



# Fifth Program Year Action Plan

The CPMP Fifth Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted		Applicant Identifier		Type of Submission	
Date Received by state		State Identifier		Application	
Date Received by HUD		Federal Identifier		Pre-application	
				<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
				<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information					
Jurisdiction		MN274104 ST CLOUD			
400 South Second Street		07-971-3541			
Street Address Line 2		Organizational Unit			
St. Cloud	Minnesota	St. Cloud Housing and Redevelopment Authority			
56301	Country U.S.A.	Division			
<b>Employer Identification Number (EIN):</b>		Stearns County			
41-600516		6/5			
<b>Applicant Type:</b>		<b>Specify Other Type if necessary:</b>			
Local Government: City		Specify Other Type			
Program Funding			U.S. Department of Housing and Urban Development		
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding					
<b>Community Development Block Grant</b>			14.218 Entitlement Grant		
CDBG Project Titles			Description of Areas Affected by CDBG Project(s)		
\$CDBG Grant Amount		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged			\$Additional State Funds Leveraged		
\$Locally Leveraged Funds			\$Grantee Funds Leveraged		
\$Anticipated Program Income			Other (Describe)		
Total Funds Leveraged for CDBG-based Project(s)					
Home Investment Partnerships Program			14.239 HOME		
HOME Project Titles			Description of Areas Affected by HOME Project(s)		

**Jurisdiction**

\$HOME Grant Amount		\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
<b>Housing Opportunities for People with AIDS</b>		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount		\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
<b>Emergency Shelter Grants Program</b>		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount		\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts	Project Districts	<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
Leslie	O	Henson
Community Development Mgr.	320-252-0880	Fax: 320-252-0889
lhenson@stcloudhra.com	www.stcloudhra.com	Other Contact
Signature of Authorized Representative		Date Signed

# Narrative Responses

## GENERAL

### Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed during the next year.

Program Year 5 Action Plan Executive Summary:  
 2009 A Executive Summary Annual Plan

The St. Cloud Housing and Redevelopment Authority (HRA), with significant citizen participation, has determined that the primary use of CDBG funds during the 2009 funding cycle will be to strengthen the continuum of care for affordable housing, from homeless to transitional to permanent housing, to home ownership.

Activities call for greater involvement with the broader community to heighten sensitivity to core neighborhood preservation needs, and to encourage understanding of homeless people. The Plan proposes to empower others to solve problems of affordable housing, maintain existing services and facilities, and provide assistance for addressing special needs populations through training and employment. The Plan also proposes core neighborhood preservation to be administered by the HRA on behalf of the City of St. Cloud, Minnesota. The five year Consolidated Plan, Executive Summary, proposed that the HRA's role to be one of partner and collaborator with other agencies prepared to remove barriers associated with neighborhoods, fair housing and affordable housing for the hardest to house.

Summary of objectives and outcomes, and specific objectives that are being proposed over the next year.

\* Goal - Increase the number of affordable home owner housing units through financial assistance and/or new construction -

St. Cloud has met and exceeded expectations in development of affordable home owner housing over the first four years of the Five Year Plan. The goal was to provide for 100 new homeowner homes over the five year period and 64 rental units.

Homeowner properties:

1) Meadows Edge townhomes has been financed, and a builder has been selected for the development of 72 affordable townhomes. To date 24 homes in this project have been constructed and sold. 12 of these homes have been built and are being marketed. The current market for new townhomes has declined. It is anticipated that as the market opens back up over the next two years the remaining 12 homes will be sold. Because of the current high foreclosure rate and decline in the residential market values the housing market will take several years to stabilize. It has been determined that under current market conditions that the remaining 36 homes proposed to be developed have been put on hold. \$50,000 of CDBG funds Activity 2002-293 IDIS #160.0008 was used as part of the site costs for this project.

2) A second homeowner project proposed by the HRA; the Anderson Trucking/Cooper Ave site, in-fill housing project, CDBG Activity 2002-293 IDIS #178.11 has been scaled back. As a result of a larger than expected amount of existing affordable homes on the market, and now impacted further by the foreclosure rate, the Cooper Ave housing project originally proposed to provide twenty four single family homeowner homes, has been scaled back by the HRA Board of Commissioners. It has been determined to allow for five affordable homes to be built for qualified low-to-moderate income families. The lots are valued at \$30,000 each. Two of these remaining lots have been awarded to Habitat for Humanity for construction of new homes, one home; is to be built in 2009 and one is to be built in 2010. Three of these remaining lots were designated to be used to build new affordable homes by St. Cloud Technical College students. One new home per year will be built each year, in 2009, 2010, and 2011. As an option to new construction, the HRA has determined to prioritize public assistance to preservation of the older core neighborhoods by providing for more single family home-owner preservation funding and homebuyer assistance.

3) Habitat for Humanity sites for housing development for Habitat for Humanity participating families on 11th Avenue South/East site paid for through the CDBG program which will result in 2 duplexes - 2 homes will be built each year, one in 2009 and one in 2010. Habitat for Humanity has also been awarded two additional lots to build 2 new homes on one in 2009 and one in 2010, at 19th Avenue North. These lots were purchased with CDBG funds. The St. Cloud Vocational College student carpentry classes has been provided three lots on the 19th Avenue site to build 3 new homes, one in 2009, one in 2010 and one in 2011. The St. Cloud HRA has also been awarded \$552,000 of Neighborhood Stabilization Program (NSP) to assist Habitat for Humanity purchase 6 foreclosed homes for qualified Habitat families. These 6 foreclosed properties are to be acquired and renovated in 2009 and 2010.

4) Rental properties -

Riverside Apartments, 85 unit housing tax credit permanent housing for seniors (acquisition with renovation) has been completed and is now fully occupied.

\* Goal - Increase the number of hardest to house rental units, for the hardest to house, through financial assistance and new construction and/or acquisition with rehabilitation.

St. Cloud has met and exceeded expectations in development of permanent rental housing for the hardest to house. The goal was to provide for three affordable housing projects for the homeless by creating 32 units per year, totaling 96 units using housing tax credit financing and/or general obligation financing. To date, 91 units have been developed.

1) Al Loehr Veterans and Community Studio Apartments affordable permanent single room occupancy housing for homeless veterans and other community members. This 60 unit permanent housing project has been completed and is was completely rented up in 2009.

2) Hope on 9th - Is a 31 unit housing tax credit affordable permanent housing project that houses very low income (21 units) and homeless (10 units) individuals. It was completed and rented up in 2008.

3) River Crest housing is a 40 unit chronic inebriate permanent housing tax credit facility. This project has a new sponsor and general partner. The project has been fully funded and is projected to be begin construction if the fall of 2009.

Even though our goal in this area has been accomplished, St. Cloud area projects that are still needed and are being planned for by other organizations; 1) permanent housing for domestically abused women, 2) homeless youth and 3) correctional released homeless individuals should are to be less concentrated and whenever possible in other neighboring jurisdictions.

\* Goal - Increase the number of first time homeowners through closing and down payment assistance programs for existing homes in core neighborhoods. Mortgage Forclosed housing redemption and purchase with renovation options are being explored by HRA.

The HRA proposed to assist 40 families with downpayment and closing costs for the acquisition of housing in core neighborhoods. The HRA provided funding in year two for downpayment and closing costs financial assistance to families purchasing homes in core neighborhoods with \$5,000.00 per household. The HRA provided up to \$5,000 in down-payment and closing cost assistance to qualified buyers purchasing in core neighborhoods.

In 2008 the HRA was awarded a Community Revitalization Fund (CRV) grant from the Greater Minnesota Housing Fund in the amount of \$276,000. The HRA also received \$300,000 of NSP funding in the amount of \$300,000 to assist with incentive closing costs, downpayment assistance and renovation costs for 62 foreclosed residential homes.

\* Goal - Encourage renovation through acquisition and clearance of blighted properties. The City had proposed that 10 single family homes would be assisted each year with rehabilitation assistance to assist a total of 50 homes over the Five Year Plan. The City has exceeded expectations and has assisted in the renovation of 46 homes with 52 of them completed through 2008. It is expected that with the shift of City priority on preservation of the core neighborhoods that CDBG funding combined with other HRA (CDBG) , MHFA (CRV) and (NSP) and Greater MN Housing Fund, significantly more homes will be assisted than were proposed in the Five Year Plan.

