



2016 Annual Action Plan

Year 2 of a 5-Year Plan

Community Development Block Grant

City of Moorhead
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Executive Summary

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

1. Introduction

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

The City of Moorhead completed its -2019 Consolidated Plan (“5-Year Plan”) last year. Both qualitative and quantitative data was used to determine priority needs and principal investment areas for CDBG funds. Citizen participation played an important role in that process; over 500 residents and local service providers/agencies were consulted. Information was collected through meetings, interviews, a community survey, and statistical data. The 2016 Annual Action Plan, and all subsequent plans, are developed from annual citizen participation, current statistics, and alignment of activities with goals and objectives outlined in the corresponding, approved 5-Year Plan. This Executive Summary is a result of all planning efforts.

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

According to 2014 US Census Population Estimates (most recent data available at time of document production), Moorhead has a population of 39,857 people and is included in the Fargo-Moorhead Metropolitan Statistical Area (MSA), which has an overall population of 228,291 people [2014 Population Estimates, US Census]. The City has prepared this plan in accordance with its approved citizen participation plan and the corresponding 5-Year Plan, which was developed in collaboration with local service providers, area agencies, and citizens who share a common goal to address Moorhead's community development needs in a way that utilizes resources efficiently and thoughtfully. The following overview summarizes those needs, which are related to housing, public housing, homelessness, non-homeless special needs, and non-housing community development; objectives and outcomes are outlined in 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.” Cost burden is the ratio of housing costs to household income. Over 31% of Moorhead households are experiencing housing

cost burden greater than 30% of their income and almost 15% are experiencing housing cost burden greater than 50% of their income [2008-2012 Comprehensive Housing and Affordability Strategy (CHAS) HUD dataset].

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

- Low income households
- Single person and single parent households
- People fleeing domestic violence
- People with a criminal history, poor rental history, no credit or poor credit
- Larger families
- People with mental health and/or chemical dependency issues
- Native Americans who represent 27% of the local adult homeless population (1.1% of the general population -2013 Census data)
- Black or African Americans who represent 14% of the local adult homeless population (1.8% of the general population 2011-2013 American Community Survey 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 who have a disability or disabilities (10.5% of the general population 2009-2013 American Community Survey Census data)

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
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

In the fourth quarter of 2015, the Moorhead Public Housing Agency (MPHA) reports a total of 181 public housing units in Moorhead. Public housing units are homes and apartments owned by the MPHA and available to low income households. Currently, there are 183 households are on the waiting list for these units and 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 receiving 500 applications for housing vouchers when their application period was open for the month of March. They explained that 500 was not representative of the need and that another period to receive applications needs to be opened again.

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.	-	-	-
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 48% (approx. 122) of households that were assisted in 2015 were seeking assistance for a housing-related crisis and wanted prevention services. The average number of households seeking services from Lakes & Prairies is 900 and only 256 are actually assisted. Lakes and Prairies reports that the number of families entering homelessness is on the rise.

In 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 to accommodate their household. 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. In the January 2015 Point in Time count performed by West Central Minnesota Continuum of Care (CoC), a total of 242 homeless people were surveyed. The survey counted 34 people with a serious mental illness, 16 with a substance abuse disorder, and 66 were victims of domestic violence (more than doubled/30 victims of DV in 2014). The Wilder Survey counted 32 victims of domestic violence, 13 men and 19 women. The Wilder Study is performed every three years, new data will be available in 2016.

The reasons vary as to 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]

Lakes and Prairies Community Action Partnership reported 157 victims of domestic violence in a one year reporting period (7/1/14 to 6/30/15). This number more than doubled, but was due to an increase in homeless program funding. Clay County HRA reported 10% of their clients are victims of domestic violence. The YWCA, a Fargo, North Dakota shelter for women and children, sheltered 1,130 women and children between January and September 2015, of those people, 599 were fleeing domestic violence. The Moorhead Police Department reported the following calls from January-September 2015, explaining that calls for service are coded by dispatch according to what is being reported at the beginning of the call, but calls might actually be something other than what was reported, so numbers are not entirely reflective of the actual call. For example, a disturbance call can turn into a suicide call or a domestic:

- Domestic -609
- Abuse -564 (more than doubled since 2014)
- Assault -169
- Disturbance -1,237
- Threats -136
- Violation of Court Orders -139
- 911 Hang-ups -87
- Suicide calls are daily

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 identified in the community survey that was distributed during the planning stages of the 5-Year Plan were a homeless shelter, parks and recreation facilities, and community centers. Consultations performed during that time 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 identified in the 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 identified in the 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 by service providers for affordable childcare and jobs. 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	-
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	Households	Housing Counseling	Low to Moderate Income Clientele

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

3. Evaluation of past performance

Affordable Housing –In the City's 5-Year Plan, there are five affordable housing goals: 1) produce or rehabilitate new or existing rental units, 2) rehabilitate existing owner units, 3) produce new owner units, 4) create homeownership opportunity, and 5) support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households. By the fourth quarter of 2015, the City met 20% of its 5 year goal to produce/rehab new or existing rental units (3 of 15 total units planned), 20% of its 5 year goal to rehabilitate existing owner units (10 of 50 units planned), 20% of its 5 year goal to produce new owner units (1 of 5 total units planned), and 16.4% of its 5 year goal to create homeownership opportunity (214 of 1,300 total households planned). The City also provides ongoing support and encouragement to governmental and private agency efforts to reduce the cost burden of low-income households. Construction and rehabilitation of affordable housing and the goal to create homeownership opportunity are on track to meet or exceed the 5-Year Plan goals.

