

Executive Summary

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

1. Introduction

Pursuant to the Housing and Community Development Act of 1974, the City of Moorhead is designated as an entitlement community and therefore receives an annual allocation of Community Development Block Grant (CDBG) funds from the US Department of Housing and Urban Development (HUD). CDBG funds are used to develop viable urban communities by providing decent housing, suitable living environments, and economic opportunities, primarily to low and moderate income persons.

The 2019 Annual Action Plan was developed from using citizen participation, current statistics, and alignment of activities with goals and objectives outlined in the corresponding, approved 5-Year Plan. This Action Plan is a result of all planning efforts.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

According to July 1, 2017 US Census QuickFacts Population Estimates (most recent data available at time of document production), Moorhead has a population of 43,122 people. Moorhead is also included in the Fargo-Moorhead Metropolitan Statistical Area (MSA), which has an overall population of 241,356 people [2017 Population Estimates, US Census American FactFinder]. The City has prepared this plan in accordance with its approved citizen participation plan and the corresponding 5-Year Plan, which was developed in collaboration with local service providers, area agencies, and citizens who share a common goal to address Moorhead's community development needs in a way that utilizes resources efficiently and thoughtfully.

See Appendix AP-05 Overview for a summary of needs related to housing, public housing, homelessness, non-homeless special needs, and non-housing community development; objectives and outcomes are outlined in each of the section charts provided.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

See Appendix AP-05

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

For the 2019 Annual Action Plan, the citizen participation process included a community public meeting (11/14/2018), a public hearing (1/14/2019), service provider and agency outreach for updates, and a 30-day comment period (12/27/2018 - 1/26/2019). No one attended the public meeting; # of comments were received during the comment period.

A majority of in-depth citizen participation and consultation occurred during the development of the 5-Year Plan (2015-2019). Citizens were engaged in the planning by means of a community survey that was prepared and administered by the City. The purpose of the survey was to have citizens identify the most important housing and non-housing community development needs in Moorhead and gain insight into fair housing. See Appendices for survey. The survey results were compared alongside notes taken during conversations with local service providers/agencies (consultations) and statistical data provided by agencies or the US Census Bureau. The survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data. Over 500 people participated in the development of the 5-Year Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public comments included suggestions to fund a staff position for managing a single point of entry for homeless coordinated assessment, homeless transportation, education on fair housing, and repaving a parking lot. Education on fair housing to landlords is underway: Successful Outcomes for Tenants and Landlords Committee (SOFTL) via outreach, as well as Crime Free Multi-family Housing classes which are required of landlords in Moorhead. Landlords are educated about fair housing laws by attorneys in both settings.

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

Further evaluation of these suggestions may be considered in the future years and may involve non-CDBG funding.

7. Summary

The Executive Summary includes an introduction along with a summary of the objectives and outcomes identified in the needs assessment. Areas of need include housing, homelessness, non-homeless special needs, and non-housing community development needs. Evaluation of past performance and the citizen participation/consultation process are also included.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator		City of Moorhead

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

For the 2019 Annual Action Plan, the citizen participation process included a community public meeting (11/14/2018), a public hearing (1/14/2019), service provider and agency outreach for updates, and a 30-day comment period (12/27/2018 - 1/26/2019). No one attended the public meeting; # of comments were received during the comment period.

A majority of in-depth citizen participation and consultation occurred during the development of the 5-Year Plan (2015-2019). Citizens were engaged in the planning by means of a community survey that was prepared and administered by the City. The purpose of the survey was to have citizens identify the most important housing and non-housing community development needs in Moorhead and gain insight into fair housing. The survey included seven fair housing questions. See Appendices for survey. The survey results were compared alongside notes taken during conversations with local service providers/agencies (consultations) and statistical data provided by agencies or the US Census Bureau. The survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data. Over 500 people participated in the development of the 5-Year Plan.

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

Aside from required consultations with health and housing agencies in preparation of the 5-Year Plan, Moorhead City staff also has regular interaction with the following agencies: Moorhead Public Housing Agency (MPHA), Clay County Housing & Redevelopment Authority (CCHRA), Lakes and Prairies Community Action Partnership which manages a Family Homeless Prevention & Housing Assistance Program (FHPAP), Youthbuild, Lake Agassiz Habitat for Humanity, Successful Outcomes for Tenants and Landlords (SOFTL) Committee, Fargo Moorhead Coalition for Homeless Persons (FMCHP), West Central Minnesota Continuum of Care (CoC), Creative Care for Reaching Independence (CCRI) and Access of the Red River Valley (both help the special needs population to live and work independently), Dorothy Day and Churches United homeless shelters, Legal Services of Northwest Minnesota (eviction mitigation), and Southeastern North Dakota Community Action Agency (SENDCAA).

All of the 28 local agencies that participated in the development of the 5-Year Plan are easily accessible and understand that the relationship with the City is reciprocal. The City also connects these organizations where appropriate. Outreach during the citizen participation process energized relationships, providing opportunity for enhanced coordination between health and housing agencies and the City of Moorhead. The interconnectedness among local agencies is already strong; they rely on each other for services and regularly collaborate to meet the needs of their clients. The new

coordinated assessment system is helping to further connect providers and clients to services and information.

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

The City of Moorhead meets quarterly with the Coordinator of the West Central Minnesota Continuum of Care. Discussions have focused on HUD's System Performance Measures (SPMs) which measure the length of time people are homeless, the number of returns into homelessness, the number of homeless, employment and income growth, prevention, and placement into housing. Discussions also include coordinated assessment (CARES) and its progress in the community. Coordinated assessment measures the vulnerability of people who are homeless. Once ranked, those who need the most help are served first, rather than the old method of first come, first serve.

