



**2015-2019 Consolidated Plan & 2015 Annual Action Plan
Community Development Block Grant**

City of Moorhead
500 Center Avenue
PO Box 779
Moorhead, MN 56561





December 9, 2015

Robert Kosloski
U.S. Department of Housing and Urban Development
Community Planning and Development
920 Second Avenue South, Suite 1300
Minneapolis, MN 55402-4012

Re: 2015 Annual Action Plan Amendment

Dear Mr. Kosloski,

On December 7, 2015, the Moorhead City Council approved an amendment to the 2015 Annual Action Plan. The amendment adds a new activity, Blighted/Hazardous Property Clearance. The City held a public comment period from November 5, 2015 to December 4, 2015 and a public hearing was conducted on November 23, 2015. The advertisement is enclosed for your information. The activity will be added and the plan will be updated in IDIS. Please call me at (218) 299-5375 if you have questions.

Sincerely,

Tia Braseth
Community Development Program Administrator

Enclosures: Advertisement

RESOLUTION 2015-1207-A

2015 Community Development Block Grant (CDBG) Annual Action Plan Amendment - Final Council 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, the following 2015 CDBG activity is herein adopted as an amendment to the 2015 Annual Action Plan:


- Blight & Hazardous Property Clearance

WHEREAS, the City of Moorhead has conducted a citizen participation process including a public hearing and 30-day comment period and the Mayor and Council have considered any public comments received relative to the 2015 Action Plan Amendment.

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 amended 2015 Action Plan to HUD.


PASSED: December 07, 2015 by the City Council of the City of Moorhead.

APPROVED BY:



DEL RAE WILLIAMS, Mayor

ATTEST:



MICHELLE FRENCH, City Clerk

**Notice of Public Hearing &
Public Comment Period
2015 Annual Action Plan
Amendment for Housing and
Community Development
Community Development Block
Grant (CDBG) Program**

The City of Moorhead is considering an amendment to its Community Development Block Grant (CDBG), a grant awarded to the City by the U.S. Department of Housing and Urban Development (HUD). Following a public comment period and subsequent City Council action on December 7, 2015, a recommendation regarding this amendment will be forwarded to HUD for their consideration and approval. All citizens are welcome to submit comments at any time during the public comment period or at the public hearing. In advance of the public hearing, alternative formats of this information and accommodation for persons with disabilities will be made upon request (10 hour notice is required). To make arrangements for services call 218-299-5434; for TDD/Relay service dial 711.

Public Comment Period:
November 5, 2015 to December 4, 2015

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 23, 2015 - 5:45 p.m.

Electronic Comments: www.cityofmoorhead.com/cdbgcomments

**Summary of Proposed
Amendment:**

New Activity – Blighted/Hazardous Property Clearance. 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.

Financial – It is estimated that approximately \$137,000 CDBG resources will be available for this activity. Any additional program income received in 2015 will be used for this activity.

Actual amount available to date: \$90,717

Estimated additional amount by year end: \$46,283

Total estimated amount available to be programmed: \$137,000

Any 2015 unallocated resources not obligated to Blighted

Property Clearance on or before April 30, 2016 will be reallocated to the Single Family Home Rehabilitation Loan Program.

Comments and suggestions from the public are encouraged during the public comment period and/or at the public hearing (schedule above). 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.

Published November 5, 2015

F1105-1

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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.

In preparation of Moorhead's 2015-2019 Consolidated Plan, both qualitative and quantitative data was used to determine priority needs and principal investment areas for CDBG funds. This process was completed through consultations with local services providers/agencies, a Moorhead Community Survey, and statistical data. This Executive Summary is a result of those planning efforts.

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

According to 2013 US Census Data, Moorhead has a population of 39,398 people and is included in the Fargo-Moorhead Metropolitan Statistical Area (MSA), which has an overall population of 223,490 people [2013 American Community Survey, US Census Bureau]. The City has prepared this plan 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 include housing needs, public housing, homeless needs, non-homeless special needs, and non-housing community development needs; objectives and outcomes are outlined in the charts provided.

A. Housing Needs

The most common housing need reported in Moorhead is a shortage of affordable housing stock. The existing housing stock does not fully meet the needs of the community, specifically low income households. Data shows over 51% of Moorhead's households have income at or below 80% of the area median income. 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." Over 67% of Moorhead households are experiencing housing cost burden greater than 30% of their income [2007-2011 Comprehensive Housing and Affordability Strategy (CHAS) dataset (see charts in Consolidated Plan)].

Based on the data and consultations, the populations or household types more affected than others by housing problems are low income households including:

- 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 27% of the local adult homeless population (0.6% of the general population -2010 Census data)
- Black or African Americans who represent 14% of the local adult homeless population (2% of the general population -2010 Census data)
- Veterans who represent 12% of the local adult homeless population (0.6% of the general population -2009-2013 American Community Survey Census data)
- People with a disability

Priority HOUSING Needs	Goal (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Affordable Rental Housing: Rehabilitate Existing or Construct New	15	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	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	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	Goal (#)	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

Moorhead Public Housing Agency (MPHA) reports a total of 178 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 183 households are on the waiting list for these units; 93% are waiting for a 1-bedroom unit. The MPHA also offers housing vouchers, 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, 70 of which are funded and in use. 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.

Clay County Housing and Redevelopment Authority reported 413 households on their housing voucher waiting list. Most of their vouchers are based in Moorhead where there are 332 tenant-based vouchers and 29 project based vouchers. The Fargo Housing and Redevelopment Authority had 167 vouchers used in Moorhead in 2014 including 6 HUD Veterans Administration Supportive Housing (VASH) vouchers.

Priority PUBLIC HOUSING Needs	Goal (#)	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.	-	-	-

Priority PUBLIC HOUSING Needs	Goal (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
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, 25 2012], indicates that homelessness is increasing in the Fargo Moorhead community. A total of 250 (185 adults) people were experiencing homelessness in Moorhead on October 25, 2012; 48 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. Lakes and Prairies Community Action Partnership, a local organization with a Family Homeless Prevention & Assistance Program, states that 700 households annually seek their assistance for a housing-related crisis. In 2013, a total of 208 households actually received assistance. Most clients are family households and 65% of all households assisted are seeking homeless prevention services.

In the Wilder Survey, 57% (103) of homeless adults surveyed were without housing for more than a year and 63% (114) were on a waiting list for a Section 8 voucher or subsidized housing; 10% (18) had a voucher they could not use because they were unable to find housing that would accept the voucher. Most of the men reported the need for a 0-1 bedroom unit and almost half the women needed 2+ bedroom units. A total of 86% (156) of the homeless adults surveyed reported they could not pay more than \$500 per month for rent and a majority of available rentals units exceed that amount.

There are various reasons why people leave their housing and are unable to secure different housing. Men reported losing their housing due to a job loss or reduction in work hours, unaffordable rent, eviction, chemical dependency problems, incarceration, rehabilitation or treatment, problems with roommates, and because of someone else’s chemical dependency problems. Women reported mostly the same reasons as men: unaffordable rent, problems with roommates or visitors, job loss or reduction in work hours, eviction, someone else’s chemical dependency problems, a breakup with a spouse or partner, and to flee an abusive relationship. People who are unable to secure different housing after

leaving their last housing report their reasons: lack of job or income, credit problems, criminal background, unaffordable housing, and costs related to processing rental applications.

Priority HOMELESS Needs	Goal (#)	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 subpopulations that may need housing or other supportive services 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.

Over 11% of Moorhead’s population is 65 years or older and more than 10% has a self-care difficulty [*American Community Survey (2008-2012) US Census Bureau*]. Less 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 independent living difficulty, and the third is an ambulatory difficulty.

Specific characteristics of the local HIV/AIDS population are not available, but throughout the United States and Minnesota, gay and bisexual men, African Americans (particularly women), foreign-born men, and drug injection users are disproportionately impacted by HIV/AIDS; those under the age of 24 are impacted the most. [*Minnesota AIDS Project 2012 Annual Report*]

In the 2014 Point in Time count performed by West Central Minnesota Continuum of Care (CoC), a total of 249 homeless people surveyed had a serious mental illness, 22 had a substance abuse disorder, and

30 were victims of domestic violence. Lakes and Prairies Community Action Partnership reported 73 victims of domestic violence in a one year reporting period (7/1/13 to 6/30/14). The Wilder Survey counted 32 victims of domestic violence, 13 men and 19 women. Clay County HRA reported 10% of their clients are victims of domestic violence. The YWCA, a Fargo, ND shelter for women and children fleeing domestic violence had 359 women and their children staying at the shelter in 2013. The Moorhead Police Department reported the following calls for 2014, explaining that not all domestic disturbance calls come in as domestic:

- Domestic -725
- Abuse -254
- Assault -231
- Disturbance -1,433
- Threats -191
- Violation of Court Orders -123
- 911 Hang-ups -120

Priority NON- HOMELESS SPECIAL Needs	Goal (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Physical Disability	10	Construct permanent or install temporary 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
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.	-	-	-

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

E. Non-Housing Community Development Needs

Public Facilities –The highest ranked public facilities needs in the Moorhead Community Survey were a homeless shelter, parks and recreation facilities, and community centers. Consultations with local service providers/agencies did not indicate the need for another homeless shelter, but for permanent supportive housing and more affordable housing to provide housing to those experiencing homelessness rather than sheltering and re-sheltering.

Public Improvements –The highest ranked public improvement needs in the Moorhead Community Survey were Storefront Improvements, Sidewalks, and Demolition of Unsafe Buildings. Consultations with local services providers and 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.

Public Services –The highest ranked public service needs in the Moorhead Community Survey 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 for affordable childcare and jobs by service providers. A majority of the consultations focused on affordable housing needs. 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).

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs	Goal (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Youth Services	150	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	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	-

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs	Goal (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Tenant Landlord Counseling	2,500	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.	People	Tenant/ Landlord Counseling	Low to Moderate Income Clientele
Homebuyer Education	1,300	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 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

In the City's 2010-2014 Consolidated Plan, there were three major priority housing needs: 1) production or rehabilitation of new/existing rental units, 2) production of new owner units, and 3) rehabilitation of existing owner units. The City met 52% (26 out of 50 units constructed) of the first goal, 50% (5 out of 10 constructed) of the second goal, and 244% (61 rehabbed out of 25) of the third goal at 2014 year end. A reduction in state funding made it difficult to achieve the desired amount of new construction and rehabilitation of housing units during the 2010-2014 period. Rehabilitation on single family homes exceeded its goal because the program relies on both entitlement and program income revenue; thus it is partially self-sustaining.

Priority community development needs included youth services, transportation services, fair housing activities, tenant/landlord counseling, and homebuyer education. At the end of 2014, youth services reached 87% of its goal. Transportation services achieved 312% of its goal. Tenant/landlord counseling reached 513% of its goal and homebuyer education reached 261% of its goal. Fair housing activities were carried out and 2 unforecasted accomplishments in capital improvements on homeless shelters occurred.

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

Priority HOUSING Needs	Goal (#)	Actual (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Affordable Rental Housing: Rehabilitate Existing or Construct New	50	26	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	10	5	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

Priority HOUSING Needs	Goal (#)	Actual (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Affordable Owner Housing: Rehabilitate Existing	25	45	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
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

Evaluation of Past Performance Housing Needs Chart

Priority PUBLIC HOUSING Needs	Goal (#)	Actual (#)	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	Goal (#)	Actual (#)	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	Goal (#)	Actual (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Physical Disability	10	10	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	Goal (#)	Actual (#)	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	Goal (#)	Actual (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Youth Services	150	107	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	234	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	Goal (#)	Actual (#)	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	500	2051	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.	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

Citizens were engaged in the planning process by means of the Moorhead Community Survey, 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 Moorhead Community Survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data.

The survey was available from August 15-31, 2014 in both paper and online formats; paper surveys were circulated by 28 local service providers/agencies and online surveys were available through the City of Moorhead website. The community was notified in-person, by word-of-mouth, and through e-mail and social media. Though the survey was open to both residents and non-residents, 75% of the respondents were Moorhead residents. A total of 499 surveys were completed.

The City of Moorhead consulted with several local service providers/agencies in preparation of the Consolidated Plan. A total of 27 local service providers and agencies were contacted; of the 13 that responded, 12 were consulted in-person and 1 via email. Service providers/agencies were asked to complete a standard SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis, which was conducted alongside an asset-based analysis asking respondents to rank the weight of seven community capitals known to offer sustainable and vibrant communities when equally weighted or balanced. Capitals include cultural, social, human, financial, built, natural, and political. *[Flora and Flora (2014). Community Capitals. Retrieved on July 1, 2014 from www.soc.iastate.edu]*

5. Summary of public comments

No public comments received during the public comment period.

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

No public comments received during the public comment period.

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.

Agency Role	Name	Department/Agency
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

Tia Braseth
Community Development Program Administrator
500 Center Ave/PO Box 779
Moorhead, MN 56561
218.299.5375
tia.braseth@cityofmoorhead.com

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

1. Introduction

The City of Moorhead consulted with several local service providers/agencies in preparation of the Consolidated Plan. A total of 27 local service providers and agencies were contacted; of the 13 that responded, 12 were consulted in-person and 1 via email. Service providers/agencies were asked to complete a standard SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis, which was conducted alongside an asset-based analysis asking respondents to rank the weight of seven community capitals known to offer sustainable and vibrant communities when equally weighted or balanced [*Flora and Flora (2014). Community Capitals. Retrieved on July 1, 2014 from www.soc.iastate.edu*] [*Flora and Flora (2014)*]. Capitals include cultural, social, human, financial, built, natural, and political.

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 Consolidated 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 (prevents youth homelessness), Lake Agassiz Habitat for Humanity, the Village Family Service Center (Homebuyer and Tenant Education), Successful Outcomes for Tenants and Landlords (SOFTL), Fargo Moorhead Coalition for Homeless Persons, 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, and Legal Services of Northwest Minnesota (eviction mitigation).

All of the 28 local agencies that participated in the circulation of the Moorhead Community Survey are easily accessible and understand that the relationship with the City is reciprocal. 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 also strong; they rely on each other for services and regularly collaborate to meet the needs of their clients. They are in the process of developing a coordinated assessment system to further connect providers and clients to services and information.

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

The City met with the West Central Minnesota Continuum of Care's (CoC) lead contact to discuss assets, strengths, weaknesses, opportunities, and threats within the community. The City also worked with the CoC on sections of the Consolidated Plan to address needs related to homelessness. The City is

appreciated for their ongoing support of homelessness projects, specifically with the recent capital improvements at the Dorothy Day Food Pantry and contributions to the Wilder Survey, both funded by CDBG; the City also assisted Churches United homeless shelter in a CDBG capital improvement project in 2013. The CoC noted the network of non-profit service providers as one of Moorhead's greatest strengths/assets. Some of Moorhead's weaknesses noted by the CoC and other area agencies, 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.

Public Transit –The Metro Area Transit (MATBUS) system has added routes, increased frequency, and extended hours on evening routes to accommodate rider needs. Despite marketing efforts (i.e., television, radio, billboard, newspapers, and website), some agencies were still unaware of the expanded service. Evening hours were extended by one hour to 11:15 P.M. in 2013 and frequency was increased to every 30 minutes in 2012 and 2013. MATBUS added two new Moorhead/Dilworth routes in 2014. One route increases access to southeast Moorhead where development efforts are ongoing. This new route opens up more employment opportunities, particularly for people who rely on public transit. Newer developments include Sam's Club, Sanford Clinic, Globe University, Menards home improvement store, and two gas stations; the route also passes by the industrial park. The other route adds the Dilworth Community Center, the school, Clay County HRA, Dilworth post office, an alcohol and drug residential treatment center, Section 8 housing, and many other affordable housing units. Two evening routes in Moorhead stop within a block of Churches United and Dorothy Day Homeless shelters, the Moorhead Public Library, Concordia College, Minnesota State University Moorhead (MSUM), Minnesota State Community and Technical College (MSCTC), nursing homes, industrial park, senior center, Walmart, Target, Kmart, two grocery stores, public housing, and other affordable housing units. The last circulation of the evening on these two routes starts at 10:45 P.M. from the Ground Transportation Center (GTC). This expanded service may be used as a homeless prevention tool by helping households access and maintain employment, healthcare, and ultimately their housing. See Appendix A for maps.

Public Utilities –High utility costs were reported as a common problem for some residents. Moorhead Public Service (MPS) rates are comparable to other regional providers because they do not add various adjustments to their bills called "rate riders". See Appendix B for area rates. MPS does not add fuel adjustments, environmental costs, or conservation fees. There are energy assistance programs in the community through West Central Communities Action, Inc., Clay County Social Services, and Salvation Army HeatShare to help with utility costs.

Police Transports –Due to jurisdictional restrictions, the Moorhead Police Department cannot transport a person across state lines who is being held on a peace officer's 72 hour detox hold, which is a state statute that give police the authority under law to detain against a persons will for their own wellbeing. This authority is not legal in another state.

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 our regional CARES (Coordinated Assessment, Referral and Evaluation System) network AND develops improved strategies for targeting resources.

CARES is a new way of assessing client needs and tracking data among service providers. The community is currently transitioning into 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 are currently piloting the VI-SPDAT tool, 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 [Clarity Human Services (2014). *Upcoming implementation of the VI, SPDAT, & VI-SPDAT. Retrieved on September 9, 2014 from www.clarityhumanservices.com*]. 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 requires household income to be at 30% or below of the area median income. Service prioritization and targeting policy (CARES) is also utilized to maximize existing resources. 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 areas: 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. Quarterly program reviews will be implemented when the coordinated assessment and evaluation tool is ready for use.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Moorhead Public Housing Agency
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
2	Agency/Group/Organization	Clay County Housing and Redevelopment Authority
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects, particularly permanent supportive housing projects for the homeless.
3	Agency/Group/Organization	LAKES AND PRAIRIES COMMUNITY ACTION PARTNERSHIPS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education

	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs and assets of the Moorhead community, partnering on solutions when needed.
4	Agency/Group/Organization	VILLAGE FAMILY SERVICE CENTER
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development General discussion on Moorhead's strengths and weaknesses
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. 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.
5	Agency/Group/Organization	Dorothy Day House of Hospitality
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.
6	Agency/Group/Organization	Clay County Social Services
	Agency/Group/Organization Type	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
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
7	Agency/Group/Organization	Rural AIDS Action Network
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. 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	Agency/Group/Organization	Legal Services of Northwest Minnesota
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing

	What section of the Plan was addressed by Consultation?	General discussion on Moorhead's strengths and weaknesses
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. 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	Agency/Group/Organization	FARGO-MOORHEAD METROPOLITAN COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis General discussion
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
10	Agency/Group/Organization	Fargo Moorhead Coalition for Homeless Persons
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.
11	Agency/Group/Organization	West Central Minnesota Continuum of Care
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.
12	Agency/Group/Organization	Small Business Development Center
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development General discussion
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via email during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
13	Agency/Group/Organization	Immigrant Development Center
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development General discussion
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. 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

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.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	West Central Minnesota Continuum of Care	<p>"Increase progress towards ending chronic homelessness". Moorhead plans to continue support of coordinated assessment, transportation opportunities (OUT), and fostering relationships/partnerships with service providers responding to homelessness daily. "Increase housing stability". Moorhead plans to build or rehabilitate 15 rental housing units and does so through partnerships with area agencies (e.g., MPHA, CCHRA, Access of the Red River Valley). Moorhead also plans to rehabilitate or construct 55 affordable housing units and construct, including 5 Habitat for Humanity homes. "Increase the number of participants obtaining mainstream benefits". Moorhead plans to continue support of coordinated assessment development, which will meet this goal.</p>

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2013-2015 Strategic Plan/2015 Affordable Housing	Minnesota Housing Finance Agency	<p>"Support innovation, improvement, and expansion of homebuyer/homeowner education, counseling, and support". Moorhead's strategy overlaps with its homebuyer education through the Village Family Service Center. Education is approved by MHFA, allowing applicants to obtain loan products from MHFA, which are briefly discussed by City staff at each class.</p> <p>"Make sufficient resources and tools available to maintain and improve existing affordable homes", and "Emphasize long-term viability of preserved properties -financial, operational, and physical condition". Moorhead's strategy overlaps with its Single Family Rehabilitation program, which maintains and improves existing affordable homes. Through energy efficiency improvements, it also makes homes more affordable by reducing costs spent on utilities.</p> <p>"Pursue additional funding sources and financing options to meet specific and critical needs". Moorhead plans to build or rehabilitate 15 rental housing units and does so through partnerships with area agencies (e.g., MPHA, CCHRA, and Access of the Red River Valley).</p> <p>"Play a leadership role in developing and implementing a comprehensive and multi-organizational approach to ending homelessness". Moorhead plans to continue support of coordinated assessment, transportation opportunities (OUT), and fostering relationships/partnerships with service providers responding to homelessness daily.</p> <p>"Support and encourage comprehensive community recovery initiatives that are integrated with broader community development goals". Moorhead may pursue public and private storefront rehabilitation in the downtown area from funding sources other than CDBG, which will help to "make a community a desirable place to live again with job opportunities and places to shop and participate in community".</p>

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The Minnesota Housing Finance Agency (MHFA) provides statewide resources for low and moderate income Minnesotans seeking homeownership/rental assistance and homelessness/foreclosure prevention. Using local resources in combination with state resources has the most impact to address larger scale needs and is used as leverage when opportunity arises.

