



**2017 Annual Action Plan**

**Year 3 of a 5-Year Plan**

**Community Development Block Grant**

City of Moorhead  
500 Center Avenue  
Moorhead MN  
56560-0779

Approved by Council  
on 12/12/16

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# Executive Summary

## ES-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 2017 Annual Action Plan, and all subsequent plans, are developed from annual citizen participation, current statistics, and alignment of activities with goals and objectives outlined in the corresponding, approved 5-Year Plan. This Executive Summary is a result of all planning efforts.

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

According to 2015 US Census Population Estimates (most recent data available at time of document production), Moorhead has a population of 42,005 people and is included in the Fargo-Moorhead Metropolitan Statistical Area (MSA), which has an overall population of 233,836 people [2015 Population Estimates, US Census]. 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. The following overview summarizes those needs, which are 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.

#### A. Housing Needs

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. Data shows that nearly 50% of Moorhead's households have income at or below 80% of the area median income (7,115 households out of 14,425). 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 31% of Moorhead's

households are experiencing housing cost burden greater than 30% of their income and almost 14% are experiencing housing cost burden greater than 50% of their income. *[2009-2013 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% of the general population: 2010-2014 American Community Survey Census data)
- Black or African Americans who represent 15% of the local adult homeless population\* (2% of the general population: 2010-2014 American Community Survey Census data)
- Veterans who represent 9% of the local adult homeless population\* (6% of the general population: 2010-2014 American Community Survey Census data)
- People who have a disability or disabilities (11% of the general population 2009-2013 American Community Survey Census data)
- Immigrants and refugees

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

Priority HOUSING Needs	5 - Year Goal (#)	Achieved Goals (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Affordable Rental Housing: Rehabilitate Existing or Construct New	15	3	Rehabilitate existing or construct new housing for income eligible households.	Housing Units	Acquisition of Real Property	Low to Moderate Income Housing
Affordable Owner Housing: Rehabilitate Existing	50	25	Provide City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income.	Housing Units	Rehab; Single-Unit Residential	Low to Moderate Income Housing
Affordable Owner Housing: Construct New	5	1	Construct new housing for income eligible households through partnerships with area organizations (i.e., acquire/donate vacant lots/Habitat for Humanity).	Housing Units	Acquisition of Real Property	Low to Moderate Income Housing
Site Preparation for Affordable Housing: Demolition and Clearance/ Deteriorated Structure Removal	-		Demolish and clear site for low to moderate income housing units.	Housing Units	Clearance and demolition	Low to Moderate Income Housing

Priority HOUSING Needs	5 - Year Goal (#)	Achieved Goals (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Support Housing Certificate/ Voucher Programs	-		Support and encourage efforts of private and governmental agencies to reduce the cost burden of low income households through certificate and voucher programs by providing letters of support and other technical assistance.	-	-	-

**Objectives/Outcomes (2015-2019) Priority Housing Needs Chart**

**B. Public Housing Needs**

Clay County Housing and Redevelopment Authority (CCHRA) reports a total of 40 housing units in Moorhead and the Fargo Housing and Redevelopment Authority (FHRA) reports 184 voucher units in Moorhead. All funding is currently in use for the 360 Housing Choice Vouchers available through the CCHRA, 308 of these are being used in Moorhead. The CCHRA fully spends its annual federal funding award each year assisting low-income households. There is a waiting list that has been closed since March 2014, a total of 47 households who applied at that time or before are still on the waiting list. Applications are only accepted for HCVs when the waiting period is less than 2 years. CCHRA expects it will accept applications again in 2017. Most of the people on the waiting list are family households.

No applications are accepted for Homeless Vouchers because they use the Coordinated Assessment Referral & Evaluation System (CARES) to fill the vouchers. There are currently 53 vouchers for homeless households in use which are funded through West Central Continuum of Care (CoC) and available for use throughout West Central Minnesota; 44 are being used in Moorhead. There are three additional households still searching for units in Moorhead. A total of 58 (48 in Moorhead) out of 55 funded vouchers are in use under the Homeless to Housed Program. There are 12 additional households who have been issued vouchers and are searching for housing in Moorhead. A total of 15 out of 18 vouchers are being used under the HRA Cares for Kids program, 14 are being used in Moorhead. Three additional vouchers have been issued to families who are currently searching for housing in Moorhead.

Priority PUBLIC HOUSING Needs	5 - Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Technical Assistance as Needed; Public Housing Units	-		Provide technical assistance as needed (i.e., environmental reviews), construct or rehabilitate public housing units.	-	-	-
Support Housing Certificate/ Voucher Programs	-		Support and encourage Moorhead Public Housing Agency efforts to reduce the cost burden of low income households through certificate and voucher programs by providing letters of support and other technical assistance.	-	-	-

**Objectives/Outcomes (2015-2019) Priority Public Housing Needs Chart**

**C. Homeless Needs**

The Wilder Research Survey, a single night survey of homeless adults and their children in Fargo, ND and Moorhead, MN [October 22, 2015] has been conducted every three years since 2003. The most recent survey counted fewer homeless individuals than the previous survey. While this may indicate a reduction in homelessness, it may also mean that fewer people were located on the night of the survey or fewer people were willing to participate.

The study surveyed a total of 215 (148 adults) people experiencing homelessness in Moorhead; 75 were considered chronically homeless or experiencing homelessness for 12 months or more from the day there were surveyed or experienced at least 4 episodes of homelessness within three years from the day they were surveyed. While this single night survey shows that Moorhead homelessness has decreased from the previous survey, shelter system homelessness is increasing. Churches United for the Homeless is the only shelter in the Fargo-Moorhead community that houses families, which service providers think might be the reason for the increase, particularly since shelter homelessness has decreased in Fargo.

A total of 35% (75) of Moorhead homeless adults surveyed were without housing for more than a year. In the three months preceding the implementation of the Wilder Survey (August/September/October), over 31% (46) of those surveyed reported being turned away from a Moorhead shelter because it was full; 43% (20) of the people turned away ended up sleeping outdoors. Half of all the Moorhead adults

surveyed (73) reported being on a waiting list for public housing, Section 8 housing, or some other type of housing that offers financial assistance, over a quarter (19) said they were on a waiting list for longer than 6 months. For those in Moorhead who were not on a waiting list, 10% (7) reported that they were unable to get on a waiting list because it was closed. For those in Moorhead with a voucher, 11% (16) said they did not use their voucher because they were unable to find a place that would accept it.

The average monthly income that Moorhead homeless individuals reported was \$651. The average amount they said they could afford for rent and utilities was \$364 (56% of their income). As many as 30% reported they could not pay anything for rent. The most common employment barriers reported by homeless adults in Moorhead were transportation, physical health, and lack of adequate childcare.

The Wilder Study collects a variety of data, including data on employment, income, service usage, benefits, children, health, education, domestic violence, abuse, ethnicity and race, and age. Although the study has been performed every three years since 2003, service providers are suggesting the 2015 study may be the last one now that the Coordinated Assessment Referral & Evaluation System (CARES) is being used, which allows for data retrieval at any time.

The West Central Minnesota Continuum of Care (CoC) also performs an annual point-in-time survey. The survey is conducted every January. In 2016, a total of 242 homeless people were surveyed. The survey counted 34 people with a serious mental illness, 16 with a substance abuse disorder, and 66 were victims of domestic violence (more than doubled/30 victims of DV in 2014).

Lakes and Prairies Community Action Partnership, a local organization with a Family Homeless Prevention & Assistance Program (FHPAP), states that 48% (approx. 122) of households that were assisted in 2016 were seeking assistance for a housing-related crisis and wanted prevention services. The average number of households seeking services from Lakes & Prairies is 900 and only 256 are actually assisted. Lakes and Prairies reports that the number of families entering homelessness is on the rise.

In 2015, the following assistance was provided to their clients (Agency's 2015 Annual Report):

- 591 people obtained or maintained safe affordable housing
- 42 unaccompanied youth 21 and younger were housed through the Runaway and Homeless Youth Act
- 48 people that met the definition of Long Term Homeless were provided supportive services
- 225 households have been housed community wide using the Coordinated Assessment Referral & Evaluation System (CARES) – partially funded by Moorhead CDBG in 2015
- 59 people were enrolled in the Landlord Risk Mitigation Fund

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.

Priority HOMELESS Needs	5 - Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Supportive Housing	-		Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community.	-	Planning	-
Outreach Prevention Assistance Research	-		Support initiatives of service providers to expand homelessness prevention services, 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.	-	Planning	-

**Objectives/Outcomes (2015-2019) Priority Homeless Needs Chart**

**D. Non-Homeless 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.

A total of 11% of Moorhead's population is 65 years or older and 7% have a self-care difficulty [American Community Survey (2010-2014) US Census Bureau]. More than 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 an increase in HIV cases by 24% among 20-29 year olds; 108 new cases were reported in 2015 (concentrated throughout Minneapolis and St. Paul). The number of cases

among drug injection users increased by 86% in 2015; 26 new cases were reported in 2015. Higher rates occur among men aged 20-39, men who have sex with men, white, non-Hispanic men, and Minneapolis-St. Paul residents. A total of 58% of the newly reported HIV cases were among people of color. African-born women made up more than half of all the new cases. African-American, non-Hispanic men made up more than a quarter of all new cases. [Minnesota Department of Health, [www.health.state.mn.us](http://www.health.state.mn.us), 2016]

Lakes and Prairies Community Action Partnership reported 157 victims of domestic violence in a one year reporting period (7/1/14 to 6/30/15). This number more than doubled, but was due to an increase in homeless program funding. Clay County HRA reported 30% of their formerly homeless clients are victims of domestic violence. The YWCA, a Fargo, North Dakota shelter for women and children, sheltered 1,484 women and children in 2015, more than half (55%) were fleeing domestic violence. A total of 87% have been victims of domestic violence.