In 2019, the CoC will be using Geographic Information Systems (GIS) for their January Point-In-Time Count. Between that and the SPMs, data will be richer and more useful for both the CoC and the City of Moorhead. Data will help inform and prioritize housing and service needs and assure funds are being spent on housing that has quality outcomes. The West Central CoC applied for and received the United States Interagency Council on Homelessness (USICH) declaration on ending veterans' homelessness in June of 2017. The CoC will use these strategies to help end homelessness for all populations (by name list, navigation, coordination of services and housing, prioritization of highest needs, landlord relationships, and assuring there is sufficient affordable housing and housing subsidies).

During the development of the 5-Year Plan, the City met with the West Central Minnesota Continuum of Care's (CoC) lead contact to discuss assets, strengths, weaknesses, opportunities, and threats/obstacles within the community. The City also worked with the CoC on sections of the 5-Year Plan to address needs related to homelessness. They shared their appreciation of the City's ongoing support of homelessness projects. The CoC and other agencies noted the network of non-profit service providers as one of Moorhead's greatest strengths/assets. Weaknesses noted, with particular consideration of homeless persons or persons at risk of homelessness, were related to affordable housing opportunity, public transportation, cost of public utilities, and medical versus social detox as it relates to police transport boundaries. These subjects are further discussed in the Consultation section of the 5-Year Plan.

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

outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The CoC and the state ESG Administrator identified the following strategies:

- Joint training for recipients
- Meeting quarterly
- Aligning CoC Policies for the Administration of ESG and CoC Assistance with State ESG requirements
- Identify a project monitoring and evaluation plan (currently the CoC and the state Office of Economic Opportunity monitor projects and do not share information with one another)
- Improve collaboration on project application review and ranking (CoCs score ESG projects bi-annually and participate in the initial selection meeting)

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	West Central Minnesota Continuum of Care
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City meets quarterly with the CoC Coordinator. Phone and email are additional consultation methods used. The anticipated outcomes of consultation with the CoC include maintaining relationships to better understand homelessness in Moorhead, ensuring that goals between agencies are in alignment, and obtaining updated statistics.
2	Agency/Group/Organization	Moorhead Public Housing Agency
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is regularly in contact with the MPHA Director. Phone, email, and in-person are consultation methods used. The anticipated outcomes of consultation with the MPHA include gaining a better understanding of public housing needs, assisting with environmental reviews as needed, obtaining updated statistics, and offering continued support for housing projects.
3	Agency/Group/Organization	Clay County Housing and Redevelopment Authority
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is periodically in contact with the Clay County HRA Director and staff. They are consulted in person, over the phone, and through email. Anticipated outcomes of consultation include obtaining updated statistics, offering continued support for housing projects, particularly permanent supportive housing projects for the homeless, and assisting with environmental reviews as needed.
4	Agency/Group/Organization	LAKES AND PRAIRIES COMMUNITY ACTION PARTNERSHIPS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education Community Action Agency

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lakes and Prairies was consulted through email. Anticipated outcomes of consultation include obtaining updated statistics, maintaining relationships to better understand the needs and strengths of the Moorhead community, and partnering on solutions when needed. They are also conducting the CDBG-funded Homebuyer Education program.

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

Reference 5-Year plan for additional agencies that were consulted during the development of the 5-Year plan and not for the 2019 plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	West Central Minnesota CoC	Minnesota's statewide plan to end homelessness incorporates the state's CoCs. The goals of this plan and the CoC align with the goals of the 5-Year Plan and the each annual plan. Shared goals are affordable housing, ending homelessness, preventing homelessness, and providing decent, safe, and sanitary living environments.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Con. Plan for Housing & Community Development	Minnesota Housing Finance Agency	Like the City of Moorhead plan, this plan focuses on affordable housing, homelessness prevention, and public facility and infrastructure improvements similarly to the City's plan.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

This section summarizes the consultation process including an introduction, a summary of the City's activities to enhance coordination between public and assisted housing providers and private governmental health, mental health, and service agencies, a summary of the coordination with the Continuum of Care and efforts to address the needs of homeless persons and persons at risk of homelessness, a list of organizations consulted, a summary of how the goals of the strategic plan overlap with plans of the Minnesota Housing Finance Agency, West Central Minnesota Continuum of Care, and Minnesota Department of Human Services, and a description of cooperation and coordination with other public entities.

AP-12 Participation – 91.105, 91.200(c)

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

For the 2019 Annual Action Plan, the citizen participation process included a community public meeting (11/14/2018), a public hearing (1/14/2019), service provider and agency outreach for updates, and a 30-day comment period (12/27/2018 - 1/26/2019). No one attended the public meeting; # of comments were received during the comment period. The citizen participation process ensures that the City of Moorhead is staying on track with its 5-Year goals. Citizen participation impacted goal-setting in the development of the 5-Year plan and the process continues to provide details and updates on community needs and strengths, ultimately enhancing goals.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	No one attended the meeting. Public input was also sought from service providers and agency outreach.	Public comments received prior to the meeting included funding a staff position for managing a single point of entry for homeless coordinated assessment, homeless transportation, education on fair housing, and repaving a parking lot.	None	
2	Newspaper Ad	Non-targeted/broad community	Meeting and public comment period notification included in newspaper ad.	TBD	TBD	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Internet Outreach	Non-targeted/broad community	Meeting and public comment period e-notification through internet and social media (i.e., Facebook, Twitter, website, eNotifications).	TBD	TBD	
4	Public Hearing	Non-targeted/broad community	TBD	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Community Development Block Grant funds must address one of three National Objectives; benefit low to moderate income individuals, prevention of slum and blight conditions (i.e., vacant buildings, code enforcement, and removal of unsafe structures), and to address urgent need that threatens the health, safety, and welfare of the community’s residents. This section briefly summarizes anticipated resources for 2019 along with a brief explanation of how federal funds will leverage additional resources (private, state, and local).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	238,889	225,000	50,000	513,889	513,889	Program income is based on sporadic single family loan repayments. It fluctuates from year to year and estimation may be over or under actual.