In 2007 the City revised our CDBG home owner rehabilitation program from a forgivable loan to a zero interest, deferred loan, payable at time of sale, refinance, or move-out. A minimum occupancy requirement of 6 months was also eliminated. We also increased the maximum loan amount from \$15,000 to \$20,000. As of March of 2008, there were 13 homes completed. For 2008 (July, 07 to July, 08), we have \$250,000 available in rehab funds, which rehabbed in 2009 12-13 homes. All of these funds are committed. Since July of 2007, we have completed three projects and there are currently eight projects in progress. Actual results and funds available depend on several factors, including program income, which is unpredictable. The proposed budget starting July, 2008 through July, 2009 includes roughly \$300,000 in rehab funds. This would equal 15 more projects in 2009. There is currently a waiting list of nearly 34 applicants (not completed or in-progress).

\* Goal - Improve existing public facilities. The City has exceeded expectations in this area. The City has provided assistance in the first two years of the plan by assisting seven public facilities with their renovation needs; 1) Salvation Army homeless shelter, completed 2) Tri-County Actions Program facility handicapped accessibility renovation completed 3) Housing Coalition of the St. Cloud area; Landon Place shelter, Casa Mia transitional, and Homeagain permanent housing, Completed. 4) Whitney Senior Center handicap bathrooms, completed 5) Mental Health Center, cameras and handicap door openers completed, 6) Anna Marie's Battered Woman Shelter, renovation, completed 7) Germain Towers apartments renovation, completed. In 2007 SAHARS apartments renovation, completed. In 2008 New Beginnings roof renovation was completed. It was proposed that one public facility would be assisted in each year of the Five Year Plan. For a total of five facilities. Eight facilities were completed to date.

\* Goal - Provide needed services to low income residents of St. Cloud. It was proposed that one new public facility would be assisted in the Five Year Plan. In 2007 St. Cloud assisted in financing park improvements at Raymond Park in NE St. Cloud. These park improvements were completed in the spring of 2008. It is proposed that with funding through the American Revitalization and Reinvestment Act of 2009 (ARRA) \$128,350 that improvements will be made to the Roosevelt Boys and Girls Club/Reachup Headstart facility to provide for a bus chute and parking lot improvements.

Challenges that are expected over the next two years:  
CDBG funding levels have decreased from what was available in 2005 resulting in an 31% decrease, over the last four years. The St. Cloud CDBG program has decreased a total of \$215,092 (or 30%) over the last four years. These cuts make it difficult for the City of St. Cloud to achieve the goals it stated four years ago. For 2009 the St. Cloud Entitlement will be \$478,518.

St. Cloud is currently realizing a market shift resulting in an excess of housing units available for sale and/or rent. There is currently an abundance of affordable housing on the market that is vacant and in many cases foreclosed and not being rented or sold in a reasonable time period. St. Cloud's rental housing market is realizing an over all vacancy rate of 5.25%. A healthy market would be closer to a 2% vacancy rate. Single family home sales are also in a flat market with affordable homes that are for sale taking on an average 99 days to be sold.

The City Council and HRA board feel that this market change will need time to correct itself before additional new construction rental housing projects or new projects for single family homes should be supported through public financing. This is especially evident in the older home market in the core neighborhoods market. St. Cloud has also realized a negative trend in the older core neighborhoods for single family homes to be acquired by investors who are converting these properties to rentals, in many cases thereafter deferring maintenance and responsibility. The City Council and HRA Board are determined to focus more public resources towards maintaining existing homeownership and if possible, turn this rental conversion trend around through stricter housing ordinances, compliance and enforcement as well as by providing home ownership and renovation incentives.

In 2006, the City Council and HRA Board directed staff to focus more on the development of resources and programs directed at preserving existing housing in the core neighborhoods. This can be achieved through increasing renovation funds for homeowner housing and to develop and support homebuyer incentive programs for preservation of homeownership in the core neighborhoods. Between the City, HRA and a grant from the Greater MN Housing Fund, \$642,000 was allocated to core neighborhood preservation. In 2008 the HRA received \$200,000 from Greater Minnesota Housing Fund, \$300,000 Neighborhood Stabilization funds from MHFA, and the HRA provided \$220,000 for a total Community Revitalization fund of \$720,000 directed at preserving existing housing in the core neighborhoods. In 2009 the HRA also received \$1,600,000 of additional NSP funding to provide for foreclosed residential acquisitions, closings and renovations. It is proposed that an additional 62 families will be assisted over the next two years resulting from these programs.

The City has proposed that in the 2008 CDBG Annual Plan an increase in funding be made for the rehabilitation of single family homes in core neighborhoods. In 2008, \$350,000 was being allocated for renovation of single family homes, it is proposed, to assist in core neighborhoods preservation. In 2008 \$70,000 is proposed for street improvements in the lowest income area, the SE corner of St. Cloud to assist Habitat for Humanity develop affordable housing. St. Cloud has also proposed \$100,000 for site acquisitions in the core neighborhoods for in-fill housing and where-ever possible to assist Habitat for Humanity with site acquisitions. It is also proposed to develop a mortgage foreclosed property assistance program, to fund acquisitions with renovation/ homesteading opportunities. It is felt that this shift in priority will result in improving the prospects of stabilizing the older core neighborhoods as well as preserving existing affordable housing for the City.

### **General Questions**

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

Program Year 5 Action Plan General Questions response:

The City of St. Cloud will be targeting, on a priority basis, the home owner occupied housing renovation activity and the acquisition of deteriorated residential properties in core neighborhoods that basically encompasses the lowest income, older housing stock. The boundaries were determined by an analysis of 2000 census data and City of St. Cloud records, that included the following characteristics: Low to moderate income by block group, age of residential housing (1940 and older), value of residential housing \$150,000 and lower, single family residences (concentration of licensed rental properties). Exceptions to this priority area designation include: Emergency renovation needs such as failure of roof, plumbing, electrical systems. City records and visual surveys have been used to make this declaration of concentration populations. The identified low to moderate income census tracts that form the primary basis of the target area are: Census Tracts, 021200, 031300, 000100, 000200, 000301, 000302 and 000601. The attached maps show the proposed boundaries of the targeted area and the demographic characteristic maps described above. The remainder of the activities proposed in the 2009 Plan will be served on a City wide basis.

### Vacant Residential Housing

There are currently 36 residential properties located in St. Cloud that have been identified as deteriorated/troubled properties by the City of St. Cloud Health and Inspections Department. 35 are single-family homes, Homes in this category will be examined by HRA as potential to rehabilitate and/or acquired to be demolished.

\* The City of St. Cloud anticipates that 80% of the CDBG funding that is available for the 2009 program year will be allocated to the core neighborhood area meeting a National Objective of Benefit to Low-to-Moderate Income persons.

C. Actions that will take place in 2008 to address obstacles to meeting underserved needs are listed below.

- 1) Core neighborhood affordable housing funds in the amount of \$250,518 will be used for Home Owner Housing Rehabilitation deferred loans for low income homeowners. This includes families with incomes at or below 80% of the area median family income. Priorities will be given to assist with emergency renovation needs, to assist with handicap accessibility improvements, and to assist in single family homeowner homes located in targeted core older city core neighborhoods.
- 2) Homeless assistance Public Service Funds to be granted in the amount of \$30,000 to assist homeless individuals through agreement with TRI-County Action Programs, for counseling and training (Apartment Training 101) so that these individuals can more effectively overcome poor rental and credit history to obtain permanent rental housing.
- 3) Fair housing grant funds in the amount of \$3,000 to assist the City Human Rights Department to provide fair housing mailings of brochures and posters and to provide for fair housing training seminars to rental property owners and managers. The City of St. Cloud has had a human rights office for over 20 years.

5) The Housing Coalition of the St. Cloud Area, Casa Mia Transitional Housing facility is to be renovated so that four separate rental units can be created. This facility currently consists of two residential homes joined together by a walkway. There is only one kitchen remaining. It is proposed to be renovated the two houses creating three additional kitchens resulting in four independent apartments. \$130,000 is designated to remodel this facility.