Homelessness –Two goals to end homelessness are outlined in the 5-Year Plan: 1) support the continuation and expansion of emergency, transitional, and permanent supportive housing, and 2) support the initiatives of service providers to expand homeless prevention services. By the fourth quarter of 2015, the City had issued 82 bus passes to people utilizing the Opportunities Under Transit (OUT) transportation program. The City also continues to support the FM Coalition of Homeless Persons' development efforts for coordinated assessment and by serving as a funding partner for the update to the Wilder Study of homelessness in Fargo Moorhead.

Non-Homeless Special Needs –Two non-homeless special needs goals are outlined in the 5-Year Plan: 1) support initiatives of services providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means, and 2) rehabilitate affordable housing specifically through the construction of accessibility ramps for households with a disabled household member. Support is ongoing and 10% of the accessibility ramp goal was completed by the fourth quarter of 2015.

Non-Housing Community Development Needs –Two non-housing community development goals are outlined in the 5-Year Plan: 1) provide consumer tenant education for renter households, and 2) address the needs of low-income youth by providing positive recreation and developmental opportunities. By the fourth quarter of 2015, the City met almost 11% of its 5 year tenant education goal (262 of 2,500 total households planned) and 20% of its 5 year goal to assist youth through the Romkey Park Program (30 of 150 total children planned).

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 detailed information and data on activities, accomplishments, and expenditures.

Priority HOUSING Needs	5 Year Goal (#)	Actual by 4 th Qtr. of 2015 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Affordable Rental Housing: Rehabilitate Existing or Construct New	15	3	Rehabilitate existing or construct new housing for income eligible households.	Housing Units	Acquisition of Real Property	Low to Moderate Income Housing
Affordable Owner Housing: Construct New	5	1	Construct new housing for income eligible households through partnerships with area organizations (i.e., acquire/donate vacant lots/Habitat for Humanity).	Housing Units	Acquisition of Real Property	Low to Moderate Income Housing
Affordable Owner Housing: Rehabilitate Existing	50	10	Provide through City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. Funds provided on a loan basis up to \$20,000 provided sufficient home equity exists. No interest accrues on loan and entire principal balance must be repaid upon sale, title transfer, or owner vacancy of the property.	Housing Units	Rehab; Single-Unit Residential	Low to Moderate Income Housing

Priority HOUSING Needs	5 Year Goal (#)	Actual by 4 th Qtr. of 2015 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Site Preparation for Affordable Housing: Demolition and Clearance/ Deteriorated Structure Removal	-	-	Demolish and clear site for low to moderate income housing units.	Housing Units	Clearance and demolition	Low to Moderate Income Housing
Homebuyer Education	2,500	262	Provide educational program to inform consumers on what they can afford in a home, how to qualify for a mortgage, and how to be a responsible homeowner. At least 51% of clients served by the City's resources will be low to moderate income persons. This program is offered through the Village Family Service Center and is approved by the Minnesota Housing Finance Agency to qualify for low interest mortgage and downpayment assistance programs.	People	Tenant/ Landlord Counseling	Low to Moderate Income Clientele

Evaluation of Past Performance Housing Needs Chart

Priority PUBLIC HOUSING Needs	5 Year Goal (#)	Actual by 4 th Qtr. of 2015 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Technical Assistance as Needed; Public Housing Units	-	-	Provide technical assistance as needed (i.e., environmental reviews), construct or rehabilitate public housing units (reported above).	-	-	-

Evaluation of Past Performance Public Housing Needs Chart

Priority HOMELESS Needs	5 Year Goal (#)	Actual by 4 th Qtr. of 2015 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Research	0	1	Wilder Survey every 3 years on a given night; homeless individuals and families in Fargo and Moorhead	-	Planning	-

Evaluation of Past Performance Homeless Needs Chart

Priority NON-HOMELESS SPECIAL Needs	5 Year Goal (#)	Actual by 4 th Qtr. of 2015 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Physical Disability	10	1	Construct accessibility ramps for income eligible households that have at least one person who is disabled.	Housing Units	Rehab; Single-Unit Residential	Low to Moderate Income Housing

Priority NON-HOMELESS SPECIAL Needs	5 Year Goal (#)	Actual by 4 th Qtr. of 2015 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Services/ Outreach/ Assessment	-	-	Support initiatives of service providers to maintain/expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means.	-	-	-

Evaluation of Past Performance Non-Homeless Special Needs Chart

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs	5 Year Goal (#)	Actual by 4 th Qtr. of 2015 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Youth Services	125	30	Provide recreation activity programming, meal program and/or activities for youth in low income neighborhoods.	People	Childcare Services	Low to Moderate Income Clientele
Transportation Services	500	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	Transpor- tation Services	Low to Moderate Income Clientele