Table 5 - Expected Resources – Priority Table

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

CDBG funds for housing activities are regularly leveraged against and combined with state and federal resources managed by Minnesota Housing Finance Agency, including Start Up, Step Up, and Fix Up and Community Fix Up loans, Rehabilitation Loan/Emergency and Accessibility Loan Programs, Minnesota Housing Community Development, downpayment and closing cost assistance loans, multi-family loans and programs, Mortgage Credit Certificate, and Foreclosure Prevention through Minnesota Homeownership Center. Public service activities have many sources of matching funds (public and private), including the State of Minnesota. Contributors for metropolitan activities and organizations (i.e., Lakes & Prairies Community Action Partnership -Homebuyer Education Program, Fargo Moorhead Coalition of Homeless Persons -transportation and coordinated assessment, and Freedom Resource Center –accessibility improvements) include the State of North Dakota and City of Fargo, among several other private and public donors and foundations.

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

The City occasionally takes title to land to facilitate affordable housing or address blighted conditions but does so with caution as holding land for extended periods may become a compliance concern (i.e., land banking).

Discussion

CDBG Program Administration and activities designated as “Public Services” are subject to statutory expenditure limits. The Public Services limit is 15% of the grant plus prior year program income. The Program Administration limit is 20% of the grant plus current year program income. Annual activity budgets will be within these limits. CDBG awards between 2015 and 2019 may be greater or less than what is projected.

- Reductions to estimated program income or a grant award less than forecasted will first reduce the contingency account established within the plan. If the reduction exceeds the contingency account, the blight removal and/or home rehabilitation activities will be reduced, or the City may conduct a plan amendment after public notification.
- Program income received that exceeds the revenue forecast or a grant award more than estimated will be used to conduct additional blight removal activities and/or home rehabilitation loans, or the City may conduct a plan amendment after public notification.
- Funds allocated to home rehabilitation projects not underway by June 30 of the program year may be redirected to blight removal activities.
- Fluctuations greater than 25% of activity budgets will require a plan amendment with a 30-day public comment period.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH2 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$284,500	Homeowner Housing Rehabilitated: 9 Household Housing Unit
2	AH3 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$25,500	Homeowner Housing Added: 1 Household Housing Unit
3	AH4 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit: 70 Households Assisted
4	AH5 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$0	Other: 1 Other
5	HL1 Homelessness	2015	2019	Affordable Housing Homeless		Affordable Housing Homelessness Services and Prevention	CDBG: \$0	Other: 1 Other
6	HL2 Homelessness	2015	2019	Homeless		Homelessness Services and Prevention	CDBG: \$4,200	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	SN1 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$0	Other: 1 Other
8	SN2 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$2,200	Homeowner Housing Rehabilitated: 1 Household Housing Unit
9	NH2 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Homelessness Services and Prevention Non-Housing Community Development Needs	CDBG: \$11,400	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Other: 1 Other
10	AH1 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$83,500	Rental units constructed: 1 Household Housing Unit Rental units rehabilitated: 47 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	AH2 Affordable Housing
	Goal Description	Home rehabilitation loan program, zero interest, no monthly payments, deferred until sold or vacant.

2	Goal Name	AH3 Affordable Housing
	Goal Description	Construct one affordable housing unit for homeownership, specifically through partnership with Habitat for Humanity. CDBG resources will be used for acquisition of a lot, CDBG funds will go towards paying down special assessments on the lot. The lot will be used by Habitat for Humanity to construct an affordable housing unit. Upon loan closing, a secondary mortgage between the City of Moorhead and the homeowner(s) will be issued for the amount of assistance provided towards the special assessments.
3	Goal Name	AH4 Affordable Housing
	Goal Description	Homebuyer education
4	Goal Name	AH5 Affordable Housing
	Goal Description	Support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and technical assistance with background information upon request. While not within the City of Moorhead's control, the goal is that rental subsidies available in Moorhead increase by at least 20 per year, or 100 over the five-year period.
5	Goal Name	HL1 Homelessness
	Goal Description	Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community. While the City of Moorhead's CDBG allocation is not sufficient to provide primary support to construct housing units, it can serve as a leverage source to support applications to primary funding agencies.

6	Goal Name	HL2 Homelessness
	Goal Description	<p>Support the initiatives of service providers to expand homeless prevention services including outreach, coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, and other means. The City will support the F-M Area Coalition for Homeless Persons by serving as a funding partner for the update to the Wilder Research analysis of homelessness in Fargo-Moorhead. The survey is conducted every 3 years and was last conducted in 2015. The survey serves as a resource for agencies addressing issues related to homelessness. The survey is used to develop initiatives to address the needs documented in the study and seek funding for same.</p> <p>Funding allocated to this goal pays for discounted bus passes through the Opportunities Under Transit program through MATBUS.</p>
7	Goal Name	SN1 Non-Homeless Special Needs Services
	Goal Description	Support initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means.
8	Goal Name	SN2 Non-Homeless Special Needs Services
	Goal Description	Rehabilitate affordable homes specifically through the construction of accessibility ramps or addition of assistive devices for households with a disabled household member. CDBG resources will be used for construction materials and/or labor and assistive devices (e.g., door handles, grab bars).
9	Goal Name	NH2 Non-Housing Community Development Needs
	Goal Description	<p>Partner to address the needs of low-income youth by providing positive recreational and developmental opportunities in Romkey Park.</p> <p>Collaborating with Red River Valley Boys & Girls Club to provide mobile recreation programming in some Moorhead parks.</p>