The Moorhead Police Department reported the following calls from January-September 2016, explaining that calls for service are coded by dispatch according to what is being reported at the beginning of the call, but calls might actually be something other than what was reported, so numbers are not entirely reflective of the actual call. Below is the total number and types of calls received:

- Domestic: 534 (decreased from 2015)
- Abuse: 494 (decreased from 2015)
- Assault: 189 (slight increase from 2015)
- Disturbance: 1,449 (increase from 2015)
- Threats: 166 (slight increase from 2015)
- Violation of Court Orders: 78 (decreased from 2015)
- 911 Hang-ups: 76 (decreased from 2015)
- Suicide calls: 357 (no data from 2015)

Priority NON- HOMELESS SPECIAL Needs	5 - Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Physical Disability	10	1	Construct permanent or install temporary accessibility ramps for income eligible households that have at least one person who is	Housing Units	Rehab; Single-Unit Residential	Low to Moderate Income Housing
Services/ Outreach/ Assessment	-		Support initiatives of service providers to maintain/expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other	-	-	-

**Objectives/Outcomes (2015-2019) Priority Non-Homeless Special Needs Chart**

**E. Non-Housing Community Development Needs**

The following needs were identified during the development of the 5-Year plan through a community survey and by consultations with local service providers. Service providers and other agencies were contacted recently for any updates to data and information.

Public Facilities –The highest ranked public facilities needs identified were a homeless shelter, parks and recreation facilities, and community centers. Local service providers/agencies indicated the need for permanent supportive housing and more affordable housing rather than another homeless shelter.

Public Improvements –The highest ranked public improvement needs identified were storefront improvements, sidewalks, and demolition of unsafe buildings. Local services providers/agencies indicated the need for downtown business development and improvements to spur employment opportunity and curb appeal. Ideas included storefront and sidewalk accessibility improvements. Some reported street improvements including improved lighting for safety reasons. Many of these needs are being addressed with a combination of city, state, and CDBG funding.

Public Services –The highest ranked public service needs identified were Job Creation and Retention, Affordable Childcare Services, and Transportation Services. Consultations with local service providers/agencies indicated a need for more transportation options and non-shelter homeless services; no reports were made by service providers for affordable childcare and jobs. A majority of the consultations focused on affordable housing needs.

The CDBG homebuyer and tenant education programs are public services that increase opportunity for affordable housing (i.e., access to income-based state financing options for homeownership, reduced tenant/landlord disputes to help prevent eviction). Another public service is the CDBG Opportunities Under Transit (OUT) program which supplies discounted bus passes to extremely low income individuals attending employment or training.

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs5	5-Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Youth Services	150	55	Provide recreation activity programming, meal program and/or activities for youth in low income neighborhoods.	People	Childcare Services	Low to Moderate Income Clientele
Transportation Services	100	79	Provide discounted bus pass voucher for persons who are homeless or extremely low income (less than 30% median income) and need transportation to and from employment or job training.	People	Transportation Services	Low to Moderate Income Clientele
Fair Housing Activities	Yes		Perform fair housing activities; Human Rights Commission	-	Fair Housing Activities	-
Tenant Landlord Counseling	2,500	391	Provide educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history. At least 51% of clients served by the City's resources will be low to moderate income persons. This program will be offered through Southeastern North Dakota Community Action Agency.	People	Tenant/Landlord Counseling	Low to Moderate Income Clientele

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs5	5- Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Homebuyer Education	1,300	39	Provide 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. At least 51% of clients served by the City's resources will be low to moderate income persons. This program is offered through Lakes & Prairies Community Action Partnership and is approved by Minnesota Housing Finance Agency to qualify for low interest mortgage and downpayment assistance programs.	Households	Housing Counseling	Low to Moderate Income Clientele

**Objectives/Outcomes (2015-2019) Priority Non-Housing Community Development Needs Chart**

### 3. Evaluation of past performance

Affordable Housing –In the City's 5-Year Plan, there are five affordable housing goals: 1) produce or rehabilitate new or existing rental units, 2) rehabilitate existing owner units, 3) produce new owner units, 4) create homeownership opportunity, and 5) support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households. The City has met 20% of its 5 year goal to produce/rehab new or existing rental units (3 of 15 total units planned), 50% of its 5 year goal to rehabilitate existing owner units (25 of 50 units planned), 20% of its 5 year goal to produce new owner units (1 of 5 total units planned), and 23% of its 5 year goal to create homeownership opportunity through homebuyer education (299 of 1,300 total households planned). The City also provides ongoing support and encouragement to governmental and private agency efforts to reduce the cost burden of low-income households. Construction and rehabilitation of affordable housing and the goal to create homeownership opportunity are on track to meet or exceed the 5-Year Plan goals.

Homelessness –Two goals to end homelessness were outlined in the 5-Year Plan: 1) support the continuation and expansion of emergency, transitional, and permanent supportive housing, and 2) support the initiatives of service providers to expand homeless prevention services. The City continues to support area agencies in their goals to end homelessness. In 2016, the City attended the local and state homeless coalition conferences.

From a financial perspective, the City funds transportation programs that serve extremely low income households, primarily homeless individuals. The City has issued 161 bus passes to people utilizing the Opportunities Under Transit (OUT) transportation program, meeting 32% of its 5-Year goal. The City also continues to support the FM Coalition of Homeless Persons with non-CDBG funds for the Taxi Ride Program, which pays for taxi rides to and from shelters and medical appointments.

Non-Homeless Special Needs –Two non-homeless special needs goals were outlined in the 5-Year Plan: 1) support initiatives of services 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, and 2) rehabilitate affordable housing specifically through the construction of accessibility ramps for households with a disabled household member. Support is ongoing and 10% of the accessibility ramp goal has been completed.

Non-Housing Community Development Needs –Two non-housing community development goals were outlined in the 5-Year Plan: 1) provide consumer tenant education for renter households, and 2) address the needs of low-income youth by providing positive recreation and developmental opportunities. The City has met almost 16% of its 5-year tenant education goal (391 of 2,500 total households planned) and 45% of its 5-year goal to assist youth through the Romkey Park Program (67 of 150 total children planned).

Performance and evaluation reports are completed annually after the end of each program year as required by HUD. The Consolidated Annual Performance and Evaluation Report (CAPER) is submitted to HUD on March 31 of each year. The CAPER includes detailed information and data on activities, accomplishments, and expenditures.

Priority HOUSING Needs	5 Year Goal (#)	Actual by 4 <sup>th</sup> Qtr. of 2016 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Affordable Rental Housing: Rehabilitate Existing or Construct New	15	3	Rehabilitate existing or construct new housing for income eligible households.	Housing Units	Acquisition of Real Property	Low to Moderate Income Housing
Affordable Owner Housing: Construct New	5	1	Construct new housing for income eligible households through partnerships with area organizations (i.e., acquire/donate vacant lots/Habitat for Humanity).	Housing Units	Acquisition of Real Property	Low to Moderate Income Housing
Affordable Owner Housing: Rehabilitate Existing	50	25	Provide through City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. Funds provided on a loan basis up to \$20,000 provided sufficient home equity exists. No interest accrues on loan and entire principal balance must be repaid upon sale, title transfer, or owner vacancy of the property.	Housing Units	Rehab; Single-Unit Residential	Low to Moderate Income Housing

Priority HOUSING Needs	5 Year Goal (#)	Actual by 4 <sup>th</sup> Qtr. of 2016 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Site Preparation for Affordable Housing: Demolition and Clearance/ Deteriorated Structure Removal	-	-	Demolish and clear site for low to moderate income housing units.	Housing Units	Clearance and demolition	Low to Moderate Income Housing
Homebuyer Education	2,500	299	Provide 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. At least 51% of clients served by the City's resources will be low to moderate income persons. This program is offered through the Village Family Service Center and is approved by the Minnesota Housing Finance Agency to qualify for low interest mortgage and downpayment assistance programs.	People	Tenant/ Landlord Counseling	Low to Moderate Income Clientele

**Evaluation of Past Performance Housing Needs Chart**

Priority PUBLIC HOUSING Needs	5 Year Goal (#)	Actual by 4 <sup>th</sup> Qtr. of 2016 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Technical Assistance as Needed; Public Housing Units	-	-	Provide technical assistance as needed (i.e., environmental reviews), construct or rehabilitate public housing units (reported above).	-	-	-

**Evaluation of Past Performance Public Housing Needs Chart**

Priority HOMELESS Needs	5 Year Goal (#)	Actual by 4 <sup>th</sup> Qtr. of 2016 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Research	0	1	Wilder Survey every 3 years on a given night; homeless individuals and families in Fargo and Moorhead	-	Planning	-

**Evaluation of Past Performance Homeless Needs Chart**

Priority NON-HOMELESS SPECIAL Needs	5 Year Goal (#)	Actual by 4 <sup>th</sup> Qtr. of 2016 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Physical Disability	10	1	Construct accessibility ramps for income eligible households that have at least one person who is disabled.	Housing Units	Rehab; Single-Unit Residential	Low to Moderate Income Housing

Priority NON-HOMELESS SPECIAL Needs	5 Year Goal (#)	Actual by 4 <sup>th</sup> Qtr. of 2016 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Services/ Outreach/ Assessment	-	-	Support initiatives of service providers to maintain/expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means.	-	-	-

**Evaluation of Past Performance Non-Homeless Special Needs Chart**

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs	5 Year Goal (#)	Actual by 4 <sup>th</sup> Qtr. of 2016 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Youth Services	125	67	Provide recreation activity programming, meal program and/or activities for youth in low income neighborhoods.	People	Childcare Services	Low to Moderate Income Clientele
Transportation Services	500	161	Provide discounted bus pass voucher for persons who are homeless or extremely low income (less than 30% median income) and need transportation to and from employment or job training.	People	Transportation Services	Low to Moderate Income Clientele

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs	5 Year Goal (#)	Actual by 4 <sup>th</sup> Qtr. of 2016 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Fair Housing Activities	Yes	Yes	Perform fair housing activities; Human Rights Commission/	-	Fair Housing Activities	-
Tenant Landlord Counseling	2,500	391	Provide educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history. At least 51% of clients served by the City's resources will be low to moderate income persons. This program is offered through the Village Family Service Center (at time of plan approval).	People	Tenant/ Landlord Counseling	Low to Moderate Income Clientele

**Evaluation of Past Performance Non-Housing Community Development Needs Chart**

**4. Summary of citizen participation process and consultation process**

A majority of the in-depth citizen participation and consultation occurred during the development of the 5-Year Plan. 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 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.