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs	5 Year Goal (#)	Actual by 4 th Qtr. of 2015 (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Fair Housing Activities	Yes	Yes	Perform fair housing activities; Human Rights Commission/	-	Fair Housing Activities	-
Tenant Landlord Counseling	2,500	262	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

During the 5-Year Plan was development in 2014, citizens were engaged in the planning by means of a 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 survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data. Over 500 people participated in the development of the 5-Year Plan. For the 2016 Annual Action Plan, the citizen participation process includes a community public meeting, a public hearing, and a 30 day comment period. Two people arrived at the community public meeting, one person was a private developer who left prior to the start of the meeting. He was interested in storefront development and helping the City with those efforts, which will be explored with funding opportunities other than CDBG. The other person was the executive director of a local homeless shelter and she thought she might be able to gather some ideas from other area agencies and was interested in exploring multifamily rehabilitation later in the 5 year plan.

5. Summary of public comments

Will incorporate any public comments received.

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

Will incorporate any public comments received.

7. Summary

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

The Process

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

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

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

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

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

1. Introduction

During the 5-Year Plan development in 2014, citizens were engaged in the planning by means of a 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 survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data. Over 500 people participated in the development of the 5-Year Plan. For the 2016 Annual Action Plan, the citizen participation process includes a community public meeting, a public hearing, and a 30 day comment period.

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

Aside from required consultations with health and housing agencies in preparation of the 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 development of the 5-Year Plan 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

During the planning of the 5-Year Plan, the City met with the West Central Minnesota Continuum of Care's (CoC) lead contact to discuss assets, strengths, weaknesses, opportunities, and threats/obstacles within the community. The City also worked with the CoC on sections of the 5-Year Plan to address needs related to homelessness. They shared their appreciation of the City's ongoing support of homelessness projects, specifically with the recent capital improvements at the Dorothy Day Food Pantry and contributions to the Wilder Survey; both funded or partially funded by CDBG; the City also assisted the Churches United homeless shelter in a CDBG capital improvement project in 2013. The CoC and other agencies noted the network of non-profit service providers as one of Moorhead's greatest strengths/assets. Weaknesses noted, with particular consideration of homeless persons or persons at risk of homelessness, were related to affordable housing opportunity, public transportation, cost of public utilities, and medical versus social detox as it relates to police transport boundaries. These subjects are further discussed in the Consultation section of the 5-Year Plan.

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

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

While each program's regulation clearly define program use, the West Central CoC has further identified how program funds can best be utilized based on the needs of the homeless in our region. The West Central CoC will continue to refine its written standards as the region adapts and further develops 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 developing 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 piloted the VI-SPDAT tool in 2014, which was designed for use in outreach assessment with homeless individuals; it combines the medical risk factors of the Vulnerability Index (VI) with the social risk factors of the SPDAT (*Upcoming implementation of the VI, SPDAT, & VI-SPDAT*, retrieved on September 28, 2015 from www.clarityhumanservices.com). Now, all agencies are using the tool regularly. Once clients are assessed, the end result produces a number used to rank needs by priority. Instead of the traditional first come-first serve concept, those who need help the

most are the first to be connected to services. This tool will improve the service delivery system and further connect agencies. The City of Moorhead and the City of Fargo have provided CDBG funding for the development of CARES.

Eligibility in the ESG programs is limited to households with income at 30% or below of the area median income. 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 services: prevention, emergency shelter, motel voucher, domestic violence shelter, permanent housing, and transitional housing that includes programming related to financial literacy, rental assistance, case management, advocacy, and housing education. ESG programs are evaluated annually and program outcomes are evaluated every two years as part of the renewal request reviews. 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

See table below

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?	The MPHA was consulted in person, over the phone, and through email multiple times during the development of the 5-Year Plan and for updated statistics for the 2016 Annual Action Plan. 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?	The Clay County HRA was Consulted in person, over the phone, and through email multiple times during the development of the 5-Year Plan and for updated statistics for the 2016 Annual Action Plan. 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?	Lakes and Prairies was consulted in person, over the phone, and through email multiple times during the development of the 5-Year Plan and for updated statistics for the 2016 Annual Action Plan. 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?	The Village Family Service Center was consulted in person during the development of the 5-Year Plan and for updated statistics for the 2016 Annual Action Plan. Outcomes of the consultation are maintaining relationships to better understand the needs and assets of the Moorhead community and continued partnering on homebuyer education and tenant counseling/education.
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?	The director of the Dorothy Day House was consulted in person during the development of the 5-Year Plan, for updated statistics for the 2016 Annual Action Plan, and during the August 31, 2015 community meeting for the 2016 Plan. 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?	Clay County Social Services was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
7	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?	The Rural AIDS Action Network (RAAN) was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead infected and affected by HIV/AIDS, partnering on solutions when needed.
8	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?	Legal Services was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead and to further fair housing, partnering on solutions when needed.
9	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?	Metro Cog was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
10	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?	The FMCHP was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.
11	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?	The West Central MN CoC was consulted in person during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.
12	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?	The SBDC was consulted via email during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
13	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?	The IDC was consulted via email during the development of the 5-Year Plan. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.

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

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

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	"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.