In 2013, the City of Moorhead and the City of Fargo met with the director of the Fargo Moorhead Coalition for Homeless Persons (FMCHP) to discuss their organization of coordinated assessment within the community. Both cities provided grant support in 2014 to the Coordinated Assessment, Referral and Evaluation System (CARES), a project currently underway due to the collaborative efforts of the CoC and the FMCHP. A total of 7 agencies are participating in VI-SPDAT pilot, which tests the intake process of clients; volunteer agencies include Lakes and Prairies Community Action Partnership, Inc., Clay County HRA, Fargo HRA, FM Dorothy Day House of Hospitality, Churches United for the Homeless, and the Gladys Ray Shelter.

Narrative (optional):

This section summarizes 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 and the West Central Minnesota Continuum of Care, 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

Citizens were engaged in the planning process by means of the Moorhead Community Survey. 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 agencies (consultations) and statistical data provided by agencies or the US Census Bureau. The Moorhead Community Survey was ultimately used to illustrate correlations among citizens, agencies, and available data.

The survey was available from August 15-31, 2014 in both paper and online formats; paper surveys were circulated by 28 local agencies and online surveys were available on the City of Moorhead website. The community was notified in-person, by word-of-mouth, and through e-mail and social media. Though the survey was open to both residents and non-residents, 75% of the respondents were Moorhead residents. A total of 499 surveys were completed.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	No attendance at public hearing.	No comments received.	None.	
2	Public Hearing	Non-targeted/broad community	No attendance at public hearing.	No comments received.	None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Non-targeted/broad community	Moorhead Community Survey online, 392 responses.	Most important housing and non-housing needs prioritized, fair housing measure, and some demographic. No comments.	None.	No longer available.
4	Moorhead Community Survey	Non-targeted/broad community	Moorhead Community Survey paper copies, 107 responses.	Most important housing and non-housing needs prioritized, fair housing measure, and some demographic. No comments.	None.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Needs were identified within five categories: housing, public housing, homeless, non-homeless special needs, and non-housing community development. The most common housing need reported was a shortage of affordable housing stock, particularly efficiency and 1-bedroom units. The use of housing vouchers is limited due to decreased voucher funding, high rental rates, and inability of voucher holders to find housing where the voucher is accepted. Housing vouchers reduce the monthly rent paid by tenants and allow for very low income households to obtain private sector housing. More accessible housing for households that have a member with a disability is also needed. Based on the Moorhead Community Survey, the highest ranked non-housing community development needs reported were parks and recreation facilities, storefront improvements, and job creation and retention. Other high ranking activities in this category included community centers, a homeless shelter, sidewalk improvements, demolition of unsafe buildings, affordable childcare services, and transportation services. Each needs category is further described in this section.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The most common housing need reported in Moorhead was a shortage of affordable housing stock. The existing housing stock does not fully meet the needs of the community, specifically low income households. Data shows over 51% of Moorhead's households have income at or below 80% of the area median income (\$46,794 –See Chart). 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." Over 67% of Moorhead households are experiencing housing cost burden greater than 30% of their income [2008-2012 American Community Survey, US Census Bureau].

Based on the data and consultations, the populations or household types more affected than others by housing problems are low income households including:

- 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 27% of the local adult homeless population (0.6% of the general population -2010 Census data)
- Black or African Americans who represent 14% of the local adult homeless population (2% of the general population -2010 Census data)
- Veterans who represent 12% of the local adult homeless population (0.6% of the general population -2009-2013 American Community Survey Census data)
- People with a disability

The 2007-2011 Comprehensive Housing and Affordability Strategy (CHAS) dataset counted 13,969 households in Moorhead (14,289 in 2012) and 7,145 (51%) of those households had income at or below 80% HUD's Area Median Family Income (HAMFI) (\$46,794) [2007-2011 Comprehensive Housing and Affordability Strategy (CHAS) dataset (see charts in Consolidated Plan)].

- 2,355 (17%) households had income between 0-30% of HAMFI
- 2,010 (14%) households had income between 30-50% of HAMFI
- 2,780 (20%) households had income between 50-80% of HAMFI
- 1,265 (9%) households had income between 80-100% of HAMFI
- 5,555 (40%) households had income over 100% of HAMFI

HUD identifies the following housing problems: 1) Substandard Housing –Lacking complete plumbing or kitchen facilities, 2) Severely Overcrowded with more than 1.51 people per room, 3) Overcrowded with

1.01-1.5 people per room, 4) Housing cost burden greater than 50% of income, 5) Housing cost burden greater than 30% of the income, and 6) Zero or negative income. Less than 1% of Moorhead's renter and homeowner households lacked complete plumbing or kitchen facilities and less than 1% of households were overcrowded. Approximately 2,724 renter households and 1,398 homeowner households were experiencing cost burden greater than 50% of their income. Approximately 1,055 renter households and 1,050 homeowner households were experiencing cost burden greater than 30% of their income. Less than 80 renter households and no homeowner households had zero or negative income. A total of 13% of Moorhead households are experiencing one or more of the severe housing problems and have an income at 80% or less than the area median income. US Census data shows over 31% of Moorhead's households are single or 1-person households and have a median income of \$22,891, which is less than half of Moorhead's median household income.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	32,201	37,358	16%
Households	11,690	13,969	19%
Median Income	\$34,781.00	\$46,794.00	35%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,355	2,010	2,780	1,265	5,555
Small Family Households *	555	565	960	530	3,480
Large Family Households *	155	75	165	140	465
Household contains at least one person 62-74 years of age	250	230	315	290	650
Household contains at least one person age 75 or older	320	465	510	80	355
Households with one or more children 6 years old or younger *	375	270	344	275	580
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	55	10	0	115	0	4	4	0	8
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	0	0	0	40	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	15	0	0	15	0	20	0	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	1,260	225	95	0	1,580	270	155	70	0	495
Housing cost burden greater than 30% of income (and none of the above problems)	210	520	295	30	1,055	110	155	620	165	1,050

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	80	0	0	0	80	0	0	0	0	0

Table 7 – Housing Problems Table

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,350	295	105	0	1,750	270	180	75	0	525
Having none of four housing problems	425	1,025	980	280	2,710	230	505	1,620	985	3,340
Household has negative income, but none of the other housing problems	80	0	0	0	80	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2007-2011 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	460	290	45	795	25	135	320	480
Large Related	115	10	0	125	0	35	14	49
Elderly	219	120	90	429	209	120	115	444
Other	765	340	270	1,375	140	40	245	425

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,559	760	405	2,724	374	330	694	1,398

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	410	20	10	440	25	90	15	130
Large Related	115	0	0	115	0	0	4	4
Elderly	184	105	40	329	139	55	25	219
Other	630	110	55	795	100	10	30	140
Total need by income	1,339	235	105	1,679	264	155	74	493

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	15	0	0	55	0	20	0	0	20
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	4	0	0	0	4	0	0	0	0	0
Total need by income	44	15	0	0	59	0	20	0	0	20

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

There are 14,289 occupied housing units in Moorhead and 4,441 (31.1%) are single or 1-person households. Over 22% of Moorhead’s homes are occupied by a single owner. The Clay County HRA estimates that they have 495 single person households in need of housing assistance in Moorhead. Almost half of Moorhead’s rentals are occupied by single or one person households. An August 2014 rental housing search resulted in 31 efficiencies and 1-bedroom units available for rent in Moorhead (these unit types are most sought out by single person households); the average cost for rent was over \$400 per month for efficiencies and nearly \$600 per month for 1-bedroom units. In many cases, these rental rates exceed 30% of a tenant’s income.

More than 10% of all of Moorhead’s housing units are occupied by single seniors 65 or older. Over 94% of the people in single person households are White. Most single person households have a very low household income; the median single person household income is \$22,891. That is less than half of the median household income in Moorhead (\$47,074).

Data Details

There are 4,441 single person households in Moorhead, totaling approximately 31.1% of all occupied housing units in Moorhead (14,289). Single person households comprise 22.2% of all owner occupied housing units and 45.6% of all rental occupied housing units (*Tables DP02, S2501*). The racial composition of these households is: 4,180 White, 48 Black or African American, 10 American Indian or Alaska Native, 72 Asian, 26 are some other race, and 105 are two or more races; 113 households (all races combined) are Hispanic or Latino (*Tables B11001A-G,I*).

Seniors 65 and older who are living alone comprise 10.6% of all housing units in Moorhead, 9.9% of all owner-occupied housing units (1,971), and 11.7% of all renter-occupied housing units (2,470) (*Tables B25009, S2501*).

In 2012, the median household income for single person households in Moorhead was \$22,891, which is less than 50% of the Area Median Income (*Table B19019*). Using HUD’s 2014 FY Income Limits and the Fargo-Moorhead MSA Area Median Income (\$72,100), most of Moorhead’s single person households are included in the Very Low Income category. The accepted standard for housing affordability is 30% of total household income. For these single person households earning \$22,891, the maximum monthly

housing budget equates to \$572.28 (i.e., rent and utilities). According to 2012 Census data, most 0-1 bedroom rentals in Moorhead are \$300-499 per month (*Table B25068*). In an apartment search on September 22, 2014 there were 31 listings available for 0-1 bedroom units in Moorhead, ranging from \$340 to \$835 per month; 1 bedroom units averaged \$593 per month and efficiencies averaged \$423.

There is a gap in affordable housing availability for single or one person household renters in Moorhead. There are 15,219 housing units in Moorhead and only 1,967 are 0-1 bedrooms, a unit type that most low income single person households are seeking; there are 4,441 single person households in Moorhead (*Table DP04*). Single person household homeowners and homebuyers find themselves in a similar but worse situation. A majority of owner-occupied housing units with a mortgage have monthly housing costs that range from \$1,000-1,999, which greatly exceeds the 30% rule on income and housing costs for this demographic.

Tables of the American Community Survey 2008-2012 are referenced throughout section.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Lakes and Prairies Community Action Partnership, a local organization, reports household data from its Family Homeless Prevention & Assistance Program. For the reporting period 7/1/13 to 6/30/14, a total of 73 (26.45%) clients answered yes when asked if they were a domestic violence victim or survivor. A total of 6 (8.22%) clients experienced domestic violence within the last 3 months, 8 (10.96%) clients within the last 3-6 months, 9 (12.33%) within the last 6-12 months, 49 (67.12%) over a year ago, and 1 (1.37%) who did not know.

According to the Wilder Survey on homelessness done on October 25, 2012, 22 (35%) homeless women surveyed in Moorhead said they were fleeing an abusive partner. Approximately 32 (18%) of the homeless adults surveyed reported being physically or sexually attacked or beaten since they became homeless (11% or 13 men/30% or 19 women).

The West Central Minnesota Continuum of Care's (CoC) Annual Homeless Point in Time (PIT) count done in January of 2014 shows that there was 1 unsheltered victim of domestic violence, 22 victims in an emergency shelter, and 7 in transitional housing.

In regards to disabilities, the Wilder Survey showed 96 (54%) of the homeless adults surveyed in Moorhead had a physical, mental, or other health condition that limited the kind or amount of work they could do, 29 (16%) people had a disability that limited their daily activities, and 73 (41%) people had a disability that interfered with their memory or daily decision-making. The Clay County HRA reports that 26.4% of their clients are disabled and 10% are victims of domestic violence.

The YWCA, a shelter for women and children fleeing domestic violence, had 359 women and their children staying at the shelter in 2013. Men who are fleeing domestic violence are referred to Churches United for the Homeless. The Moorhead Police Department reported the following calls for 2014, explaining that not all domestic disturbance calls come in as domestic:

- Domestic -725
- Abuse -254
- Assault -231
- Disturbance -1,433
- Threats -191
- Violation of Court Orders -123
- 911 Hang-ups -120

What are the most common housing problems?

Lakes and Prairies Community Action Partnership reports underlying problems influencing people's ability to maintain housing are repeated episodes of crisis, particularly those related to mental health issues, chemical dependency, domestic violence, and so forth. The tables in this section show that the most common housing problem in Moorhead is a cost burden exceeding 50% of income for extremely low income renters, which includes 1,339 Moorhead households having an income 0-30% of the median income.

The West Central Minnesota CoC explains that the largest and most common housing issue for people is finding housing. Most clients are unable to find affordable housing or pass background checks due to their poor rental history or criminal backgrounds. In addition, few Single Room Occupant (SRO) buildings or efficiency units are available. Large families also have difficulty finding units with larger bedrooms or several bedrooms. The Wilder Survey indicates that 100 (86%) of homeless men surveyed needed an efficiency or one-bedroom apartment; 29 (47%) of the women surveyed required two or more bedrooms. This aligns with the data provided in the Public Housing section of this plan. The West Central Minnesota CoC suggests that residential facilities with office support staff, such as permanent supportive housing models, are essential for stabilizing those experiencing long-term homelessness.

Lakes and Prairies Community Action Partnership explains that their clients do not have adequate income to cover rising rents. Many clients are unable to get Section 8 vouchers because of a long wait list. The reported length of time a person remained on the waiting list ranged from 7 months to 4 years. According to the Wilder Survey, 112 (63%) of the adult respondents were on a waiting list for a voucher or subsidized housing. A total of 18 people (10%) who received a voucher could not use it because they could not find housing.

People experiencing a sudden loss of income with no financial ability to stay current on their rent and utility bills is also a problem noted by Lakes and Prairies Community Action Partnership. Although high utility costs were reported as a common problem for some residents, Moorhead Public Service (MPS) rates are comparable to other regional providers because they do not add various adjustments to their bills called "rate riders" (See Chart in Appendix B). MPS does not add fuel adjustments, environmental costs, conservation fees, etc. There are energy assistance programs in the community through West Central Communities Action, Inc., Clay County Social Services, and Salvation Army HeatShare to help with utility costs.

Are any populations/household types more affected than others by these problems?

Based on the data and consultations, the populations or household types more affected than others by these problems are single person and single parent households, people with a criminal history or poor rental history, people with no credit or poor credit, larger families, low income households, people with mental health and/or chemical dependency issues, those fleeing domestic violence, Native Americans who represent 27% of the local adult homeless population, Black or African Americans who represent 14% of the local adult homeless population, veterans who represent 12% of the local adult homeless population, and in some cases, those with a disability. The Clay County HRA specifically reports that those with mental health issues and people of color are more affected by housing problems than others.

According to the Wilder Survey done on October 25, 2012, 60% of homeless adults surveyed reported living in a residential facility at some point in their life (i.e., mental health facility, halfway house, drug and alcohol treatment facility, group home), not including a correctional facility. A total of 62% reported being held in a correctional facility.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Data provided by Lakes and Prairies Community Action Partnership for the period of July 1, 2013 to June 30, 2014 shows that 25 clients were imminently losing their housing and 371 clients were unstably housed and at-risk of losing their housing. Data is not provided specifically for extremely low-income or the needs of formerly homeless families receiving rapid re-housing assistance. Based on other data and consultations, affordable housing availability is the greatest need for a majority of people accessing homeless prevention services. Support services that keep formerly homeless families and individuals connected to essential services such as drug and alcohol counseling, mental health treatment and support, financial and budgeting education, adult education, job mentoring, affordable childcare, child tutoring, transportation, and similar support services are vital to keep families housed and out of homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Lakes and Prairies Community Action Partnership provided at-risk counts of the people they serve. The charts provided depicted HUD as a source for their definitions. HUD's criteria for defining at risk of homelessness are as follows:

Category 1: Individuals and Families

An individual or family who:

- i. Has an annual income below 30% of median family income for the area; AND
- ii. Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition; AND
- iii. Meets one of the following conditions:
 - (A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR
 - (B) Is living in the home of another because of economic hardship; OR
 - (C) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR
 - (D) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR
 - (E) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR
 - (F) Is exiting a publicly funded institution or system of care; OR
 - (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient’s approved Con Plan

Category 2: Unaccompanied Children and Youth

A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under another Federal statute

Category 3: Families with Children and Youth

An unaccompanied youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) or that child or youth if living with him or her.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The single most common housing characteristic that is linked with instability and an increased risk of homelessness is the lack of affordable housing units that meet the space requirements of single person households, single parent households, or large families. The Clay County HRA reports that there are not enough 1 and 4+ bedroom units. They also explain that housing stock seems to be either in poor condition or brand new, two problematic housing characteristics for low-income individuals and families. Other barriers for housing people include screening or background checks. Those who have felonies, poor credit or no credit, or a poor rental history have difficulty securing housing.

HUD's noted housing problems also contribute to instability and increased risk of homelessness: Lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden.

Discussion:

The City of Moorhead intends on responding to these needs through a variety of eligible activities:

- Affordable Rental Housing: Rehabilitation or New Construction
- Affordable Owner Housing: Rehabilitation or New Construction
- Site Preparation for Affordable Housing
- Support Housing Certificate /Voucher Programs

New construction will occur through partnerships with area organizations, such as Habitat for Humanity. The City cannot actually construct new homes with CDBG funds, but it can prepare sites or acquire property where partners can build new affordable housing. Affordable owner housing will be maintained and improved through a city-wide single family rehabilitation loan program, offered to households whose income is at 80% or less than the area median income. Rental housing rehabilitation may occur in a similar manner. Ongoing support and encouragement of private and governmental agency efforts to reduce the cost burden of low income households through certificate and voucher programs will occur through letters of support and other technical assistance.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Disproportionately greater need by racial or ethnic group is not evident in the data provided for Moorhead's housing needs. Although there is some data reported for the American Indian/Alaska Native race and Hispanic ethnicity, the difference is less than 10% and is not considered disproportionate by HUD's definition (groups that have a need disproportionate to the jurisdiction as a whole – a difference more than 10%). As income increases, housing problems decrease.

The four housing problems are: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than one person per room, and 4) Cost Burden greater than 30%. The City's Rental Registration and Inspection program requires complete plumbing and kitchen facilities and has an occupancy ordinance to prevent overcrowding. Annual inspections are conducted and must be passed in order for rental property owners to annually renew their rental registration. Unregistered rental properties may not be occupied.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,910	360	75
White	1,735	310	75
Black / African American	0	0	4
Asian	0	20	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	135	30	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,100	945	0
White	1,035	825	0
Black / African American	4	0	0
Asian	0	40	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	20	75	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	970	1,710	0
White	890	1,520	0
Black / African American	0	29	0
Asian	0	0	0
American Indian, Alaska Native	0	125	0
Pacific Islander	0	0	0
Hispanic	45	30	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	195	1,205	0
White	175	1,125	0
Black / African American	0	4	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	60	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion:

According to the data provided, the number of households in Moorhead with one or more of the four housing problems specified decreases as income increases. A total of 1,910 households have income 30% or less of the area median income and have one or more of the four housing problems; 1,100 households have income in the 30-50% range and have one or more of the four housing problems; 970 households have income in the 50-80% range; 195 households have income in the 80% or higher range.