10	Goal Name	AH1 Affordable Housing
	Goal Description	<p>Assist in the rehabilitation of an affordable rental housing development. Elevator upgrades at the Moorhead Public Housing Agency's Sharp View development are needed. These upgrades are critical for its users (i.e., elderly, disabled, emergency responders, staff, and guests). Funds are contingent on additional grant funding from other sources. If not awarded, CDBG funds will be used to do an additional home rehabilitation loan.</p> <p>Construct one affordable rental unit, specifically through partnership with Creative Care for Reaching Independence (CCRI). CDBG resources will be used to acquire a lot to be used by CCRI to construct an affordable rental unit assisting disabled persons whose income falls below 80% of median income. Funds are provided on a deferred loan basis to CCRI. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer, or owner vacancy of the property. The program will be administered by CCRI.</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

Activities are direct responses to the needs assessment and market analysis in the 5-Year Plan and ongoing consultations and citizen participation. Priority areas include affordable housing, homelessness, non-homeless special needs, and non-housing community development. The following chart provides descriptions and expenditures of 2019 activities.

Projects

#	Project Name
1	Home Rehabilitation Loan Program
2	Homebuyer Education
3	Opportunities Under Transit
4	Romkey Park Youth Programming
5	Play Outside Daily Mobile Recreation for Youth
6	Accessibility Ramps & Assistive Devices
7	Program Administration
8	Acquisition - affordable rental housing
9	MPHA Rental Rehabilitation - Sharp View Apartments Elevator Upgrades
10	Acquisition - Affordable Housing

Table 7 - Project Information

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

Allocation priorities are a result of citizen participation, consultations with local service providers, statistical data, needs assessment, market analysis, and evaluation of past performance. The City of Moorhead's highest priority for community development resources continues to be maintaining and creating affordable housing opportunity within the community. Both the US Census data and local needs assessment information contained within the 5-Year plan indicate a significant number of both low-income renter and homeowner households with high cost burdens and other housing problems. Moorhead's housing stock, while generally affordable, is aging, indicating a need for housing preservation activities and creation of additional new housing units. As population continues to grow, the City of Moorhead must be deliberate in its planning efforts to ensure affordable housing is part of development throughout the City. Obstacles to meeting underserved needs include resource

limitations, both the CDBG allocation and the resources of partner agencies and funders is not as high as it was in the past.

AP-38 Project Summary
Project Summary Information

1	Project Name	Home Rehabilitation Loan Program
	Target Area	
	Goals Supported	AH2 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$284,500
	Description	City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. Funds are provided on a loan basis up to \$20,000 provided sufficient home equity exists and up to an additional \$5,000 if needed to repair the home to standard condition. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer or owner vacancy of the property. Applications from interested individuals are accepted by the City on a first come, first served basis. The program is administered by the City of Moorhead. Includes program administration.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	A total of 9-10 low to moderate income households are estimated to benefit from the Home Rehabilitation Loan Program.
	Location Description	City-wide
	Planned Activities	Rehabilitation of existing housing stock for low to moderate-income households.
2	Project Name	Homebuyer Education
	Target Area	
	Goals Supported	AH4 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	:

	Description	Educational program to inform consumers on what they can afford in a home, how to qualify for a mortgage, and how to be a responsible homeowner. This is a metropolitan area wide program offered by Lakes & Prairies Community Action Partnership. At least 51% of clients served by the City's resources must be low to moderate income persons. The program is approved by Minnesota Housing Finance Agency to qualify for first-time homebuyer assistance programs. 2019 Budget \$0 (\$10,200 from 2018 CDBG allocation \$9,600 Contract/\$600 program administration.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	At the beginning of the 5-Year plan, the goal of serving 260 households per year was being met. The number was later reduced to 70 per year because there was a change in subrecipients and the scope of the program; the long standing program operator no longer offers homebuyer education and the number of participants has decreased. The new provider is averaging about 5 households a month. This number is slowly increasing as they have expanded their outreach efforts to advertise the class.
	Location Description	Family Service Center 715 11 ST N Moorhead, MN 56560
	Planned Activities	Create homeownership opportunity for households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers.
3	Project Name	Opportunities Under Transit
	Target Area	
	Goals Supported	HL2 Homelessness
	Needs Addressed	Homelessness Services and Prevention
	Funding	CDBG: \$4,200
	Description	Discounted bus pass voucher program for persons who are homeless or extremely low income (less than 30% median income) to provide transportation to and from employment or job training. The program can be accessed for monthly bus passes up to four times per year per participant. The program will be administered by Metro Area Transit. Includes program administration.