For the 2017 Annual Action Plan, the citizen participation process included a community public meeting, a public hearing, service provider and agency outreach for updates, and a 30 day comment period. No one attended the community public meeting; # comments were received during the comment period.

**5. Summary of public comments**

Will incorporate any public comments received.

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

Will incorporate any public comments received.

**7. Summary**

The Executive Summary includes a brief introduction along with a summary of the objectives and outcomes identified in the needs assessment. Areas of need that were summarized related to housing, homelessness, non-homeless special needs, and non-housing community development needs. Brief sections on the evaluation of past performance and the citizen participation/consultation process were also included.

## The Process

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

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

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

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	Moorhead, MN	City of Moorhead

**Table 1 – Responsible Agencies**

### **Narrative**

The City of Moorhead is the Lead & Responsible Agency for the administration of the Community Development Block Grant (CDBG). The program is managed by the Planning & Neighborhood Services Department and the main contact is the Community Development Program Administrator.

### **Consolidated Plan Public Contact Information**

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

### **1. Introduction**

A majority of the in-depth citizen participation and consultation occurred during the development of the 5-Year Plan. 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 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.

For the 2017 Annual Action Plan, the citizen participation process included a community public meeting, a public hearing, service provider and agency outreach for updates, and a 30 day comment period. No one attended the community public meeting; # comments were received during the comment period.

### **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**

In 2016, the City of Moorhead attended both the local and state homeless coalitions' conferences to help our community address the needs of homeless persons and people facing homelessness, particularly chronically homeless individuals and families. The Fargo Moorhead Coalition for Homeless Persons organized the local conference, "Think Outside the Box: Next Steps in Housing and Homelessness in FMWF". It was held on October 8 and featured Dr. Sam Tsemberis, who developed the consumer-driven, evidence-based Housing First model. This concept suggests that housing chronically homeless individuals with mental health and substance abuse problems prior to focusing on their problems yields better results. The concept is based on the notion that everyone has a right to housing.

The Minnesota Coalition of for the Homeless organized the state conference, "Facing Forward Together: Our Values for a Better Future". It was held on October 11-12 and featured Dr. Phyllis Braxton, expert on equity and diversity, Dr. Jim O'Connell, Harvard medical graduate who has focused on homeless healthcare for a majority of his career, and Cathy ten Broeke, Minnesota's Director to End Homelessness. Sessions attended covered multiple topics including youth, seniors, mental health, rental screening, and Native Americans.

During the development of the 5-Year Plan, the City met with the lead contact of 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The West Central Minnesota CoC has written standards for provision of ESG and CoC assistance. Within their standards, the CoC explains:

While each program's regulation clearly define program use, the West Central CoC has further identified how program funds can best be utilized based on the needs of the homeless in our region. The West Central CoC will continue to refine its written standards as the region adapts and further develops the regional Coordinated Assessment, Referral & Evaluation System (CARES) network and develops improved strategies for targeting resources.

Coordinated Assessment Referral & Evaluation System (CARES) is a new way of assessing client needs and tracking data among service providers. The community is currently using the new system. The purpose is to reduce the amount of time a person is homeless or prevent homelessness by connecting clients to services faster. In the past, multiple needs assessments were done by multiple service providers, increasing client confusion and the amount of time a person waited to access services. CARES allows for a single needs assessment and a database; once the information is input into the system, all service providers can access the information and run reports. Needs are assessed using a SPDAT or VI-SPDAT, a Service Prioritization Decision Assistance Tool. Six area agencies piloted the VI-SPDAT tool in 2014, which was designed for use in outreach assessment with homeless individuals; it combines the medical risk factors of the Vulnerability Index (VI) with the social risk factors of the SPDAT (*Upcoming implementation of the VI, SPDAT, & VI-SPDAT*, retrieved on September 28, 2015 from [www.clarityhumanservices.com](http://www.clarityhumanservices.com)). Agencies have been using the tool regularly since 2015. Once clients are assessed, the end result produces a number used to rank needs by priority. Instead of the traditional first come-first serve concept, those who need help the most are the first to be connected to services. This tool will improve the service delivery system and further connect agencies. The City of Moorhead and the City of Fargo have provided CDBG funding for the development of CARES.

Eligibility in the ESG programs is limited to households with income at 30% or below of the area median income. The West Central Minnesota CoC focuses on chronic homeless, families with children, unaccompanied youth, and persons coming from the streets or emergency shelter. Chronic homeless persons and families are given priority in coordinated assessment, open shelter beds, and permanent supportive housing lists. Families with children or unaccompanied youth are given priority in rapid-rehousing and transitional housing programs. Funds may be utilized for the following target services: prevention, emergency shelter, motel voucher, domestic violence shelter, permanent housing, and transitional housing that includes programming related to financial literacy, rental assistance, case management, advocacy, and housing education. ESG programs are evaluated annually and program outcomes are evaluated every two years as part of the renewal request reviews.

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

See table below

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Moorhead Public Housing Agency
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The MPHA was consulted in person, over the phone, and through email multiple times during the development of the 5-Year Plan and for updated statistics for the each annual plan. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
2	<b>Agency/Group/Organization</b>	Clay County Housing and Redevelopment Authority
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Clay County HRA was Consulted in person, over the phone, and through email multiple times during the development of the 5-Year Plan and for updated statistics for the each annual plan. Outcomes of the consultation are continued support for housing projects, particularly permanent supportive housing projects for the homeless.
3	<b>Agency/Group/Organization</b>	Lakes and Prairies Community Action Partnerships
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lakes and Prairies was consulted in person, over the phone, and through email multiple times during the development of the 5-Year Plan and for updated statistics for the each annual plan. Outcomes of the consultation are maintaining relationships to better understand the needs and assets of the Moorhead community, partnering on solutions when needed. They are also conducting the Homebuyer Education program.
4	<b>Agency/Group/Organization</b>	Village Family Service Center
	<b>Agency/Group/Organization Type</b>	Services – Housing (formerly) Services-Education Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development General discussion on Moorhead's strengths and weaknesses
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Village Family Service Center was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs and assets of the Moorhead community and continued partnering on homebuyer education and tenant counseling/education. The Village Family Service Center no longer offers these courses due to restructuring of the organization.

5	<b>Agency/Group/Organization</b>	Dorothy Day House of Hospitality
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The director of the Dorothy Day House was consulted in person during the development of the 5-Year Plan and updated statistics for the each annual plan. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.
6	<b>Agency/Group/Organization</b>	Clay County Social Services
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency Other government - County Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Clay County Social Services was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.

7	<b>Agency/Group/Organization</b>	Rural AIDS Action Network
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Rural AIDS Action Network (RAAN) was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead infected and affected by HIV/AIDS, partnering on solutions when needed.
8	<b>Agency/Group/Organization</b>	Legal Services of Northwest Minnesota
	<b>Agency/Group/Organization Type</b>	Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	General discussion on Moorhead's strengths and weaknesses
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Legal Services was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead and to further fair housing, partnering on solutions when needed.
9	<b>Agency/Group/Organization</b>	Fargo-Moorhead Metropolitan Council of Governments
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis General discussion
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Metro Cog was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
10	<b>Agency/Group/Organization</b>	Fargo Moorhead Coalition for Homeless Persons
	<b>Agency/Group/Organization Type</b>	Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The FMCHP was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.
11	<b>Agency/Group/Organization</b>	West Central Minnesota Continuum of Care (CoC)
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The West Central MN CoC was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.
12	<b>Agency/Group/Organization</b>	Small Business Development Center
	<b>Agency/Group/Organization Type</b>	Regional organization Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development General discussion
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The SBDC was consulted via email during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
13	<b>Agency/Group/Organization</b>	Immigrant Development Center
	<b>Agency/Group/Organization Type</b>	Business Leaders

<b>What section of the Plan was addressed by Consultation?</b>	Economic Development General discussion
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The IDC was consulted via email during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.

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

During the development of the 5-Year Plan, other agencies that were contacted included a low income rental agency, detox, elderly care, disability services, domestic violence and abuse services, county clinic, homeless healthcare, and surrounding governments. They were not consulted because they did not respond to requests for participation. In 2016, they were contacted again. Data and other information has been incorporated into the 2017 plan.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	West Central Minnesota Continuum of Care (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.
Affordable Housing Plan	Minnesota Housing Finance Agency	Minnesota Housing’s Affordable Housing Plan aligns with the goals of the 5-Year Plan and the each annual plan. Shared goals are affordable housing, creating homeownership opportunities, homebuyer education, and providing decent, safe, and sanitary living environments through home rehabilitation programs.
Youth at Risk of Homelessness	MN Dept. of Human Services	The goals of this plan overlap with the 5-Year Plan and the each annual plan. Shared goals are ending homelessness, preventing homelessness, and providing decent, safe, and sanitary living environments, particularly for youth.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional):**

This section summarized the consultation process with 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.

## **PR-15 Citizen Participation**

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

A majority of the in-depth citizen participation and consultation occurred during the development of the 5-Year Plan. 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 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.

For the 2017 Annual Action Plan, the citizen participation process included a community public meeting, a public hearing, service provider and agency outreach for updates, and a 30 day comment period. No one attended the community public meeting; # comments were received during the comment period.

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/ attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
1	Public Meeting	Non-targeted/ broad community	No attendance.	No comments.		
2	Public Hearing	Non-targeted/ broad community				
3	Newspaper Ad	Non-targeted/ broad community				
4	Internet Outreach	Non-targeted/ broad community				<a href="http://www.cityofmoorhead.com">www.cityofmoorhead.com</a>

**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 2017 along with a brief explanation of how federal funds will leverage additional resources (private, state, and local). Though resources increased slightly between 2012-2014, they have been decreasing since 2014.

#### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	208,577 estimated	150,000	40,038	398,615	208,577 150,000 <u>+ 40,038</u> 398,615/yr. (x5 yrs.) = 1,993,075 – 2 yrs. =	Program income is based on sporadic single family loan repayments. It fluctuates from year to year and estimation may be over or under actual.

#### Anticipated Resources

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 –accessible ramps) 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**

In the distant past, there were attempts to utilize publically owned land to address affordable housing needs, but addressing those needs was not possible in a way that also met timeliness.

**Discussion:**

CCBG 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; significant fluctuations would be addressed in future plan amendments.