Racial Composition of Households Experiencing One or More of the Four Housing Problems

The racial composition of households having income at 30% or less of the Area Median Income is 1,735 White and 25 American Indian or Alaska Native; 135 of all races combined are Hispanic or Latino. For those having income between 30-50% of the Area Median Income, racial composition is 1,035 White, 4 Black or African American, and 40 American Indian or Alaska Native; 20 of all races combined are Hispanic or Latino. For those having income between 50-80% of the Area Median Income, racial composition is 890 White; 45 of these households are Hispanic or Latino. For those having income at or above 80% of the Area Median Income, racial composition is 175 White.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Disproportionately greater need by racial or ethnic group is not evident in the data provided for Moorhead's severe housing needs. Although there is some data reported for the American Indian/Alaska Native race and Hispanic ethnicity, the difference is less than 10% and is not considered disproportionate by HUD's definition (groups that have a need disproportionate to the jurisdiction as a whole – a difference more than 10%). As income increases, housing problems decrease.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,600	675	75
White	1,435	615	75
Black / African American	0	0	4
Asian	0	20	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	125	40	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	405	1,645	0
White	385	1,480	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	0	4	0
Asian	0	40	0
American Indian, Alaska Native	15	20	0
Pacific Islander	0	0	0
Hispanic	0	100	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	165	2,510	0
White	155	2,255	0
Black / African American	0	29	0
Asian	0	0	0
American Indian, Alaska Native	0	125	0
Pacific Islander	0	0	0
Hispanic	0	75	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4	1,390	0
White	4	1,295	0
Black / African American	0	4	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	60	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion:

According to the data provided, the number of households in Moorhead reporting one or more of the four housing problems listed decreases as income increases. Cost burden greater than 50% decreases as income increases. A total of 1,600 households have one or more of the four severe housing problems and have income 30% or less of the Area Median Income, there are 405 homes in the 30-50% income range, 165 in the 50-80% range, and 4 in the 80% or higher range.

Racial Composition of Households Experiencing One or More of the Four Severe Housing Problems

The racial composition of households having income at or 30% less of the Area Median Income is 1,435 White and 25 American Indian or Alaska Native; 125 of all races combined are Hispanic or Latino. For the households having income between 30-50% of the Area Median Income, racial composition is 385 White and 15 American Indian or Alaska Native. For the households having income between 50-80% of the Area Median Income, racial composition is 155 White. For the households having income at or above 80% of the Area Median Income, racial composition is 4 White.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Disproportionately greater need by racial or ethnic group is not evident in the data provided for Moorhead's housing cost burden. Although there is some data reported for all races and the Hispanic ethnicity, the difference is less than 10% and is not considered disproportionate by HUD's definition (groups that have a need disproportionate to the jurisdiction as a whole – a difference more than 10%).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,180	2,265	2,144	75
White	8,580	2,115	1,995	75
Black / African American	45	8	0	4
Asian	85	0	0	0
American Indian, Alaska Native	165	20	0	0
Pacific Islander	0	0	0	0
Hispanic	220	75	125	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

According to the data provided, 9,180 households in Moorhead are experiencing housing cost burden and have income 30% or less of the Area Median Income, 2,265 households in the 30-50% range, and 2,144 in the 50% or higher range.

Racial Composition of Households Experiencing Housing Cost Burden

The racial composition of households experiencing housing cost burden and having income at 30% or less of the Area Median Income is 8,580 White, 45 Black or African American, 85 Asian, and 165 American Indian or Alaska Native; 220 of all races combined are Hispanic or Latino. For the households experiencing housing cost burden and having income between 30-50% of the Area Median Income, racial composition is 2,115 White, 8 Black or African American, and 20 American Indian or Alaska Native; 75 of all races combined are Hispanic or Latino. For the households experiencing housing cost burden and having income at or above 50% of the Area Median Income, racial composition is 1,995; 125 of these households are Hispanic or Latino.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Though there are households with significant housing needs, the data does not demonstrate any racial or ethnic groups with disproportionately greater needs than (more than 10% of the whole) in any income category.

If they have needs not identified above, what are those needs?

The data does not demonstrate any racial or ethnic groups with disproportionately greater needs (more than 10% of the whole) in any income category.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The data does not demonstrate any racial or ethnic groups with disproportionately greater needs (more than 10% of the whole) in any income category.

NA-35 Public Housing – 91.205(b)

Introduction

Moorhead Public Housing Agency (MPHA) reports a total of 178 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 183 households are on the waiting list for these units; 93% are waiting for a 1-bedroom unit. The MPHA also offers housing vouchers, 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, 70 of which are funded and in use. 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.

Clay County Housing and Redevelopment Authority reported 413 households on their housing voucher waiting list. Most of their vouchers are based in Moorhead where there are 332 tenant-based vouchers and 29 project based vouchers. The Fargo Housing and Redevelopment Authority had 167 vouchers used in Moorhead in 2014 including 6 HUD Veterans Administration Supportive Housing (VASH) vouchers.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	146	88	5	83	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,912	11,736	14,812	11,551	0	0
Average length of stay	0	0	6	4	0	4	0	0
Average Household size	0	0	1	2	5	1	0	0
# Homeless at admission	0	0	2	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	59	8	0	8	0	0
# of Disabled Families	0	0	54	52	1	51	0	0
# of Families requesting accessibility features	0	0	146	n/a	n/a	n/a	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	124	77	4	73	0	0	0
Black/African American	0	0	7	8	1	7	0	0	0
Asian	0	0	8	1	0	1	0	0	0
American Indian/Alaska Native	0	0	6	2	0	2	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	5	1	4	0	0	0
Not Hispanic	0	0	139	83	4	79	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Moorhead PHA did not report any applicants on the Public Housing or HCV waiting list in need of accessible units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing—There are 183 people on the public housing waiting list.

- 128 households are waiting for a 1- bedroom unit including 10 elderly people
- 4 households are waiting for a 2-bedroom unit
- 27 households are waiting for a 3-bedroom unit
- 24 households are waiting for a 4-bedroom unit

Clay County HRA reports 413 households on their Section 8 waiting list. Most of their vouchers are based in Moorhead. They have 332 tenant-based vouchers and 29 project based vouchers.

Housing Choice Vouchers —There are 62 households on the waiting list for Housing Choice vouchers.

- 32 households are waiting for a 1-bedroom unit
- 17 households are waiting for a 2-bedroom unit
- 10 households are waiting for a 3- bedroom unit
- 3 households are waiting for a 4-bedroom unit

Immediate Need —There are 178 public housing units and 5 vacancies at the present time. Vacancies are attributed to unit preparation after one tenant leaves and before another moves in (unit turnaround) and to background checks; the prospective tenant(s) must complete the background process prior to occupying the unit. The Moorhead PHA reports a total of 95 vouchers, 70 of which are in use, 8 of which are project-based. Not all vouchers are used because it is difficult for voucher holders to secure units at affordable rental rates. With a majority of applicants waiting for a 1-bedroom housing unit, the most immediate need reported is an increase in the availability and affordability of 1-bedroom or Single Room Occupant (SRO) units.

How do these needs compare to the housing needs of the population at large

For non-public housing voucher and HCV holders, the needs are comparable for other low-income households in Moorhead. For moderate to higher income households, the needs are less comparable because they can afford to rent an apartment at a higher rate than low-income households. Increased income also provides more options for location (e.g., safe or quiet neighborhood, next to transportation, school, or work), unit type, and features.

Discussion:

The City of Moorhead intends on responding to these needs through the following activities:

- Technical Assistance; Public Housing Units
- Support Housing Certificate/Voucher Programs

Technical assistance and support will be provided as needed (i.e., environmental reviews, support construction and rehabilitation of public housing units, letters of support).

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Wilder Research Survey, a single night survey of homeless adults and their children in Fargo, ND and Moorhead, MN (October, 25 2012), indicates that homelessness is increasing in the Fargo Moorhead community. A total of 250 people were experiencing homelessness in Moorhead on a given night; 48 were considered chronically homeless or experiencing homelessness for 12 months or more from the day there were surveyed or at least 4 episodes within three years from the day they were surveyed. Lakes and Prairies Community Action Partnership, a local organization with a Family Homeless Prevention & Assistance Program, states that 700 households annually seek their assistance for a housing-related crisis. In 2013, a total of 208 households actually received assistance. Most clients are family households and 65% of all households assisted are seeking homeless prevention services.

In the Wilder Survey, 57% (71) of homeless adults surveyed were without housing for more than a year and 63% were on a waiting list for a Section 8 voucher or subsidized housing. A total of 12 people (10%) had a voucher they could not use because they were unable to find housing that would accept the voucher. Most of the men (86%) reported the need for a 0-1 bedroom unit and almost half the women (47%) needed 2+ bedroom units. A total of 86% of the homeless adults surveyed reported they could not pay more than \$500 per month for rent and a majority of available rentals units exceed that amount.

There are various reasons why people leave their housing and are unable to secure different housing. Men reported losing their housing due to a job loss or reduction in work hours, unaffordable rent, eviction, chemical dependency problems, incarceration, rehabilitation or treatment, problems with roommates, and because of someone else's chemical dependency problems. Women reported mostly the same reasons as men: unaffordable rent, problems with roommates or visitors, job loss or reduction in work hours, eviction, someone else's chemical dependency problems, a breakup with a spouse or partner, and to flee an abusive relationship. People who are unable to secure different housing after leaving their last housing report the reasons: lack of job or income, credit problems, criminal background, unaffordable housing, and costs related to processing rental applications.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	UnSheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	112	138	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	10	98	0	0	0	0
Chronically Homeless Individuals	3	45	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	1	13	0	0	0	0
Unaccompanied Child	12	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

Wilder Survey October 25, 2012

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Alternate Data Source Name:
 Wilder Survey October 25, 2012
Data Source Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The West Central Minnesota CoC reports that rural numbers are difficult to obtain for two reasons:

1. The Wilder Survey does not separate rural vs. urban counts.
2. Rural homelessness is often more hidden and the service usage is less and spread out throughout the year so a PIT count does not represent the extent of rural homelessness.

The West Central Minnesota CoC also reports the stigma attached to rural homelessness when everyone knows you, in addition to an increased likelihood that people are living in substandard housing (due to fewer regulations or inspections on rental units or shut-off utilities). There is also a transportation issue with individuals accessing needed services.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The Wilder Survey indicates that 57% (101) of the Moorhead adult homeless population has been homeless for one year or more, accordingly the other 43% (76) became homeless within 12 months of being surveyed. The West Central Minnesota CoC's PIT counts the number of people experiencing homelessness from year to year and the total varies.

The PIT asks (January 2014):

How many nights in the last 30 days of being surveyed did respondents spend outside, in a vehicle or vacant building, or some other place not intended for housing?

- 101 respondents reported they had not spent any nights in the conditions listed
- 23 reported they spent 1 to 7 days in the conditions listed
- 7 reported they had spent 8 to 14 days in the conditions listed
- 13 reported they had spent 15 to 21 days in the conditions listed
- 11 reported they had spent 22 to 29 days in the conditions listed

- 26 reported they had spent all 30 days in the conditions listed

How many nights in the last 30 days of being surveyed did respondents spend doubled up in someone else's house, apartment, or room for economic reasons or because there was not a safe or affordable place for them to rent or buy on their own?

- 124 respondents reported they had not spent any nights in the conditions listed
- 18 reported they spent 1 to 7 days in the conditions listed
- 12 reported they spent 8 to 14 days in the conditions listed
- 12 reported they spent 15 to 21 days in the conditions listed
- 7 reported they spent 22 to 29 days in the conditions listed
- 7 reported they spent all 30 days in the conditions listed

How many nights in the last 30 days of being surveyed did respondents spend in a shelter or transitional housing program?

- 51 respondents reported they had not spent any nights in the conditions listed
- 13 reported they spent 1 to 7 days in the conditions listed
- 15 reported they spent 8 to 14 days in the conditions listed
- 12 reported they spent 15 to 21 days in the conditions listed
- 12 reported they spent 22 to 29 days in the conditions listed
- 76 reported they spent all 30 days in the conditions listed

How long have respondents been without a regular or permanent place to live?

- 3 report 1 week or less
- 8 report more than 1 week, but less than 1 month
- 32 report between 1 and 4 months
- 24 report between 4 and 7 months
- 9 report between 7 and 12 months
- 50 report between 1 and 3 years
- 16 report between 3 and 5 years

- 35 report 5 years or longer

How many different times have respondents been homeless during the last three years?

- 68 reported 1 time
- 62 reported 2 times
- 18 reported 3 times
- 61 reported 4 or more times

How many different times have respondents been homeless during their lifetimes including the time of the survey?

- 39 reported 1 time
- 57 reported 2 to 3 times
- 29 reported 4 to 7 times
- 52 reported 8 or more times

According to the West Central Minnesota CoC, there were 3 Chronic Homeless families in emergency shelter and 3 Chronic Homeless families in transitional housing at the January PIT count for Clay County.

Data on veterans and their families and unaccompanied youth entering, exiting, and duration of homelessness was not available.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	88	0
Black or African American	25	0
Asian	2	0
American Indian or Alaska Native	48	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	21	0
Not Hispanic	0	0

Alternate Data Source Name:
 Wilder Survey October 25, 2012
 Data Source
 Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Lakes and Prairies Community Action Partnership, a local organization with a Family Homeless Prevention & Assistance Program, states that 700 households annually seek their assistance for a housing-related crisis. In a single report period 7/1/13 to 6/30/14, 560 individuals and 197 households entered the program; 482 individuals and 175 households exited the program. Households received assistance for: rent payment (107), rent deposit (61), utility service payment (39), and mortgage payment (3). The amount of assistance per household ranged from \$427-\$738 depending on assistance type. The housing status of the households served were “imminently losing their housing” (25), “literally homeless” (134), and “unstably housed and at-risk of losing their housing” (371). The average annual income of families at the time of entry into the program is \$13,418. The most common age range for head of households was 31-40. The most common age range for participants was 6-12, followed by 31-40. There were 526 participants in this particular reporting period:

- 167 adult females and 104 adult males
- 115 female children and 140 male children
- 134 families and 62 singles
- 38 couples with children and 15 couples with no children
- 68 female single parents and 8 male single parents
- 29 single females without children and 33 single males without children
- 5 in an “Other” category
- 135 female headed households and 61 male headed households in the program
- 2 households headed by individuals between the age of 18 and 21

A total of 25 households were considered long term homeless and included 14 families. Long term/chronic homeless is experiencing homeless for at least 1 year or at least 4 times in the past 3 years. The length of time since last permanent housing for clients during the reporting period was:

- No time, currently housed (prevention) for 136 households
- Less than a month for 7 households
- 1 to 3 months for 12 households
- 3 to 6 months for 9 households
- 6 to 12 months for 6 households
- 1 to 2 years for 18 households
- 3 to 5 years for 8 households
- 9 years or more for 1 household

The Wilder Survey reported 71 homeless adults (57%) without housing for more than a year. A total of 79 people (63%) were on a waiting list for Section 8 or subsidized housing. A total of 12 people (10%) had a voucher they could not use because they were unable to find housing that would accept the voucher. Most of the men (86%) reported the need for a 0-1 bedroom and almost half the women (47%) needed 2+ bedrooms. Persons surveyed reported their ability to pay rent as follows:

- 35 people (28%) reported their inability to pay any amount for rent
- 10 people (8%) reported they could pay between \$1-\$100/mo.
- 16 people (13%) reported they could pay between \$101-\$200/mo.
- 19 people (15%) reported they could pay between \$201-300/mo.
- 18 people (14%) reported they could pay between \$301-\$400/mo.
- 12 people (10%) reported they could pay between \$401-\$500/mo.
- 18 people (14%) reported they could pay over \$500/mo.

When clients were asked if they had ever served on active duty in the US Armed Forces, only 13 out of 276 who responded said yes. The West Central Minnesota CoC's Annual Homeless Point in Time (PIT) Count counted 1 unsheltered veteran and 13 sheltered veterans. Data on the families of veterans in need of housing assistance was unavailable.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the Wilder Survey, survey results in Moorhead indicate that 50% or 88.5 of the homeless adults surveyed were Caucasian, 27% or 47.79 were American Indian, 14% or 24.78 were African American, 8% or 14.16 were of a mixed racial background, 1% or 1.77 were African Native, and 1% or 1.77 were Asian. A total of 12% or 21.24 identified themselves as being of Hispanic origin.

Racial composition of households served by Lakes and Prairies Community Action Partnership was: 333 White, 76 Black or African American, 42 American Indian or Alaska Native, 2 Asian, 2 Native Hawaiian or Other Pacific Islander, 20 American Indian and White, 2 American Indian and Black, 17 Black and White,

5 Asian and White, 22 who did not know or were in some other category not listed, and 5 who refused to provide a response; of these households, 110 were Hispanic or Latino households.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the Wilder Survey conducted on October 25, 2012, there were 177 homeless adults and 56 children. There were 65 adult males, 16 adult females, 5 unaccompanied male minors, and 7 unaccompanied female minors in informal or unsheltered locations. There were 50 adult males, 44 adult females, and 44 children in emergency shelter or transitional housing. Most of the homeless persons counted were adult men and about one third of those in informal, unsheltered settings met the federal definition of someone who is chronically homeless (homeless for more than 1 year OR at least 4 times in a 3 year period). The survey suggests that these counts underestimate homelessness because it does not count those housed in precarious situations or staying with their friends and relatives. The survey explains:

Our survey shows one-third (33%) of homeless persons interviewed stayed at least one day of the previous 30 days with friends or relatives. This population of homeless persons “doubled-up” with friends or relatives was briefly investigated by the Saint Paul Overnight Shelter Board in 1990. By asking Saint Paul school children about persons living in their homes on a temporary basis, they found that there were as many people living in these circumstances as there were people in Saint Paul shelters. The U.S. General Accounting Office found in 1989 that the number of children and youth who were “doubled-up” in precarious housing situations was 2.7 times the number of children and youth in emergency shelters.

When the survey combined the previous estimates and these methods, the Moorhead estimate for sheltered people totaled 138, for unsheltered the total was 112, for doubled up children and youth the total was 119, and for adults doubled up it was 94. The total sheltered and unsheltered population including doubled up persons was 463.

The West Central Minnesota CoC’s Annual Point in Time Count showed 99 sheltered families, 98 sheltered individuals, 3 unsheltered families, and 10 unsheltered individuals. These numbers have varied from year to year.

Discussion:

There are multiple reasons why people have left their housing. Men reported job loss or reduction in work hours, rent was too high, eviction, chemical dependency problems, incarcerated, went to treatment, problems with roommates, and because of someone else’s chemical dependency problems. Women reported mostly the same reasons as men, rent was too high, problems with roommates or visitors, job loss or reduction in work hours, eviction, someone else’s chemical dependency problems, a breakup with a spouse or partner, and to flee an abusive relationship.

There are also multiple reasons why people cannot be rehoused after leaving their last housing. Both men and women reported lack of job or income, credit problems, criminal background, unaffordable

housing, and cost of application. Local agencies report that application costs are difficult for clients to pay (\$25-50) because they add up. If they are denied housing, there is no refund on the application and Lakes and Prairies Community Action Partnership reported that they cannot fund application costs, only deposit and other rental assistance.

The City of Moorhead intends on responding to these needs through the following activities:

- Supportive Housing
- Outreach/Prevention/Assistance/Research

Supportive housing will be promoted through supporting the efforts of agencies in the continuation and expansion of emergency, transitional, and permanent supportive housing available to homeless persons in the community. Service providers will be supported and encouraged 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.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless subpopulations that may need housing or other supportive services 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.

Describe the characteristics of special needs populations in your community:

Over 11% of Moorhead's population is 65 years or older and more than 10% has a self-care difficulty [*American Community Survey (2008-2012). US Census Bureau.*]. Less than 10% of Moorhead's population has a disability. Needs are based on type of disability or disabilities of individuals. The most common disability reported to the US Census for Moorhead is a cognitive difficulty, the second is an independent living difficulty, and the third is an ambulatory difficulty. According to the American Community Survey 2008-2012, there are 313 people in Moorhead with a disability in the 5-17 age group, 1,996 in the 18-64 age group, and 1,228 in the 65 or older age group. A total of 1,818 people are reported to have a cognitive difficulty. The age group 18-64 has the highest number of people with a cognitive difficulty (1,222), an independent living difficulty (792), and an ambulatory difficulty (728). For the age group 5-17, the same pattern is seen with the most number of people having a cognitive difficulty (277), then a self-care difficulty (46), and then an ambulatory difficulty (24). The pattern changes for those 65 years of age or older; the highest numbers of people have an ambulatory difficulty (787), then a hearing difficulty (497), and then a cognitive difficulty (319). Lakes and Prairies Community Action Partnership reports that 112 clients in their Family Homeless Prevention and Housing Assistance Program have a disability of long duration. The Wilder Survey counted 96 homeless adults with a physical, mental, or other health condition that limited the kind or amount of work they could do, 29 people had a disability that limited their daily activities, and 73 people had a disability that interfered with their memory or daily decision-making. Clay County HRA reported that 26.4% of their clients are disabled.