6) Planning cost in the amount of \$10,000 for the CDBG program to assist in the costs of doing the annual application and annual CAPER report.

7) Public information costs in the amount of \$2,000 for required legal advertising.

8) General administration funds in the amount of \$70,000 will be used to effectively manage CDBG initiatives.

Total 2009 CDBG budget proposed for consideration = \$505,518

9) American Recovery and Reinvestment Act of 2009 (ARRA). In addition to the 2009 CDBG entitlement program, the City of St. Cloud has been notified by HUD that \$128,350 is allocated to the St. Cloud CDBG Recovery program from the American Recovery and Reinvestment Act of 2009 (ARRA). To receive this ARRA funding the City is required to amend the St. Cloud CDBG Annual Plan for One Year Use of Funds for the Year 2008. The Boys and Girls Club of the St. Cloud area has requested CDBG funding for their proposed activity for the installation of a bus chute and parking lot improvements at their Roosevelt site. This activity is designed and ready to be contracted infrastructure project. This activity meets the criteria to be funded with ARRA funds. This activity meets CDBG funding requirements meeting the National Objective of Benefit to Low-to-Moderate Income persons. It is proposed to fund this activity through the use of 2009 ARRA funds.

In addition to the above initiatives, HRA maintains active participation and solicitation of funds for ongoing projects. The following general categories are projected to be accomplished over the next five years:

In 2008/2009 HRA staff prepared a grant application for the Minnesota Housing Finance Agency and Greater Minnesota Housing Fund CRV program. We received \$300,000 to provide funds to rehab homes being purchased in our defined core neighborhoods. Our application was funded in full, by Greater Minnesota Housing Fund.

This program is a zero interest, no payment deferred loan, payable at time of sale, refinance, or move-out. In addition, GMHF requires that all households have dependents, and household income cannot exceed 80% of state median income.

The HRA assisted 40 families in 2007/2008. The additional restrictions of these funds make (to families only) it in less demand, as most of the applicants we have seen so far do not have dependents.

Homestead Incentive Program 2008

This program was created to provide an incentive for home buyers in a core neighborhood. It is a five year forgivable loan, prorated forgiveness each year. This program was initially funded with \$20,000 from the HRA, then supplemented with \$50,000 from the Paramount Theater/Homeless Resource Center fund. Due to the high demand, the HRA was able to obtain funds from the City of St. Cloud in the amount of \$130,000 to expand the program. In only three months, the HRA provided 40 loans and spent \$200,000.

HRA staff who work with applicants report that many of the homesteaders had not been looking in these neighborhoods to purchase a home and these funds had a major factor in their buying a home in a core area, however, it is impossible to say how many of them would have bought elsewhere without the funds. With the number of first time homebuyer participants and the reduction of homes on the market (in certain price ranges) in core neighborhoods, it is safe to say that this program has had a definite impact, although one could argue that the incentive affected sales in other neighborhoods that are not in our approved boundary.

Greater Minnesota Housing Fund 2008/2009 (CRV) Award.

Between the City, HRA and a grant from the Greater MN Housing Fund, \$720,000 was allocated to core neighborhood preservation. In 2008 the HRA received \$200,000 from Greater Minnesota Housing Fund, \$300,000 Neighborhood Stabilization funds from MHFA, and the HRA provided \$220,000 for a total Community Revitalization fund of \$720,000 directed at preserving existing housing in the core neighborhoods. In 2009 the HRA also received \$1,600,000 of additional NSP funding to provide for foreclosed residential acquisitions, closings and renovations. It is proposed that an additional 60 families will be assisted over the next two years resulting from these activities.

Paint the Town

The first annual Paint the Town Program was held on September 8th, 2007. St. John Cantius, Seberger Neighborhoods. This event included the painting of 9 deserving home owners, with preference given to elderly or persons with disabilities. We also raised \$7,550 in donations from local businesses and paint suppliers, for a total of \$22,550.00. Nearly 200 volunteers assisted with the painting, coming from local universities, businesses and other organizations. In \$15,165 was spent on home preparation, minor carpentry, pressure washing, supplies and staff time, leaving a starting balance of \$7,305 for 2008. We hope to match or exceed last years' fundraising amount.

We had our second annual Paint the town event on Saturday, September 13, 2008. In 2008 we targeted the South Side University and Lake George neighborhoods. There were many donations of money, food, and supplies. Local paint stores donated paint and supplies; local restaurants donated food; and other local companies donated soda and water. Monetary donations came from dozens of business, including \$5,000 from the St Cloud Board of Realtors from their annual golf tournament. There were several realtors involved in painting and serving lunch. There were over 340 volunteers to paint 14 houses in the Lake George and University neighborhoods. The volunteers came from families of the homeowners, St Cloud State University and many local businesses and non-profit organizations. HRA staff members dedicated a tremendous amount of effort by supervising each home and by painting.

The third year paint the town program will is planned for September 12, 2009. For 2009, we are targeting the North East Lincoln School Neighborhood. The amount of homeowners assisted will depend on the number of applicants, funds raised, and number of volunteers, but we anticipate between 7-10 homes.

## Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 5 Action Plan Managing the Process response:

1. Identify the lead agency responsible to administer the programs.  
The St. Cloud Housing and Redevelopment Authority has been authorized by the City Council of the City of St. Cloud to administer the Community Development Block Grant Program on behalf of the City. The St. Cloud HRA also administers the Public Housing and Section 8 Housing Choice Voucher programs.
- 2) Identify significant aspects of the process by which the plan was developed.

Developing the process:

The St. Cloud Housing and Redevelopment Authority Community Development Department developed the strategic plan using information gathered through the participation process, with consultation and advise from the City Planning office, the City Council, the HRA Board of Commissioners and various County departments, City staff, non-profit organizations and individuals that manage the programs that support housing and services in the St. Cloud Area. The Homeless Concerns Group is a coalition of over 40 organizations and individuals that meet monthly to collectively work on homeless, transitional housing and permanent housing of the homeless needs of the St. Cloud area. This group has eight subcommittees to address these needs and resources to end long term homelessness. The St. Cloud HRA Board of Commissioners oversees the development of the plan and recommends the plan to the City council. (See attached list of agencies and individuals that participate in the Homeless Concerns Group meetings).

- 3) Describe actions that will take place next year to enhance coordination between public and private housing, health and service agencies.

HRA staff will meet with City, County and agency staff and the Homeless, Transitional Housing and permanent housing Group, to participate in the CDBG Plan development process. A new Maxfield Research study was completed in 2007 to identify the current condition of homelessness in the St. Cloud area. Information collected from the preliminary citizen participation process on and the 2007 Maxfield study identifying needs and resources will then be brought back the HRA Board of Commissioners for review and guidance in formatting the next plan. The plan will be drafted and brought back to the citizen participation process prior to presenting it to the City Council for authorization to submit the plan to HUD. In addition to normal practices described above, the HRA will continue use of the Mayor's Task Force and Homeless Concerns Group throughout the five year annual plan.

### **Citizen Participation**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 5 Action Plan Citizen Participation response:

2009 D Citizen Participation

Provide a summary of the Citizen participation process

The St. Cloud Housing and Redevelopment Authority Citizen Participation Plan calls for four citizen participation meetings throughout the process of developing the CDBG Annual Plan for one year use of funds, two open forums and two hearings.

Citizen Participation Meeting #1 – February 13, 2009 – 1:00 PM – meeting intent is to obtain citizen participation in the identification of community needs to develop a 2009 CDBG budget and annual use of funds. Public notice was made in the St. Cloud Times announcing the meeting and a mailing dated January 31, 2009 was sent to 43 community organizations and citizens regarding the meeting. Emails were also sent to these organizations notifying them of the meeting and again later reminding them of the meetings.

On January 24, 2008 at 7:00 PM the St. Cloud Housing and Redevelopment Authority Board of Commissioners at their regular Board of Commissioners meeting reviewed and discussed the CDBG program and 2007 annual plan and reviewed a draft CDBG expenditure list and 2008 annual plan.

Public Hearing #1 - On March 25, 2009 a public hearing was held at the regularly scheduled HRA Board of Commissioners meeting to hear public comment regarding a proposed 2009 CDBG budget resolution and annual plan for one-year use of funds. The HRA Board held the public hearing and approved submittal of a proposed CDBG budget and annual plan for 2009 one-year use of funds for recommendation to the City Council of the City of St. Cloud. Public notice was published and mailed March 4, 2009.