## 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: \$238,500	Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	AH4 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$10,200	Public service activities for Low/Moderate Income Housing Benefit: 70 Households Assisted
3	AH5 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$0	Other: 20 Other
4	HL1 Homelessness	2015	2019	Affordable Housing Homeless		Affordable Housing Homelessness Services and Prevention	CDBG: \$30,000	Other: 1 Other
5	HL2 Homelessness	2015	2019	Homeless		Homelessness Services and Prevention	CDBG: \$2,200	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
6	SN1 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$0	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	NH1 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Non-Housing Community Development Needs	CDBG: \$9,800	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 300 Households Assisted
8	NH2 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Non-Housing Community Development Needs	CDBG: \$21,200	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Table 6 – Goals Summary

### Goal Descriptions

1	Goal Name	AH2 Affordable Housing
	Goal Description	
2	Goal Name	AH4 Affordable Housing
	Goal Description	
3	Goal Name	AH5 Affordable Housing
	Goal Description	Letters of Support/Technical Assistance/Certificates of Consistency to Governmental/Private Agencies seeking to reduce cost burden of low income households through certificate and voucher programs.

4	<b>Goal Name</b>	HL1 Homelessness
	<b>Goal Description</b>	Public facility improvement = Goal, 1 facility
5	<b>Goal Name</b>	HL2 Homelessness
	<b>Goal Description</b>	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 2012. 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.
6	<b>Goal Name</b>	SN1 Non-Homeless Special Needs Services
	<b>Goal Description</b>	Letters of Support/Technical Assistance/Certificates of Consistency: Support initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations.
7	<b>Goal Name</b>	NH1 Non-Housing Community Development Needs
	<b>Goal Description</b>	
8	<b>Goal Name</b>	NH2 Non-Housing Community Development Needs
	<b>Goal Description</b>	

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

Activities are direct responses to the needs assessment and market analysis in the 5-Year Plan. Priority areas include affordable housing, homelessness, non-homeless special needs, and non-housing community development. The following chart provides descriptions and expenditures of 2017 activities.

#	Project Name
1	Home Rehabilitation
3	Homebuyer Education
4	Opportunities Under Transit "OUT"
5	Tenant Education
6	Romkey Park Programming
7	Program Administration
8	Capital Improvements

**Table 8 – Project Information**

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

Allocation priorities were 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, and the lengthy, complex development process for new construction in which many funding partners are participating. Funds will be used citywide but projects that adhere to “smart growth” principles will be considered most favorably in order to make best use of public infrastructure.

## AP-38 Project Summary

### Project Summary Information

Table 9 – Project Summary

1	<b>Project Name</b>	Home Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	AH2 Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$238,500
	<b>Description</b>	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. 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.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A total of 9 low to moderate income households will benefit from the Single Family Home Rehabilitation Program.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Rehabilitation of existing housing stock for low to moderate income households.
2	<b>Project Name</b>	Homebuyer Education
	<b>Target Area</b>	
	<b>Goals Supported</b>	AH4 Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$10,200

	<b>Description</b>	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 will be low to moderate income persons. The program is approved by Minnesota Housing Finance Agency to qualify for first-time homebuyer assistance programs.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	70 low-moderate income households
	<b>Location Description</b>	Moorhead, Minnesota and Fargo, North Dakota
	<b>Planned Activities</b>	Create homeownership opportunity for 1,300 households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers.
<b>4</b>	<b>Project Name</b>	Opportunities Under Transit "OUT"
	<b>Target Area</b>	
	<b>Goals Supported</b>	HL2 Homelessness
	<b>Needs Addressed</b>	Homelessness Services and Prevention
	<b>Funding</b>	CDBG: \$1,500
	<b>Description</b>	Provide discounted bus pass voucher for persons who are homeless or extremely low income (less than 30% median income) and need transportation to and from employment or job training.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 extremely low income people
	<b>Location Description</b>	City-wide transportation
	<b>Planned Activities</b>	Provide discounted bus pass voucher for persons who are homeless or extremely low income.
<b>5</b>	<b>Project Name</b>	Tenant Education

	<b>Target Area</b>	
	<b>Goals Supported</b>	NH1 Non-Housing Community Development Needs
	<b>Needs Addressed</b>	Non-Housing Community Development Needs
	<b>Funding</b>	CDBG: \$9,800
	<b>Description</b>	Educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history. At least 51% of clients served by the City's resources will be low to moderate income persons.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 low-moderate income households
	<b>Location Description</b>	Moorhead residents/taught in Fargo, ND
	<b>Planned Activities</b>	Provide educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history.
6	<b>Project Name</b>	Romkey Park Programming
	<b>Target Area</b>	
	<b>Goals Supported</b>	NH2 Non-Housing Community Development Needs
	<b>Needs Addressed</b>	Non-Housing Community Development Needs
	<b>Funding</b>	CDBG: \$21,200
	<b>Description</b>	Recreation activity programming, meal program and/or activities for youth in low income neighborhoods conducted by Moorhead Parks & Recreation at 900 19th St. S. Participating youth range in age from 3-17 years; the predominant age of participants is under 12 years.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 low-moderate income people
	<b>Location Description</b>	900 19 St S
	<b>Planned Activities</b>	Provide recreational programming for 25 low to moderate income households in the Romkey Park Neighborhood.

7	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$71,715
	<b>Description</b>	Staff support for the planning, implementation, reporting and monitoring of CDBG resources.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
	<b>Location Description</b>	City Hall, 500 Center Avenue Moorhead, Minnesota
	<b>Planned Activities</b>	Program Administration
8	<b>Project Name</b>	Capital Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	HL1 Homelessness
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Capital repairs and improvements at emergency shelter(s). Capital project include general repairs, upgrades, and rehabilitation to building and property. Improvements will preserve building/property and enhance livability for shelter residents, staff, and visitors. Moorhead investment may be used as a match to leverage additional public and private funding to complete project. CDBG funds would be offered as a grant. CFR Part 570.201(c)
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeless shelter guests/residents.
	<b>Location Description</b>	Emergency homeless shelter(s)

	<b>Planned Activities</b>	Capital repairs and improvements at emergency shelter(s). Capital project include general repairs, upgrades, and rehabilitation to building and property.
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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 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, which requires income verification.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Romkey Park Neighborhood	5

**Table 10 - 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. Data shows that nearly 50% of Moorhead's households have income at or below 80% of the area median income (7,115 households out of 14,425). 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 31% of Moorhead's households are experiencing housing cost burden greater than 30% of their income and almost 14% are experiencing housing cost burden greater than 50% of their income. *[2009-2013 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% of the general population: 2010-2014 American Community Survey Census data)
- Black or African Americans who represent 15% of the local adult homeless population\* (2% of the general population: 2010-2014 American Community Survey Census data)
- Veterans who represent 9% of the local adult homeless population\* (6% of the general population: 2010-2014 American Community Survey Census data)
- People who have a disability or disabilities (11% of the general population 2009-2013 American Community Survey Census data)
- Immigrants and refugees

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

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	20
Non-Homeless	383
Special-Needs	0
Total	403

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	9
Acquisition of Existing Units	0
Total	9

**Table 12 - One Year Goals for Affordable Housing by Support Type**

**Discussion:**

All 2017 activities have a connection to affordable housing. A majority (67%) of Moorhead’s 2017 CDBG funds are planned for the rehabilitation of existing homeowner units. This activity assists not only in the preservation of existing housing stock, but also helps with housing affordability. Energy efficiency upgrades help reduce people’s utility costs (i.e., tight fitting doors and windows, double pane windows, new furnace or heating system –oil to gas, higher rated insulation). Also, performing maintenance now prevents more costly repairs later (i.e., replacing shingles to prevent a future full roof replacement, painting or replacing siding to protect the structure, repairing or bracing foundation walls to protect the whole structure, repair plumbing leaks to prevent damage to surrounding areas including structural). Safety and accessibility upgrades also help with housing affordability. For example, someone with a mobility impairment may need to choose more costly housing, built in accordance with the Americans with Disabilities (ADA) standards. Typically this is newer rental housing. The home rehabilitation program can keep a person in their home by retrofitting it to accommodate their needs.

Homebuyer Education fulfills a requirement needed to access state mortgage and down payment/closing cost assistance loans and the First-time Homebuyer Tax Credit through the Mortgage Credit Certificate program. Tenant Education helps tenants maintain their housing by understanding tenant and landlord rights and responsibilities. At least 51% of the people served by these two education programs must have low to moderate income.

Opportunities Under Transit (OUT) provides transportation to extremely low income individuals to find employment or attend employment training; employment is a critical component in the ability to maintain affordable housing.

Youth Programming at Romkey Park can benefit families in both the present and the future. Participation is free to low income households, which may help reserve funds for other expenses. Programming includes providing a safe play environment, tutoring, general support, and a small snack. This programming keeps children active, engaged, and better able to focus on school. If this program keep kids out of trouble and focused on doing well in school, housing affordability might not be an issue for future generations.

In 2014-2015 heating season, 4,727 households in the region received assistance with their heating or electric bill in West Central Communities Action Energy Assistance Program. The Crisis Program helped 1,482 households receive additional funds if they were experiencing a heating related emergency or a disconnect notice. The Energy Related Repair Program also helped with heating repairs. In 2015, 223 households were served. Lakes and Prairies also increased the financial literacy of 43 households by offering the Four Cornerstones for Financial Literacy course. In 2015, twelve households also increased their savings by receiving matched savings toward buying a home, completing and education, or starting or expanding a business. Access to these types of programs in the community helps residents maintain their housing and safety.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Moorhead Public Housing Agency (MPHA) reported a total of 181 public housing units in Moorhead. Public housing units are homes and apartments owned by the MPHA and available to low income households. Currently, there are 105 households on the waiting list for these units. The MPHA also offers housing vouchers through the Section 8 program, which reduce the monthly rent paid by tenants and allow for very low income households to obtain private sector housing. The MPHA reported 95 vouchers, 71 of which are funded and in use. In addition to the 71 vouchers, MPHA is administering vouchers from other public housing agencies for 40 families who have relocated to the area. Not all vouchers are currently being used for a few reasons: 1) voucher holders are unable to find housing where the voucher is accepted, 2) high rental rates, 3) and decreased voucher funding. In addition to the Section 8 program, MPHA operates other rental assistance programs that are very similar to Section 8 but funded by the state and area counties. These programs serve around 84 households and are targeted for people experiencing mental illness who are also on a wait list for the Section 8 program.