	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	25 extremely low income individuals
	Location Description	City-wide transportation
	Planned Activities	Provide discounted bus pass voucher for persons who are homeless or extremely low income.
4	Project Name	Romkey Park Youth Programming
	Target Area	
	Goals Supported	NH2 Non-Housing Community Development Needs
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$6,200
	Description	Recreation activity programming, meal program and/or activities for youth in low-income neighborhoods at a new or increased level conducted by Moorhead Parks & Recreation Department. Participating youth range in age from 3-17 years; the predominant age of participants is under 12 years. Includes program administration.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	At least 25 youth/individuals will benefit from this program.
	Location Description	Romkey Park 900 19 St S Located in a lower income neighborhood, near a college campus and industrial park.
Planned Activities	Provide recreational programming for 25 youth/individuals in the Romkey Park Neighborhood.	
5	Project Name	Play Outside Daily Mobile Recreation for Youth
	Target Area	
	Goals Supported	
	Needs Addressed	Non-Housing Community Development Needs

	Funding	CDBG: \$5,200
	Description	Boys & Girls Club of the Red River Valley began offering portable recreation opportunities in Moorhead's Queens (3201 20 St S), Belsly (3500 12 St S), and Stonemill (1210 45 Ave S) Parks in 2014 by means of their P.O.D. Play Outside Daily truck, which is staffed by recreation leaders and filled with play equipment. The truck travels to metro area parks that do not have regular youth programming. The P.O.D. program focuses on physical activity, relationship building, and character development. In order to expand the popular program in Moorhead and make it available regularly, CDBG funding is recommended to offset Boys & Girls Club costs in Moorhead neighborhoods where at least 51% of the participants are from low to moderate income households. The City's CDBG program will increase the Boys & Girls Club's ability to do youth outreach in Moorhead.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 40 children from low-to-moderate income families will be served.
	Location Description	Belsley, Queens, and Stonemill Parks
	Planned Activities	Recreational outdoor mobile youth programming
6	Project Name	Accessibility Ramps & Assistive Devices
	Target Area	
	Goals Supported	SN2 Non-Homeless Special Needs Services
	Needs Addressed	Non-Homeless Special Needs Services
	Funding	CDBG: \$2,200

	Description	City-wide program assisting owners and tenants with mobility impairments to build accessibility ramps or installing assistive devices (i.e., grab bars, door handles, etc.) on existing homes at no cost to the benefiting residents. Eligibility is limited to households whose income falls below 80% of area median income. Funds are used to provide materials and/or labor; eligibility applications are managed by Freedom Resource Center and ramps are constructed by either by Freedom Resource Center, volunteers of the Remodeler's Council of the Home Builders Association of Fargo-Moorhead, or paid contractors. Applications from interested individuals are accepted by Freedom Resource Center on a first come, first served basis. The program is administered by the Freedom Resource Center and the City of Moorhead. Includes program administration.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	1-2 low income households having a person with a disability will benefit from this activity.
	Location Description	Available city-wide
	Planned Activities	Rehabilitate 1-2 affordable homes specifically through the installation of an accessibility ramp or assistive devices (i.e., grab bars, door handles, etc.) for households with a person who has a disability. CDBG resources will be used for materials and labor will be provided through a volunteer program or the Freedom Resource Center.
7	Project Name	Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$92,777
	Description	Staff support for the planning, implementation, reporting and monitoring of CDBG resources.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
8	Project Name	Acquisition - affordable rental housing
	Target Area	
	Goals Supported	AH1 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$40,500
	Description	Construct one affordable rental unit, specifically through partnership with Creative Care for Reaching Independence (CCRI). CDBG resources will be used to acquire a lot and/or pay related infrastructure costs to be used by CCRI to construct an affordable rental unit to provide housing for disabled persons whose income falls below 80% of median income. Funds are provided on a deferred loan basis to CCRI. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer, or owner vacancy of the property. The program will be administered by CCRI.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	3-4 single disabled adults
	Location Description	TBD, likely within Johnson Farms development or other new housing subdivision in Moorhead, MN
	Planned Activities	Acquire a lot for the purposes of constructing an affordable rental unit for disabled persons whose income falls below 80% of median income.
9	Project Name	MPHA Rental Rehabilitation - Sharp View Apartments Elevator Upgrades
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$43,000

	Description	Assist in the rehabilitation of a 47 unit affordable rental housing development for seniors age 62+. Elevator upgrades are needed at the Moorhead Public Housing Agency's Sharp View Apartments. These upgrades are critical for its users (i.e., elderly, disabled, emergency responders, staff, and guests). Improvements will preserve building/property and enhance livability for residents, staff, and visitors. Funds are contingent on additional grant funding from other sources. If not awarded, CDBG funds will be used to do an additional home rehabilitation loan. Moorhead investment will be used as a match to leverage additional public and private funding to complete project. CDBG funds would be offered as a grant to partially fund the project. Budget includes activity administration.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	There are 47 units occupied by low-income senior (62+) households, most of whom will benefit from the upgraded elevator.
	Location Description	920 5 Ave S
	Planned Activities	Upgrade the elevator at MPHA's Sharp View Apartments. Total cost is estimated to be \$150,000. CDBG is expected to fund approximately 27% of the project costs.
10	Project Name	Acquisition - Affordable Housing
	Target Area	
	Goals Supported	AH3 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$25,500
	Description	Site preparation for Habitat for Humanity Home. CDBG resources will be used for acquisition of a lot, CDBG funds will go towards paying off special assessments on the lot.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	One low-moderate income household.
	Location Description	1139 46 Ave S, Moorhead, MN

	Planned Activities	Prepare site for home, through property acquisition/paying down special assessments.
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AP-50 Geographic Distribution – 91.220(f)

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

Although there are no specific HUD-approved target areas in Moorhead, recreation programming at Romkey Park targets primarily low income geography, 900 19th St. S. The neighborhood where the park is located has many children who participate in after school and summer programming. Participating households are income qualified.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

To provide a suitable living environment for low to moderate income households, particularly those with children.