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

Narrative (optional):

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

During the development of the 5-Year Plan, citizens were engaged in the planning process by means of a 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 survey was ultimately used to illustrate correlations among citizens, agencies, and available data. A total of 499 surveys were completed. For the 2016 Annual Action Plan, a community meeting was held August 31, 2015 and a public hearing on October 26, 2015. A 30-day public comment period took place October 8, 2015 through November 6, 2015. Public comments could be received via mail, email, online submission form, or in person at any time. Prior to submission of the plan on November 17 to the US Department of Housing and Urban Development (HUD), the plan will receive final consideration by the City Council on November 9, 2015.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/ broad community	Two people attended; the director of the Dorothy Day House of Hospitality and a private developer who was interested in storefront improvements (this person left before the start of the meeting because storefront improvements will be pursued/explored through another funding source).	Explore multi-family rehabilitation options. Purpose: affordable rental housing for homeless individuals.		
2	Public Hearing	Non-targeted/ broad community	No comments.			
3	Newspaper Ad	Non-targeted/ broad community	No comments.			

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)
4	Internet Outreach	Non-targeted/ broad community	No comments.			www.cityofmoorhead.com
5	In Person	Non-targeted/ broad community	1 (in person comment)	Explore Kurdish Language and Culture Class for adults and children.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Community Development Block Grant funds must address one of three National Objectives; benefit low to moderate income individuals, prevention of slum and blight conditions (i.e., vacant buildings, code enforcement, and removal of unsafe structures), and to address urgent need that threatens the health, safety, and welfare of the community’s residents. This section briefly summarizes anticipated resources for 2016 along with a short explanation of how federal funds will leverage additional resources (private, state, and local). Though resources increased slightly between 2012-2014, there was a decrease in 2015. Generally, resources have decreased throughout the years and are significantly lower than 5 years ago.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	211,065	150,000	207,773	568,838	1,383,195	Program income is based on single family loan repayments. It fluctuates from year to year and cannot be easily estimated, therefore it is unpredictable.

Anticipated Resources

Table 5 - Expected Resources – Priority Table

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

CDBG funds for housing activities are regularly leveraged against and combined with state and federal resources managed by Minnesota Housing Finance Agency, including Start Up, Step Up, and Fix Up and Community Fix Up loans, Rehabilitation Loan/Emergency and Accessibility Loan Programs, Minnesota Housing Community Development, downpayment and closing cost assistance loans, multi-family loans and programs, Mortgage Credit Certificate, and Foreclosure Prevention through Minnesota Homeownership Center. Public service activities have many sources of matching funds (public and private), including the State of Minnesota. Contributors for metropolitan activities and organizations (i.e., 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	AH2 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$369,674	Homeowner Housing Rehabilitated: 10-13 Household Housing Unit including emergency loans
2	AH3 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$25,000	Homeowner Housing Added: 1 Household Housing Unit
3	AH4 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$10,200	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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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: \$3,000	Other: 1 Other
7	SN1 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$0	Other: 1 Other
8	SN2 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$2,907	Existing activity: Public service activities for Low/Moderate Income Housing Benefit: 2 Households Assisted Homeowner Housing Rehabilitated: 2 Household Housing Unit
9	NH1 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Non-Housing Community Development Needs	CDBG: \$9,800	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	NH2 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Non-Housing Community Development Needs	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	AH2 Affordable Housing
	Goal Description	Homeowner Housing Rehabilitation
2	Goal Name	AH3 Affordable Housing
	Goal Description	Habitat for Humanity Site Preparation: Acquisition/Demolition
3	Goal Name	AH4 Affordable Housing
	Goal Description	Homebuyer Education: includes program administration time.
4	Goal Name	AH5 Affordable Housing
	Goal Description	Letters of Support/Technical Assistance/Certificates of Consistency to Governmental/Private Agencies seeking to reduce cost burden of low income households through certificate and voucher programs.
5	Goal Name	HL1 Homelessness
	Goal Description	Leverage Source: Support applications to primary funding agencies regarding the continuation and expansion of emergency, transitional, and permanent supportive housing available to people who are homeless in the community.
6	Goal Name	HL2 Homelessness
	Goal Description	Wilder Study

7	Goal Name	SN1 Non-Homeless Special Needs Services
	Goal Description	Letters of Support/Technical Assistance/Certificates of Consistency: Support initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations.
8	Goal Name	SN2 Non-Homeless Special Needs Services
	Goal Description	Permanent/Temporary Accessibility Ramps
9	Goal Name	NH1 Non-Housing Community Development Needs
	Goal Description	Tenant Education: Includes program administration costs
10	Goal Name	NH2 Non-Housing Community Development Needs
	Goal Description	Romkey Park Programming: Includes program administration costs

Table 7 – Goal Descriptions

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 91.215(b):

10 Households: Homeowner Rehab

1 Household: Habitat for Humanity

260 Households: Attending Homebuyer Education

Projects

AP-35 Projects – 91.220(d)

Introduction

Activities are direct responses to the needs assessment and market analysis in the 5-Year Plan. Priority areas include affordable housing, homelessness, non-homeless special needs, and non-housing community development. The following chart provides descriptions and expenditures of 2016 activities.