Clay County Housing and Redevelopment Authority (CCHRA) reports a total of 40 housing units in Moorhead and the Fargo Housing and Redevelopment Authority (FHRA) reports 184 voucher units in Moorhead. All funding is currently in use for the 360 Housing Choice Vouchers available through the CCHRA, 308 of these are being used in Moorhead. The CCHRA fully spends its annual federal funding award each year assisting low-income households. There is a waiting list that has been closed since March 2014, a total of 47 households who applied at that time or before are still on the waiting list. Applications are only accepted for HCVs when the waiting period is less than 2 years. CCHRA expects it will accept applications again in 2017. Most of the people on the waiting list are family households.

No applications are accepted for Homeless Vouchers because they use the Coordinated Assessment Referral & Evaluation System (CARES) to fill the vouchers. There are currently 53 vouchers for homeless households in use which are funded through West Central Continuum of Care (CoC) and available for use throughout West Central Minnesota; 44 are being used in Moorhead. There are three additional households still searching for units in Moorhead. A total of 58 (48 in Moorhead) out of 55 funded vouchers are in use under the Homeless to Housed Program. There are 12 additional households who have been issued vouchers and are searching for housing in Moorhead. A total of 15 out of 18 vouchers are being used under the HRA Cares for Kids program, 14 are being used in Moorhead. Three additional vouchers have been issued to families who are currently searching for housing in Moorhead.

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

- Provide technical assistance as needed (i.e., environmental reviews)
- Support and encourage Moorhead Public Housing Agency efforts to reduce the cost burden of low income households through certificate and voucher programs by providing letters of support and other technical assistance

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

Some of the activities that residents have participated in include a senior exercise program, the Golden Notes New Horizon Band, a smoking cessation seminar, caring for your pets in an apartment seminar, and craft classes.

Partnerships have included:

- Clay County & Redevelopment Authority
- Homeless Support and Prevention Advisory Board
- MATBUS Transit
- Meals on Wheels
- Lakes and Prairies Community Action Partnership
- Clay County Adult/Disability Services
- State Mental Health nurse
- CCRI –Creative Care for Reaching Independence
- Lakeland Mental Health
- Senior Connections
- Community Outreach Center –Mental Health Counseling –U of M Moorhead
- Successful Outcomes for Tenants and Landlord Committee (SOFTL)
- Clay County Public Health
- Coordinated Assessment Committee
- Coalition of Service Providers for the Elderly
- Sanford Health
- Valley Senior Services
- Minnesota Senior CEP Program
- Cass-Clay Program Coordinating Committee
- Newman Center
- Golden Notes New Horizon Band –Senior Band
- Clay County Veterans Service Office
- Vocational Rehabilitation
- Salvation Army
- Humane Society
- Clay County Seniors
- River Keepers
- Healthcare Equipment Recycling Organization (HERO)
- United Way of Cass-Clay
- Freedom Resource Center
- Churches United for the Homeless
- Moorhead Police Department
- Trinity Lutheran –Thanksgiving Meals
- Korsmo Funeral Home –Christmas meals/song
- Moorhead Christmas carolers
- Girl Scouts Christmas carolers
- Olivet Lutheran Church –Christmas meal
- Nativity Catholic Church –Christmas meal

- Golden Living Center
- AARP
- Active at Home Helpers
- American Red Cross
- Clay County Seniors provides information, assistance, and referral services to area seniors. In 2015, 350 senior households received food assistance through the Nutrition Assistance Program for Seniors (NAPS).

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

The Moorhead PHA is not designated as 'troubled'.

**Discussion:**

There are hundreds of people on the waiting lists for housing vouchers. There are also some vouchers for use in private sector housing which are not being used because of high rental rates, property owners/managers who will not accept vouchers, and/or because of decreased voucher funding. While not within the City of Moorhead's control, it is hoped that the number of rental subsidies available in Moorhead increases by at least 20 per year, or 100 over the five-year period. 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**

The Wilder Research Survey, a single night survey of homeless adults and their children in Fargo, ND and Moorhead, MN [October 22, 2015] has been conducted every three years since 2003. The most recent survey counted fewer homeless individuals than the previous survey. While this may indicate a reduction in homelessness, it may also mean that fewer people were located on the night of the survey or fewer people were willing to participate.

The study surveyed a total of 215 (148 adults) people experiencing homelessness in Moorhead; 75 were considered chronically homeless or experiencing homelessness for 12 months or more from the day there were surveyed or experienced at least 4 episodes of homelessness within three years from the day they were surveyed. While this single night survey shows that Moorhead homelessness has decreased from the previous survey, shelter system homelessness is increasing. Churches United for the Homeless is the only shelter in the Fargo-Moorhead community that houses families, which service providers think might be the reason for the increase, particularly since shelter homelessness has decreased in Fargo.

A total of 35% (75) of Moorhead homeless adults surveyed were without housing for more than a year. In the three months preceding the implementation of the Wilder Survey (August/September/October), over 31% (46) of those surveyed reported being turned away from a Moorhead shelter because it was full; 43% (20) of the people turned away ended up sleeping outdoors. Half of all the Moorhead adults surveyed (73) reported being on a waiting list for public housing, Section 8 housing, or some other type of housing that offers financial assistance, over a quarter (19) said they were on a waiting list for longer than 6 months. For those in Moorhead who were not on a waiting list, 10% (7) reported that they were unable to get on a waiting list because it was closed. For those in Moorhead with a voucher, 11% (16) said they did not use their voucher because they were unable to find a place that would accept it.

The average monthly income that Moorhead homeless individuals reported was \$651. The average amount they said they could afford for rent and utilities was \$364 (56% of their income). As many as 30% reported they could not pay anything for rent. The most common employment barriers reported by homeless adults in Moorhead were transportation, physical health, and lack of adequate childcare.

The Wilder Study collects a variety of data, including data on employment, income, service usage, benefits, children, health, education, domestic violence, abuse, ethnicity and race, and age. Although the study has been performed every three years since 2003, service providers are suggesting the 2015 study may be the last one now that the Coordinated Assessment Referral & Evaluation System (CARES) is being used, which allows for data retrieval at any time.

The West Central Minnesota Continuum of Care (CoC) also performs an annual point-in-time survey. The survey is conducted every January. In 2016, a total of 242 homeless people were surveyed. The

survey counted 34 people with a serious mental illness, 16 with a substance abuse disorder, and 66 were victims of domestic violence (more than doubled/30 victims of DV in 2014).

Lakes and Prairies Community Action Partnership, a local organization with a Family Homeless Prevention & Assistance Program (FHPAP), states that 48% (approx. 122) of households that were assisted in 2016 were seeking assistance for a housing-related crisis and wanted prevention services. The average number of households seeking services from Lakes & Prairies is 900 and only 256 are actually assisted. Lakes and Prairies reports that the number of families entering homelessness is on the rise.

In 2015, the following assistance was provided to their clients (Agency's 2015 Annual Report):

- 591 people obtained or maintained safe affordable housing
- 42 unaccompanied youth 21 and younger were housed through the Runaway and Homeless Youth Act
- 48 people that met the definition of Long Term Homeless were provided supportive services
- 225 households have been housed community wide using the Coordinated Assessment Referral & Evaluation System (CARES) – partially funded by Moorhead CDBG in 2015
- 59 people were enrolled in the Landlord Risk Mitigation Fund

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.

#### 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.

A total of 11% of Moorhead's population is 65 years or older and 7% have a self-care difficulty [*American Community Survey (2010-2014) US Census Bureau*]. More than 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 an increase in HIV cases by 24% among 20-29 year olds; 108 new cases

were reported in 2015 (concentrated throughout Minneapolis and St. Paul). The number of cases among drug injection users increased by 86% in 2015; 26 new cases were reported in 2015. Higher rates occur among men aged 20-39, men who have sex with men, white, non-Hispanic men, and Minneapolis-St. Paul residents. A total of 58% of the newly reported HIV cases were among people of color. African-born women made up more than half of all the new cases. African-American, non-Hispanic men made up more than a quarter of all new cases. [Minnesota Department of Health, [www.health.state.mn.us](http://www.health.state.mn.us), 2016]

Lakes and Prairies Community Action Partnership reported 157 victims of domestic violence in a one year reporting period (7/1/14 to 6/30/15). This number more than doubled, but was due to an increase in homeless program funding. Clay County HRA reported 10% of their clients are victims of domestic violence. The YWCA, a Fargo, North Dakota shelter for women and children, sheltered 1,484 women and children in 2015, more than half (55%) were fleeing domestic violence. A total of 87% have been victims of domestic violence.

The Moorhead Police Department reported the following calls from January-September 2016, explaining that calls for service are coded by dispatch according to what is being reported at the beginning of the call, but calls might actually be something other than what was reported, so numbers are not entirely reflective of the actual call. Below is are the total number and types of calls received:

- Domestic: 534 (decreased from 2015)
- Abuse: 494 (decreased from 2015)
- Assault: 189 (slight increase from 2015)
- Disturbance: 1,449 (increase from 2015)
- Threats: 166 (slight increase from 2015)
- Violation of Court Orders: 78 (decreased from 2015)
- 911 Hang-ups: 76 (decreased from 2015)
- Suicide calls: 357 (no data from 2015)

**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. 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.

**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 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.

**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**

The West Central Minnesota Continuum of Care (CoC) partners with regional mental health and family collaborative groups and prisons to assure practices and policies are in place and being utilized to avoid discharging someone into homelessness. On occasions when a person is discharged into homelessness, the CoC and partner agencies meet with institution staff to resolve the individual's situation and to strategize the prevention of future discharges into homelessness. Local medical facilities partner with shelters to provide onsite nursing staff. This has significantly decreased discharges from healthcare facilities into shelters and supports admittance into other more supportive environments (e.g., foster care, respite care, nursing homes, halfway house), particularly for those who need more intensive outpatient medical or mental healthcare. There are a number of transitional housing units in the

community that offer or connect their residents to support programs, particularly those returning from mental health institutions. Caseworkers often help clients find housing if they are homeless and follow up with regular home visits.