Discussion

Park programming in low income neighborhoods is the only activity that has geographic priority. Single family rehabilitation often occurs in areas of the city where homes are deteriorating due to age and maintenance, though there are no geographic area requirements.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

At the time of the 5-Year plan development, the most common housing need reported in Moorhead was a shortage of affordable housing stock. This continues to be a one of the highest priorities. The existing housing stock does not fully meet the needs of the community, specifically low income households. HUD's most recent data shows that nearly 50% (7,295 of 15,130) of Moorhead's households have income at or below 80% of HUD's Area Median Family Income of \$82,000. Affordable housing and income are directly connected. HUD explains, "Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care." Cost burden is the ratio of housing costs to household income. Over 29% of Moorhead's households are experiencing housing cost burden greater than 30% of their income and over 14% are experiencing housing cost burden greater than 50% of their income. [2011-2015 Comprehensive Housing and Affordability Strategy (CHAS) HUD dataset].

Based on the data and consultations, the populations or household types more affected than others by housing problems include:

- Low income households
- Single person and single parent households
- People fleeing domestic violence
- People with a criminal history, poor rental history, no credit or poor credit
- Larger families
- People with mental health and/or chemical dependency issues
- Native Americans who represent 22% of the local adult homeless population* (1.2% of the general population: 2012-2016 American Community Survey Census data)
- Black or African Americans who represent 15% of the local adult homeless population* (2.8% of the general population: 2012-2016 American Community Survey Census data)
- Veterans who represent 9% of the local adult homeless population* (6.2% of the general population: 2012-2016 American Community Survey Census data)
- People who have a disability or disabilities (10% of the general population 2012-2016 American Community Survey Census data)
- Immigrants and refugees

*Wilder Study, single night study on October 22, 2015.

One Year Goals for the Number of Households to be Supported	
Homeless	25

One Year Goals for the Number of Households to be Supported	
Non-Homeless	145
Special-Needs	4
Total	174

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	57
Acquisition of Existing Units	0
Total	59

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Moorhead Public Housing Agency (MPHA) owns 181 homes and apartments available to low income households. Three of MPHA's units operated as transitional housing with services through Lakeland Mental Health. A total of 209 adults and 74 children are housed in MPHA units. There are currently 165 households on the waiting list.

The MPHA transferred 95 housing vouchers through the Section 8 program to Clay County HRA on July 2017. Section 8 housing choice vouchers subsidize monthly rent paid by tenants to allow for very low income households to obtain private sector housing. A total of 91 of those vouchers were in use at the time of transfer. In addition to these 91 vouchers, MPHA was also transferred 24 portable vouchers from other public housing agencies.

Through Minnesota Housing's Bridges Rental Assistance program, the MPHA continues to operate voucher programs for people with serious mental illness who are on a Section 8/Housing Choice Voucher wait list. They currently have 68 vouchers in operation which are providing affordable housing for a total of 104 people, 31 of which are children.

Clay County Housing and Redevelopment Authority (CCHRA) owns 80 housing units in Moorhead, 40 units are HUD Multifamily (Fieldcrest), 32 of these units are permanent supportive housing, and 8 units are targeted at individuals with serious mental illness. CCHRA also has a variety of homeless support programs that offer rental assistance to approximately 150 units. The homeless Coordinated Entry System (CARES) is used for both the units and the rental assistance. CARES evaluates vulnerability of people and gives priority to the most vulnerable, eliminating the need for a waiting list. When a unit opens up, CARES is used to identify the most vulnerable person to fill the unit. For the 40 units that are HUD Multifamily New Construction, approximately 150 households are on the waiting list.

CCHRA has about 522 Housing Choice Vouchers (HCVs/funded through HUD) available for use in Moorhead with 470 currently in use. On average, the CCHRA has enough funding to utilize about 90% of the vouchers; the remaining 10% are not used because there are insufficient funds to support full utilization. The last time the CCHRA took applications for HCVs was in early 2014. Approximately 500 applications were received and applicants from that time are still on the waiting list. It is unknown when the application period will re-open. Applications are only accepted when the waiting period is less than 2 years. The Fargo Housing and Redevelopment Authority (FHRA) utilizes 125 voucher units in Moorhead.

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

Clay County HRA expects continued increase in Housing Supports program.

MPHA plans to:

- Collaborate with the Great Plains Food Bank to have food delivered to residents weekly.
- Continue with the second year of providing a community garden. The first year's garden provided 650 pounds of fresh produce.
- Assist residents with accessing community resources and working on goals with their new Resident Opportunity and Self Sufficiency Program.
- Seek grant funding for capital improvements that will preserve affordable housing units.
- Begin work on their Elevator upgrade project.

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

- Per MPHA by-laws, at least one of its 5 board members is designated to be a public housing tenant.
- MPHA holds at least one resident advisory meeting per year to discuss any issues related to tenancy as well as policy or rule changes under consideration.
- MPHA regularly shares information about educational classes on homeownership.
- MPHA serves on an advisory committee for the local CAP agency that offers classes on homeownership.
- MPHA was awarded a grant in 2017 that provides for a new staff member to work with public housing residents on goals for self-sufficiency, including increasing income and homeownership.

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

Not applicable

Discussion

With people waiting for housing and not all vouchers funded, it is hoped that federal funding for rental subsidies in Moorhead increases. While not in the City of Moorhead's control, Moorhead will continue to take actions to address the needs of public housing as described in this section.

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

Introduction

Homeless Needs: There are various reasons people leave their housing and are unable to secure different housing. The most common reasons homeless adults in Moorhead left their last regular housing include (most common listed first): housing unaffordability, eviction or non-renewal of lease, job loss or cut hours, roommate issues, chemical dependency issues, relationship break-up, abuse by someone they lived with, treatment, jail, or residential program, behavior problem of guests or visitors, and someone else's chemical dependency issues. The Wilder Study, West Central Minnesota Continuum of Care (CoC), and Lakes and Prairies Community Action Agency provide in depth statistics on Moorhead's local homeless population. See Appendix AP-65 for a short summary.