#	Project Name
1	Homeowner Rehabilitation
2	Property Acquisition/Demolition
3	Homebuyer Education
4	Opportunities Under Transit "OUT"
5	Tenant Education
6	Romkey Park Programming
7	Program Administration
8	Accessible Ramps -Permanent
9	Accessible Ramps -Temporary

Table 8 – Project Information

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

Allocation priorities were a result of citizen participation, consultations with local service providers, statistical data, 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

Table 9 – Project Summary

1	Project Name	Homeowner Rehabilitation
	Target Area	
	Goals Supported	AH2 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$369,674
	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	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	A total of 10-13 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	Property Acquisition/Demolition
	Target Area	
	Goals Supported	AH3 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$25,000
	Description	Site Preparation for Habitat for Humanity Home: Acquire property/demolition
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	One low-moderate income household.
	Location Description	Moorhead, Minnesota TBD
	Planned Activities	Prepare site for home, through property acquisition/demolition.
3	Project Name	Homebuyer Education
	Target Area	
	Goals Supported	AH4 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$10,200
	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	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	260 low-moderate income households
	Location Description	Moorhead, Minnesota and Fargo, North Dakota
	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	Opportunities Under Transit "OUT"
	Target Area	
	Goals Supported	HL2 Homelessness
	Needs Addressed	Homelessness Services and Prevention
	Funding	CDBG: \$1,000

	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	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	100 extremely low income people
	Location Description	City-wide transportation
	Planned Activities	Provide discounted bus pass voucher for persons who are homeless or extremely low income.
5	Project Name	Tenant Education
	Target Area	
	Goals Supported	NH1 Non-Housing Community Development Needs
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$9,800
	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	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	500 low-moderate income households
	Location Description	Moorhead residents/taught in Fargo, ND
	Planned Activities	Provide educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history.
6	Project Name	Romkey Park Programming
	Target Area	
	Goals Supported	NH2 Non-Housing Community Development Needs
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$15,000

	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	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	25 low-moderate income people
	Location Description	900 19 St S
	Planned Activities	Provide recreational programming for 25 low to moderate income households in the Romkey Park Neighborhood.
7	Project Name	Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$72,213
	Description	Staff support for the planning, implementation, reporting and monitoring of CDBG resources. Includes Human Rights Commission (\$1,000) and Wilder Study (\$3,000).
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	City Hall, 500 Center Avenue Moorhead, Minnesota
	Planned Activities	Program Administration
8	Project Name	Accessible Ramps -Permanent
	Target Area	
	Goals Supported	SN2 Non-Homeless Special Needs Services
	Needs Addressed	Non-Homeless Special Needs Services
	Funding	CDBG: \$2,907

	Description	City-wide program assisting owners and tenants with mobility impairments to build accessibility ramps on existing homes at no cost to the benefiting residents. Eligibility is limited to households whose income falls below 80% of area median income. Funds are used to provide materials; eligibility applications are managed by Freedom Resource Center and ramps are constructed by members of the Remodeler's Council of the Home Builders Association of Fargo-Moorhead. Applications from interested individuals are accepted by Freedom Resource Center on a first come, first served basis. The program is administered by the Freedom Resource Center and Home Builders Care Foundation.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	2 low-moderate income households
	Location Description	Moorhead, Minnesota
	Planned Activities	Provide temporary ramps to 2 homes for households with a disabled household member.
9	Project Name	Accessible Ramps -Temporary
	Target Area	
	Goals Supported	SN2 Non-Homeless Special Needs Services
	Needs Addressed	Non-Homeless Special Needs Services
	Funding	:
	Description	City-wide program assisting owners and tenants with mobility impairments; portable/temporary accessibility ramps will be installed at existing homes, cost-free to the beneficiaries. Permanent ramp solutions are designed while resident is utilizing the temporary ramp. The temporary ramps will be recycled throughout Moorhead as needed. Eligibility is limited to households whose income falls below 80% of area median income. Funds are used to purchase aluminum ramps at local manufacturer; eligibility applications are managed by Freedom Resource Center. Applications from interested individuals are accepted by Freedom Resource Center on a first come, first served basis. The program is administered by the Freedom Resource Center.
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	2 low-moderate income households
	Location Description	Moorhead, Minnesota
	Planned Activities	Place at least 2 of the 3 temporary ramps that have been purchased for households with a member who is disabled.

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	3

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion:

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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
- 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	20
Non-Homeless	786
Special-Needs	4
Total	810

Table 11 - 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	1
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	11

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

Discussion:

All 2016 activities have a connection to affordable housing, whether keeping people in it or creating opportunity for people to access it. A majority (71%) of Moorhead’s 2016 CDBG funds are planned for the rehabilitation of existing homeowner units. This activity assists not only in the preservation of existing housing stock, but also helps with housing affordability. Energy efficiency upgrades help reduce people’s utility costs (i.e., tight fitting doors and windows, double pane windows, new furnace or heating system –oil to gas, higher rated insulation). Also, performing maintenance now prevents more costly repairs later (i.e., replacing shingles now can save a full roof replacement later, painting or replacing siding to protect the structure, repairing or bracing foundation walls to protect the whole structure, repair plumbing leaks to prevent damage to surrounding areas including structural). Safety and accessibility upgrades also help with housing affordability. For example, someone who uses a wheelchair or walker may be faced with having to move into more costly housing that was built in accordance with Americans with Disabilities (ADA) standards, which is typically newer rental housing. The rehab program can keep a person in their home by retrofitting to accommodate their needs.

