

**Washington County, MN**

**Amendment to the 2021 Annual Action Plan**

**Prepared by Washington County CDA**

**CDBG Funding**

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## **Summary of Amendment**

This document amends the 2021 Washington County Annual Action Plan for the Community Development Block Grant (CDBG). Washington County will reallocate funding provided to the Home Improvement Loan Program to an acquisition and disposition project.

## **Proposed Annual Action Plan Amendments:**

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- Swap funding in the amount of up to \$300,000 CDBG funding from the Home Improvement Loan Program and create the acquisition and disposition of real property project acquired with CDBG funds in accordance with 570.201(b). The Washington County CDA will purchase the property utilizing CDBG funds. The CDBG funds will then reduce the fair market value of real property by sale and donation to a developer for affordable housing.

## **Table A: Amended 2020 CDBG Activities**

### Decreasing Activities

#### Washington County Home Improvement Loan Program

Description: The program provides loans that assist homeowners with interior and exterior home improvements. Homeowners may receive deferred loans up to \$24,500, with no interest and no monthly payments. The full amount of the loan is not due until the homeowner moves, transfers the title, or takes cash out on a refinance of the property. These loans are available to households at or below 80% AMI and may be used to finance projects to make homes safe and livable. Eligible improvements include energy efficiency or accessibility improvements, exterior painting, electrical, plumbing, structural problems, siding, windows, doors, sidewalks, lead stabilization, and septic improvements.

**Decrease up to CDBG Funds: \$300,000 +/-**

### Create and Increasing Activities:

Description: Create the Acquisition and Disposition Project of Real Property in order to support affordable housing development.

**Create and increase funding up to CDBG Funds: \$300,000 +/-**

### **Public Comments/Legal Notices**

A 30-day public comment period will be held from October 20, 2023 through 3:00 PM on November 21, 2023 this substantial amendment is to allocate the Community Development Block Grant funds to projects in the Washington County 2021 Annual Action Plan.