a brief summary of the data set.</p> <p>The dataset is compiled by the CoC and covers bed utilization in Saint Louis County including Duluth.</p>
	<p>What was the purpose for developing this data set?</p> <p>To guide policy and procedure for the Saint Louis County Continuum of Care.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This covers the entire county and includes data for Duluth.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>It is annually updated in January.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This is a complete dataset.</p>
4	<p>Data Source Name</p> <p>2014 Condemnation List City of Duluth</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Duluth</p>
	<p>Provide a brief summary of the data set.</p> <p>This dataset is created by the City of Duluth in collaboration with multiple departments and divisions and identifies properties that are condemned for human habitation, condemned for demolition, is registered as vacant, or might be targeted for a possible rehab.</p>
	<p>What was the purpose for developing this data set?</p> <p>To help guide demolition of blighted properties.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>It covers the entire City of Duluth.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>It is continually updated. This data was pulled on October 15, 2014</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>It is complete but is continually updated as properties become blighted or are removed.</p>
5	<p>Data Source Name</p> <p>2008 - 2012 American Community Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>This was derived from the 2008-2012 American Community Survey</p>
	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p>
	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>