Specific characteristics of the local HIV/AIDS population are not available, but throughout the United States and Minnesota, gay and bisexual men continue to be disproportionately impacted by HIV/AIDS. Those under the age of 24 are impacted the most. Nearly all of the 169 young Minnesota adults and teens reported male to male sexual contact and injection drug use. African Americans and foreign-born men are also disproportionately impacted by HIV/AIDS; 82% of the new cases were women of color and 1 in 4 were foreign-born men. White persons only made up 44% of the cases of HIV in Minnesota in 2012. [*Minnesota AIDS Project 2012 Annual Report*]

In the 2014 Point in Time count performed by West Central Minnesota CoC, a total of 249 homeless people surveyed had a serious mental illness, 22 had a substance abuse disorder, and 30 were victims of domestic violence. Lakes and Prairies Community Action Partnership reported 73 victims of domestic violence in a one year reporting period (7/1/13 to 6/30/14). The Wilder Survey counted 32 victims of domestic violence, 13 men and 19 women. Clay County HRA reported 10% of their clients are victims of

domestic violence. The YWCA, a shelter for women and children fleeing domestic violence had 359 women and their children staying at the shelter in 2013. The Moorhead Police Department reported the following calls for 2014, explaining that not all domestic disturbance calls come in as domestic:

- Domestic -725
- Abuse -254
- Assault -231
- Disturbance -1,433
- Threats -191
- Violation of Court Orders -123
- 911 Hang ups -120

What are the housing and supportive service needs of these populations and how are these needs determined?

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 for all of the special needs subpopulations; some of these agencies were consulted during the consultation process. Agencies determine the needs of their clients, usually through a needs assessment model tool that they were trained to use. By combining agency data counts and the Wilder Survey, areas of housing and supportive service need throughout the community are discernible.

There are 117 licensed adult foster care sites in Moorhead for people with developmental disabilities, adults with mental illness, adults with chemical dependency, and elderly persons in Moorhead, and one residential facility for adults with mental illness. 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 adults with chemical dependency issues. Other in-home services funded by Clay County include case management for several people with serious mental illness.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Moorhead is not an Eligible Metropolitan Statistical Area, though Moorhead does have residents that are infected and/or affected by HIV/AIDS. In 2012, approximately 17% of Greater Minnesota was reporting new cases of HIV; the remainder resided in the Minneapolis/St. Paul area. In 2013, Clay County reported 33 people living with HIV/AIDS. The Center for Disease Control (CDC) estimates that about 50,000 Americans become infected with HIV every year. In 2011, 49,273 people in the United States were diagnosed with HIV and 32,052 with AIDS (most recent data available on HIV/AIDS at the

time of the consolidated plan). In 2010, 15,529 people with AIDS died. The rates at which people are infected with HIV each year in Minnesota range from 129.4 and 202.4 per 100,000. According to the Minnesota AIDS Project's 2012 Annual Report, one new HIV infection is reported nearly every day in Minnesota. There were 315 new cases in 2012; at the end of 2012 there were 7,516 people living with HIV in Minnesota, primarily in the Twin Cities region.

Discussion:

The City of Moorhead intends on responding to these needs through the following eligible activities:

- Physical Disability Services – Accessible ramps
- Services/Outreach/Assessment

Permanent or temporary accessibility ramps will be constructed or installed for income eligible households that have at least one person who is disabled. Other special needs populations will receive services, outreach, or assessment that is supported by the City of Moorhead through technical support, certificates of consistency for funding application, and other means.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The highest ranked Public Facilities needs in the Moorhead Community Survey were a homeless shelter, parks and recreation facilities, and community centers.

How were these needs determined?

In the Moorhead Community Survey, there were 30 non-housing community development needs listed. Respondents were asked to rank the 4 most important needs. The Public Facilities listed were Homeless Shelter (ranked 5 out of all 30), Park and Recreation Facilities (ranked 8), Community Centers (ranked 11), Youth Centers (ranked 15), Childcare Centers (ranked 19), Centers for Disabled Persons (ranked 24), and Senior Centers (ranked 30). Consultations with local service providers/agencies did not indicate the need for another homeless shelter, but for permanent supportive housing and more affordable housing to provide housing to those experiencing homelessness rather than sheltering and re-sheltering.

Describe the jurisdiction’s need for Public Improvements:

The highest ranked Public Improvements were Storefront Improvements, Sidewalks, and Demolition of Unsafe Buildings.

How were these needs determined?

In the Moorhead Community Survey, there were 30 non-housing community development needs listed. Respondents were asked to rank the 4 most important needs. The Public Improvements listed were Storefronts Improvements (ranked 7 out of all 30), Sidewalks (ranked 10), Demolition of Unsafe Buildings (ranked 12), Code Enforcement (Neighborhood/Rental) (ranked 14), Street Lighting/Streetscape (ranked 16), Water/Sewer (ranked 26), Accessibility Improvements (ADA) (ranked 28), and Drainage (ranked 29). Consultations with local services providers and 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.

Describe the jurisdiction’s need for Public Services:

The highest ranked Public Services were Job Creation and Retention, Affordable Childcare Services, and Transportation Services.

How were these needs determined?

In the Moorhead Community Survey, there were 30 non-housing community development needs listed. Respondents were asked to rank the 4 most important needs. Public Services listed were Job (Creation/Retention) (ranked 1 out of all 30), Affordable Childcare Services (ranked 2), Transportation

Services (ranked 3), Homeless Services (ranked 4), Affordable Healthcare Services (ranked 5), Neglected/Abused Child Services (ranked 9), Youth Activities (ranked 13), Anti-Crime Programs (ranked 17), Employment Training (ranked 18), Substance Abuse Services (ranked 20), Domestic Violence Services (ranked 21), Services for Disabled Persons (ranked 24), Business Mentoring (ranked 23), Emergency Home Repair (ranked 25), and Senior Activities (ranked 27). Consultations with local service providers/agencies indicated a need for more transportation options and non-shelter homeless services; no reports were made for affordable childcare and jobs by service providers. A majority of the consultations focused on affordable housing needs. 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).

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

There are 15,099 housing units in Moorhead. A total of 585 rental units are affordable to households earning 0-30% of the area median income; 2,655 are affordable to households earning 30-50% of the area median income and 4,415 for those earning 80-100%. There are smaller numbers of affordable housing units for purchase than for rent. Based on current data and on what service providers and the public housing agencies are noticing, current housing availability and affordability do not fully meet the needs of the population. In the Moorhead Community Survey, the primary housing need in Moorhead was affordable rental units and the second was affordable housing for purchase. The availability of affordable housing is likely to decrease as home and property values increase and the demand for housing in Moorhead has influenced the rental market. Agencies are reporting that landlords are being more selective than they were in the past. This increases the difficulty for a number of renters to be accepted as tenants, particularly if they have poor or no credit, criminal history, or poor rental history.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

There are 15,099 housing units in Moorhead. More than half (57%) are 1-unit, detached structures. Multi-family units (5 or more units) comprise 26% of the housing units in Moorhead. Nearly 80% of the owner-occupied housing units have 3 or more bedrooms; only 28% of renter-occupied housing units have three bedrooms. Over 40% of renter-occupied housing units have two bedrooms and over 30% have one or no bedroom, a highly sought after unit size for many people in Moorhead.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,632	57%
1-unit, attached structure	1,422	9%
2-4 units	937	6%
5-19 units	1,907	13%
20 or more units	1,936	13%
Mobile Home, boat, RV, van, etc.	265	2%
Total	15,099	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	152	3%
1 bedroom	91	1%	1,428	28%
2 bedrooms	1,715	20%	2,139	41%
3 or more bedrooms	6,984	79%	1,460	28%
Total	8,790	100%	5,179	100%

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The income level targeted for a majority of programs is 30% of the area median income. Some of the programs are at 60% of the area median income. The City of Moorhead's Single Family Rehabilitation program targets 80% or less of the area median income.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No vouchers are expected to be lost from the affordable housing inventory. In 2013, 20 vouchers were lost, possibly due to sequestration and a decrease in federal funding.

There are three apartment buildings with a total of 35 units combined that will be demolished in 2014 due to flood mitigation efforts. All of these units were a part of the affordable housing inventory along the river corridor. Each tenant was offered relocation assistance. Churches United has proposed construction of a 42-unit permanent supportive housing apartment building and MPHA has proposed construction of 3 affordable public housing units. Habitat for Humanity has built 2 units in Moorhead in 2014. The addition of these housing units to Moorhead provides replacement housing for affordable housing removed as a result of flood mitigation efforts.

Does the availability of housing units meet the needs of the population?

Based on what service providers and the public housing agencies are noticing, current housing availability and affordability do not fully meet the needs of the population. In the Moorhead Community Survey, the primary housing need in Moorhead was affordable rentals and the second was affordable housing for purchase. Additionally, the Housing Affordability charts in section MA-15 show only 4% of both renter and owner housing units affordable to households making 0-30% of the area median income; 22% of housing units are affordable to households making 30-50% of the area median income; 47% for the 50-80% range.

Describe the need for specific types of housing:

Consultations with agencies and the data on public housing and voucher waiting lists show a need for studio/efficiencies and 1 bedroom units for individuals. In addition, MPHA indicates receiving daily calls for 2-bedroom units and there are currently no units of this type in Moorhead's public housing stock.

Discussion:

The City of Moorhead intends on responding to these needs through a variety of eligible activities:

- Affordable Rental Housing: Rehabilitation or New Construction
- Affordable Owner Housing: Rehabilitation or New Construction
- Site Preparation for Affordable Housing
- Support Housing Certificate /Voucher Programs

New construction will occur through partnerships with area organizations, such as Habitat for Humanity. The City cannot actually construct new homes with CDBG funds, but it can prepare sites or acquire property where partners can build new affordable housing. Affordable owner housing will be maintained and improved through a city-wide single family rehabilitation loan program, offered to households whose income is at 80% or less than the area median income. Rental housing rehabilitation may occur in a similar manner. Ongoing support and encouragement of private and governmental agency efforts to reduce the cost burden of low income households through certificate and voucher programs will occur through letters of support and other technical assistance.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The median home value in Moorhead in 2011 was \$147,000, a 75% increase from 2000.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	84,100	147,000	75%
Median Contract Rent	379	559	47%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,065	39.9%
\$500-999	2,475	47.8%
\$1,000-1,499	458	8.8%
\$1,500-1,999	120	2.3%
\$2,000 or more	61	1.2%
Total	5,179	100.0%

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	585	No Data
50% HAMFI	2,655	705
80% HAMFI	4,415	2,685
100% HAMFI	No Data	3,799
Total	7,655	7,189

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	0	0	0	0	0

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

According to the charts provided, there are 15,099 housing units in Moorhead. A total of 585 rental units are affordable to households earning 0-30% of the area median income; 2,655 are affordable to households earning 30-50% of the area median income and 4,415 for those earning 80-100%.

The Housing Affordability chart in this section shows smaller numbers of affordable housing units for purchase than for rent. No data exists for the number of units affordable for households earning 0-30% of the area median income, 705 units are affordable for households earning 30-50% of the area median income, 2,685 earning 50-80%; and 3,799 earning 80-100%.

How is affordability of housing likely to change considering changes to home values and/or rents?

The availability of affordable housing is likely to decrease as home and property values increase. The demand for housing in Moorhead has influenced the rental market as well. Agencies are reporting landlords are being more selective than they were in the past. This increases the difficulty for a number of renters to be accepted as tenants, particularly if they have poor or no credit, criminal history, or poor rental history.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The FY 2014 Fair Market Rents are \$437 for an efficiency, \$529 for a 1 bedroom, \$684 for a 2 bedroom, \$1,008 for a 3 bedroom, and \$1,192 for a 4 bedroom. The proposed FY 2015 Fair Market Rents are \$456 for an efficiency, \$553 for a 1 bedroom, \$715 for a 2 bedroom, \$1,054 for a 3 bedroom, and \$1,246 for a 4 bedroom. Considering the greatest demand being for studio/efficiencies or 1 bedroom units for individuals, the fair market rents for these types of units are above 30% of the income of a 1 and 2-person household earning income at 0-30% of the area median income (\$72,100). According to the 2008-2012 American Community survey, median area contract rent is \$584, higher than the fair market rents for studio/efficiencies and 1 bedrooms, also higher than 30% of the income of someone earning 0-30% of the median area income. With affordable rental housing being the most important housing need reported in Moorhead by area agencies and citizens and supported by available data, preservation of affordable rental housing may be an important element of the City’s housing strategy.

Discussion:

The cost of housing in Moorhead has increased significantly over the past 10-15 years. Between 2000 and 2011, the median home value increased by 75% and rental rates increased by 47% (See Cost of Housing Chart –Table 29). Fewer housing units are available to households earning less than 50% of the area median family income; affordable housing was one of the top concerns of citizens and organizations consulted in the citizen participation process. The Single Family Home Rehabilitation program preserves affordable housing for its homeowners. Preservation of affordable rental housing may also be an important element of the City’s housing strategy. The Homebuyer and Tenant Education Programs also help to make housing affordable. Homebuyers Education helps new homeowners obtain housing through local and state programs. Tenant Education helps renters find or stay in their housing longer by better understanding tenant/landlord rights and responsibilities. The City intends to be involved in and supportive of discussions surrounding affordable housing within Moorhead.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

A majority of housing units in Moorhead have one or no selected housing conditions (Table 33). Those conditions include: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) Has more than one person per room, and 4) the cost burden is greater than 30%. Housing conditions are further defined in the next section.

Definitions

Standard housing conditions are defined for the purposes of the Consolidated Plan as those units meeting the Housing Choice Voucher (HCV) program’s Housing Quality Standards (HQS), free of life safety hazards. HQS include: sanitary facilities, food preparation and refuse disposal, space and security, thermal environment, illumination and electricity, structure and materials, interior air quality, water supply, lead-based paint, access, site and neighborhood, sanitary condition, and smoke detectors. Moorhead defines substandard units suitable for rehabilitation as those units for which the cost to correct the conditions does not exceed the estimated after-improvement value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,817	21%	2,724	53%
With two selected Conditions	19	0%	94	2%
With three selected Conditions	0	0%	19	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,954	79%	2,342	45%
Total	8,790	100%	5,179	100%

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,391	16%	1,076	21%
1980-1999	1,717	20%	1,031	20%
1950-1979	4,209	48%	2,424	47%
Before 1950	1,473	17%	648	13%
Total	8,790	101%	5,179	101%

Table 35 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,682	65%	3,072	59%
Housing Units build before 1980 with children present	690	8%	335	6%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Both owner-occupied and renter-occupied housing was rated for 4 conditions of housing in Table 32. Those conditions include: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) Has more than one person per room, and 4) the cost burden is greater than 30%. A total of 21% of the owner-occupied housing had one of these conditions and 79% had none of these conditions. A total of 55% of the renter-occupied housing had one or more conditions. A total of 21% of the owner-occupied housing had one or more conditions. Citizens ranked home rehabilitation as the fourth most important housing need in the Moorhead Community Survey. A need is demonstrated for both owner-occupied and renter-occupied housing rehabilitation.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to Table 34 –Risk of Lead Based Paint, a total of 65% of owner-occupied housing was built before 1980 which could contain lead-based paint hazards; 59% of renter-occupied housing was built before 1980. Specific data on which of these housing units are occupied by low or moderate income families and which have deteriorated pain was not available.

Discussion:

The City will respond to housing market needs in Moorhead with the following eligible activities:

- Rehabilitating or constructing new owner-occupied housing

- Rehabilitating or constructing new rental housing
- Homebuyer/Tenant Education
- Supporting initiatives of local service providers to establish affordable housing in Moorhead

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Moorhead Public Housing Agency (MPHA) manages 178 public housing units in Moorhead. Units range from single family scattered site housing to multi-family high density housing. Annual repair and maintenance projects are regular; the City of Moorhead provides Environmental Reviews for the MPHA on HUD-assisted projects. This section will provide further detail on projects planned in the next 5 years.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			178	95			0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Developments are:

- River View Heights high rise – 104 units – 103 – 1 BR; 1 – 2 BR (7 are accessible 1 BR units); Work needed includes boiler replacement, carpet replacement in hallways and apartments as needed, additional lighting in parking area, fire alarm and panel upgrade, roof repair, kitchen upgrades with new water supply lines, and air handling unit(s).
- Sharp View elderly housing - 47 units – 45 – 1 BR; 2 – 2 BR (5 are accessible 1 BR units); Work needed includes camera system upgrade, replace door locks, and roof replacement.
- Heatherwood Circle duplexes - 12 units - All 3 BR in size (all split foyer/none accessible); Work needed includes window replacement.

- Scattered Site Housing - 15 units – 12 – 3 BR (one is accessible); 3 – 4 BR - these are single family homes scattered throughout Moorhead; Work needed includes new furnaces and ACs in 3 homes.

Public Housing Condition

Public Housing Development	Average Inspection Score
MPHA	80

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Previously described in this section.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The MPHA will continue to maintain and improve properties as planned, following their mission to promote and deliver quality, well-managed homes to a diverse low income population and, as a valued partner, contribute to the well-being of the individuals, families and community we serve.

Discussion:

This section summarized the conditions of public housing in Moorhead. All the conditions noted are scheduled to be addressed in this next 5 years.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

There are two homeless shelters in Moorhead, Churches United for the Homeless which houses families, individuals, and veterans and Dorothy Day House of Hospitality which houses men. There is one permanent supportive housing facility, Gateway Gardens, which houses individuals and couples. This section further describes support services for people experiencing homelessness or at risk of homelessness.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	87	25	16	182	0
Households with Only Adults	16	3	4	4	0
Chronically Homeless Households	0	0	5	75	0
Veterans	9	0	0	0	0
Unaccompanied Youth	0	0	0	20	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are several mainstream services that are used to compliment services targeted to homeless persons. The Fargo-Moorhead community is greatly interconnected and a majority of the agencies collaborate or refer clients to each other.

The West Central Minnesota CoC supports and promotes access to mainstream services as an essential means of ending homelessness. Through their Coordinated Assessment Diversion Process, individuals are screened for diversion to mainstream resources, prevention services, or entry into the homeless system. This will be done using a homeless hotline through 211 starting September 15th. This new partnership will provide up-to-date information via an online – 24 hr. resource module. Additionally, supportive housing agencies conduct a vulnerability assessment for all clients prior to entry into their program and every 3-6 months while in their program (persons who have been stable in permanent supportive housing and long term homeless programs may actually complete the assessment only 1 x annually depending on the program). This assessment identifies key areas where linkage to mainstream and other supportive services are needed. The West Central Minnesota CoC's Coordinated Assessment system is planning to begin utilizing community point to better link individuals in supportive housing to mainstream and other supportive services. Our target date for this new Homeless Management Information System (HMIS) software module is March 2015.

Medical

There are many options for medical services in addition to the main hospitals Sanford, Essentia, and the VA Medical Hospital, those include Clay County Public Health, Family Healthcare and Homeless Health Services, Healthcare for Homeless Veterans, Migrant Health Services, Inc., and the Rape and Abuse Crisis Center.

Mental Health

There are several mental health options, including CCRI, Fargo VA Medical Center, Lakeland Mental Health, Prairie St. John's, Solutions, Southeast Human Service Center, Community Outreach Center, Myrt Armstrong Center, and Clay County Social Services.

Chemical Dependency

Some chemical dependency options include Clay County Chemical Dependency Services, Clay County Detox, Lost and Found Ministry/Recovery Worship, Red River Recovery, Stepping Stones, Sisters Path, ShareHouse, Southeast Human Service Center, Anchorage, Drake Counseling, Adolescent Program at West Central Regional Juvenile Detention Center, and Fargo VA Medical Center.

Employment Services

Employment services include Minnesota Workforce Center, Rural MN CEP, Moorhead Public Schools Homeless Liaison, Motivation, Education, and Training (MET), Veterans Employment Representative, Youthbuild, and Job Service ND.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The West Central Minnesota CoC prioritizes service to persons based on their vulnerability index pre-screen. Those who are most vulnerable are prioritized for any open unit in emergency shelter (ES), transitional housing (TH), rapid-re housing (RRH), or permanent supportive housing (PSH). The West Central Minnesota CoC also has a region-wide policy to prioritize Chronic Homeless in all PSH beds. Each shelter has designated Veterans beds. Supportive Service for veteran Families serves our entire service areas with rental assistance and supportive services. This is a statewide program so they do not designate the number of units for each region.

In addition to the previously mentioned services, there are shelters, food pantries, meals, drop-in centers, and legal advocacy services for homeless persons in the Fargo Moorhead area. Duplicate or similar programs in Fargo, ND are available, but not all are listed.