All of the following permanent supportive housing units require that residents have a disability (mental/physical/developmental). Clay County HRA has 40 project units and 93 vouchers for private market units currently under lease in Moorhead. Lakes and Prairies has 9 vouchers for scattered housing sites. Churches United has applied for grants to help build 43 units for individuals and families. Access of the Red River Valley has also constructed housing units in Moorhead with CDBG participation. The most recent was a twin home constructed in 2013. Access maintains ownership of these properties and utilizes them to serve persons with disabilities in a traditional neighborhood setting. They own a total of 7 units.

Clay County Social Services coordinates and manages special service needs for persons with physical and mental disabilities, frail elderly, and persons with mental illness, including those returning from mental and physical health institutions. Several contracted agencies provide care attendants and support services. There are 128 licensed adult foster care sites in Moorhead for people with developmental disabilities, mental illness, and chemical dependency. There are 103 Home and Community Based Services offering a community residential setting. There are 10 assisted living facilities in Moorhead that provide housing with customized living services for elderly and disabled who are at risk of nursing facility placement. Several other apartment complexes in Moorhead also provide assisted living services. There are two residential treatment facilities that provide housing for chemically addicted adults. The county has other in-home services including case management for people with serious mental illness. There is no housing in Moorhead specifically designated to serve persons with HIV/AIDS. Minnesota provides statewide family homeless prevention and assistance funds. These funds provide one time mortgage payments, one time or short-term rental assistance, and energy assistance funds for those who are at-risk of homelessness or to immediately re-house households with minimal barriers and vulnerability. Access to this program is through Coordinated Assessment Referral & Evaluation System (CARES).

**Discussion:**

## **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 (Clay County HRA report 1-bedroom and 4-bedroom units are sought. MPHA reports that 2-bedrooms are also requested often.)
- 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.

### **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.

### **Actions planned to develop institutional structure**

The City of Moorhead Planning and Neighborhood Services 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:

All estimated program income to be received before the start of the next program year has been programmed in 2017 and is required to be spent prior to drawing on entitlement funds. Moorhead has no section 108 loans, urban renewal settlements, or float funded activities. There are no designated urgent need activities in Moorhead.

#### 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
<b>Total Program Income:</b>	<b>0</b>

#### 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.	85.00%

#### Discussion:

The 2017 Action Plan is designated as year 1 of a 3 year overall benefit period consisting of 2017, 2018, and 2019. CERTIFICATIONS

2017 Action Plan 63

## Appendix - Alternate/Local Data Sources

1	<p><b>Data Source Name</b> Wilder Survey October 22, 2015</p>
	<p><b>List the name of the organization or individual who originated the data set.</b> Wilder Research</p>
	<p><b>Provide a brief summary of the data set.</b> The data is collected throughout the Fargo, ND-Moorhead, MN area. The study includes counts and estimates of the number of people who are homeless, and a survey of homeless people. The study is an independent initiative of Wilder Research in partnership with public and private funders and in-kind support from service providers throughout the state.</p>
	<p><b>What was the purpose for developing this data set?</b> The purpose of the survey is to provide a snapshot or point-in-time count and survey of people experiencing homelessness in the Fargo, ND-Moorhead, MN area. It is useful for planners, policymakers, service providers, and others.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> One day, October 22, 2015</p>
	<p><b>Briefly describe the methodology for the data collection.</b> The survey involves more than 1,000 volunteers who interview individuals and families living in shelters, transitional housing programs, drop-in service locations, and non-shelter locations such as encampments and abandoned buildings.</p>
	<p><b>Describe the total population from which the sample was taken.</b> The total population of the Fargo, ND-Moorhead, MN MSA in 2012 was 216,312 (American Community Survey 2012 1 year Estimate).</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> Women accounted for 49.6% of the population, men were 50.4%. The median age was 32.1. The racial composition was 91.3% White, 2.1% Black or African American, 1.2% American Indian or Alaska Native, 2% Asian, 0.2% Native Hawaiian or Other Pacific Islander, and 2.7% were two or more races; 2.7% of all races combined were Hispanic or Latino. A total of 571 people were interviewed; 151 people in Moorhead.</p>
2	<p><b>Data Source Name</b> West Central Minnesota Annual Homeless Count</p>

	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>West Central Minnesota Continuum of Care</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The data is collected throughout the Clay County, MN area. The study includes counts and estimates of the number of people who are homeless. The study is required by HUD each January.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of the survey is to provide a snapshot or point-in-time count and survey of people experiencing homelessness in Clay County, MN.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>January 2014</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p><i>CoC</i></p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The total population of Clay County, MN in 2013 was 58,999 (US Census 2013 Population Estimates).</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Women accounted for 49.6% of the population, men were 50.4%. The median age was 32.1. The racial composition was 92.6% White, 1.4% Black or African American, 1.4% American Indian or Alaska Native, 1% Asian, 0.1% Native Hawaiian or Other Pacific Islander, and 2.6% were two or more races; 3.6% of all races combined were Hispanic or Latino. A total of 210 people were interviewed.</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>Moorhead Community Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>City of Moorhead</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Community Needs Assessment and Fair Housing Inquiry</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To encourage citizen participation and identify areas of need.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>August 15-31, 2014</p>

	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Distributed survey to service providers (i.e., mental health facilities, public housing agency, workforce center, colleges, etc.) to circulate among the community. Available in paper format and online. Advertised through eNotification/email, website, word of mouth, social media, and physical distribution.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Survey was open to all people in the Fargo-Moorhead community.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>86% of respondents were White, 5% African American/Black, 1% Asian, 5% American Indian/Alaska Native, and 4% some other multi-racial. 95% were non-Hispanic, 5% were Hispanic. 45% of respondents earned 80% or less of the area median income. 46% of the respondents were between the ages of 25-44. 75% were Moorhead residents. 499 respondents completed the survey.</p>