Citizen participation meeting #2 – April 28, 2009 – 2:00 PM – meeting intent is to obtain citizen participation and knowledge of the HRA recommended CDBG 2009 annual plan and one year use of funds that is being recommended to the City Council for approval and submittal to HUD. Public notice was made in the St. Cloud Times announcing the meeting and a mailing dated April 8, 2009 to 43 community organizations and citizens regarding the proposed annual plan recommendation was mailed and emailed.

Public Hearing #2 - On June \_\_\_\_ 2009 at 6:00 pm a public hearing was held at the regularly scheduled St. Cloud City Council meeting to hear public comment regarding a proposed 2009 CDBG budget resolution and annual plan for one-year use of funds. Public notice was made in the St. Cloud Times dated May \_\_\_\_, 2009 announcing the meeting. The City Council held the public hearing and approved submittal of a CDBG budget and annual plan for one-year use of funds to the US Department of Housing and Urban Development.

2) Provide a summary of citizen comments,

There were no, verbal or written comments received from the public during the 2009 Citizen Participation 30 day comment period prior to the final public hearing held by the City Council. The City Council held a public hearing July \_\_\_\_\_, 2009.

No citizens submitted comments or testified at the two citizen participation meetings or at the two public hearings. There were also no written comments submitted at these meetings.

There were no verbal or written comments received regarding the finding of no significant effect on the environment or the request for release of funds.

3) Provide a summary of efforts to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities, including names of organizations in the development of the plan.

The plan was developed in cooperation with many entities including for-profit and nonprofit organizations (see attached lists of mailings and email addresses requesting their participation in the citizen participation meetings) as well as public entities such as the St. Cloud HRA Board of Commissioners, Stearns County Board of Commissioners and the City Council of the City of St. Cloud. Homeless, affordable, permanent housing meetings were regularly held. On a monthly basis, the St. Cloud homeless concerns group (comprised of members from 43 different organizations and agencies) meets to identify homeless, transitional and permanent housing needs and strategies. Numerous subcommittees of the homeless concerns group also meet monthly. (See attached list of participants.) Average attendance at these homeless concerns group meeting was 21. The most recent Maxfield study on the need for additional shelter beds and transitional/permanent housing with support services in St. Cloud, MN is dated June 2006. St. Cloud HRA staff facilitated meetings, coordinated resources and wrote the Consolidated Plan.

An Executive summary was available to the public at the HRA and the Mayors office. The HRA made and will make every effort to provide the Consolidated Plan in alternative formats if requested. There were no requests made for alternative formats.

- 4) There were no verbal or written comments to respond to.

## Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 5 Action Plan Institutional Structure response:

The St. Cloud Housing and Redevelopment Authority has been designated by the City Council of the City of St. Cloud to develop and administer the Community Development Block Grant program and to prepare and submit the approved St. Cloud Consolidated Plan. The St. Cloud HRA has effectively administered the CDBG program on behalf of the City of St. Cloud for the past 33 years. The St. Cloud HRA also administers Public Housing and Section 8 Housing Choice Vouchers. The CDBG program provides funds annually to the the St. Cloud Human Rights Department to assist in holding annual Fair Housing Training, Fair Housing mailings and staff assistance to families and individuals.

## Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 5 Action Plan Monitoring response:

The St. Cloud HRA, on behalf of the City of St. Cloud, will monitor all funded projects in accordance with federal requirements for both fiscal and programmatic compliance.

The St. Cloud Community Development Block Grant program has three general CDBG categories of activities that require monitoring, activities that are program specific, home owner based and capital improvement projects.

- 1) Activities that are program specific are monitored on an annual basis.  
Depending on the nature of the activity the process of monitoring may vary.  
Monitoring would involve the following general components:
  - On-Site monitoring of projects and programs.
  - Fiscal monitoring.
  - Annual reports as appropriate for the project or program.
  - Review of annual audits.

The HRA will also initiate performance monitoring as part of the 2009 Consolidated Plan process. This will be an evolving process during 2009 and will be partly determined by the automated planning and reporting systems instituted by HUD for the Consolidated Plan. It will involve a comparison of projected and actual achievements.

## **Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families.

Program Year 5 Action Plan Lead-based Paint response:  
2009 G Lead Based Paint

The HRA will continue to monitor and maintain contact with the County offices responsible for addressing and resolving Lead-Based Paint issues. The HRA will continue to offer lead reduction grants to qualifying homeowners. Information about lead based paint is available and provided to all public housing residents and participants of the Section 8 Housing Choice Voucher program. If the housing is pre-1978, samples of paint undergo testing for lead. If lead is present, corrective measures must use lead safe work practices.

## **HOUSING**

### **Specific Housing Objectives**

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:  
2009 H Housing Objectives

1) Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

\* Meadows Edge 72 unit townhomes home owner project – Acquisition completed, townhomes are under construction. 24 of 72 units completed and sold. 12 units have been constructed (not sold) The remaining 36 lots are on hold until current market demand changes CDBG funding \$50,000. LMI Benefit. No further construction is anticipated at this time.

\* Homeowner properties:

1) Meadows Edge townhomes has been financed, and a builder has been selected for the development of 72 affordable townhomes. To date 24 homes in this project have been constructed and sold; 12 of these homes have been built and are being marketed. The current market for new townhomes has declined. It is anticipated that as the market opens back up over the next two years the remaining 12 homes will be sold. Because of the current high foreclosure rate and decline in the residential market values the housing market will take several years to stabilize. It has been determined that under current market conditions that the remaining 36 homes proposed to be developed have been put on hold; \$50,000 of CDBG funds Activity 2002-293 IDIS #160.0008 was used as part of the site costs for this project.

2) A second homeowner project proposed by the HRA; the Anderson Trucking/Cooper Ave site, in-fill housing project, CDBG Activity 2002-293 IDIS #178.11 has been scaled back. As a result of a larger than expected amount of existing affordable homes on the market, and now impacted further by the foreclosure rate, the Cooper Ave housing project originally proposed to provide twenty four single family homeowner homes, has been scaled back by the HRA Board of Commissioners. It has been determined to allow for five affordable homes to be built for qualified low-to-moderate income families. The lots are valued at \$30,000 each. Two of these remaining lots have been awarded to Habitat for Humanity for construction of new homes, one home; is to be built in 2009 and one is to be built in 2010. Three of these remaining lots were designated to be used to built new affordable homes by St. Cloud Technical Collage students. One new home per year will be built each year, in 2009, 2010, and 2011. As an option to new construction, the HRA has determined to prioritize public assistance to preservation of the older core neighborhoods by providing for more single family home-owner preservation funding and homebuyer assistance. CDBG funding \$150,000. LMI Benefit.

\* HOPE on Ninth – 31 unit Housing Tax Credit Project, permanent rental affordable housing - 10 units for homeless. Place of HOPE Ministries General partner. This project has been completed and is fully occupied. HTC funding 2006. 60% MAI. No CDBG funding.

Renovation New Beginnings roof repair temporary shelter with services, housing for pregnant women age 14 and older. LMI Benefit. CDBG funding \$42,000. In renovation is completed.

Renovation SARAHS Place - roof repair, window replacement, CDBG funding \$90,000. Permanent housing 28 unit – available to handicapped persons 30% MAI. Project completed.

Habitat for Humanity - Assist with the acquisition of two City lots, located in the core neighborhood 11th Ave SE, St. Cloud, for sites for two Habitat for Humanity families to build homes on. Acquisition has been completed. CDBG funded street improvements have been contracted and will be completed August 2009. One duplex is scheduled for construction in 2009 and the second duplex is to be constructed in 2010.

Empire and Wilson Apartments Furnace Public Housing project. In 2007, the Minnesota Housing Finance Agency awarded the St. Cloud HRA \$500,000 to install furnaces in Empire and Wilson Apartments. This project has been completed.

2) Describe how Federal, State and Local public and private sector resources that can reasonably be expected to be available will be used to address identified needs for the period covered by this Action Plan.

The St. Cloud HRA utilizes Federal, State, and Local resources to provide housing in Ct. Cloud. Federal Resources include CDBG, Capital Fund Program and Section 8 Housing Choice Vouchers. CDBG funds are used for housing, redevelopment, public services and public facilities improvements.