Shelters

Moorhead shelters include Churches United for the Homeless for men, women, children, and veterans and Dorothy Day House for men. Fargo shelters include Gladys Ray Shelter for men and women, New Life Center for men, YWCA for women and children, Sister's Path for women and children, and Fraser transitional living for men and women. Individuals and families experiencing homelessness utilize services available throughout the metropolitan area regardless of prior residency.

Food

Food-related services include the Dorothy Day Food Pantry in Moorhead, Churches United food pantry, FM Emergency Food Pantry in Fargo, Salvation Army for meals, and all the shelters provide full or light meals.

Drop In Centers

Daytime drop in centers include Stepping Stones Resource Center, Gladys Ray Veteran Drop in Center, Native American Center, Salvation Army, Myrt Armstrong Center, YWCA, and the Social Connexion.

Housing

Housing referral services and rental supports are offered through the Clay-Wilkin Homeless Prevention Assistance Program, Churches United transitional housing, Clay County Housing Authority, Moorhead Public Housing Agency, Fargo Housing and Redevelopment Authority, and Lakes and Prairies Community Action Partnership Family Homeless Prevention and Housing Assistance Program.

Legal Services

Legal Services of Northwest Minnesota and Migrant Legal Services provide legal advocacy and case management to low income special needs populations.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are several organizations in Moorhead that provide services to its special needs population. The special needs population typical includes the elderly, frail elderly, persons with disabilities (mental, physical, and developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents. The largest services providers for the special needs population in Moorhead is Clay County Social Services and the Moorhead Public Housing Agency. Other facilities and the types of services offered are summarized in this section.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Many of the needs of Moorhead's special needs population is the same as the low income household population. Based on conversations with area agencies and the available data, the greatest need is a larger supply of affordable housing. Providing supportive housing without regard to criminal history, poor rental history, or no or poor credit would also be helpful for several people in the special needs population.

Clay County Social Services and Moorhead Public Housing Agency are local agencies that continue to report a significant proportion of their clients who require housing assistance together with supportive services, particularly mental health case management to deal with serious and persistent mental illness, alcohol and other drug addictions. It is recognized that housing for persons with mental illness and disabilities is most successful when combined with support services, and local housing providers, particularly Clay County Housing and Redevelopment Authority, continues to pursue development of permanent supportive housing units to better serve the needs of Moorhead's special needs population.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

There are a number of transitional housing units in the Fargo-Moorhead community that offer or connect their residents to support programs, particularly those returning from mental health institutions. Oftentimes, caseworkers help clients find housing if they are homeless and then provide regular home visits to make sure they are doing well. Depending on the needs of a person leaving a physical health institution or hospital, previously mentioned options could be utilized or local nursing homes in home healthcare, or some other transitional living arrangement.

All of the following permanent supportive housing units require that residents have a disability (mental, physical, and developmental). Clay County HRA has 64 project units (includes Gateway Gardens 24-unit permanent supportive housing) and 34 vouchers for private market units currently under lease in

Moorhead for permanent supportive housing. Lakes and Prairies has 9 vouchers for scattered permanent supportive housing sites. Churches United is currently proposing to build 42 units of permanent supportive housing on a 10 acre parcel of land zoned for multi-use in Moorhead, MN for individuals and families who are determined eligible based on the Coordinated Assessment SPDAT tool. The units will accommodate 17 singles in efficiencies and one-bedroom apartments, and 24 families in two, three, and four bedroom apartments. Common areas will include an indoor active play area, an adult exercise room, and a community/family room with a kitchen for classes, community meals, and activities. Support services will include two full-time case managers (one from Churches United, and another from collaborating service providers such as Lakes and Prairies), a part-time nurse, and a youth worker.

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 117 licensed adult foster care sites in Moorhead for people with developmental disabilities, adults with mental illness, adults with chemical dependency, and elderly persons in Moorhead, and one residential facility for adults with mental illness. 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 adults with chemical dependency issues. Other in-home services funded by Clay County include case management for several people with serious mental illness.

There are no housing units in Moorhead specifically designated to serve persons with HIV/AIDS and their families. However, agencies in the community may serve persons with AIDS within existing program offerings.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

This section is for states only, not entitlement grantees.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs

identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Refer to goals in strategic plan and action plan sections.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Barriers to affordable housing were determined through citizen participation, the Moorhead 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)
- Poor or no credit history
- Poor rental history
- Criminal background
- Tenant/landlord disputes and evictions

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Job creation and retention was ranked the highest by Moorhead residents in non-housing community development needs. This section summarizes major employment sectors within Moorhead and the workforce and infrastructure needs of the business community. Also addressed is the relationship between employers and workforce training educators.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	119	32	1	0	-1
Arts, Entertainment, Accommodations	1,753	1,584	12	13	1
Construction	739	454	5	4	-1
Education and Health Care Services	3,450	5,819	25	48	23
Finance, Insurance, and Real Estate	1,075	348	8	3	-5
Information	397	114	3	1	-2
Manufacturing	1,344	850	10	7	-3
Other Services	618	547	4	4	0
Professional, Scientific, Management Services	1,168	548	8	4	-4
Public Administration	0	0	0	0	0
Retail Trade	1,896	1,128	14	9	-5
Transportation and Warehousing	496	230	4	2	-2
Wholesale Trade	975	530	7	4	-3
Total	14,030	12,184	--	--	--

Table 41 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	21,572
Civilian Employed Population 16 years and over	20,028
Unemployment Rate	7.16
Unemployment Rate for Ages 16-24	21.43
Unemployment Rate for Ages 25-65	4.23

Table 42 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	4,075
Farming, fisheries and forestry occupations	740
Service	2,714
Sales and office	5,247
Construction, extraction, maintenance and repair	1,621
Production, transportation and material moving	1,198

Table 43 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,548	91%
30-59 Minutes	1,220	6%
60 or More Minutes	526	3%
Total	19,294	100%

Table 44 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	326	22	285
High school graduate (includes equivalency)	2,953	227	864
Some college or Associate's degree	4,583	282	876

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	5,517	171	463

Table 45 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1	59	61	89	474
9th to 12th grade, no diploma	289	172	133	119	350
High school graduate, GED, or alternative	1,756	1,021	792	2,231	1,473
Some college, no degree	5,539	1,206	995	1,435	910
Associate's degree	501	689	505	911	126
Bachelor's degree	605	1,675	912	1,840	444
Graduate or professional degree	13	240	480	1,021	495

Table 46 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,118
High school graduate (includes equivalency)	28,814
Some college or Associate's degree	29,809
Bachelor's degree	41,115
Graduate or professional degree	55,038

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in Moorhead with the most workers are listed in order: 1) Education and Health Care Services, 2) Retail Trade, 3) Arts, Entertainment, and Accommodations, 4) Manufacturing, and 5) Professional, Scientific, and Management Services. Education and Health Care Services have 48% of the share of jobs and 25% of the workers in the jurisdiction. There are five colleges and two major healthcare providers in Moorhead; Minnesota State University Moorhead, Concordia

College, Rasmussen, Globe University, Minnesota State Community and Technical College, Sanford Health, and Essentia Health.

Describe the workforce and infrastructure needs of the business community:

Population

There are 21,572 people in Moorhead's civilian labor force. The top five occupations with the most employees are: Sales and Office occupation (5,247 people); Management, Business, and Financial (4,075); Service occupation (2,714); Construction, Extraction, Maintenance, and Repair (1,621); Production, Transportation, and Material Moving (1,198); Farming, Fisheries, and Forestry (740).

Travel Time to Work

A total of 1,220 workers travel 30-59 minutes to work; 526 workers travel 60 or more minutes.

Educational Attainment 16 Years of Age and Older

Approximately 52% (326 workers) of the population having less education than a high school graduate are employed in the labor force, which represents 2% of the overall population 16 years of age and older. Approximately 73% (2,953 workers) of the population with a high school diploma or equivalent are employed in the labor force, which represents 18% of the overall population 16 years of age and older. Approximately 80% (4,583 workers) of the population with some college or an Associate's degree are employed in the labor force, which represents 28% of the overall population 16 years of age and older. Approximately 90% (5,517 workers) of the population with a Bachelor's Degree or higher are employed in the labor force, which represents 33% of the overall population 16 years of age and older. The highest numbers of people who have less than 9th grade education are 65 or older (474). The same group has the highest numbers for 9-12 grade, no diploma. The highest numbers of high school graduates, GED, or alternative is in the 18-24 age group. The same group has the highest numbers for some college, no degree; most are in college but have not yet graduated at this age. The highest numbers of people with an Associate's degree, Bachelor's degree, or graduate or professional degree are in the age group 45-64. As education level increases, so does the median earnings in the past 12 months; the range is \$16,118-\$55,088.

The Moorhead Economic Development Authority reports that the business needs in the community are a well-trained and specialized workforce. Thus, the needs of the workforce are the same. Workers need to be trained in the positions that businesses need filled.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Greater Fargo Moorhead Economic Development Corporation has begun a local workforce analysis study. In addition, the State of Minnesota is undertaking a study on the impacts of North Dakota oil

production in Minnesota with special focus on border cities. Together these two studies will provide more information about the economic development dynamics occurring within the community and how they impact Moorhead. By better understanding the needs of the employers, more specialized training and development is possible. The ultimate result should be a positive economic impact for all citizens.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Area colleges, particularly community and vocational, meet with area employers to understand what kind of employees they are looking for and design their curriculums from that basis. Shaping the workforce to meet the needs of area employers promotes job placement after education. Major areas of education are business development, information technology, health and emergency services, and trade and industry.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

As previously mentioned, area colleges meet with area employers to customize and develop the workforce. Minnesota State Community and Technical College has Custom Training Services and Workforce Development in the major areas of education previously listed.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

In the Moorhead Community Survey, "job creation and retention" was ranked the highest non-housing need in Moorhead and is already an economic development initiative in the community. With the State of Minnesota and Greater Fargo Moorhead EDC studies and a focus on workforce training and development, this high need will be met.

Discussion:

The employment rate is low (3.3%) for the Fargo-Moorhead MSA [*Bureau of Labor Statistic: Economy at a Glance (2015)*]. Retrieved on April 9, 2015 from www.bls.gov. Yet, job creation and retention is an economic development initiative in the community. New studies mentioned in this section will be coming out during this 5 year plan period (2015-2019) and are intended to help develop workforce training, job creation, and retention.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentration for the purposes of this Consolidated Plan is defined as a significant amount of household-types existing in one area. According to CPD Maps, households with multiple housing problems are dispersed throughout the City.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are no concentrations of racial or ethnic minorities higher than 6% in any one census tract in Moorhead. There are some concentrations of low and extremely low income households in three census tracts (204/203/202.02) encompassing the downtown area and two college campuses, Concordia College and Minnesota State University Moorhead (MSUM). A large amount of the people living in and around the college campuses are students who are primarily low to extremely low income households.

What are the characteristics of the market in these areas/neighborhoods?

Development is on the rise in these areas. MSUM and Concordia College are regularly improving and building on their campuses; projects range from student residential to classroom buildings. Rental properties are highly concentrated around the colleges and because Moorhead has a rental registration program, landlords are required to adhere to the Rental Registration Code. In doing so, properties are maintained and meet a standard of decent, safe, and sanitary living conditions. More developers are doing infill or restoration projects in the downtown area; projects include restaurants, entertainment, and residential. More business owners are opening businesses in this area including retail, restaurant, healthcare, and office. At the time of this Consolidated Plan, approximately 35 homes were listed for sale in this area; the average sales price was \$143,173.

Are there any community assets in these areas/neighborhoods?

The most important assets related to human, financial, and built capital are located in these areas and include MSUM and Concordia College, and the downtown business district. Other important community assets, particularly related to social, political, natural, and cultural capitals in these areas include a police station, fire station, elementary school, court house, river parks, cultural museum, and the Moorhead Service Center which has several agencies that assist low income households and people with disabilities (e.g., City Hall, Clay County Social Services, Public Health, Lakes and Prairies, Workforce Center, Veterans Service Office (VSO), RAAN (HIV/AIDS support), Freedom Resource Center, etc.).

Are there other strategic opportunities in any of these areas?

There may be vacant building redevelopment opportunities and/or private or public storefront rehabilitation opportunities using funding sources other than CDBG. Tax Increment Financing (TIF) may

also be an option for projects with an assessed new building value of \$1.5 million or more. TIF qualifying expenses include:

- Blighted or substandard buildings
- Extraordinary cost to assemble multiple parcels of land
- Site requires remediation of contaminated soils, removal of asbestos, lead based paint, dry cleaner contaminates, or other contaminants
- Project includes underground or ramped parking
- Extraordinary public improvement cost

Ongoing support and partnerships with the agencies, organizations, institutions, and businesses in these areas is an important strategy to improving the lives of those living in the area, particularly those who have low or extremely low income households. Balancing the community capitals leads to sustainable and vibrant communities and Moorhead has significant potential considering many of its assets are concentrated in a low to extremely low income area.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

While unmet housing and community development needs are prevalent, CDBG resources and state assistance has declined over the years. Goals in strategic planning continue to be adjusted accordingly. Twenty years ago (1995), funding awards were as high as \$489,000. There has been a downward trend since then and the 2014 entitlement amount was \$228,647, which was an increase from 2013. The 2015 allocation is 211,065. Priority needs and goals are for affordable housing, homelessness, non-homeless special needs, and non-housing community development needs.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas (No HUD approved target areas in Moorhead)

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Although there are no HUD approved target areas in Moorhead, recreation programming at Romkey Park targets primarily low income geography. The neighborhood where the park is located has many children who participate in after school and summer programming, which requires income verification.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	AH1 Affordable Housing AH2 Affordable Housing AH3 Affordable Housing AH4 Affordable Housing AH5 Affordable Housing HL1 Homelessness
	Description	<p>The City of Moorhead’s highest priority for community development resources continues to be maintaining and creating affordable housing opportunity within the community.</p> <p>Obstacles to meeting underserved needs include resource limitations, both CDBG allocation and resources of partner agencies and funders, 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.</p>

	Basis for Relative Priority	Both Census data and local needs assessment information contained within the Consolidated Plan indicate a significant number of both renter and homeowner households with high cost burdens and other housing problems in lower income categories. 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.
2	Priority Need Name	Homelessness Services and Prevention
	Priority Level	High
	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse
	Geographic Areas Affected	
	Associated Goals	HL1 Homelessness HL2 Homelessness
	Description	The City of Moorhead will support existing service providers working to prevent homelessness, provide shelter, and transition homeless persons to permanent housing. Homelessness is a significant metropolitan and regional issue affecting the City of Moorhead.
	Basis for Relative Priority	Within the needs assessment, programs and activities to address and assist homeless persons were identified. Effectively addressing these needs will require funding far beyond the City’s CDBG resources. Existing social service agencies address the needs of homeless persons and very low income households who are at risk of homelessness independent of the City of Moorhead, although the City regularly provides certificates of consistency with the Consolidated Plan for agencies seeking federal and state funding.
3	Priority Need Name	Non-Homeless Special Needs Services
	Priority Level	Low

	Population	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	SN1 Non-Homeless Special Needs Services SN2 Non-Homeless Special Needs Services
	Description	<p>The City of Moorhead will support existing service providers working to address the human service and supportive housing needs of elderly, frail elderly, persons with disabilities, persons with drug/alcohol addiction, and persons with HIV/AIDS. The City of Moorhead would support the development of affordable housing for special needs populations within larger, general developments or specialized facilities.</p> <p>Specific needs for special needs populations identified within the Consolidated Plan include financial assistance, reduced cost or free medical and dental care, addiction treatment, and others. These needs are being addressed within the community through Clay County Social Services directly and through contractual agreements with other organizations, and through privately funded programs. Obstacles to addressing the needs of special needs populations include resource limitations. Some special needs populations may be served within the housing preservation and development activities conducted by the City of Moorhead and other community partners. The City of Moorhead is not the primary resource for addressing the needs of special needs populations, but supports cooperative community partnerships to meet the needs of these persons. Therefore addressing special needs populations will be considered a low expenditure priority within the Consolidated Plan.</p>
	Basis for Relative Priority	Needs were identified through statistical data and consultations with local service providers.
4	Priority Need Name	Non-Housing Community Development Needs
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
Geographic Areas Affected	
Associated Goals	NH1 Non-Housing Community Development Needs NH2 Non-Housing Community Development Needs
Description	<p>The highest ranked Public Facilities needs in the survey were a homeless shelter, parks and recreation facilities, and community centers. Consultations with local service providers/agencies did not indicate the need for another homeless shelter, but for permanent supportive housing and more affordable housing to provide housing to those experiencing homelessness rather than sheltering and re-sheltering. The City's Parks and Recreation Department has also indicated that the Romkey Park facility is no longer fully meeting the needs of its users; additional space and improved accessibility is needed.</p> <p>The highest ranked Public Improvements were Storefront Improvements, Sidewalks, and Demolition of Unsafe Buildings. Consultations with local services providers and 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.</p> <p>The highest ranked Public Services 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 for affordable childcare and jobs by service providers. A majority of the consultations focused on affordable housing needs. 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).</p>
Basis for Relative Priority	Needs were identified through the use of a community survey and statistical data.

Narrative (Optional)

This section identifies four priority areas of need including affordable housing, homeless services and prevention, non-homeless special needs services, and non-housing community development needs. Priority levels are identified and actions are written with corresponding goals.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	TBRA provided by local service providers.
TBRA for Non-Homeless Special Needs	TBRA provided by local service providers.
New Unit Production	Based on current market data and on what service providers and the public housing agencies are noticing, current housing availability and affordability do not fully meet the needs of the population. In the Moorhead Community Survey, the primary housing need in Moorhead was affordable rental units and the second was affordable housing for purchase. The availability of affordable housing is likely to decrease as home and property values increase and the demand for housing in Moorhead has influenced the rental market.
Rehabilitation	Both owner-occupied and renter-occupied housing was rated for 4 conditions of housing in Table 32. Those conditions include: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) Has more than one person per room, and 4) the cost burden is greater than 30%. A total of 21% of the owner-occupied housing had one of these conditions and 79% had none of these conditions. A total of 55% of the renter-occupied housing had one or more conditions. A total of 21% of the owner-occupied housing had one or more conditions. Citizens ranked home rehabilitation as the fourth most important housing need in the Moorhead Community Survey. A need is demonstrated for both owner-occupied and renter-occupied housing rehabilitation.
Acquisition, including preservation	Land acquisition for local service providers and/or agencies to construct affordable housing (i.e., Habitat for Humanity, public housing)

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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 2015 along with a short explanation of how federal funds will leverage additional resources (private, state, and local). Resources have decreased throughout the years. In 2013 and 2014, there was a slight increase from 2012, but overall the resources are significantly lower than they used to be 5 years ago and beyond.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	211,065	118,800	240,500	570,365	1,702,964	For Expected Amount Available Year 1, the Prior Year Resources also includes repayments for activities 176 (\$101,332.66) and 213 (57,721.44). The Annual Allocation, Program Income, and Prior Year Resources estimates for 2016-2019 were multiplied by 4 to obtain an estimate for Expected Amount Available Remainder of Con Plan. That total also includes 1 repayment for activity 213 (\$57,721.44).

Table 51 - Anticipated Resources

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., Village Family Service Center -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 past, there have been attempts to utilize publically owned land to address affordable housing needs in the plan, but needs were not able to be fulfilled in way the meets timeliness.

Discussion:

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

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MOORHEAD	Government	Planning	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Moorhead Planning and Neighborhood Services Department is the lead agency in implementation of the Consolidated Plan. Other departments/divisions within the City government implement CDBG activities, including Parks and Recreation and Metro Area Transit. A community partner directly funded through CDBG is the Village Financial Resource Center. However, numerous other community organizations, businesses and churches are directly and instrumentally involved in addressing the housing and community development needs within the City of Moorhead, including the organizations providing emergency shelter and homeless prevention services, affordable home production and lending, education and employment, health care, transportation, child care, counseling, social services, and others.

The strength of the institutional structure overall is the wide variety of organizations and collaboration to address housing and community development issues within the City of 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 and increase outreach to private financial and business sectors, and communication with residents.

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 and on limited occasions financed architectural studies and facility analyses of MPHA facilities.