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

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

Youth Programming at Romkey Park 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

During the final quarter of 2015, Moorhead Public Housing Agency (MPHA) reports a total of 181 public housing units in Moorhead. Public housing units are homes and apartments owned by the MPHA and available to low income households. Currently, there are 188 households on the waiting list for these units, 41 of which are Section 8; 116 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, 76 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 receiving 500 applications for housing vouchers when their application period was open for the month of March. They explained that 500 was not representative of the need and that another period to receive applications needs to be opened again.

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
- 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 have included Clay County & Redevelopment Authority, Homeless Support and Prevention Advisory Board, MATBUS Transit, Meals on Wheels, Lakes and Prairies Community Action Partnership, Clay County Adult/Disability Services, State Mental Health nurse, CCRI –Creative Care for Reaching Independence, Lakeland Mental Health, Senior Connections, Community Outreach Center – Mental Health Counseling –U of M Moorhead, Successful Outcomes for Tenants and Landlord Committee (SOFTL), Clay County Public Health, Coordinated Assessment Committee, Coalition of Service Providers for the Elderly, Sanford Health, Valley Senior Services, Minnesota Senior CEP Program, Cass-Clay Program Coordinating Committee, Newman Center, Golden Notes New Horizon Band –Senior Band, Clay County Veterans Service Office, Vocational Rehabilitation, 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 because residents typically stop meeting 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 designated as ‘troubled’.

Discussion:

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

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

Introduction

The Wilder Research Survey, a single night survey of homeless adults and their children in Fargo, ND and Moorhead, MN (October, 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 or at least 4 episodes within 3 years from the day they were surveyed. 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. 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 and homeless prevention services.

There are various reasons why people leave their housing and are unable to secure different housing. In the Wilder Study, people 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 or visitors, a breakup with a spouse or partner, to flee and abusive relationship. People who are unable to secure different housing after leaving their last housing report their reasons as 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 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, continue 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 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 was intended to divert individuals from entry into the homeless system, as well as link them to appropriate mainstream services. This service was discontinued by First Link due to limited capacity and the high cost to perform the service. Following the discontinuation of that hotline, the Salvation Army housed and staffed a hotline during the day, but that line was also discontinued for similar reasons. Since that time, the YWCA has answered nighttime calls, but the Fargo-Moorhead Coalition for Homeless Persons will soon be taking over all calls; the Bush Community Innovation grant will cover their costs to house and staff the new hotline. Coordinated assessment or CARES 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) partners with regional mental health and family collaborative groups and prisons to assure practices and policies are in place and being utilized to avoid discharging someone into homelessness. On occasions when a person is discharged into homelessness, the CoC and partner agencies meet with institution staff to resolve the individual's situation and to strategize the prevention of future discharges into homelessness. Local medical facilities partner with shelters to provide onsite nursing staff. This has significantly decreased discharges from healthcare facilities into shelters and supports admittance into other more supportive environments (e.g., foster care, respite care, nursing homes, halfway house), particularly for those who need more intensive outpatient medical or mental healthcare. There are a number of transitional housing units in the community that offer or connect their residents to support programs, particularly those returning from mental health institutions. Caseworkers often help clients find housing if they are homeless and follow up with regular home visits.

All of the following permanent supportive housing units require that residents have a disability (mental/physical/developmental). Clay County HRA has 64 project units and 34 vouchers for private market units currently under lease in Moorhead. Lakes and Prairies has 9 vouchers for scattered housing sites. Churches United has applied for grants to help build 42 units for individuals and families. Access of the Red River Valley has also constructed housing units in Moorhead with CDBG participation. The most recent was a twin home constructed in 2013. Access maintains ownership of these properties and utilizes them to serve persons with disabilities in a traditional neighborhood setting. They own a total of 7 units.

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

funds for those who are at-risk of homelessness or to immediately re-house households with minimal barriers and vulnerability. Access to this program is through CARES.

Discussion:

City of Moorhead CDBG funds are currently being utilized for a 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 2016, 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 for the 5-Year Plan, the community survey, and consults with area agencies. Common barriers in Moorhead include:

- High rental rates
- High utility rates (utilities are sold at a higher rate per kilowatt hour than other area providers)
- Available units to match household size (Clay County HRA report 1-bedroom and 4-bedroom units are sought)
- 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 provided to all tenants whose properties were impacted.

Discussion:

The City of Moorhead supports affordable housing development efforts. Barriers to affordable housing are well understood, though difficult to address. The actions that are planned to address barriers are listed in this section. More affordable housing opportunities mean 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

Homeowner Housing 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. Taking precautions associated with lead safe work practices and understanding HUD's Lead-Safe Housing regulations reduce the chances for lead poisoning and hazards. These actions are written into the rehabilitation program guidelines, 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 programing, 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 appropriate.