In 2008 the HRA was awarded a Community Revitalization Fund (CRV) grant from the Greater Minnesota Housing Fund in the amount of \$276,000. The HRA also received \$300,000 of NSP funding in the amount of \$300,000 to assist with incentive closing costs, downpayment assistance and renovation costs for 62 foreclosed residential homes.

\* Goal - Encourage renovation through acquisition and clearance of blighted properties. The City had proposed that 10 single family homes would be assisted each year with rehabilitation assistance to assist a total of 50 homes over the Five Year Plan. The City has exceeded expectations and has assisted in the renovation of 46 homes with 52 of them completed through 2008. It is expected that with the shift of City priority on preservation of the core neighborhoods that CDBG funding combined with other HRA (CDBG) , MHFA (CRV) and (NSP) and Greater MN Housing Fund, significantly more homes will be assisted than were proposed in the Five Year Plan.

In 2007 the City revised our CDBG home owner rehabilitation program from a forgivable loan to a zero interest, deferred loan, payable at time of sale, refinance, or move-out. A minimum occupancy requirement of 6 months was also eliminated. We also increased the maximum loan amount from \$15,000 to \$20,000. As of March of 2008, there were 13 homes completed. For 2008 (July, 07 to July, 08), we have \$250,000 available in rehab funds, which rehabbed in 2009 12-13 homes. All of these funds are committed. Since July of 2007, we have completed three projects and there are currently eight projects in progress. Actual results and funds available depend on several factors, including program income, which is unpredictable. The proposed budget starting July, 2008 through July, 2009 includes roughly \$300,000 in rehab funds. This would equal 15 more projects in 2009. There is currently a waiting list of nearly 34 applicants (not completed or in-progress).

The Foreclosed Neighborhood Revitalization (NSP) funding from HUD and the Community Revitalization funding (CVR) from Greater Minnesota Housing Fund will be fully implemented over the next two years. It is projected that 60 foreclosed properties will be assisted with this approved funding, in addition the Meadows Edge Townhomes project and the 19th Avenue (Anderson Trucking) homes CDBG funding to assist with lowering the cost of the housing to a more affordable level.

\* Renovation New Beginnings - roof repair for a temporary shelter with services, housing for pregnant women age 14 and older. LMI Benefit. CDBG funding \$42,000. Has been completed.

### 3) ACCOMPLISHMENTS Five Year 2005 to 2009

Community Development Block Grant (CDBG) housing and community development resources available to St. Cloud and accomplishments to date.

#### CDBG

Homeowner single family housing rehabilitation 2007/8 - \$190,000. It was proposed that 10 loans would be made.

Proposed per year: 10 units, the total for five year would be 50 units. 57 homes have been completed to date

#### Site Acquisition Deteriorated Properties Affordable Housing

Proposed per year: 2 units, the total five year goal = 10. 25 units have been completed to date.

Habitat for Humanity 11th Ave SE 4 - Two to Date

Cooper Avenue 5 units – Two to be completed in 2009

Westwood Meadows Edge Homeownership 72 units - 24 sold 12 constructed to date

#### Non Profit Facilities

Anne Maries Shelter Renovation 30 beds - Completed

Housing Coalition

Landon Place – Shelter Renovation 14 beds - Completed

Casa Mia – Transitional Housing renovation 8 beds - Completed

Sarah's Place renovation Permanent Handicap Housing 24 units were Completed

Whitney Senior Center Renovation - Completed

New Beginnings Roof Replacement, Completed

Salvation Army Shelter Renovation Sprinkler System 72 units - Completed

TRI- County Action Programs Renovation, furnaces, roof, windows, sewer, and water, entry doors – Furnaces and doors Completed

#### City Public Facilities

Raymond Park – Install playground improvements, completed.

Housing Coalition Casa Mia Transitional Housing Renovation proposed to be CDBG funded in 2009.

Other housing and community development resources available to St. Cloud and committed with accomplishments to date.

Goal: 32 HTC permanent affordable housing units per year Total Five Year 160 units 189 Completed.

Housing Tax Credits Section 42 of Internal Revenue Service  
Riverside Elderly Apartments 85 units - Completed  
Place of Hope Apartments 31 units - Completed

Minnesota Housing Finance Agency HOME Rental Rehabilitation  
HOME Rental Rehab

City/Housing and Redevelopment Authority

Salvation Army - 60 beds with Day Homeless Resource Center - Completed  
Core Neighborhoods Homeowner Renovation \$190,000 – 26 renovations loans  
- Completed

2006 Core Neighborhoods Homestead Assistance Program \$300,000 – 40  
properties - Completed

Core Neighborhoods Site Acquisition - \$150,000 – 3 properties - One  
Purchased – Two habitat homes to be acquired with CDBG in 2009.

2008 NSP funding \$1,900,000 It is projected that 60 foreclosed properties will be  
assisted with this approved funding over the next two years.

## Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 5 Action Plan Public Housing Strategy response:

2009 I Needs for Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participation in homeownership.

Response #1 The St. Cloud Housing and Redevelopment Authority administers the public housing program receives funds from the Capital Fund which provides funds for ongoing maintenance and operation of the public housing units. On occasion, the CDBG program provides funds to improve public housing units. See Attached St. Cloud HRA - PHA Plans "5 Year Plan for Fiscal Years 2005 - 2009 and Annual Plan for Fiscal Year 2009.

The HRA has also encouraged and established a Resident Advisory Board. This Board is elected and represents the public housing residents of their respective properties.

Initiatives described in the Supplement to the Strategic plan entitled "Analysis of Barriers to Affordable Housing/Supplemental Strategic Initiatives" were developed to encourage public housing residents to become more involved in management and participate in homeownership. Initiatives described in the Strategic Plan also relate to this area. See St. Cloud HRA Public Housing Plan.

The HRA is involved and is coordinating public housing residents with the Welfare (TANF) Agency. The HRA has entered into a cooperative agreement with the TANF Agency, to share information and/or target support services ( as contemplated by section 12 (d) (7) of the Housins Act of 1937). Other coordination efforts of the agency include: Client referrals, information sharing regarding mutual clients, coordinate the provisions of specific social and self sufficiency services and programs to eligible families, Jointly administer programs and partner to administer a HUD Welfare to Work voucher program.

### 2009 I Needs for Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participation in homeownership.

Response #1 The St. Cloud Housing and Redevelopment Authority administers the public housing program recieves funds from the Capital Fund which provides funds for ongoing maintenance and operation of the public housing units. On occasion, the CDBG program provides funds to improve public housing units. See Attached St. Cloud HRA - PHA Plans "5 Year Plan for Fiscal Years 2005 - 2009 and Annual Plan for Fiscal Year 2009.

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Response #2. Is the Public Housing Agency a "Troubled Agency" (NO) - In fact the St. Cloud Housing and Redevelopment Authority is a High Performing PHA.

## **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 5 Action Plan Barriers to Affordable Housing response:

2009 J Barriers to Affordable Housing

The City of St. Cloud currently has an over built housing market, in both market rate rental apartments and for sales of single family housing. The market is encountering high vacancy rates and lengthy marketing time of single family homes. It is believed that this flat market resulted from recent low interest rates and accelerated development of apartments and single family homes.

In 2009 the Housing market in St. Cloud has been severely altered with higher levels foreclosures of single family residential homes. The market appears to be absorbing the newer foreclosed housing in the newer neighborhoods while the inner-city core neighborhoods are facing more difficulty with declining home values and longer sales periods.

Local sentiment by some local elected officials is that the city housing market, both market rate and affordable, is over built and that the HRA needs to focus more on preservation of our inner city neighborhoods with emphasis on curbing the transition of affordable single family homes from homeownership to rental properties.

The City and the HRA will therefore be focusing more on neighborhood preservation than on new construction to preserve the affordable housing that is in the older neighborhoods. Over the next few years, the intent will be to target more resources into the core neighborhoods for homeownership opportunities. It has been determined that more resources are needed in the high density foreclosed neighborhoods. HRA has recently provided substantial matching funds for state and federal neighborhood stabilization programs to encourage additional funding from outside sources to implement program opportunities to mitigate the foreclosure impacted neighborhoods that need preservation and revitalization.