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 with them to address emerging community needs.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X		
Transportation	X	X	
Other			
Food Pantries & Meals	X	X	

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Fargo-Moorhead community is greatly interconnected and agencies regularly collaborate or refer clients to each other. Currently, multiple agencies are assessing the needs of an individual client and are aware of their clients' needs. There is a shift occurring in the way needs are determined and how clients are assessed. The community is transitioning into a new system CARES, which is Coordinated Assessment and Referral and Evaluation System. With this new way of assessing needs and recording/retrieving data, only one needs assessment is done and the information goes into a system that can be accessed by all human service providers. Needs are assessed using a SPDAT or VI-SPDAT, a

Service Prioritization Decision Assistance Tool. The VI-SPDAT was designed for use outreach assessment with homeless individuals, it combines the medical risk factors of the VI or Vulnerability Index with the social risk factors of the SPDAT [Clarity Human Services (2014). *Upcoming implementation of the VI, SPDAT, & VI-SPDAT*. Retrieved on September 9, 2014 from www.clarityhumanservices.com]. This system helps clients to get what they need faster and helps to prevent or reverse homelessness. Clients are assessed and the end result is a number used to rank by priority. Those who are most in need of help get it first. This tool will improve the service delivery system and further connect agencies. The City of Moorhead and the City of Fargo have invested CDBG funding into the development of CARES.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The greatest strength of the service delivery system in the Fargo-Moorhead community is that agencies regularly collaborate with each other. They are an interconnected system and rely on each other to meet the needs of the clients. Duplication and overlap of services in the community is limited, usually due to the MN/ND state line and different funding sources and requirements.

In terms of gaps, service providers report that people who are homeless and/or have special needs may not receive timely assistance because the service delivery system is first come, first serve. Waiting lists for resources are long and sometimes run out before someone gets assistance. This system does not work well is because someone who is vulnerable or in immediate need of services may never be treated or assisted because they are at the bottom of the list.

Another gap in the service delivery system is that people may have their needs assessed multiple times by multiple service providers. CARES will reduce needs assessment to a single time.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Utilizing the new Coordinated Assessment, Referral and Evaluation System is a significant part of the solution. HUD requires the West Central Minnesota CoC establish and operate a coordinated assessment system. HUD explains:

The primary purpose of a coordinated assessment system is to make rapid, effective, and consistent client-to-housing and service matches—regardless of a client’s location within a West Central Minnesota CoC’s geographic area—by standardizing the access and assessment process and by coordinating referrals across the West Central Minnesota CoC. Implementing coordinated assessment can help West Central Minnesota CoC’s reorient housing and service provision to be focused on the needs of the people it serves, creating a more client-focused environment; minimize the time and frustration people spend trying to find assistance; maximize the use of available system resources, including mainstream resources, to meet their needs; and identify and quantify housing and service gaps and any areas that have excess capacity. [HUD Exchange (2014). *COC’s coordinated assessment system Prezi*. Retrieved on September 9, 2014 from www.hudexchange.info. Search title for item.]

Partnering with the West Central Minnesota CoC to complete the setup of this system is the best strategy to overcome gaps in the institutional structure and service delivery system and address priority needs related to homelessness and special needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH1 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing		Rental units constructed: 15 Household Housing Unit Rental units rehabilitated: 15 Household Housing Unit
2	AH2 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing		Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit
3	AH3 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing		Homeowner Housing Added: 5 Household Housing Unit
4	AH4 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing		Public service activities for Low/Moderate Income Housing Benefit: 1300 Households Assisted
5	AH5 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing		Other: 100 Other
6	HL1 Homelessness	2015	2019	Affordable Housing Homeless		Affordable Housing Homelessness Services and Prevention		Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HL2 Homelessness	2015	2019	Homeless		Homelessness Services and Prevention		Other: 1 Other
8	SN1 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services		Other: 1 Other
9	SN2 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services		Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
10	NH1 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Non-Housing Community Development Needs		Public service activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted
11	NH2 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Non-Housing Community Development Needs		Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted Other: 1 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	AH1 Affordable Housing
	Goal Description	Rehabilitate or construct 15 affordable rental housing units by 2019. Although the annual goal is 3 units per year to be made available to households earning 60% MFI or less, it is recognized that multifamily projects might not occur each year. CDBG resources are anticipated to be used to leverage and match at least 10 percent of these units should be made available for persons with disabilities.
2	Goal Name	AH2 Affordable Housing
	Goal Description	Rehabilitate or construct 50 affordable housing units for homeownership by 2019. CDBG resources will be used for rehabilitation activities; CDBG resources used for construction activities will be leveraged against funds from Minnesota Housing Finance Agency and/or Greater Minnesota Housing Fund, and energy efficiency funds from Moorhead Public Service. Annual goal is 10 units per year (3 to be made available to households earning not more than 60%MFI and 2 to be made available to households earning not more than 80% MFI).
3	Goal Name	AH3 Affordable Housing
	Goal Description	Construct at least 5 affordable housing units for homeownership by 2019, specifically through partnership with Habitat for Humanity. CDBG resources will be used for land acquisition and/or utility installation costs (special assessments) and will leverage private individual and corporate donations. One of the five homes is to be made available to households earning less than 60% MFI.

4	Goal Name	AH4 Affordable Housing
	Goal Description	Create homeownership opportunity for 1,300 households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers. CDBG resources will be used for homebuyer education programs needed to access Minnesota Housing and Greater Minnesota Housing Funds homeownership assistance programs; it is not intended CDBG will be used for direct consumer financial assistance. Annual goal is 260 households per year (130 households below 60% MFI and 130 households between 60 - 80% MFI).
5	Goal Name	AH5 Affordable Housing
	Goal Description	Support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and technical assistance with background information upon request. While not within the City of Moorhead's control, 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.
6	Goal Name	HL1 Homelessness
	Goal Description	Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community. While the City of Moorhead's CDBG allocation is not sufficient to provide primary support to construct housing units, it can serve as a leverage source to support applications to primary funding agencies.
7	Goal Name	HL2 Homelessness
	Goal Description	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.
8	Goal Name	SN1 Non-Homeless Special Needs Services
	Goal Description	Support initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means.

9	Goal Name	SN2 Non-Homeless Special Needs Services
	Goal Description	Rehabilitate 10 affordable homes specifically through the construction of accessibility ramps for households with a disabled household member. CDBG resources will be used for construction materials, and labor will be provided through a volunteer program. Also, to provide temporary and portable accessibility ramps to 10 households that have a disabled household member. Annual goal is 4 homes per year serving households earning less than 80% MFI, based on demand.
10	Goal Name	NH1 Non-Housing Community Development Needs
	Goal Description	Partner to provide consumer tenant education for 2,500 renter households through CDBG and other leveraged resources from the City of Fargo and others. Annual goal is 500 households per year (250 households below 30% MFI and 250 households between 30 – 60% MFI).
11	Goal Name	NH2 Non-Housing Community Development Needs
	Goal Description	Partner to address the needs of low-income youth by providing positive recreational and developmental opportunities.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

A total of 70 families will benefit from rehabilitated or newly constructed affordable housing by 2019.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Currently, the MPHA does not have anyone on their waiting list in need of an accessible unit. However, in their recent plan to build 3 new affordable housing units, all will be accessible.

Activities to Increase Resident Involvements

MPHA has a Resident Opportunity and Self Sufficiency (ROSS) coordinator. 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 in 2013 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, Stat 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, the 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, and the American Red Cross.

In addition to the activities and partnerships, MPHA gives an annual effort to set up a Resident Advisory Council, but it has been unsuccessful. Residents disband after 2-3 months.

Is the public housing agency designated as troubled under 24 CFR part 902?

Yes

Plan to remove the ‘troubled’ designation

The Moorhead PHA is not ‘troubled’.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Barriers to affordable housing were determined through citizen participation, the Moorhead 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)
- Poor or no credit history
- Poor rental history
- Criminal background
- Tenant/landlord disputes and evictions

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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 (40 foot width)
- Tax increment financing for affordable housing development

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, both rental and ownership, is needed and must be encouraged through public and private partnerships. Given the age of Moorhead's housing stock, preservation activities must continue. Housing rehabilitation ranked the third most important housing need in the Moorhead Community Survey.

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 offered to all tenants whose properties were impacted.

SP-60 Homelessness Strategy – 91.215(d)

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

CARES will begin utilizing the 211 phone hotline as a central access to shelter. This phone access will be available at numerous access points throughout the region. The VA, PATH (Lakeland Mental Health) and Youthworks all have designated homeless outreach. Additionally, many mainstream and support service programs provide onsite office hours or outreach to local shelters (VA, Lakeland Mental Health (PATH, Case Managers, DA's, and counseling), Public Health, Sanford Health, CAP's). CARES and the FMCHP are planning a PR plan to include increased/updated outreach cards, posters, resident meetings and public service announcements.

Addressing the emergency and transitional housing needs of homeless persons

On September 15, 2014 the Fargo and Moorhead homeless shelters began utilizing a single entry diversion through a homeless hotline (in partnership with First Link, the 211 phone hotline provider). This will help divert individuals from entry into the homeless system, as well as link them to appropriate mainstream services. Coordinated assessment will link individuals to transitional housing based on their VI-SPDAT score.

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 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 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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The West Central Minnesota CoC participates in statewide prison discharge fairs. The West Central Minnesota CoC also partners with the regional mental health and family/children's collaborative groups

to help assure practices and policies are in place and being utilized, particularly to avoid discharging or releasing someone into homelessness. In instance that it does, the West Central Minnesota CoC and partner agencies meet with institution staff to resolve the individual's situation and to strategize to help prevent future occurrences of discharging someone into homelessness. The local medical facilities partner with local shelters to provide on-site shelter nursing staff. This partnership has significantly decreased discharges from healthcare facilities into shelters and helped to advocate for admittance to other more supportive environments (e.g., foster care, respite care, nursing homes, halfway house, etc.), particularly for those who are in shelter or discharged who need more intensive medical or mental health, but are no longer in need of inpatient care.

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 CARES.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP 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-1979 construction housing units are notified of the dangers of lead-based paint and receive the brochure, “How to protect your family from Lead.” Lead risk assessments are conducted on all pre-1979 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 8-10 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.

How are the actions listed above related to the extent of lead poisoning and 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.

How are the actions listed above integrated into housing policies and procedures?

The actions are written into the rehabilitation program guidelines, which are referenced for other activities that do not have program guidelines.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Moorhead community's approach to poverty reduction is multifaceted and multi-jurisdictional. The City of Moorhead is a proponent of the Minnesota Department of Employment and Economic Development's Job Creation Fund, which provides financial incentives to new and expanding businesses that meet certain job creation and capital investment targets. Companies deemed eligible to participate may receive up to \$1 million for creating or retaining high-paying jobs and for constructing or renovating facilities or making other property improvements. In some cases, companies may receive awards of up to \$2 million.

Moorhead has a Minnesota Workforce Center at the Clay County Family Service Center. Training and higher education opportunities are available from Minnesota State Community and Technical College, Minnesota State University Moorhead, Concordia College, Globe University, and Rasmussen. Moorhead School District provides Adult Basic Education and English as a Second Language courses.

Several other community non-profits also offer similar services to their constituent groups to coordinate services available in Moorhead to reduce the number of poverty level families and increase economic success.

The City's goals for reducing the number of poverty level families are:

- To ensure opportunities are available for job training and higher education
- To increase good paying job opportunities and affordable housing expenses within the community
- To ensure access to job opportunities through affirmative marketing and a variety of transportation alternatives

The City of Moorhead supports these goals by requiring businesses receiving local government incentives to create jobs paying wages not less than \$9.02 and expanding homeownership to underserved markets. The City operates and subsidizes mass transit services and participates in the Metropolitan Access to Jobs initiative in the F-M area. The City's support of Habitat for Humanity and Access of the Red River Valley, low interest mortgage financing, and downpayment assistance and other homeownership opportunities affirmatively targeted to underserved households in order to stabilize family housing expenses and increase household asset building. These services are coordinated with the Metropolitan Council of Governments, Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, and Minnesota Department of Employment and Economic Development. The City anticipates that these efforts will assist to reduce poverty for 20 households per year.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

All of the goals listed in the City's 5-year Consolidated Plan help to reduce poverty. Annual activities are developed and/or promoted to meet the goals and the primary beneficiaries are low to moderate income individuals. In summary, the goals help to create and maintain affordable housing through home rehabilitation or construction, homebuyer and tenant education programs, strategies to reduce homelessness, and by providing opportunities for children to participate in park programming for free.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

HUD staff from the Minneapolis Field Office periodically conduct onsite monitoring of the City's CDBG program to verify that activities are administered in accordance with requirements. The City prepares and publishes an annual performance report to monitor and document its progress in meeting goals set forth in the Annual Action Plans and the 5-Year Consolidated Plan. The City also monitors each CDBG activity to ensure compliance with rules and regulations. Monitoring visits with subrecipients (external entities administering CDBG activities through an agreement with the City of Moorhead) are conducted generally in the second quarter of each year. The City's subrecipient agreements are structured to cover July 1 – June 30, staggering the City's CDBG program year which follows the calendar year. By conducting reviews in the second quarter of each year, issues of concern can be identified and resolved before committing to future funding. The City's right to monitor is identified in each subrecipient agreement and visits are scheduled at least 7 days in advance of the visit.

CDBG activities will be monitored with a primary focus on, but not limited to, program performance, financial performance, and regulatory performance. City staff will accomplish activity monitoring through the following methods:

- Annual, onsite field visits of public service activities.
- Construction and acquisition activities monitored through submission of documentation required by HUD guidance (checklist) and site visits prior to release of payment. The City's Home Rehabilitation Program requires homeowner release forms to ensure homeowner satisfaction with work performed prior to contractor payment.
- Written, electronic, and verbal communication with staff and subrecipient administrators regarding program procedures and/or changes.
- Review of quarterly and annual reports and/or billing submissions.
- Directing internal staff administrators to follow established program procedures which are monitored by the Planning and Neighborhood Services Department staff for compliance with eligibility criteria, record keeping, and fiscal management on an annual basis.
- An internal system of checks and balances is used in Single Family Rehabilitation program activities; separating duties between the City Accountant and Office Specialist administering the program ensures accurate disbursement of funds.

HUD has specific requirements for its grantees on expending resources in a timely manner. City staff monitors revenue and expenses each month and forecasts compliance with HUD's requirement that it

has on hand not more than 1.5 times the annual grant award as measured 60 days prior to the end of each program year. During monitoring visits, staff will discuss timely expenditure progress, activity eligibility, national objective verification, and any corrective action if necessary; technical assistance will be provided as needed.

The City will utilize the Checklist for On-site Monitoring of a Subrecipient Community Development Block Grant Program. A written report will be provided to the subrecipient agency outlining compliance concerns and findings. Serious findings, such as ineligibility of clients or inappropriate expenditures may result in repayment of funds or discontinuation of funding as outlined within the subrecipient agreement.

Efforts will be made to hire women and minority businesses for contract work. Subrecipients will be informed of the Minority Business Enterprise (MBE) goals for projects requiring contracted services.

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 2015 along with a short explanation of how federal funds will leverage additional resources (private, state, and local). Resources have decreased throughout the years. In 2013 and 2014, there was a slight increase from 2012, but overall the resources are significantly lower than they used to be 5 years ago and beyond.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	211,065	118,800	240,500	570,365	1,702,964	For Expected Amount Available Year 1, the Prior Year Resources also includes repayments for activities 176 (\$101,332.66) and 213 (57,721.44). The Annual Allocation, Program Income, and Prior Year Resources estimates for 2016-2019 were multiplied by 4 to obtain an estimate for Expected Amount Available Remainder of Con Plan. That total also includes 1 repayment for activity 213 (\$57,721.44).

Table 55 - 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., Village Family Service Center -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 past, there have been attempts to utilize publically owned land to address affordable housing needs in the plan, but needs were not able to be fulfilled in way the meets 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	AH1 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$25,000	Rental units constructed: 3 Household Housing Unit
2	AH2 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$455,540	Homeowner Housing Rehabilitated: 15 Household Housing Unit
3	AH4 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$10,139	Public service activities for Low/Moderate Income Housing Benefit: 260 Households Assisted
4	AH5 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$0	Other: 20 Other
5	HL1 Homelessness	2015	2019	Affordable Housing Homeless		Affordable Housing Homelessness Services and Prevention	CDBG: \$0	Other: 1 Other
6	HL2 Homelessness	2015	2019	Homeless		Homelessness Services and Prevention	CDBG: \$500	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	SN1 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$0	Other: 1 Other
8	NH1 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Non-Housing Community Development Needs	CDBG: \$9,677	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
9	NH2 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Non-Housing Community Development Needs	CDBG: \$13,308	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	AH1 Affordable Housing
	Goal Description	<p>Rehabilitate or construct 15 affordable rental housing units by 2019. Although the annual goal is 3 units per year to be made available to households earning 60% MFI or less, it is recognized that multifamily projects might not occur each year. CDBG resources are anticipated to be used to leverage and match at least 10 percent of these units should be made available for persons with disabilities.</p> <p>Moorhead Public Housing Agency -3 New Rental Units (prior approved activity/funding)</p>

2	Goal Name	AH2 Affordable Housing
	Goal Description	<p>Rehabilitate or construct 50 affordable housing units for homeownership by 2019. CDBG resources will be used for rehabilitation activities; CDBG resources used for construction activities will be leveraged against funds from Minnesota Housing Finance Agency and/or Greater Minnesota Housing Fund, and energy efficiency funds from Moorhead Public Service. Annual goal is 10 units per year (3 to be made available to households earning not more than 60%MFI and 2 to be made available to households earning not more than 80% MFI).</p> <p>Single Family Home Rehabilitation -15 units planned</p>
3	Goal Name	AH4 Affordable Housing
	Goal Description	<p>Create homeownership opportunity for 1,300 households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers. CDBG resources will be used for homebuyer education programs needed to access Minnesota Housing and Greater Minnesota Housing Funds homeownership assistance programs; it is not intended CDBG will be used for direct consumer financial assistance. Annual goal is 260 households per year (130 households below 60% MFI and 130 households between 60 - 80% MFI).</p> <p>Village Family Service Center's Homebuyer Education -260 households</p>
4	Goal Name	AH5 Affordable Housing
	Goal Description	<p>Support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and technical assistance with background information upon request. While not within the City of Moorhead's control, 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.</p>
5	Goal Name	HL1 Homelessness
	Goal Description	<p>Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community. While the City of Moorhead's CDBG allocation is not sufficient to provide primary support to construct housing units, it can serve as a leverage source to support applications to primary funding agencies and support. The goal is to assist with 1 application in 2015.</p>

6	Goal Name	HL2 Homelessness
	Goal Description	Support initiatives of service providers to expand homelessness prevention services, outreach, and 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 specific objective is that 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. Fargo Moorhead Coalition for Homeless Persons -Wilder Study
7	Goal Name	SN1 Non-Homeless Special Needs Services
	Goal Description	Support initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means.
8	Goal Name	NH1 Non-Housing Community Development Needs
	Goal Description	Partner to provide consumer tenant education for 2,500 renter households through CDBG and other leveraged resources from the City of Fargo and others. Annual goal is 500 households per year (250 households below 30% MFI and 250 households between 30 – 60% MFI). Village Family Service Center's Tenant Education -500 households (250 below 30% MFI and 250 between 30-60% MFI)
9	Goal Name	NH2 Non-Housing Community Development Needs
	Goal Description	Partner to address the needs of low-income youth by providing positive recreational and developmental opportunities. Romkey Park Program -25 children

Projects

AP-35 Projects – 91.220(d)

Introduction

Activities are direct responses to the needs assessment and market analysis. Priority areas include affordable housing, homelessness, non-homeless special needs, and non-housing community development. The following chart provides descriptions and expenditures of 2015 activities.

Projects

#	Project Name
1	Single Family Home Rehabilitation
2	Recreation Program Romkey Park
3	Homebuyer Education
4	Tenant Education
5	Opportunities Under Transit "OUT"
6	Program Administration

Table 57 – 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, the needs assessment, the 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 Census data and local needs assessment information contained within the Consolidated Plan indicate a significant number of both renter and homeowner households with high cost burdens and other housing problems in lower income categories. 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 CDBG allocation and resources of partner agencies and funders, 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

1	Project Name	Single Family Home Rehabilitation
	Target Area	
	Goals Supported	AH2 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$455,540
	Description	City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. Funds are provided on a loan basis up to \$20,000 provided sufficient home equity exists. 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.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	A total of 15 low to moderate income households will benefit from the Single Family Home Rehabilitation Program.
	Location Description	City-wide
	Planned Activities	Rehabilitation of existing housing stock for low to moderate income households.
2	Project Name	Recreation Program Romkey Park
	Target Area	
	Goals Supported	NH2 Non-Housing Community Development Needs
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$13,308
	Description	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.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	A total of 25 low to moderate income households will benefit from the Romkey Park Recreation Program.