Appendix A: MATBUS New Routes & Added Evening Hours

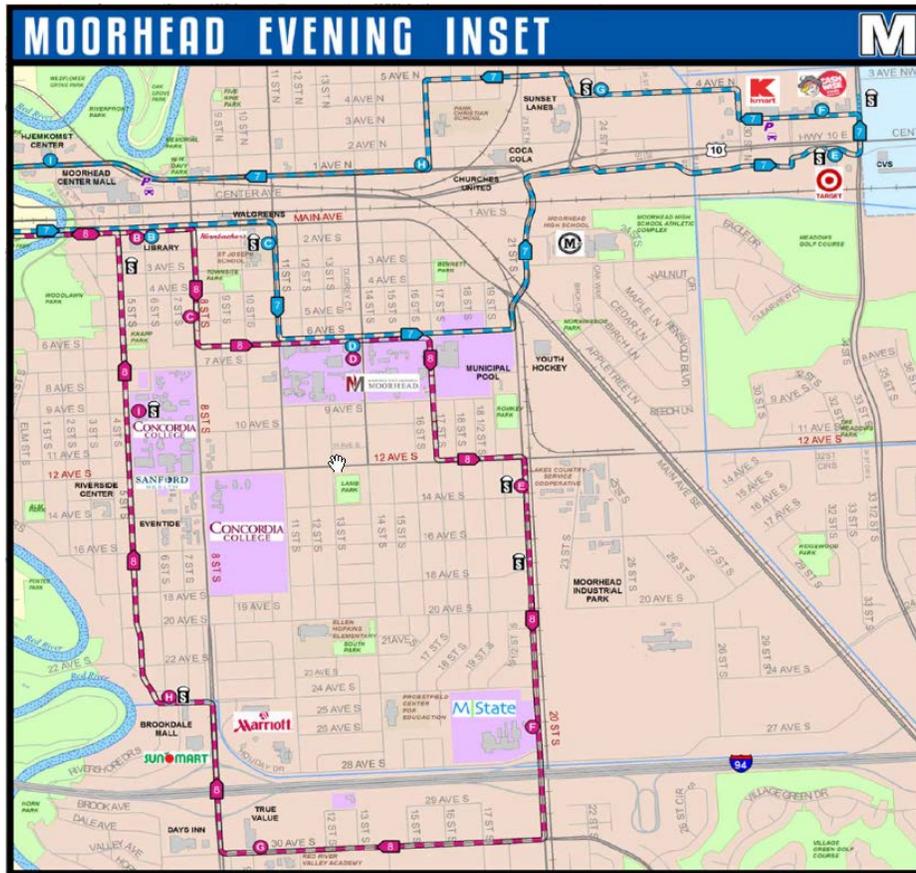


Route 6: Dilworth



Route 9: South Moorhead

Appendix A Continued: MATBUS New Routes & Added Evening Hours



Evening Routes

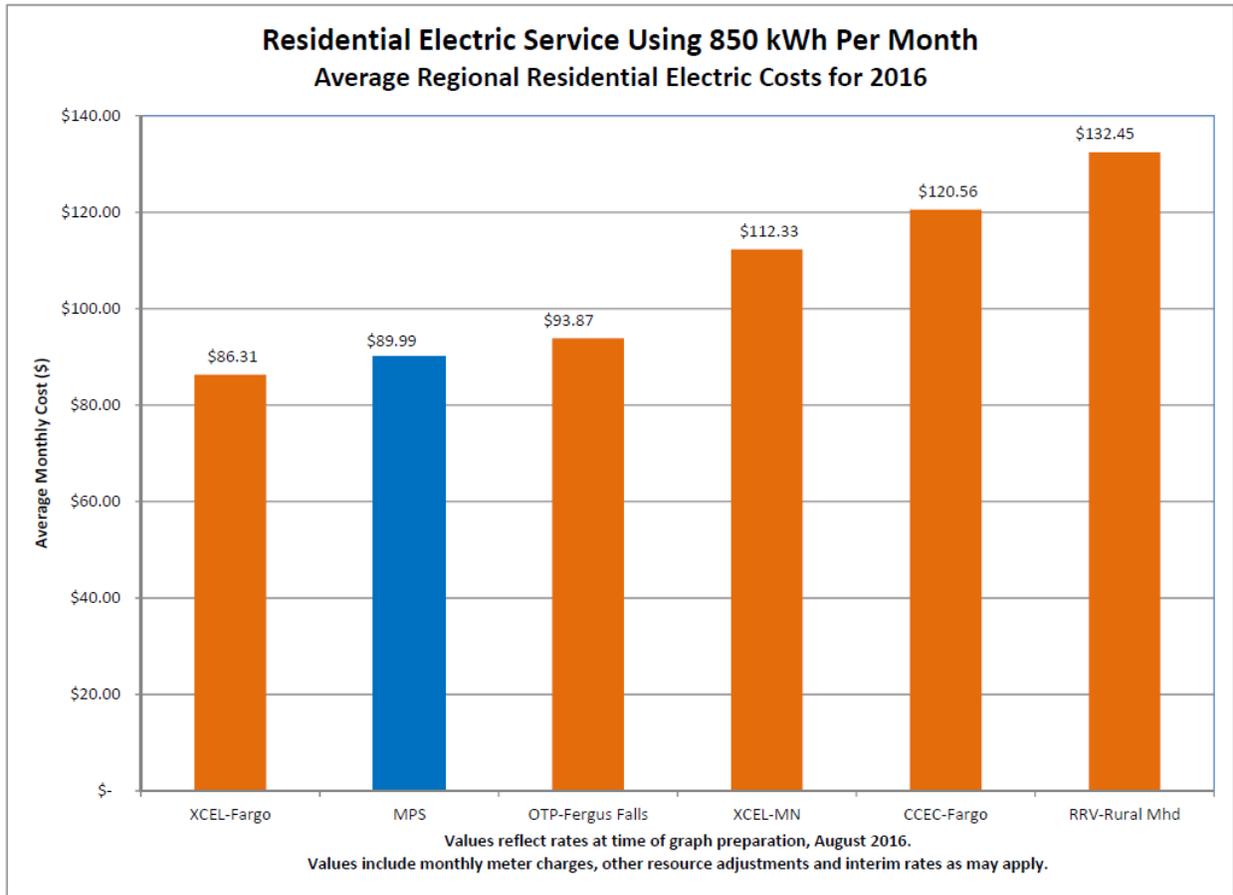
LinkFM

- circulator route connecting the downtowns of Fargo and Moorhead
- operates Monday-Friday 7:00am-7:00pm, Saturday 10:00am-5:00pm
- fare free
- a continuous loop that begins and ends at the Moorhead Center Mall
- arriving at each stop every 12-15 minutes
- 10 designated stops along 1st Ave and NP/Center Ave
- transfers allowed onto other MATBUS routes
- visit [GoLinkFM.com](http://GoLinkFM.com) for more route info

*the downtowns' fun, fast and free link!*

Link FM

## Appendix B: Regional Residential Electric Rates 2014



# Appendix C: Public Notice Newspaper Advertisement

**Notice of Public Hearing & Comment Period  
Proposed 2017 Action Plan, Budget, and Amendment to Existing Activity Budget  
Community Development Block Grant (CDBG) Program**

The City of Moorhead has prepared a draft version of the 2017 Annual Action Plan for Housing and Community Development for the Community Development Block Grant (CDBG) Program. The priorities established within the draft plan result from citizen participation in the development of the 2015-2019 5-Year Plan and an August 24, 2016 community meeting. Tools included a community survey, consultations with area agencies identifying assets and needs, and analysis of Census and other statistical data. Activities identified in the proposed plan include, home rehabilitation including energy efficiency improvements, transportation opportunities to address homelessness prevention, housing education for tenants and homebuyers, and opportunities for children and youth. The City's 5-Year priorities include affordable housing, activities to end homelessness, assist special needs populations, and address non-housing community development needs.

**2017 Action Plan Summary**

During the 2017 program year, the City of Moorhead estimates the following resources to be available:

- \$208,577.00 – 2017 Community Development Block Grant (CDBG) allocation from HUD (estimated)
- \$150,000.00 – 2017 Program Income (estimated)
- \$40,038.00 – 2016 Unobligated Funds at 2016 Year-End (estimated)
- Total = \$398,615.00**

Other leverage resources are anticipated during 2017 to address needs identified within the Consolidated Plan from Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, West Central Initiative, United Way, and others.

Activity	Description	Budget
Program Administration	Staff support for planning, implementation, reporting, and monitoring of CDBG resources.	\$71,715
Capital Improvements – emergency homeless shelters	Capital repairs and improvements at emergency shelter(s). Capital project include general repairs, upgrades, and rehabilitation to building and property. Improvements will preserve building/property and enhance livability for shelter residents, staff, and visitors. Moorhead investment may be used as a match to leverage additional public and private funding to complete project. CDBG funds would be offered as a grant. (\$25,000 Contract Amount/up to \$5,000 Program Administration) CFR Part 570.201(c)	\$30,000
Home Rehabilitation Loan Program (9-10 loans + emergency loans)	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. 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 with priority for life safety emergency loans. The program is administered by the City of Moorhead. Eligible activity in accordance with CFR Part 570.202(a)(1). National Objective: Activity benefiting low and moderate income persons. Program administration included.	\$238,500
Public Services  Eligible activities in accordance with CFR Part 570.201(e). National Objective: Activity benefiting low and moderate income persons.	<b>Homebuyer Education:</b> 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. Budget \$10,200 (\$9,600 Contract/\$600 Program Administration) <b>Tenant Education:</b> Educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history. At least 51% of clients served by the City's resources must be low to moderate income persons. This is a metropolitan area wide program offered by Southeastern North Dakota Community Action Agency. Budget \$9,800 (\$9,600 Contract/\$200 Program Administration) <b>Recreation Program –Romney:</b> Recreation activity programming, meal program and/or activities for youth in low income neighborhoods conducted by Moorhead Parks & Recreation at 900 19 <sup>th</sup> St. S. Participating youth range in age from 3-17 years; the predominant age of participants is under 12 years. Budget \$21,200 (\$21,000 program/\$200 Program Administration) <b>Opportunities Under Transit ["OUT"] Transportation Initiative:</b> 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 two times per year per participant. The program will be administered by Metro Area Transit, 701.476.6782. Budget \$2,200 (\$2,000 program/\$200 Program Administration)	\$48,400
Contingency Funds	Funds held in contingency for issues which may arise during the program year.	\$15,000

**Potential Adjustments to Activities & Budget**

- Program income less than estimated will reduce the amount of funds available for activities and may require a plan amendment with public notification
- Program income more than estimated will be directed to blight removal activities
- Funds allocated to home rehabilitation projects not underway by June 30, 2017 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

**Summary of Proposed Amendment to Existing Activity Budget**

**Blighted/Hazardous Property Clearance (IDIS Activity #332).** In order to clear additional blighted property, it is proposed to increase the budget from \$214,289 to \$330,889.00 (\$156,655.6 already committed). May include any of the following clearance and remediation activities: acquisition, environmental remediation, clearance, demolition, and relocation benefits to qualified tenants or owners as required by the state or federal law. HUD National Objective: Slum & Blight Removal Spot Basis [24 CFR Part 570.208 (b)(2)]

**Priorities –** Hazardous structures and nonconforming use residential properties in deteriorated condition along the Main Avenue corridor and/or in residential neighborhoods under the City's abatement authority when owner has not complied.

**Comments & Suggestions**

The 2017 draft plan and activity amendment is available online at [www.cityofmoorhead.com](http://www.cityofmoorhead.com) (type "CDBG plan" in search bar) or by contacting the Planning and Neighborhood Services Department at the address below.

Comments and suggestions from the public are encouraged through a public comment period and/or at the public hearing (schedule below). In advance of the public hearing, alternative formats of this information or accommodation for persons with disabilities or limited English proficiency will be made upon request (10 hours notice is required). To make arrangements for services, call 218-299-5434; for TDD/Relay service dial 711.

**30-Day Public Comment period:** October 20 through November 18, 2016

**Send written comments or phone:** City of Moorhead,  
Planning and Neighborhood Services,  
Attn. CD Program Administrator,  
PO Box 779, Moorhead MN 56561  
218.299.5434

**Public Hearing:** Monday, November 14, 2016 - 5:45 pm  
First Floor City Council Chambers  
500 Center Avenue, Moorhead MN 56560

**Final Council Consideration:** Monday, December 12, 2016 – 5:30 pm

F1620/1110-1

## **Appendix D: Citizen Participation Plan**

### **City of Moorhead**

#### **Community Development Block Grant - Citizen Participation Plan**

The City of Moorhead encourages citizen participation in all aspects of government, and particularly through its Community Development Block Grant process.

#### **Access to Meetings**

In accordance with City policies, all public hearings are advertised and published in the official newspaper of the City at least ten days prior to the hearing date. Meetings are held in fully accessible locations and special services and auxiliary aids are offered to those with mobility, vision, or hearing impairments. Translator services are also available upon request by non-English speaking persons. Moorhead City Council meetings are public meetings held on regularly scheduled dates each month. CDBG hearing notices are also forwarded to the Moorhead Public Housing Agency and Moorhead Public Library for posting on bulletin boards and in elevators of public housing facilities.

In addition to newspaper publication, the City of Moorhead invites participation by local housing and supportive service providers within the City to participate in and provide information for the Consolidated Plan by direct mailings to these agencies. All publications invite review and comments by interested persons by phone, in writing, or at public hearings and meetings.

#### **Access to Information**

Upon request, non-privacy protected information with regard to CDBG programs and other City activities are provided at no cost to any citizen requesting the information. Files are maintained for a minimum of five years regarding CDBG projects and expenditures and are available for review in the Community Services Department office at Moorhead City Hall during regular business hours.

#### **Technical Assistance**

The City of Moorhead Community Services Department staff is willing to provide information and technical assistance to low-income groups wishing to develop proposals for housing and community development grant funding to HUD, Minnesota Housing Finance Agency, City of Moorhead program offerings, and others as would benefit the community.

#### **Public Hearings/Meetings**

Public hearings regarding CDBG funding will be held at the following points during the program year:

- Development of the Consolidated Annual Performance and Evaluation Report
- Prior to publishing the Consolidated Plan for comment
- Prior to submission of the Consolidated Plan

- As needed for Consolidated Plan Amendments

The meetings are held at Moorhead City Hall or other community locations, which are fully accessible to persons with disabilities and are published in the official newspaper of the City, printed on the Moorhead City Council meeting agenda, and listed on Moorhead Cable Access Television meeting announcements.