## **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.

- b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 5 Action Plan HOME/ADDI response:  
2009 K HOME American Dream  
No significant unmet HOME need in the St. Cloud Area

## HOMELESS

### Specific Homeless Prevention Elements

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 5 Action Plan Special Needs response:

2009 L Homeless

The St. Cloud Area Homeless Concerns Group is comprised of representatives from 40 organizations. All working with firm commitment to end homelessness in St. Cloud. An initiative to educate the public will bring added attention to the homeless and, thus, funding from sources not yet determined (i.e., United Way of Central Minnesota, Initiative Foundation, Central Minnesota Community Foundation, Bremer Foundation, McKnight Foundation, Housing Tax Credit funding, and HUD continuum of Care Regional Committee.) Each organization involved is raising funds to address their areas of concern. The HRA staff serves in an advisory capacity for these groups and provides funds if needed to supplement or initiate matching fund programs.

The St. Cloud Area Homeless Concerns Group has developed an initiative to educate the public to bring added attention to the homeless and, thus, funding from sources not yet determined (i.e., United Way of Central Minnesota, Initiative Foundation, Central Minnesota Community Foundation, Bremer Foundation, McKnight Foundation, Housing Tax Credit funding, and HUD continuum of Care Regional Committee.) Each organization involved is raising funds to address their areas of concern. The HRA staff serves in an advisory capacity for these groups and provides funds if needed to supplement or initiate matching fund programs.

In 2005 the HRA has assisted in the development of a Resource Center for Homeless providing \$400,000 of HRA funds and \$100,000 of CDBG funds to assist the Salvation Army in the development of the center. The Salvation Army along with other non-profit 501 (C ) ( 3 ) organizations use this facility as a one stop shop for homeless needs.

Other non-profit 501 ( c ) needs for renovation and/or new construction of their facilities are also provided for through CDBG funding.

In 2006, the St. Cloud Housing and Redevelopment Authority (HRA) commissioned an update to the Maxfield Research Inc. Study to include "Analysis of Emergency and Supportive Housing Needs in St. Cloud, Minnesota", (A copy of this study is attached.) Significant accomplishments include; 1) Completion of the Al Loehr Veterans and Community Studio, Apartments. This is permanent housing and is for homeless individuals. 2) Housing Tax Credit (HTC) funding assistance for HOPE on 9th a 31 unit permanent housing for long term homeless. This apartment completed and is currently fully occupied.

Specific Homeless Prevention Elements proposed for 2008 CDBG funding and Housing Tax Credit Funded projects assisted by the HRA: \$30,000 each year to Tri County Action Programs to assist in counseling and training homeless persons with credit redemption and permanent housing searching.

Salvation Army Fire Sprinkler System 2005

New Beginnings Roof Repair/Replacement 2006

TRI-CAP Homeless Counseling and Training Program 2007/8/9

HOPE on Ninth Homeless Housing Tax Credit Project 2006

Shelter Plus Care and Bridges Funding. The St. Cloud HRA will continue to apply for and administer Housing Choice Voucher certificates and other programs such as shelter plus care, Bridges and Phase I to house the hardest to house. The St. Cloud HRA has partnered with the Salvation Army applying for and administering 5 new Shelter Plus Care vouchers for homeless families in Wright County. The HRA also is administering two Bridges Programs that serve 44 individuals. The HRA has also applied for and was awarded - Phase I - project funding for 9 housing certificates that come from State of MN, through County Community Projects that work with the hardest to house population.

## Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 5 Action Plan ESG response:

2009 M Emergency Shelter Grants

ESG response N/A The City of St. Cloud is not directly involved nor is it allocated any emergency Services Grant funds. The local shelters are assisted through various means directly from the State of Minnesota

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## COMMUNITY DEVELOPMENT

### Community Development

\*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 5 Action Plan Community Development response:

2009 N Community Development

- The City of St. Cloud will continue to assist manufacturing companies as needed through the use of tax increment financing and Job Z funding as appropriate and necessary. Because the St. Cloud CDBG funding is limited community development projects are not as high of a priority as affordable housing and homelessness.

Like other municipalities, the City of St. Cloud has significant Community Development needs with inadequate sources of funding to accomplish all desired programs. Population growth, shifting demographics, wage levels, inadequate supply of affordable housing, aging infrastructures, and need for more strategic planning efforts are among the needs identified. CDBG funds have always been effectively used for maximum benefit. The desired approach is to have other agencies or community organization provide the necessary funds or serve as capital partners for community development projects for which CDBG funds are not available or limited. It is expected that CDBG funds will continue to be used for senior services, youth center expansion, neighborhood facilities, historic preservation, infrastructure improvements, handicapped centers, and public service needs.

CDBG funds are not used specifically for economic development. Rather, CDBG staff members serve as resources for projects seeking assistance through tax increment financing or other government-sponsored programs.

Relative Allocation Priorities, for projects obtaining CDBG funding, are determined by the availability of funds, demonstrated need, and effectiveness of the project in resolving issues directly or indirectly related to the goals of the City and HRA to end long term homelessness to permanent housing.

Boys and Girls Club Facility Site Improvements CDBG-R Funded Funds have been allocated to the St. Cloud CDBG Program in 2009 from the American Recovery and Reinvestment Act of 2009 (CDBG - Recovery Act) in the amount of \$128,350. It has been determined by the City of St. Cloud that these CDBG-R funds will be used to assist the Roosevelt Boys and Girls Club to finance infrastructure improvements (to install a bus chuit and restructure the parking lot) It is projected that this project will be started in the summer of 2009 and will be completed in the early fall of 2009.

Raymond Park Improvements Activity 2007-117:

There was an effort in St. Cloud in 2007 to build a new Boys and Girls Club/ Head Start facility on the East Side of St. Cloud and it was determined to build this new club on land adjoining the CDBG funded Raymond Park improvements project Activity #2007-217. The Raymond Park project with site improvements was funded in 2007. This new Boys and Girls Club project is now located on privately owned land adjoining Raymond Park. It is intended that the Boys and Girls Cloud programs will use the CDBG funded park improvements. In 2007/8 Raymond Park was assisted with site play ground and paved parking lot improvements.

This City Park was originally authorized by HUD as meeting HUD CDBG requirements as a, public facility, national objective requirements (24 CFR 570.208) as benefiting low to moderate income persons on a qualified census tract basis. The change of use to allow the Boys and Girls Club/head Start programs to use the CDBG funded site improvements (570.505) 1 a & 2 b. Use of this real property requires the Boys and Girls Club and Head Start programs to qualify by meeting a national objective by benefiting low to moderate income persons on a limited cliental basis (1) the new proposed use of the property qualifies as meeting one of the national objectives in (570.208). The Boys and Girls Club have agreed to meet the HUD CDBG requirement of benefiting low to moderate income persons on a limited clientele basis. The Boys and Girls Club has met the CDBG requirements of advising the affected citizens with reasonable notice of and opportunity to comment on, said proposed change. There will be no restrictions on public use of Raymond Park. It will remain open and accessible to the public. The proposed change of use of the CDBG funded site improvements by the Boys and Girls Club/Head Start programs is a qualified activity and meets HUD requirements under HUD (570.505 1 (a) and 2 (b) Use of Real Property.

## Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 5 Action Plan Antipoverty Strategy response:

2009 O Antipoverty Strategy

Effective partnerships and education are key strategies for reducing the number of poverty level families in St. Cloud. Strategies included in supplemental information (see Analysis of Barriers to Affordable Housing/Strategic Plan) are designed to invite new partners in problem resolution. Working with the local business community, financial institutions, credit bureaus, law enforcement agencies and other appropriate groups, HRA or other designated groups will spearhead programs that will address some of the issues identified as barriers to affordable housing. Examples are:

- \* The effect of wages on poverty
- \* Improving and establish credit
- \* Providing housing opportunities for persons with criminal backgrounds
- \* Understanding Homeless
- \* Using social capital to help mothers
- \* How to apply for home loans

It is anticipated that the proposed homeless Outreach/Resource Center will provide assistance to persons needing support services to break the cycle of poverty. The Homeless Resource Center was funded (\$400,000) by the City of St. Cloud and the St. Cloud HRA. Funding for this Center came from HRA reserve funds.