Other Special Needs: Non-homeless people with special housing or other supportive service needs include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or other drug addiction, victims of domestic violence, and public housing residents.

More than 11% of Moorhead's population is 65 years or older and 4.5% have a self-care difficulty [*American Community Survey (2011-2015) US Census Bureau*]. 10% of Moorhead's population has a disability. The most common disability reported to the US Census for Moorhead is a cognitive difficulty, the second is an ambulatory difficulty, and the third is an independent living difficulty.

Specific characteristics of the local HIV/AIDS population are not available, but the Minnesota Department of Health reports 284 new cases of HIV reported in 2017. While diagnoses levels are similar to 2016, there was a 41% increase in new HIV cases in Greater Minnesota between 2015-2016 (52 reported). The leading risk factor continues to be male to male sex and more than half of the newly reported cases were amount communities of color. Cases among 20-29 year olds continues to be high and as the number of drug injection users increase, so do the reported cases of HIV. [*Minnesota Department of Health, www.health.state.mn.us, 2017*]

The Moorhead Police Department reported the following calls from Jan.-Oct. 2018. Although calls for service are coded by dispatch according to what is being reported at the beginning of the call, calls may become something else by the end of the call, so numbers are not entirely reflective of the actual call. A "domestic" call is a request for police assistance regarding physical harm, bodily injury, assault or fear of imminent physical harm, bodily injury or assault, between family or household members. Below are the

total numbers and types of calls received:

- Domestic: 620 (up from 2017)
- Abuse: 251 (down from 2017)
- Assault: 226 (up from 2017)
- Disturbance: 1,845 (continues to rise)
- Threats: 204 (up from 2017)
- Violation of Court Orders: 132 (up from 2017)
- 911 Hang-ups: 98 (up from 2017)
- Suicide calls: 444 (up from 2017)

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

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

Continued support of the development of the Coordinated Assessment & Referral and Evaluation System (CARES) and Opportunities Under Transit (OUT). Continued support of the Wilder Research if applicable, CARES may be the main data source moving forward.

Addressing the emergency shelter and transitional housing needs of homeless persons

Coordinated Assessment Referral & Evaluation System (CARES) continues to link individuals to transitional housing based on their VI-SPDAT scores (i.e., level of vulnerability). FM Coalition for Homeless Persons and West Central Continuum of Care (CoC) work together to address the emergency shelter and transitional housing needs of homeless persons. The homeless shelter staff and area agencies also assist on a day to day basis to address the needs of emergency shelter and transitional housing residents. Their efforts aim to house every individual and family, using a housing first model. The largest shelter in Moorhead updated it's policy to be Housing First and Low Barrier Access after participating in the United States Interagency Council on Homelessness (USICH) Housing First in

emergency shelter webinar series.

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

The goal of Coordinated Assessment Referral & Evaluation System (CARES) is to provide individuals with the right information about services to help them successfully obtain and retain housing based on a Housing First methodology. All projects must conduct an annual Housing First assessment which is reviewed by the West Central Minnesota Continuum of Care (CoC) Performance Evaluation Committee. CARES utilizes the Service Prioritization Decision Assistance Tool (SPDAT) assessments for prioritization and linkage to housing and to promote housing stabilization once housed. Linkage (not just referrals) to mainstream resources is essential to stabilization as well. The CARES assessment and prioritization process helps assure a rapid and client centric access to all supportive housing programs in the CoC. Additionally, CARES Navigators help support persons who are higher need and without other case management seek, secure and stabilize in housing. In alignment with HUD policy, CARES prioritizes persons with the highest barriers, including longest time homeless, greatest use of services, and persons meeting CH status. The prioritization policy follows HUD guidelines, with additional local preferences (i.e. Veterans and victims of sexual or domestic violence or trafficking).

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

See Appendix AP-65.

Discussion

Although data shows that Moorhead has populations of people who are homeless or have special needs, consults and reports show that that service providers are working very hard to respond to people's needs. The collaboration between service providers in the region is strong and effective. The City of

Moorhead will continue to support homeless initiatives and offer assistance where appropriate.

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

Introduction:

Barriers to affordable housing were determined through citizen participation for the 5-Year Plan, the community survey, and consults with area agencies. Common barriers in Moorhead include:

- High rental rates
- High utility rates (utilities are sold at a higher rate per kilowatt hour than other area providers)
- Available units to match household size
- Poor or no credit history
- Poor rental history
- Criminal background
- Tenant/landlord disputes and evictions
- Discrimination

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

While striving to maintain neighborhood livability and safety, the City of Moorhead will continue to work on reducing barriers to affordable housing. Some of the ways the City has done this in the past and continues to do are listed below:

- Financing and participating in tenant and homebuyer education
- Securing downpayment and closing cost assistance programs for local lenders through state program financing
- Land contributions to Habitat for Humanity and Access of the Red River Valley
- Investment partnerships in new and renovated rental and owner-occupied housing developments
- Subdivision provisions allowing modest lot sizes
- Tax increment financing for affordable housing development
- Successful Outcomes for Landlords and Tenants (SOFTL) Committee

Moorhead's housing costs are modest in comparison to state and national costs; however, as in other communities, this does not mean housing is affordable to lower income households in this community. More affordable housing stock for homebuyers and renters is needed and must be encouraged through public and private partnerships. Given the age of Moorhead's housing stock, preservation activities must continue. Housing preservation was a priority in the community survey conducted during

the development of the 5-Year plan.

