Consolidated Plan 2020-24 - Annual Action Plan 2021-22 - Public Comment Period – March 1, 2021 through March 31, 2021

<u>03.18.21 – email – Jill Zahniser</u>

There are many important housing issues, of course, but I feel that homelessness is a critical need. I am surprised to find these needs ranking around #10 on the list of priorities in the ConPlan. I spoke recently to a gentleman who was panhandling; he told me he had been homeless for 3 years and seemed very frustrated by the situation. Surely we can do better than this!

<u>3.19.21 – email – City Staff response</u>

In the 2020-24 Consolidated Plan, Sections ES-05 and SP-05 Homeless Prevention and Emergency Shelters are at number 5 and 6, respectively. In the 2021-22 Annual Action Plan, Section ES-05 lists Homeless Prevention at number 1.

Priorities for use of funding received from the U.S. Department of Housing and Urban Development (HUD) are determined through needs assessment, market analysis, citizen participation (open houses, public hearings, outreach opportunities), and consultation with community service organizations. Each Annual Plan fine tunes how the City will allocate HUD funding amongst these priorities. Funding is limited and the need is great. Specifically, for homeless services, the City receives approximately \$590,000, which works in tandem with the Ramsey County Continuum of Care which receives over \$6m annually.

The City also received additional Emergency Solutions Grant (ESG-CV) funding through the CARES Act (Coronavirus Aid, Relief, and Economic Security). The list of funded activities/organizations to-date is included on the same web page as the Consolidated Plan and Annual Action Plan, I have attached it here for your convenience, as well as the list of funded 2020 ESG subrecipients.

<u>3.24.21 – email – Gabrielle Pillmann, Rondo CLT, BOD Member</u>

I am a board member of the Rondo Community Land Trust, and have a comment for this Plan, regarding affordable housing.

People wanting to buy a new or rehab house from a Land Trust need often help with down payment and closing cost, as those are higher than what the households have saved up. Rondo CLT has a Down Payment and Closing Cost Assistance, which is part of the HIP Program. These are grants, not loans. Unfortunately, these grants work only the one time for a house that is brought into the Land Trust. When the same house is resold there are no funds like this for the next buyer.

Here is where people need to get aid from other sources. They have used funds from MN Housing or other organizations that provide down payment assistance. Unfortunately, in

most cases, these are loans and not grants. Some are no interest loans due at sale and some have interest the with the loan. Households also have to use these other funders, MN Housing the Wells Fargo LIFT program and others when they purchase a Rondo resale.

Down Payment and Closing Cost Assistance by HIP should be opened up for houses that are already in the trust and being resold, or a new grant program should established if it doesn't fit with HIP. This would keep people from incurring debt, which is another burden for affordable housing for low income household. Closing costs that a household may need to close could be anywhere from \$5,000 to \$8,000.

This is a really important part of Land Trust work. Few of the households today have all of the funds required to purchase a house without this help. Rondo CLT fills the gap between what household has to purchase the house and needed to purchase the house.

<u>3.30.21 – voice mail – Sue Shetka, Mac Groveland resident</u>

Use federal funds to:

- 1. Lower property taxes in 2022
- 2. Affordable housing for households with a combined annual income below \$35,000
- 3. Deploying police reservists onto the city streets to deter crime
- 4. To increase funds for library hours and increase library computer access to 90 minutes usage
- 5. Increase public works funds for street resurfacing and pothole repairs
- 6. Restore funds at rec centers and community centers for youth and senior citizen programs
- 7. Forestry funds to replace ash trees

Your attention to an action regarding use of federal funds will be greatly appreciated.

All comments received will be considered.

Virtual Public Hearing March 15, 2021 – Via Skype

No comments were received.

City Council Authorization to Submit 2021-22 Annual Action Plan to HUD – April 7, 2021

All comments received will be considered.