To help address the primary obstacles to overcoming poverty - This issue will be brought up for discussion at citizen participation meetings, public perception and fiscal constraints will be discussed -- This project will be effective in educating the public and calling for the assistance of local foundations and charitable leaders to provide resources for eliminating or greatly reducing poverty.

## NON-HOMELESS SPECIAL NEEDS HOUSING

### **Non-homeless Special Needs (91.220 (c) and (e))**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:

2009 P Non Homeless Needs

Objectives - Special Needs (Non-Homeless) Populations Hardest To House:

**Elderly/Frail Elderly:** There are 589 low to moderate income elderly and frail elderly households with self care and mobility limitations in the St. Cloud MSA. Housing is severely limited for this group: 574 subsidized rental units, and 40 low to moderate income assisted living units are available in the area. However, according to the St. Cloud HRA, up to 50% of the available subsidized rental housing targeted to the elderly is rented to disabled individuals.

**Severe Mental Illness:** Currently, 110 units of housing available for the severely mentally ill. All area facilities serving this subgroup are at capacity and have waiting lists. The state of Minnesota is planning to close most Regional Treatment Centers for the mentally ill by early 2006, in order to move these individuals into smaller, less restrictive community programs in their home counties. 170 individuals from Stearns and Benton counties are currently residing in Regional Treatment Centers, so the St. Cloud MSA will have to find a way to absorb an additional 170 individuals.

**Developmentally and Physically Disabled:** Elderly or disabled individuals with a federal preference can have a lengthy wait for housing availability. Non-disabled low income individuals find it nearly impossible to move off voucher and/or subsidized housing waiting lists, as the available pool of housing is inadequate to cover the elderly and disabled. There are 928 units of low to moderate income subsidized housing available, and 1173 households with mobility and self care limitations.

**Persons w/ Alcohol/Other Drug Addictions, Chronic Inebriates:** There are four treatment facilities and halfway houses in the St. Cloud area. Passage Home and Journey Home, at the St. Cloud Hospital, serve a chemically dependent population of 20 men and 24 women. Journey Home serves 34 chemically dependent women and their children (up to 14 children). The Veterans Administration Medical Center serves 123 chemically dependent Veterans, and Focus XII serves 15 men. These are

structured, recovery based programs, and demand is high. Journey Home is the only program of its kind for women in the state. 659 Veterans were admitted from the VMAC's addiction services from October 2001 through October 2002. They have determined that 43 high-access users in their detoxification and chemical dependency programs.

Persons who have completed chemical dependency treatment are at great risk of recidivism, and need both access to treatment facilities and supportive housing, post-treatment.

The Maxfield study estimates a population of approximately 60 chronic inebriates in the St. Cloud area. These individuals are not accepted in shelters, and over utilize the Stearns County Detoxification Center and emergency hospital services, at great cost to the County. Maxfield also identifies that there is a need for permanent housing for women facing domestic violence.

We project that the demand for battered women's beds will increase such that by 2010, 16 more beds will be needed than currently exists. We also recommend that there is a need for permanent supportive housing for abused women. HRA staff is exploring the development of a 32 unit Housing Tax Credit Project in 2009 to assist the Central MN Task Force on Battered Women to meet this need.

There is also a projected need for a facility to assist homeless youth based on Catholic Charities Supportive Housing for Youth, the Homeless youth population in St. Cloud ranges from 16 to 21. HRA staff proposes to assist Catholic Charities in the development of Transitional Housing for this population.

There is also an increasing need for housing for people with criminal histories, particularly those with felonies who are being released from correctional facilities. An effort to develop transitional housing and or permanent housing for this population is being explored.

As indicated in the 2008 Annual Plan and supplemental materials, some projects involving special needs populations are targeted for 2008/9. With limited dollars, CDBG will leverage funds and Housing Tax Credits, MHFA funds and GMHF financing, The HRA will do whatever possible to continue addressing needs of this group, along with long term homeless as well as those in need of permanent affordable housing.

## **Housing Opportunities for People with AIDS**

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed

goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.

4. Report on the accomplishments under the annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 5 Action Plan HOPWA response:

2009 Q People With Aids

Data from the Minnesota Department of Health gathered through their Minnesota HIV/AIDS Surveillance System for the most recent report for the year 2003 states that the number of persons living with HIV/AIDS in Minnesota is 4,895. The estimated figures for the counties encompassed in the St. Cloud MSA are as follows:

Stearns Co.	31-90
Benton Co.	1-10
Sherburne Co.	11-30

Combined, the area estimate is 53-130 cases. The location of a correctional facility in Stearns County is noted as a factor in the elevated number of cases estimated. The study area has no dedicated housing for persons with HIV/AIDS, but the Dream Center facility will provide shelter. The local Planned Parenthood clinic provides testing and medical services.

Minnesota has one of 79 metropolitan statistical areas eligible for a Housing Opportunities for Persons with Aids (HOPWA) program administered by the Department of Housing and Urban Development. One of the 13 metro counties covered by the program is Sherburne County. According to information on the HOPWA/HUD website, the majority of resources are use for emergency assistance of rental, mortgage and utility payments, and to assist in housing search and referral services in Greater Minnesota. No funding requests for construction or rehabilitation of housing units have been received because most areas are rural and have too few

numbers of HOPWA eligible clients to warrant such construction. The metropolitan program has established a statewide network to deliver assistance to areas of need. In 2004, 142 households in the state received emergency housing assistance of rental, mortgage and utility payments.

#22 HOPWA Response

### **Specific HOPWA Objectives**

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 5 Specific HOPWA Objectives response:

2009 R HOPWA

See objectives stated above.e

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### **Other Narrative**

Include any Action Plan information that was not covered by a narrative in any other section.

CDBG 2009

Because of the need to further clarify proposed CDBG activities to be funded in 2009, it is appropriate to add this special section.

Description of projects, other resources, objectives, location and target dates

For program year 2009, the City of St. Cloud has identified the following projects for the use of Community Development Block Grants funds: Preliminary Budget \$505,518

It is intended that City of St. Cloud CDBG program activities be allowed maximum flexibility to be reapportioned throughout the year to other qualified planned activities. In the event that substantial amounts of funds committed to projects and activities that have not progressed as planned and in the event of unobligated CDBG funds being paid back to the CDBG program, that cannot be reasonably expected to be expended in a timely manner these funds will be reallocated as needed to other qualified activities, with the highest priority of adding these funds to the single family deferred loan homeowner housing rehabilitation activity #2009-164-229. The HUD requirement that there be timeliness in spending 24 CFR 570.902(a) requires that the City of St. Cloud as an Entitlement City is required to expend funds in a timely manner. It is expected that within sixty days prior to the end of the grantee's current program year, the total amount of un-disbursed CDBG grant funds will be no more than 1.5 times the grant amount for the current program year. Failure for the City to meet this requirement could result in the City of St. Cloud CDBG program being found to not be meeting the timeliness requirement and CDBG funding could be reduced. The St. Cloud Housing and Redevelopment Authority Board of Commissioners shall have the authority to revise the CDBG program as defined above. The regulation at 24 CFR 91.505 (c ) (1) states

that a grantee may submit a copy of an amendment to its action plan to HUD as it occurs or at the end of the program year.

#### Rehabilitation

Project 2009-164/229 Targeted Neighborhood Revitalization - Core City Neighborhood - Home Owner Housing Rehabilitation Activities

- 1) Applications that require handicap accessibility improvements shall have high priority and can be recognized as an emergency need on a city wide basis.
- 2) Next priority shall be given for deferred loans to be provided to median income families with incomes between 50% and 80% of the area adjusted median family income who are participating in the Core City Neighborhood Revitalization Homestead Program. Properties to be assisted are to be located in Housing Redevelopment Area Core Neighborhoods as outlined on the attached CDBG Targeted Area for Home Rehabilitation program and Core Neighborhoods.
- 3) Emergency assistance shall have a high priority and may be provided on a city wide basis to assist a qualifying family that has an emergency housing need and has applied and qualifies for the HRA CDBG program. National Objective, Benefit to low and moderate income persons.
- 4) Two historically significant single family home renovation opportunities are to be prioritized for funding for a six month period. This 2009 CDBG Single Family, Homeowner Housing Rehabilitation activity, is to provide financing assistance for two historically significant residential property renovations. These properties are to be located in a St. Cloud Core Neighborhoods. The National Objective to be met is Benefit to Low to Moderate Income Persons, not to exceed 80% of the medium area income. Applicants for this priority funding will need to qualify and meet existing CDBG regulations and follow existing Single Family Homeowner Housing Rehabilitation program requirements. If there are no qualified applications from home owners of two historically significant single family homes said set aside shall expire.