### **Publication of the Consolidated Plan**

The City of Moorhead publishes a summary of its Consolidated Plan so that citizens have an opportunity to review it and provide comments. Copies of the Consolidated Plan are available for review at the Moorhead Public Library and the Moorhead Community Services Department office and mailed to all citizens who request them at no cost. Alternative formats of the Consolidated Plan, this Citizen Participation Plan, and related publications will be made accessible to persons with disabilities upon request.

### **Response to Citizen Comments**

Comments regarding the Consolidated Plan, amendments to the Plan, and performance reports are forwarded to the Moorhead City Council and subsequently to HUD. The City of Moorhead responds to written citizen complaints and grievances within 15 days of receipt.

### **Displacement**

The City of Moorhead will minimize displacement of all persons resulting from its CDBG program activities and will follow the Uniform Relocation Act standards in the event of displacement resulting from its CDBG program activities.

### **Performance Reports**

Annual performance reports will be completed by the City of Moorhead each program year and an opportunity for review of the Performance Report will be made known through newspaper publication of a 25 day comment period. A community meeting will be held during the comment period. Copies of the Performance Report will be available for review at the Moorhead Public Library and the Moorhead Community Services Department office and mailed, at no cost, to all citizens who request them.

### **Amendments to the Consolidated Plan**

New activity categories or fluctuations in expenditure exceeding the greater of \$5,000 or more than 25% of an approved activity budget will constitute a substantial amendment to the Consolidated Plan. In the event of a substantial amendment, citizens will be notified through publication of a description of the amendment in the official newspaper of the City thirty days prior to enacting the change. The notification will encourage citizen participation through a community meeting and a public hearing before the Moorhead City Council prior to submission of the amendment to HUD.

## Definitions

**Area agency** –Service provider, business, institution providing services to Moorhead residents.

**Chronic homelessness** –Experiencing homelessness for at least 1 year or at least 4 times in the past 3 years.

**Local service provider** –Agency, business, institution providing services to Moorhead residents.

**Long term homelessness** –See Chronic homelessness.

**Permanent supportive housing** –Affordable housing with support services, typically for previously homeless households with a member who has a physical or mental disability.

## Abbreviations

<b>HUD</b>	US Department of Housing and Urban Development
<b>CDBG</b>	Community Development Block Grant
<b>CoC</b>	Continuum of Care
<b>FMCHP</b>	Fargo Moorhead Coalition for Homeless Persons
<b>MPHA</b>	Moorhead Public Housing Agency
<b>MPS</b>	Moorhead Public Service
<b>CCHRA</b>	Clay County Housing and Redevelopment Authority
<b>CARES</b>	Coordinated Assessment Referral & Evaluation System

Application for Federal Assistance SF-424		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>* If Revision, select appropriate letter(s):</b> _____ <b>* Other (Specify):</b> _____
<b>* 3. Date Received:</b> _____	<b>4. Applicant Identifier:</b> B-17-MC-27-0004	
<b>5a. Federal Entity Identifier:</b> _____	<b>5b. Federal Award Identifier:</b> _____	
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> _____	<b>7. State Application Identifier:</b> _____	
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> City of Moorhead		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 41-6005386	<b>* c. Organizational DUNS:</b> 0853575070000	
<b>d. Address:</b>		
<b>* Street1:</b> 500 Center Ave	_____	
<b>Street2:</b>	_____	
<b>* City:</b> Moorhead	_____	
<b>County/Parish:</b>	_____	
<b>* State:</b>	MN: Minnesota	
<b>Province:</b>	_____	
<b>* Country:</b>	USA: UNITED STATES	
<b>* Zip / Postal Code:</b> 56561-0779	_____	
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> Planning/Neighborhood Services	<b>Division Name:</b> Neighborhood Services	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> _____	<b>* First Name:</b> Tia	_____
<b>Middle Name:</b> _____	_____	
<b>* Last Name:</b> Braseth	_____	
<b>Suffix:</b> _____	_____	
<b>Title:</b> Community Development Program Administrator		
<b>Organizational Affiliation:</b> City of Moorhead		
<b>* Telephone Number:</b> 218-299-5375	<b>Fax Number:</b> _____	
<b>* Email:</b> tia.braseth@cityofmoorhead.com		

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

United States Department of Housing and Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14-218

CFDA Title:

**\* 12. Funding Opportunity Number:**

B-17-MC-27-0004

\* Title:

Community Development Block Grant

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

Single family home rehabilitation loans, public services including youth after school and summer park programming, homebuyer/tenant education, and property acquisition for housing (e.g., Habitat).

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="222,292.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text" value="40,038.00"/>
* f. Program Income	<input type="text" value="150,000.00"/>
* g. TOTAL	<input type="text" value="412,330.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

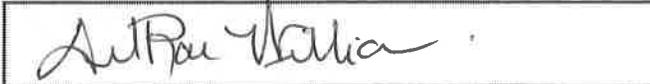
**Authorized Representative:**

Prefix:  \* First Name:   
Middle Name:   
\* Last Name:   
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

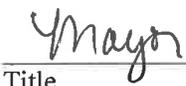
**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

  
Signature of Authorized Official

8/4/17  
Date

  
Title

## Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2017, 2018, 2019 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

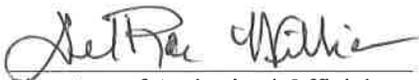
**Excessive Force** -- It has adopted and is enforcing:

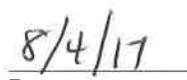
1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
Signature of Authorized Official

  
Date

  
Title

## **APPENDIX TO CERTIFICATIONS**

### **INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:**

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.



# Mayor and Council Communication

December 12, 2016

Page 1 of 2

**SUBJECT:** \*Community Development Block Grant (CDBG): 2017 Action Plan - Final Consideration

**RECOMMENDATION:** The Mayor and City Council are asked to consider adoption of the 2017 Community Development Block Grant (CDBG) Annual Action Plan for programming and expenditure of CDBG funds from the US Department of Housing and Urban Development.

**BACKGROUND / KEY POINTS:** The 2017 Annual Action Plan is consistent with the approved 5-year Consolidated Plan (2015–2019). The draft Plan is posted on the City of Moorhead’s website.

The following actions required by the City’s CDBG Citizen Participation Plan were conducted in conjunction with the 2017 CDBG Annual Action Plan:

Public meeting advertisement	August 11, 2016
Public meeting	August 24, 2016
Public comment period/hearing advertisement	October 20, 2016
Comment Period	October 20 – November 18, 2016
Public Hearing	December 12, 2016

No public comments were received at the hearing or during the 30-day comment period.

**Potential Adjustments to Activities & Budget**

- Program income less than estimated will reduce the amount of funds available for activities and may require a plan amendment with public notification
- Program income more than estimated will be directed to blight removal activities
- Funds allocated to home rehabilitation projects not underway by June 30, 2017 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

**Summary of Proposed Amendment to Existing Activity Budget**

**Blighted/Hazardous Property Clearance (IDIS Activity #332).** In order to clear additional blighted property, it is proposed to increase the budget from \$214,289 to \$330,889.00 (\$156,65.56 already committed). May include any of the following clearance and remediation activities: acquisition, environmental remediation, clearance, demolition, and relocation benefits to qualified tenants or owners as required by the state or federal law. HUD National Objective: Slum & Blight Removal Spot Basis [24 CFR Part 570.208 (b)(2)]

**FINANCIAL CONSIDERATIONS:**

The 2017 revenue projection is based on the following:

- **\$208,577.00** – 2017 Community Development Block Grant (CDBG) allocation from HUD (estimated)
- **\$150,000.00** – 2017 Program Income (estimated)
- **\$40,038.00** – 2016 Unobligated Funds at 2016 Year-End (estimated)

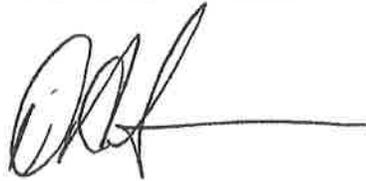
**Total = \$398,615.00**

Generally, CDBG awards have decreased over the past 15 years. Though HUD has provided guidance on estimating annual award amounts, the actual award may be greater or less than what is projected. Significant fluctuations would be addressed in a future plan amendment.

**VOTING REQUIREMENTS:** Three-Fourths of Council (6)

*Disclaimer: Voting requirements may be subject to changes in the law, parliamentary procedural matters, or other unforeseen issues. The City Attorney provides opinion on questions of voting requirements in accordance with the Moorhead City Code, Minnesota State Statutes, and parliamentary procedure.*

Respectfully Submitted:



David Schmidt  
Interim City Manager

**Department:** Planning and Neighborhood Services  
**Prepared by:** Tia Braseth, Community Development Program Administration

**Attachments:** Draft Resolution

**RESOLUTION 2016-1212-B**

**Community Development Block Grant (CDBG): 2017 Action Plan - Final Consideration**

WHEREAS the City of Moorhead receives Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, in compliance with federal regulations and consistent with its Five-Year Consolidated Plan for Housing and Community Development (2015–2019), the City of Moorhead has prepared its 2017 Annual Action Plan as a guide for investment of CDBG and other housing and community development resources that may be available to address the needs of low to moderate income persons in Moorhead; and

WHEREAS, the City of Moorhead has conducted a citizen participation process including publication of a draft 2017 annual action plan, community public meeting, public hearing, and 30-day comment period; and

WHEREAS, CDBG Activity #332 Blighted/Hazardous Property Clearance budget is amended from \$214,289 to \$330,889.00 in order to clear additional blighted property.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Moorhead, Minnesota that the Mayor and City Manager are herein authorized and directed to submit the 2017 Annual Action Plan to HUD and enter into and execute contracts and other documents necessary to effectuate activities identified in the 2017 Annual Action Plan.

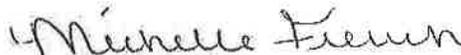
PASSED: December 12, 2016 by the City Council of the City of Moorhead.

APPROVED BY:



DEL RAE WILLIAMS, Mayor

ATTEST:



MICHELLE FRENCH, City Clerk