	Location Description	900 19th St. S.
	Planned Activities	Provide recreational programming for 25 low to moderate income households in the Romkey Park Neighborhood.
3	Project Name	Homebuyer Education
	Target Area	
	Goals Supported	AH4 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$10,139
	Description	Educational program to inform consumers on what they can afford in a home, how to qualify for a mortgage, and how to be a responsible homeowner. This is a metropolitan area wide program offered by Village Family Service Center. 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.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	A total of 1,300 households will benefit from the Homebuyer Education program. 51% will be low to moderate income households.
	Location Description	City-wide
	Planned Activities	Create homeownership opportunity for 1,300 households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers.
4	Project Name	Tenant Education
	Target Area	
	Goals Supported	NH1 Non-Housing Community Development Needs
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$9,677
	Description	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.
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	A total of 2,500 households will benefit from the Tenant Education Program. 51% will be low to moderate income households.
	Location Description	City-wide
	Planned Activities	Provide educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history.
5	Project Name	Opportunities Under Transit "OUT"
	Target Area	
	Goals Supported	HL2 Homelessness
	Needs Addressed	Homelessness Services and Prevention
	Funding	CDBG: \$1,147
	Description	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.
	Target Date	10/24/2014
	Estimate the number and type of families that will benefit from the proposed activities	A total of 130 homeless or extremely low income households will benefit from the OUT program.
	Location Description	City-wide
	Planned Activities	Provide discounted bus pass voucher for persons who are homeless or extremely low income.
6	Project Name	Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$65,973
	Description	Staff support for the planning, implementation, reporting and monitoring of CDBG resources. Includes Human Rights Commission (\$2,250).
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	None, Program Administration.
	Location Description	500 Center Avenue Moorhead Minnesota 56561
	Planned Activities	None, Program Administration.

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

Target Area	Percentage of Funds
Romkey Park Neighborhood	2

Table 58 - 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

The most common housing need reported in Moorhead is a shortage of affordable housing stock. The existing housing stock does not fully meet the needs of the community, specifically low income households. Data shows over 51% of Moorhead’s households have income at or below 80% of the area median income. 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.” Over 67% of Moorhead households are experiencing housing cost burden greater than 30% of their income [2007-2011 *Comprehensive Housing and Affordability Strategy (CHAS) dataset (see charts in Consolidated Plan)*].

Based on the data and consultations, the populations or household types more affected than others by housing problems are low income households including:

- 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 27% of the local adult homeless population
- Black or African Americans who represent 14% of the local adult homeless population
- Veterans who represent 12% of the local adult homeless population
- People with a disability

One Year Goals for the Number of Households to be Supported	
Homeless	130
Non-Homeless	800
Special-Needs	0
Total	930

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	15

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion:

Nearly 80% of Moorhead’s 2015 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 keeps affordable housing affordable. The remainder of funds are planned for activities that have a connection to affordable housing.

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 benefits children today and in the future. Participation is free to low income households, which reserves funds for other household expenses and helps maintain housing affordability. 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 and their future. Aside from offsetting the costs of registration, children who have an easier time in school are likely to have a brighter future, which may lead children into adulthood with fewer concerns about housing affordability.

AP-60 Public Housing – 91.220(h)

Introduction

Moorhead Public Housing Agency (MPHA) reports a total of 178 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 183 households on the waiting list for these units; 93% are waiting for a 1-bedroom unit. The MPHA also offers housing vouchers, 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, 70 of which are funded and in use. 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.

Clay County Housing and Redevelopment Authority reported 413 households on their housing voucher waiting list. Most of their vouchers are based in Moorhead where there are 332 tenant-based vouchers and 29 project based vouchers. The Fargo Housing and Redevelopment Authority had 167 vouchers used in Moorhead in 2014 including 6 HUD Veterans Administration Supportive Housing (VASH) vouchers.

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

- Provide technical assistance as needed (i.e., environmental reviews), construct or rehabilitate public housing units
- Continued support the MPHA in their efforts to construct 3 new units of affordable public housing
- Provide technical assistance as needed (i.e., environmental reviews), construct or rehabilitate public housing units
- 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
- 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

MPHA has a Resident Opportunity and Self Sufficiency (ROSS) coordinator. 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 in 2013 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, Stat 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, the 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, and the American Red Cross.

In addition to the activities and partnerships, MPHA gives an annual effort to set up a Resident Advisory Council, but it has been unsuccessful. Residents disband after 2-3 months.

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 ‘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

Homeless:

The Wilder Research Survey, a single night survey of homeless adults and their children in Fargo, ND and Moorhead, MN (October, 25 2012), indicates that homelessness is increasing in the Fargo Moorhead community. A total of 250 people were experiencing homelessness in Moorhead on October 25, 2012; 48 were considered chronically homeless or experiencing homelessness for 12 months or more from the day there were surveyed or at least 4 episodes within three years from the day they were surveyed. Lakes and Prairies Community Action Partnership, a local organization with a Family Homeless Prevention & Assistance Program, states that 700 households annually seek their assistance for a housing-related crisis. In 2013, a total of 208 households actually received assistance. Most clients are family households and 65% of all households assisted are seeking homeless prevention services.

In the Wilder Survey, 57% (71) of homeless adults surveyed were without housing for more than a year and 63% were on a waiting list for a Section 8 voucher or subsidized housing. A total of 12 people (10%) had a voucher they could not use because they were unable to find housing that would accept the voucher. Most of the men (86%) reported the need for a 0-1 bedroom unit and almost half the women (47%) needed 2+ bedroom units. A total of 86% of the homeless adults surveyed reported they could not pay more than \$500 per month for rent and a majority of available rentals units exceed that amount.

There are various reasons why people leave their housing and are unable to secure different housing. Men reported losing their housing due to a job loss or reduction in work hours, unaffordable rent, eviction, chemical dependency problems, incarceration, rehabilitation or treatment, problems with roommates, and because of someone else's chemical dependency problems. Women reported mostly the same reasons as men: unaffordable rent, problems with roommates or visitors, job loss or reduction in work hours, eviction, someone else's chemical dependency problems, a breakup with a spouse or partner, and to flee an abusive relationship. People who are unable to secure different housing after leaving their last housing report their reasons: lack of job or income, credit problems, criminal background, unaffordable housing, and costs related to processing rental applications.

Other Special Needs:

Many of the needs of Moorhead's special needs population is the same as the low income household population. Based on conversations with area agencies and the available data, the greatest need is a larger supply of affordable housing. Providing supportive housing without regard to criminal history, poor rental history, or no or poor credit would also be helpful for several people in the special needs population.

Clay County Social Services and Moorhead Public Housing Agency are local agencies that continue to

report a significant proportion of their clients who require housing assistance together with supportive services, particularly mental health case management to deal with serious and persistent mental illness, alcohol and other drug addictions. It is recognized that housing for persons with mental illness and disabilities is most successful when combined with support services, and local housing providers, particularly Clay County Housing and Redevelopment Authority, continues to pursue development of permanent supportive housing units to better serve the needs of Moorhead's special needs population.

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 and Referral and Evaluation System (CARES) and Opportunities Under Transit (OUT). Continued support of the Wilder Research Survey and the CARES.

Addressing the emergency shelter and transitional housing needs of homeless persons

On September 15, 2014 the Fargo and Moorhead homeless shelters began utilizing a single entry diversion through a homeless hotline (in partnership with First Link, the 211 phone hotline provider). This will help divert individuals from entry into the homeless system, as well as link them to appropriate mainstream services. Coordinated assessment will link individuals to transitional housing based on their VI-SPDAT score.

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 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 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) participates in statewide prison discharge fairs and partners with regional mental health and family collaborative groups 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. The local medical facilities partner with local shelters to provide onsite shelter nursing staff which has significantly decreased discharges from healthcare facilities into shelters and helped to advocate for admittance to 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 then provide regular home visits.

All of the following permanent supportive housing units require that residents have a disability (mental/physical/developmental). Clay County HRA has 64 project units 34 vouchers for private market units currently under lease in Moorhead for permanent supportive housing. Lakes and Prairies has 9 vouchers for scattered permanent supportive housing sites. Churches United is currently proposing to build 42 units of permanent supportive housing for individuals and families who are determined. 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 117 licensed adult foster care sites in Moorhead for people with developmental disabilities, adults with mental illness, adults with chemical dependency, and elderly persons in Moorhead, and one residential facility for adults with mental illness. 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 are no housing units in Moorhead specifically designated to serve persons with HIV/AIDS. There are agencies in the community that serve persons with AIDS, but not specifically related to housing.

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 CARES.

Discussion:

City of Moorhead CDBG funds are currently being utilized for a 2014 coordinated assessment project, referenced in this section as CARES. This system will reduce the amount of time a person is homeless or prevent homelessness by connecting clients to services faster. In 2015, CDBG funds will be utilized for the Wilder Research Survey, which is also detailed in this section. These two activities will help to reduce homelessness in the community and better assist those who are experiencing homelessness.

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

Introduction:

Barriers to affordable housing were determined through citizen participation, the Moorhead 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)
- Poor or no credit history
- Poor rental history
- Criminal background
- Tenant/landlord disputes and evictions

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 (40 foot width)
- Tax increment financing for affordable housing development

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, both rental and ownership, is needed and must be encouraged through public and private partnerships. Given the age of Moorhead's housing stock, preservation activities must continue. In addition, a recent citizen's survey ranked home rehabilitation as the third most important housing need in Moorhead.

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 offered 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 less people experiencing homelessness and ultimately, people's quality of life and feeling of safety 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 the Moorhead population. Partnerships and collaboration will occur when necessary to meet the needs of the community.

Actions planned to foster and maintain affordable housing

Single family rehabilitation program to maintain affordable housing and support 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 brochure, "How to protect your family from Lead." 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 8-10 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.

How are the actions listed above related to the extent of lead poisoning and 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.

How are the actions listed above integrated into housing policies and procedures?

The actions are written into the rehabilitation program guidelines, which are referenced for other activities that do not have program guidelines.

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. Higher incomes, lower housing costs, and eliminated transportation barriers will lead to fewer poverty-level families. 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/divisions within the City government implement CDBG activities, including Parks and Recreation and Metro Area Transit. A community partner directly funded through CDBG is the Village Financial Resource Center. However, numerous other community organizations, businesses and churches are directly and instrumentally involved in addressing the housing and community development needs within the City of Moorhead, including the organizations providing emergency shelter and homeless prevention services, affordable home production and lending, education and employment, health care, transportation, child care, counseling, social services, and others.

The strength of the institutional structure overall is the wide variety of organizations and collaborative networks addressing housing and community development issues within the City of 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 and increase outreach to private financial and business sectors, and communication with residents.

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 and on limited occasions financed architectural studies and facility analyses of MPHA facilities.

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 with them to address emerging community needs.

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

Ongoing relationships and partnerships where necessary.

Discussion:

All of the actions discussed in this section are described in detail the strategic plan section of this Consolidated 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 2015 and is required to be spent prior to entitlement funds. Moorhead has no section 108 loans, urban renewal settlements, or float funded activities. Returned funds have already been programmed and are in an approved repayment plan. Returned funds are spent prior to any program income or entitlement dollars and transferred from the ineligible activity (213) to other eligible activities upon eligible activity expenditures. There are no 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
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	86.00%

Discussion:

The 2015 Action Plan is designated as year 2 of a 3 year overall benefit period consisting of 2014, 2015, and 2016.

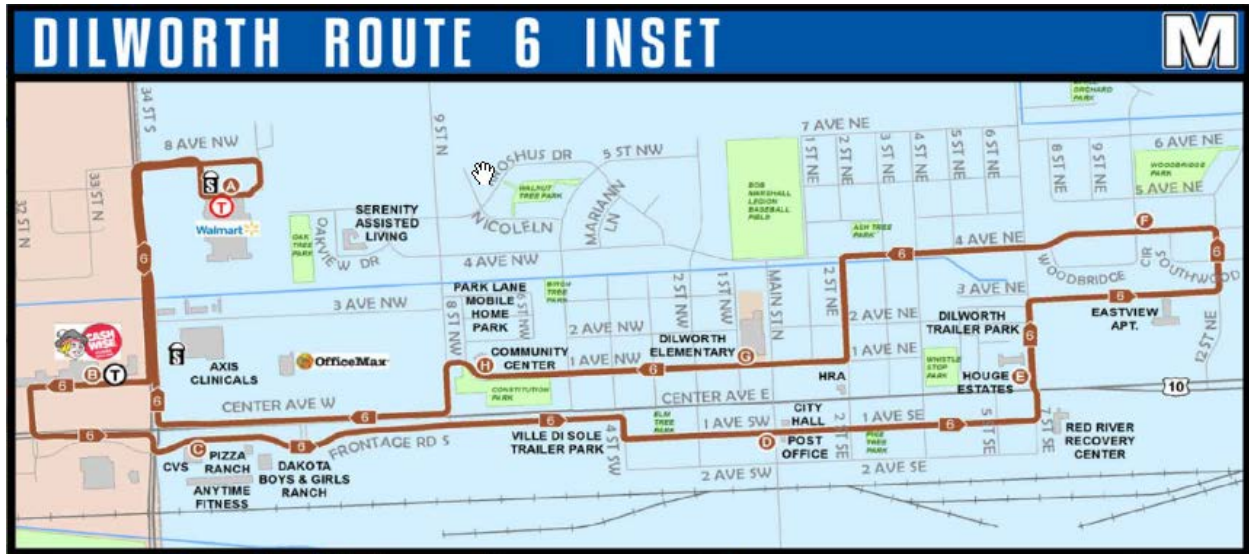
Appendix - Alternate/Local Data Sources

1	Data Source Name Wilder Survey October 25, 2012
	List the name of the organization or individual who originated the data set. Wilder Research
	Provide a brief summary of the data set. 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.
	What was the purpose for developing this data set? 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.
	Provide the year (and optionally month, or month and day) for when the data was collected. One day, October 25, 2012.
	Briefly describe the methodology for the data collection. 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.
	Describe the total population from which the sample was taken. The total population of the Fargo, ND-Moorhead, MN MSA in 2012 was 216,312 (American Community Survey 20012 1 year Estimate).
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. 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.
2	Data Source Name West Central Minnesota Annual Homeless Count
	List the name of the organization or individual who originated the data set. West Central Minnesota Continuum of Care

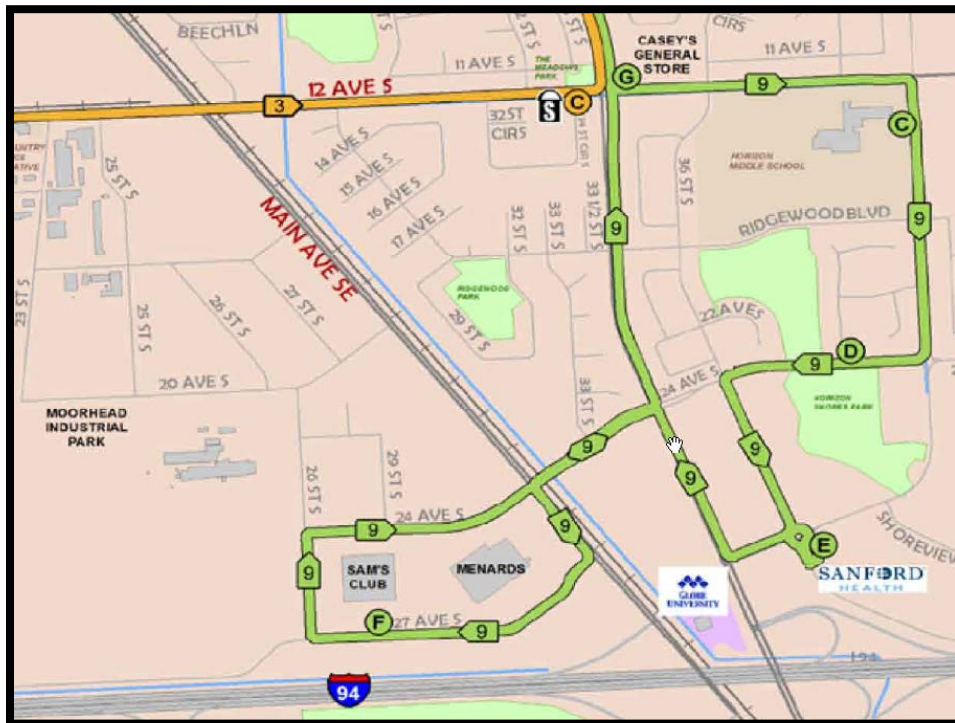
	<p>Provide a brief summary of the data set.</p> <p>The data is collected throughout the Clay County, MN area. The study includes counts and estimates of the number of people who are homeless. The study is required by HUD each January.</p>
	<p>What was the purpose for developing this data set?</p> <p>The 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>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 2014</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>CoC</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The total population of Clay County, MN in 2013 was 58,999 (US Census 2013 Population Estimates).</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</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>
3	<p>Data Source Name</p> <p>Moorhead Community Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Moorhead</p>
	<p>Provide a brief summary of the data set.</p> <p>Community Needs Assessment and Fair Housing Inquiry</p>
	<p>What was the purpose for developing this data set?</p> <p>To encourage citizen participation and identify areas of need.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>August 15-31, 2014</p>
	<p>Briefly describe the methodology for the data collection.</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>Describe the total population from which the sample was taken.</p> <p>Survey was open to all people in the Fargo-Moorhead community.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</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

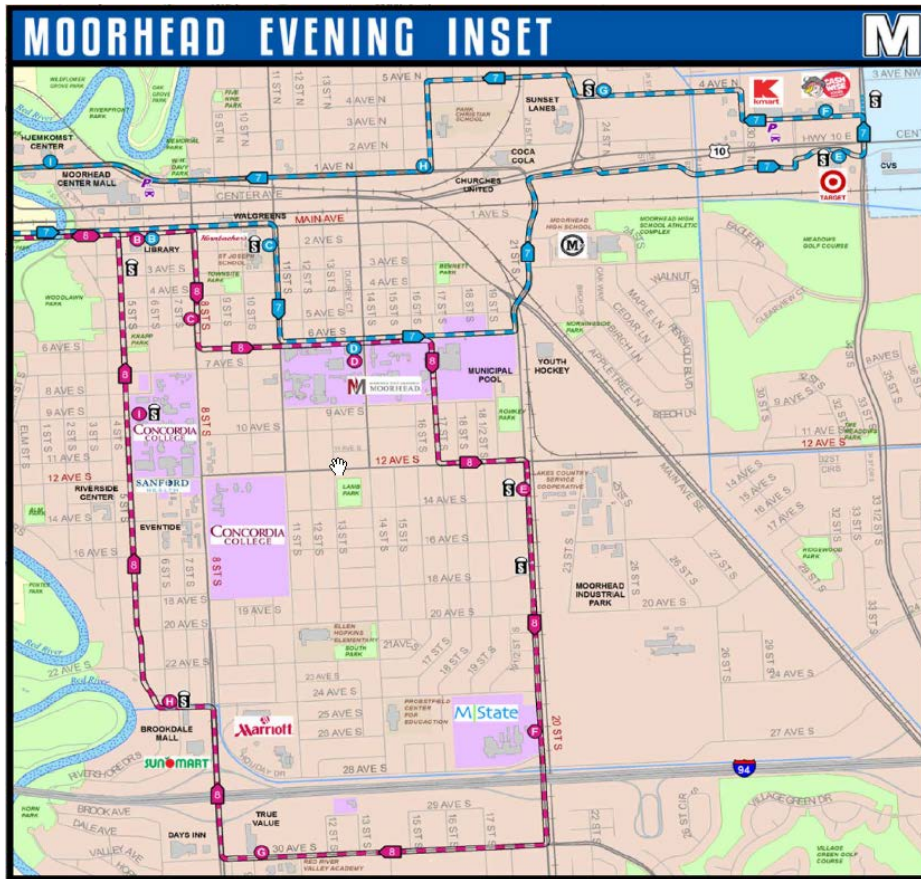


Route 6: Dilworth



Route 9: South Moorhead

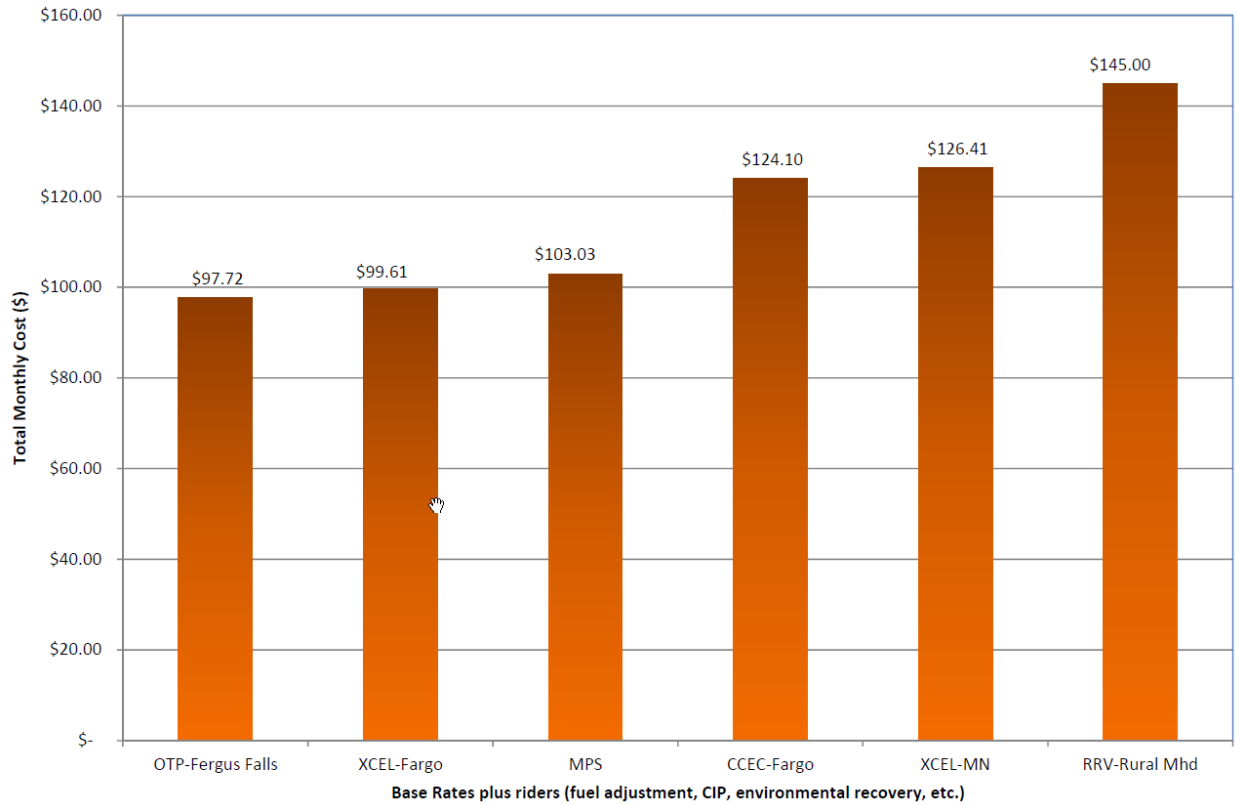
Appendix A Continued: MATBUS New Routes & Added Evening Hours