HRA Housing Rehabilitation staff will also assist eligible applicants that qualify for CDBG, Minnesota Housing Finance Agency (MHFA) and other local HRA deferred loan and direct loan housing rehabilitation funds.

Funding: CDBG - \$250,518 (\$210,518 project plus \$40,000 to project delivery)  
This fund will be leveraged as part of projects funded by MHFA and other local HRA programs in the Neighborhood Revitalization Program.

National Objective: 14A Rehab; Single-Unit Residential

Activity Eligibility Citation: 570.202

Priority Need and Allocation Priorities: Five Year Plan – 1- Priority Housing Needs, (b) Owners (1) Existing Homeowner Rehabilitation

Objective: To provide deferred and/or low-income loans to low income homeowners, and families with incomes at or below 50% of the area adjusted

median family income. Next priority shall be given for deferred loans to median income families with incomes between 50% and 80% of the area adjusted median family income who are participating in the Neighborhood Revitalization Homestead Program. Emergency assistance may also be provided on a city wide basis if a qualifying family that has an emergency housing need and applies to the HRA.

Objective: To provide for Handicap Accessibility improvements to single family homeowners. Same qualifications as stated above.

Location: City Wide

Goals: The intended impact of the proposed project is redevelopment and to stabilize the targeted area. Funds allocated for this project should provide housing rehabilitation assistance for approximately ten (10) low to moderate income family homeowners.

Location: See the map titled "CDBG Targeted Area and Core Neighborhood Revitalization Area" in the Action Plan. Also Attached

This area was identified based on the deterioration and decline in conditions and value to home owners and single family residential properties. This decline in value is based on the age, condition, size and neighborhood perceptions in this area.

Timeline: Assistance from this funding source should be utilized by July 1, 2010.

Project 2009-165/230 Homeless Assistance Fund:

Funding: \$30,000 (\$30,000 project)

It is estimated that the total cost of this project upon completion will be approximately.

National Objective: 03C – Homeless

Activity Eligibility Citation: 570.201 (c) Public Services

Priority Need and Allocation Priorities: Five Year Plan - 1- High Priority Housing Needs, Support Services, Chronic Substance Abusers

Objective: To assist through counseling and training

Goals: Funds allocated for this project should benefit many low to moderate income people homeless presumed benefit people.

Location: City Wide

Timeline: Funds allocated for this project should be utilized by June 30, 2010.

Project 2009-166/231 Fair Housing:

Funding: \$3,000

National Objective: N/A

Activity Eligibility Citation: 570-206

Priority Need and Allocation Priorities: Five Year Plan - 1- High Priority Fair Housing Needs

Objective: The City of St. Cloud will take specific actions to address impediments to fair housing by continuing efforts outlined in the 2005 Analysis of Impediments to Fair Housing in St. Cloud, Minnesota report. Additional Fair Housing Testing is intended on a complaint based basis. CDBG funding has been allocated to continue to address Fair Housing impediments. Funds will also assist in providing for fair housing training to residential rental property owners and managers. Funds will also be provided for the costs of mailings of fair housing posters and literature to residential rental property owners and managers.

Goals: Audits Complaint Based

Goal: Fair Housing Literature Distribution

Goal Fair Housing Training

Location: St. Cloud, MN

Timeline: Funds allocated for this project should be utilized by July 1, 2010.

#### Public Facilities and Improvements

Project 2009-167/232 Housing Coalition Casa Mia Long Term Transitional Housing Project

Funding: \$130,000 (\$125,000 project plus \$5,000 project admin)  
It is estimated that the total cost of this project upon completion will be approximately \$125,000.

National Objective: 14B – Low Mod Benefit on an Limited Cliental bases

Activity Eligibility Citation: 570.202

National Objective 570.208 ( a) (3)

Priority Need and Allocation Priorities: Five Year Plan - 1- High Priority Housing Needs

Objective: Renovation - public facility for Casa Mia Long Term Transitional Housing.

Goals: Funds allocated for this project should benefit two low to moderate families

Location: 237 8th Avenue South, St. Cloud, MN

Timeline: Funds allocated for this project should be utilized by July 1, 2010.

#### Planning

Project 2009-168/233 Planning for the City of St. Cloud Five Year Consolidated Housing and Community Development Plan for 2005 through 2009 and Annual Plan and Report for 2009 and 2010

Funding: \$20,000 - No leveraging required with this fund.

National Objective: 20 Planning

Activity Eligibility Citation: 570.205

Priority Need and Allocation Priorities: Five Year Plan – N/A

Objective: Conduct research, compile data, and write the 2005/2009 Five Year Plan and 2009/2010 Annual Plan.

Goals: Funding for the writing, compiling of demographics and mapping for the HUD required City of St. Cloud Consolidated Housing and Community Development Plan.

Location: NA

Timeline: Funding allocated to this project should be utilized by July 1, 2010.

#### Program Administration

Project 2009-169/234 Public Information the CDBG Program

Funding: \$2,000 - There is no leveraging required as part of this fund.

National Objective: 21C N/A

Activity Eligibility Citation: 570.206 Public Information

Priority Need and Allocation Priorities: Five Year Plan – N/A

Objective: To provide for the cost of providing information through mail and media to the public regarding the CDBG program.

Goals: Provide Public Information regarding the Community Development Block Grant Program to the citizens of St. Cloud.

Location: NA

Timeline: Funds allocated to this project should be utilized by July 1, 2010.

Jurisdiction

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Project 2009-170/235 Management of the CDBG Program

Funding: \$70,000 There is no leveraging required as part of this fund.

National Objective: 21A – N/A

Activity Eligibility Citation: 570.206 – General Administration

Priority Need and Allocation Priorities: Five Year Plan – N/A

Objective: Oversee, manage, monitor and coordinate the CDBG program.

Goals: Administer the CDBG program in an effective and efficient manner that will meet with the overall goals of the program to provide decent, safe affordable housing and community development to the citizens of St. Cloud.

Location: NA

Timeline: Funds allocated to this project should be utilized by July 1, 2010.

ii. CDBG Funds Expected

CDBG Funding Sources Available fore Use:	
34rd Year CDBG Fund Allocation	\$ 478,518
Projected Program Income	\$ 27,000
Total Available for use 2009:	\$ 505,518

2008 Substantial Amendment for the Community Development Block Grant Program

St. Cloud CDBG Program Budget	
Community Development Block Grant Program	
2008 One Year Use of Funds	
Sources of Funds	
Projected New 2009 CDBG Funding	\$505,518

Revised Activities 2008 Recovery Act of 2009 to be entered in 2008	
as a new project into IDID.	\$128,350
Total Sources	\$633,868

Uses of Funds	
Activities	
Home Owner Housing Rehabilitations	
Core City Neighborhood Priority	\$ 250,518
Homeless Assistance Fund	\$ 30,000
Fair Housing Assistance	\$ 3,000
Non- Profit Fund –	
*Housing Coalition Casa Mia Renovation	\$ 130,000
Planning Consolidated Plan Update	\$ 20,000

Public Information	\$ 2,000
Admin	\$ 70,000
Total Uses Budget	\$ 505,518

1) Program Income

It is projected that \$27,000 of program income will be returned to the CDBG program to be reallocated. This program income is proposed by staff to be allocated as part of the 2009 CDBG Application Plan.

2) Historically Significant Single Family Homes Renovation

2009 CDBG Single Family, Homeowner Housing Rehabilitation activity, to prioritize financing assistance of two historically significant residential property renovations. These properties are to be located in a St. Cloud Core Neighborhoods. The National Objective to be met is Benefit to Low to Moderate Income Persons. Applicants for this priority funding will need to qualify and meet existing CDBG regulations and follow existing Single Family Homeowner Housing Rehabilitation program requirements.