Land use controls as included within the Comprehensive Plan, Zoning Ordinance, and Subdivision Ordinance, do not contain regulations that constitute barriers to affordability. Fees are set at a level to cover the cost of providing oversight in the construction and improvement of quality housing units. Moorhead does not impose growth limits, but manages growth to maximize the availability of public infrastructure.

Public infrastructure installation is a significant cost to the creation of new housing at all price levels, but Moorhead and other cities in the metropolitan area do share risk by financing infrastructure in the form of special assessments and amortize the costs over time.

The City's efforts to mitigate flood risk have displaced housing along the affordability continuum. Relocation was provided to all tenants whose properties were impacted.

Discussion:

The City of Moorhead supports affordable housing development efforts. Barriers to affordable housing are well understood, though difficult to address. The actions that are planned to address barriers are listed in this section. More affordable housing opportunities mean fewer people would experience homelessness. Quality of life and feeling safe are influenced by the creation of more affordable housing. Partnerships and strong relationships with local agencies and developers to build and promote affordable housing is a priority for Moorhead.

AP-85 Other Actions – 91.220(k)

Introduction:

This section summarizes actions planned to address obstacles to meet underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and to enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City of Moorhead will foster and support ongoing relationships with local service providers and area agencies as they are the primary solution to meeting underserved needs of Moorhead. Partnerships and collaboration will occur when necessary to meet community needs.

Actions planned to foster and maintain affordable housing

The City of Moorhead will foster and maintain affordable housing by ongoing operation of the Home Rehabilitation Loan Program and by supporting ongoing relationships with agencies such as Habitat for Humanity, Access of the Red River Valley, Clay County HRA, MPHA, and Churches United for the Homeless as they move forward with their plans to add to the affordable housing stock in Moorhead. The CoC has provided various trainings on housing stability including; housing case management, working with landlords, Housing First, Low Barrier, Harm Reduction, and Motivational Interviewing. The CoC also issued 6 certificates of consistency; 2 for MN Housing Multi-Family Application, 1 for Homework Starts at Home, 1 for Growth Outreach, 1 for VASH Vouchers, and 1 for Supportive Services for Veterans' Families. The CoC works with MN Housing, supportive service partners and developers in creation of new MN Housing Super RFP projects.

Actions planned to reduce lead-based paint hazards

The City of Moorhead continues to implement HUD's Lead-Safe Housing regulations as established in 1999. All assisted tenants and owners living in pre-1978 construction housing units are notified of the dangers of lead-based paint and receive the required EPA brochures. Lead risk assessments are conducted on all pre-1978 construction housing units receiving assistance under CDBG rehabilitation

programs. Lead-safe work practices are followed for lead-based paint removal and/or stabilization on all units in which lead-based paint is detected in accordance with EPA/HUD and Minnesota Department of Health. Approximately 10-13 homes are rehabilitated each year and many have lead based paint; lead safe work practices are used during rehabilitation. Older housing units have been demolished over time, which also reduces the number of homes with lead based paint and potential hazards. Taking precautions associated with lead safe work practices and understanding HUD's Lead-Safe Housing regulations reduce the chances for lead poisoning and hazards. These actions are written into the rehabilitation program guidelines and are referenced for other activities.

Actions planned to reduce the number of poverty-level families

The City of Moorhead will support business growth and related job opportunities, transportation programming, and affordable housing projects throughout Moorhead. The primary way to reduce the number of poverty-level families is to keep unemployment rates low if possible and provide more affordable housing and public transit designed for its users. Ongoing collaboration with local service providers and area agencies is also important due to the complexity of poverty and the level and variety of services that are offered by Moorhead's local service providers. The CoC also established an Employment & Income Committee to support supportive housing programs in achieving improve income outcomes.

Actions planned to develop institutional structure

The City of Moorhead Administration Department is the lead agency in implementation of the Consolidated Plan. Other departments within the City government implement CDBG activities, including Parks and Recreation and Metro Area Transit. Community partners directly funded through CDBG are Lakes and Prairies Community Action Partnership and Southeastern North Dakota Community Action Agency. However, numerous other community organizations, businesses, and churches are directly involved in addressing the housing and community development needs of Moorhead, particularly related to emergency shelter, homeless prevention services, affordable home production and lending, education, employment, health care, transportation, child care, counseling, and social services.

The strength of the institutional structure overall is the wide variety of organizations and collaborative networks addressing housing and community development issues in Moorhead and the Fargo-Moorhead metropolitan community. Of particular strength is the communication between homeless services providers through an active Fargo-Moorhead Coalition for the Homeless. Churches United for the Homeless, Moorhead's largest emergency shelter, is a partnership of 58 faith congregations that work together to address the needs of homeless persons.

The City of Moorhead works to achieve strengthened communication in other housing and community development activities through an asset building, solution-based Neighborhood Services Division, which

crosses existing City departmental lines.

The Mayor and Moorhead City Council are responsible for appointments to the Moorhead Public Housing Agency Board of Directors and the employment of the Executive Director. MPHA services contracting, other employment decisions, and procurement are handled independently of the City of Moorhead. The City of Moorhead conducts environmental reviews for the MPHA.

The City of Moorhead will continue to communicate with MPHA, Clay County Housing and Redevelopment Authority, and other community organizations, sharing existing needs assessment data and working together to address emerging community needs and assets.

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

Ongoing relationships and partnerships where appropriate.

Discussion:

All of the actions discussed in this section are described in detail the strategic plan section of the 5-Year Plan.

Program Specific Requirements

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

Introduction:

This section summarizes actions planned to address obstacles to meet underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and to enhance coordination between public and private housing and social service agencies.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	87.50%

The 2019 Action Plan is designated as year 3 of a 3 year overall benefit period consisting of 2017, 2018, and 2019.