Discussion:

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

Program Specific Requirements

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

Introduction:

All estimated program income to be received before the start of the next program year has been programmed in 2016 and is required to be spent prior to drawing on entitlement funds. Moorhead has no section 108 loans, urban renewal settlements, or float funded activities. Returned funds have already been programmed and are in an approved repayment plan; 2015 was the final repayment. 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 designated urgent need activities in Moorhead.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	137,000
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:	137,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

2016 Action Plan 60

Discussion:

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

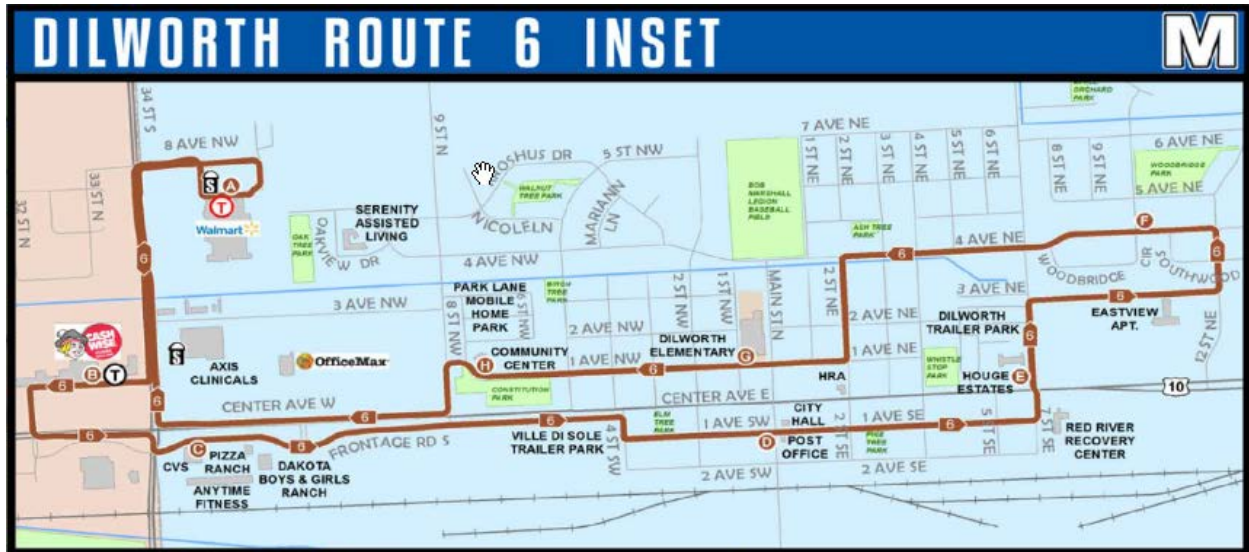
Appendix - Alternate/Local Data Sources

1	<p>Data Source Name Wilder Survey October 25, 2012</p>
	<p>List the name of the organization or individual who originated the data set. Wilder Research</p>
	<p>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.</p>
	<p>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.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected. One day, October 25, 2012.</p>
	<p>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.</p>
	<p>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 2012 1 year Estimate).</p>
	<p>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.</p>
2	<p>Data Source Name West Central Minnesota Annual Homeless Count</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>West Central Minnesota Continuum of Care</p>
	<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><i>CoC</i></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