Evening Routes

Appendix B: Regional Residential Electric Rates 2014

Regional Residential Electric Rates 2014 Average Monthly Values for 1,000 kWh



Monthly rates from left to right, OTP-Fergus Falls (\$97.72), XCEL-Fargo (\$99.61), MPS (\$103.03), CCEC-Fargo (\$124.10), XCEL-MN (126.41), RRV-Rural Moorhead (\$145.00).

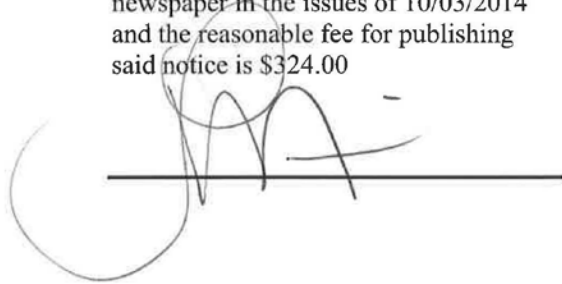
Appendix C: Public Notice Newspaper Advertisement

FM Extra
810 4th Ave S Suite 120
PO Box 1026
Moorhead, MN 56561

State of Minnesota

Clay County

I, Lisa Miller, duly sworn on my oath, do say that in the FM Extra, a newspaper issued weekly, published at Moorhead, in said County of Clay, the attached notice was inserted and published in said newspaper in the issues of 10/03/2014 and the reasonable fee for publishing said notice is \$324.00



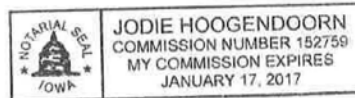
A handwritten signature in black ink, appearing to read 'Lisa Miller', is written over a solid horizontal line. The signature is somewhat stylized and loops back to the left.

State of Iowa
County of Lyon
Subscribed in my presence and sworn
before me 10/03/2014. Given under my
hand and Notary Seal.



A handwritten signature in black ink, appearing to read 'Jodie Hoogendoorn', is written over a solid horizontal line. The signature is in a cursive style.

Notary Public





**Notice of Public Hearing & Public Comment Period
2015-2019 Consolidated Plan Draft including 2015 Annual Action Plan Draft
for Housing and Community Development
Community Development Block Grant (CDBG) Program**

The City of Moorhead has prepared a draft version of the 2015-2019 Consolidated Plan for Housing and Community Development including the 2015 Annual Action Plan for the Community Development Block Grant (CDBG) Program. The draft priorities established within the plans result from a community survey, consultations with area agencies identifying assets and needs, and analysis of Census and other statistical data. Investment priorities established within the proposed plan are affordable rental and owner housing opportunities, home rehabilitation including energy efficiency improvements, transportation opportunities to address homelessness, and opportunities for children and youth. The following is a brief summary of the City's draft priority statements for the 2015 – 2019 Consolidated Plan:

Affordable housing: Rehabilitate or construct 15 units for rental housing, 50 units for homeownership, and an additional 5 units for homeownership specifically through partnership with Lake Agassiz Habitat for Humanity. Support local agencies seeking to reduce the housing cost burden of low-income households through certificate and voucher programs.

Homelessness: Support the continuation and expansion of emergency, transitional, and permanent supportive housing available to homeless persons in the community. Partner with other funding agencies to update the Wilder Research analysis of homelessness in the Fargo-Moorhead community every three years. Support initiatives, provide certificates of consistency for funding applications, and offer technical support to service providers expanding homeless prevention services and coordinated assessment.

Special needs populations: Support initiatives of service providers to expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means. Rehabilitate 10 affordable homes through the construction of accessibility ramps for households that have a disabled household member. Provide temporary and portable accessibility ramps to 10 households that have a disabled household member.

Non-housing community development needs:

- Partner to provide consumer financial education for 1,300 first time homebuyers and 2,500 renter households.
- Partner to address the needs of children and youth in low to moderate income neighborhoods by providing positive recreational and developmental opportunities.
- Partner to provide transportation to homeless and extremely low individuals to access employment and training opportunities.

2015 Action Plan Summary

During the 2015 program year, the City of Moorhead anticipates the following resources to be available:

- **\$228,647** – 2015 Community Development Block Grant (CDBG) allocation from HUD
- **\$135,865** – 2015 Program Income
- **\$209,843** – Program income and repayments from prior year activities

Total = \$574,355 Other leverage resources are anticipated during 2015 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
Single Family Home Rehabilitation (8 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. The program is administered by the City of Moorhead.	\$241,540

Public Services	<p>Recreation Program -Romkey: 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. (\$13,308)</p> <p>Homebuyer Education: 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 Village Family Service Center. 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. (\$13,339)</p> <p>Tenant Education: 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. (\$12,877)</p> <p>Opportunities Under Transit ("OUT") Transportation Initiative: 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. (\$1,804)</p>	\$41,328
Program Administration	Staff support for the planning, implementation, reporting, and monitoring of CDBG resources.	\$69,902
Capital Improvements	<ul style="list-style-type: none"> •Providing CDBG funding to assist in the expansion of the Romkey Park NRC if it is determined to do so; and •Providing CDBG funding to match private investment to undertake a commercial storefront rehabilitation loan program, similar to that in the City of Fargo, for commercial properties located along Moorhead's strategic gateway corridors: 1st Avenue North; Center Avenue; Main Avenue. 	\$209,000 (total available for all capital improvements)
Human Rights Commission	Eleven member citizen board appointed to address human rights issues. Activities funded include staff services and may also include public notices of community meetings on human rights and fair housing, training for Commission members, information distribution, and other efforts to educate and inform the community on human rights and fair housing issues.	\$3,000
Unprogrammed Funds	Funds held in contingency for issues which may arise during the program year.	\$9,585

Participants in all Public Service activities are income certified. Single family housing rehabilitation programs are offered City-wide; however, units are certified to meet HUD requirements.

The draft plans are available online at www.cityofmoorhead.com (type "CDBG plans" 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 2 through October 31, 2014

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, October 27, 2014 - 5:45 p.m.
First Floor City Council Chambers
500 Center Avenue, Moorhead MN 56560

Final Council Consideration: Monday, November 10, 2014

Published October 2, 2014

243205

Appendix D: Moorhead Community Survey Results

Community Survey Results –Community Development Block Grant

A total of 499 surveys were completed from August 15-31, 2014. The survey was available on the City of Moorhead's website and paper copies were distributed at various agencies throughout Moorhead.

1. In your opinion, what are the 4 most important housing needs in Moorhead? Total votes = 1968

Housing Needs	Percentage of Votes	Number of Votes
Affordable Rental Housing	18%	362
Affordable Housing for Purchase	16%	309
Energy Efficiency Improvements	14%	280
Home Rehabilitation	13%	264
Homeowner Assistance	12%	227
Senior Housing	10%	187
Housing for Disabled Persons	9%	181
Fair Housing Education	8%	164

2. In your opinion, what are the 4 most important non-housing needs in Moorhead? Total votes = 1980

Non-Housing Needs	Percentage of Votes	Number of Votes
Jobs (Creation/Retention)	9%	182
Affordable Childcare Services	8%	163
Transportation Services	6%	125
Homeless Services	6%	121
Homeless Shelter	6%	115
Affordable Healthcare	6%	111
Storefronts	5%	97
Park and Recreation Facilities	5%	94
Neglected/Abused Child Services	3%	69
Sidewalks	3%	66
Community Centers	3%	66
Demolition of Unsafe Buildings	3%	64
Youth Activities	3%	64
Code Enforcement (Neighborhood/Rental)	3%	63
Youth Centers	3%	59
Street Lighting/Streetscape	3%	53
Anti-Crime Programs	3%	53
Employment Training	3%	52
Childcare Centers	3%	50
Substance Abuse Services	2%	43
Domestic Violence Services	2%	43
Services for Disabled Persons	2%	38
Business Mentoring	2%	38
Centers for Disabled Persons	1%	29
Emergency Home Repair	1%	28
Water/Sewer	1%	24
Senior Activities	1%	23
Accessibility (ADA)	1%	19
Drainage	1%	17
Senior Centers	1%	17

Fair Housing and Housing Discrimination

1. How often do you think housing discrimination occurs in Moorhead? Total votes= 489

Frequency	Percentage of Votes	Number of Votes
Never	2%	11
Rarely	16%	79
Sometimes	53%	260
Often	24%	119
Always	4%	20

2. Have you ever experienced housing discrimination in Moorhead? Total votes = 496

Response	Percentage of Votes	Number of Votes
Yes	13%	64
No	87%	432

3. If you answered YES: Who do you believe you discriminated against you (choose all that apply)? Total votes = 86

Person or Agency	Percentage of Votes	Number of Votes
Landlord	70%	60
Real Estate Lender	10%	9
Mortgage Lender	6%	5
Other	14%	12

Other included staff, rental agency/manager, maintenance personnel, police officer, and homeless shelter.

4. What are the reasons you were discriminated against? Total votes = 141

Protected Classes in Minnesota	Percentage of Votes	Number of Votes
Receipt of Public Assistance	26%	37
Race	18%	26
Familial Status	12%	17
Physical or Mental Disability	10%	14
Color	9%	13
National Origin	6%	9
Marital Status	6%	8
Sexual Orientation	5%	7
Religion	4%	6
Sex	3%	4
Creed	2%	3
Age	1%	1

5. Did you report the incident? Total votes = 73

Response	Percentage of Votes	Number of Votes
Yes	14%	10
No	86%	63

6. If YES, to whom did you report the incident? Total votes = 28

Person or Agency	Percentage of Votes	Number of Votes
Business Owner/Manager	18%	5
Elected Official	7%	2
Moorhead Human Rights Commission	14%	4
MN Dept. of Human Rights	14%	4
HUD	21%	6
<i>Other</i>	<i>25%</i>	<i>7</i>

Other included a fair housing authority (Unknown agency, possibly HUD's Fair Housing and Equal Opportunity), supervisors, homeless shelter director, the City, and a VA Social Worker.

7. If NO, why didn't you report it? Total votes = 101

Reason	Percentage of Votes	Number of Votes
Afraid of retaliation	12%	12
Don't believe it makes a difference	39%	39
Don't know where to report it	30%	30
Too much trouble	11%	11
Other	9%	9

Other included waiting to report it and found another place to live.

Demographic Information

1. Are you a Moorhead resident? Total votes = 490

Response	Percentage of Votes	Number of Votes
Yes	75%	366
No	25%	124

2. Current Housing Status Total votes = 484

Status	Percentage of Votes	Number of Votes
Renter	43%	209
Homeowner	52%	252
Homeless	5%	23

3. How many people live in your home? Total votes = 475

Number of People	Percentage of Votes	Number of Votes
0	1%	4
1	23%	111
2	30%	142
3	17%	80
4	17%	81
5	8%	38
6	2%	9
7	1%	4
8	1%	3
9-12	0%	0
13	0%	2

4. How many of those are children under 18? Total votes = 399

Number of People	Percentage of Votes	Number of Votes
1	15%	60
2	18%	70
3	8%	33
4	2%	9
5	1%	4
6	1%	3

5. **What is your age?** Total votes = 468

Age	Percentage of Votes	Number of Votes
Under 13 years old	0%	1
13-17	0%	0
18-24	13%	62
25-34	25%	115
35-44	21%	100
45-54	18%	82
55-64	14%	65
65-74	6%	26
75-84	4%	17
85 years or older	1%	4

6. **What is your annual household income?** Total votes = 468

Income	Percentage of Votes	Number of Votes
\$0-\$21,650	32%	152
\$21,651-\$36,050	13%	61
\$36,051-\$57,700	16%	75
\$57,701-\$72,100	13%	60
\$72,101+	26%	120

7. **What is your race (choose all that apply)?** Total votes = 506

Race	Percentage of Votes	Number of Votes
White	86%	435
African American/Black	5%	24
Asian	1%	3
American Indian/Alaska Native	5%	23
Native Hawaiian/Other Pacific Islander	0%	1
Other Multi-Racial	4%	20

8. **Are you Hispanic or Latino?** Total votes = 470

Response	Percentage of Votes	Number of Votes
Yes	5%	22
No	95%	448

RESOLUTION 2017-1113-C

Approve Submission of 2018 Plan to HUD and Proposed Amendments to the Citizen Participation Plan - Community Development Block Grant (CDBG)

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 2018 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, in compliance with federal regulations, the City of Moorhead has amended its CDBG Citizen Participation Plan; and


WHEREAS, the City of Moorhead has conducted a citizen participation process including publication of a draft 2018 annual action plan and amended Citizen Participation Plan, community public meeting, public hearing, and 30-day comment period.

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 2018 Annual Action Plan to HUD and enter into and execute contracts and other documents necessary to effectuate activities identified in the 2018 Annual Action Plan.


PASSED: November 13, 2017 by the City Council of the City of Moorhead.

APPROVED BY:

ATTEST:



DEL RAE WILLIAMS, Mayor



MICHELLE FRENCH, City Clerk

**City of Moorhead
Community Development Block Grant
Citizen Participation Plan**

The City of Moorhead encourages citizen participation in all aspects of government, particularly through its Community Development Block Grant (CDBG) process. Citizen participation and consultations will occur with the following:

- Low and moderate income persons
- Continuums of Care
- Public housing agencies
- Local and regional institutions
- Public and private organizations including businesses, developers, non-profit, philanthropic, community-based, and faith-based
- Internet service providers and organizations working to improve internet access for all citizens
- Agencies primarily involved in the management of flood prone areas, public land, water resources, and emergencies

The City of Moorhead may also utilize alternative methods for public outreach and engagement (i.e., focus groups, surveys, social media, etc).

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 posted to the City's website and forwarded to the Moorhead Public Housing Agency and Moorhead Public Library for posting on bulletin boards and in elevators of public housing facilities.

In an effort to reach out to low and moderate income households and neighborhoods, the City of Moorhead invites participation by local housing and supportive service providers within the City to participate in and provide information for the CDBG Plans by direct mailings and e-mail communications to these agencies and interested constituents. All publications invite review and comments by interested persons by phone, in writing, or at public hearings and meetings.

Access to Information

Plans, reports, the Assessment of Fair Housing (AFH), and other supplemental information are posted on the City of Moorhead website. Information will be provided at the beginning of public comment periods and in meeting agendas. In addition, 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 Planning and Neighborhood Services Department at Moorhead City Hall during regular business hours.

Technical Assistance

The City of Moorhead Planning and Neighborhood Services Department is willing to provide information and

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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 & Comment Periods

Public hearings and comment periods regarding CDBG will be held at the following points during the program year:

- Informal public hearing/meeting prior to drafting action plans and Assessment of Fair Housing (AFH)
- Formal public hearing at City Council meeting prior to submitting action plans, amendments, and the Assessment of Fair Housing to HUD – during 30-day public comment period
- 15-day public comment period prior to submitting Consolidated Annual Performance & Evaluation Report (CAPER)

The meetings are held at Moorhead City Hall or other community locations, which are fully accessible to persons with disabilities. All meetings are published in the official newspaper of the City and noticed through electronic means (e.g., website, e-Notifications, social media, etc.). Public hearings are printed on the Moorhead City Council meeting agenda and listed on Moorhead Cable Access Television meeting announcements. Meetings are scheduled at times convenient to the public (i.e., noon hour, evening, or before 8 am). Interpreter services will be provided by the City of Moorhead when a significant number of limited English speaking residents are anticipated to attend.

Publication of the CDBG Plans, Reports, and Assessment of Fair Housing

The City of Moorhead publishes a summary of its annual action plan and annual performance report each year, its 5-Year Consolidated Plan every 5 years, and its Assessment of Fair Housing as amended. Plans include the anticipated amount of assistance expected to be available, activities to be undertaken, and the amount of funds that will benefit low and moderate income persons. Publishing these documents provide citizens an opportunity to review and comment for at least 30 days prior to City Council approval. During public comment periods, draft documents are posted to the City's website, available for review at the Moorhead Public Library, Moorhead Public Housing Agency, and the Moorhead Planning and Neighborhood Services Department office. Copies may also be mailed to all citizens who request them at no cost. Alternative formats will be made accessible to persons with disabilities upon request.

Response to Citizen Comments

Comments regarding CDBG plans, amendments, performance reports, and assessment of fair housing (AFH) 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. A summary of citizen comments is provided to HUD with submissions of plans, reports, and amendments.

Displacement & Affordable Housing Replacement

The City of Moorhead will minimize displacement of 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. Details of any project that requires displacement will be published for comment at least 10 days prior to project approval. The City is also required to follow HUD's One-for-One Replacement Rule, when a unit of affordable housing is removed from the Moorhead housing stock (e.g., demolition or change in use), another unit of affordable housing must replace it within 3 years.

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 15-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

Public hearings and 30-day public comment periods will be utilized for all amendments. New activity categories or fluctuations in expenditure exceeding \$5,000 or 25%, whichever is greater, of an approved activity budget will constitute a substantial amendment. 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 public hearing prior to submission of the amendment to HUD.

An amendment to the Assessment of Fair Housing (AFH) is required when a change occurs that affects the information used to develop the AFH (e.g., Presidentially-declared disasters that interfere with the City's ability to affirmatively further fair housing, significant demographic changes, new significant contributing factors in Moorhead, a change in civil rights, and/or upon HUD's written notification. When an amendment to the AFH is required, the City of Moorhead has 12 months, unless otherwise specified by HUD, to submit the revision. The timeframe is extended to 24 months for a Presidentially-declared disaster.

Plan Development & Contingency Provisions

The City of Moorhead will either conduct its citizen participation process during draft stages of its plans using estimated funding amounts or after actual amounts are known. If citizen participation is during the draft stages of its plan, the plan must indicate how increases or decreases in funding between estimated and actual amounts are handled (e.g., funds applied as equal proportions, percentages, specifically to one or more activities, prioritization, etc.).

[This information will be made available in a format accessible to persons with disabilities upon request.]