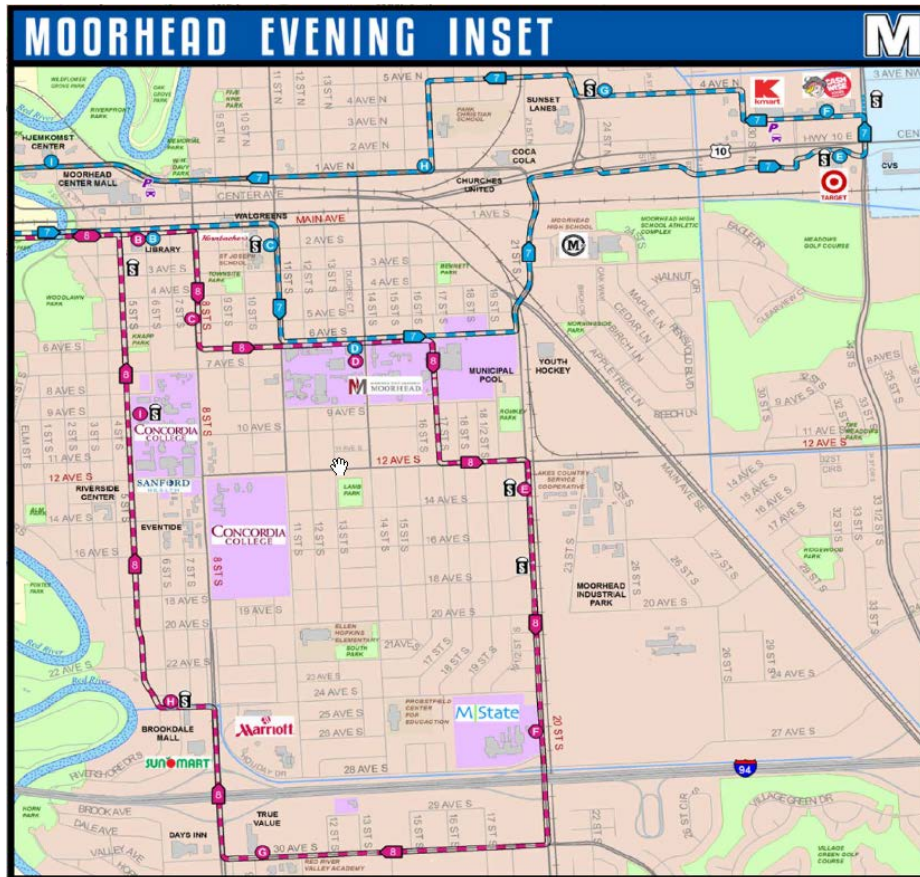


Route 6: Dilworth



Route 9: South Moorhead

Appendix A Continued: MATBUS New Routes & Added Evening Hours



Evening Routes

LinkFM

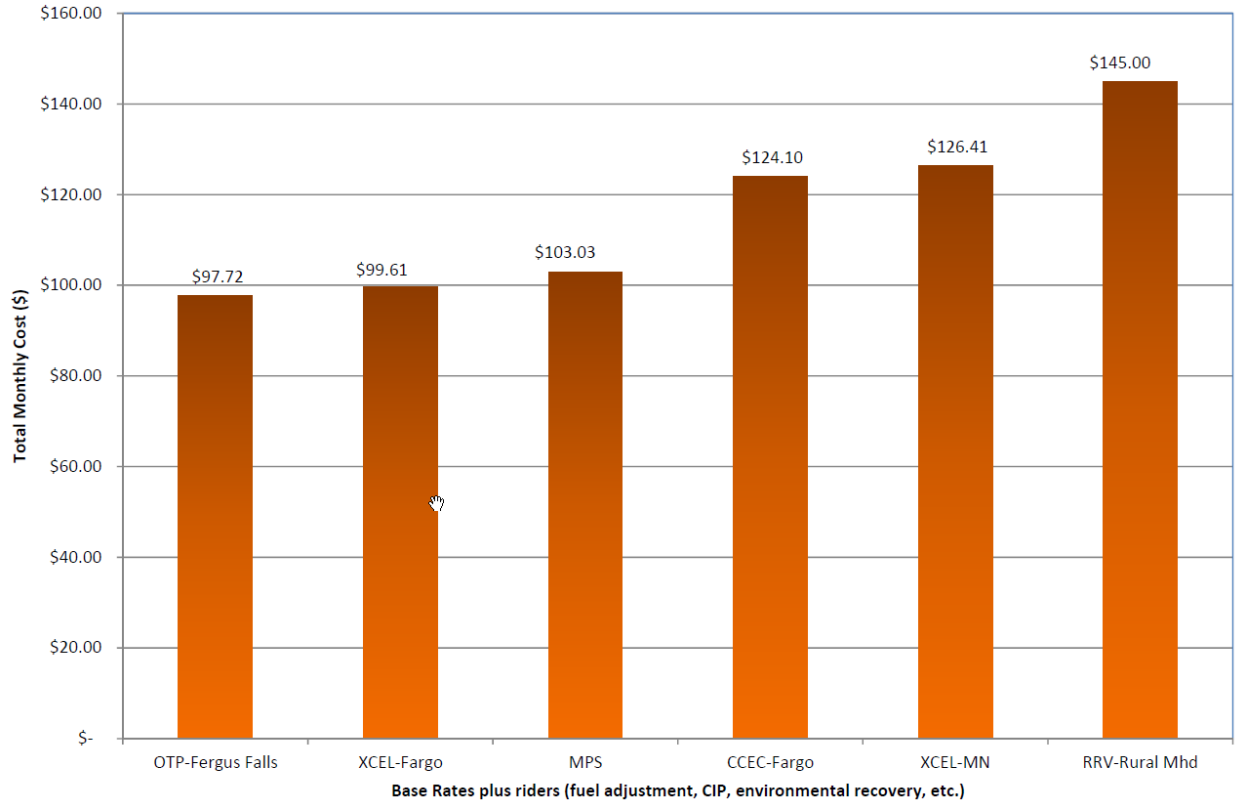
- circulator route connecting the downtowns of Fargo and Moorhead
- operates Monday-Friday 7:00am-7:00pm, Saturday 10:00am-5:00pm
- fare free
- a continuous loop that begins and ends at the Moorhead Center Mall
- arriving at each stop every 12-15 minutes
- 10 designated stops along 1st Ave and NP/Center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

the downtowns' fun, fast and free link!

Link FM

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

Appendix D: Citizen Participation Plan

City of Moorhead

Community Development Block Grant - Citizen Participation Plan

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

Access to Meetings

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

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

Access to Information

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

Technical Assistance

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

Public Hearings/Meetings

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

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

- Prior to submission of the Consolidated Plan
- As needed for Consolidated Plan Amendments

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

Publication of the Consolidated Plan

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

Response to Citizen Comments

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

Displacement

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

Performance Reports

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

Amendments to the Consolidated Plan

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

Definitions

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

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

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

Long term homelessness –See Chronic homelessness.

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

Abbreviations

HUD	US Department of Housing and Urban Development
CDBG	Community Development Block Grant
CoC	West Central Minnesota Continuum of Care
FMCHP	Fargo Moorhead Coalition for Homeless Persons
MPHA	Moorhead Public Housing Agency
MPS	Moorhead Public Service
CCHRA	Clay County Housing and Redevelopment Authority