



2019 Annual Action Plan

Year 5 of a 5-Year Plan

Community Development Block Grant

City of Moorhead
500 Center Avenue
Moorhead, MN 56561-0779

Executive Summary

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

1. Introduction

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

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

2. Summarize the objectives and outcomes identified in the Plan

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

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

See AP-20 which contains a table of the City's goals and objectives. For 2019, Moorhead plans to address affordable housing needs through homeowner housing rehabilitation, acquisition to add affordable housing for low-to-moderate income households, encouraging affordable homeownership through homebuyer education, supporting the efforts of governmental and private agencies through the provision of technical assistance, and the rehabilitation of an affordable rental housing development. Other objectives include addressing homeless needs through supporting the continuation of emergency, transitional, and permanent supportive housing and supporting the initiatives of these service providers to expand homeless prevention services including outreach,

coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers and other means. The City will address its objective of meeting non-homeless special needs services through supporting initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications and other means. The City will also work to meet this objective through the construction of accessibility ramps or the addition of assistive devices for households with a disabled household member. The City will work to meet non-housing community development needs of low-income youth by providing positive recreational and developmental opportunities in local parks. 2019 projected outcomes include 9 home rehabilitation loans, affordable housing and rental units constructed (1 each), 1-2 accessibility improvements to homes, homebuyer education for 70 households, discounted bus passes for 25 extremely low-income persons, recreational activity program for 65 youths, and rehabilitation of an elevator for a public housing development that houses 47 units occupied by low-income seniors.

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

3. Evaluation of past performance

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

The year 2018 was the fourth year of a five-year Consolidated Plan cycle for housing and community development. The City of Moorhead's 2018 CDBG expenditures were consistent with its Consolidated Plan and one-year action plan. The City prioritized its available Community Development Block Grant (CDBG) resources on activities to maintain and create affordable housing opportunity, as well as eliminate slum and blight within the community as follows:

Single Family Home Rehabilitation Loan Program: Constituting the largest allocation of Moorhead's CDBG resources, this program addressed affordable housing preservation by completing safety, energy, and structural improvements to eleven housing units occupied by low-moderate income households.

Homelessness Objectives: To reach out to low-income people many of whom are primarily homeless, CDBG funds were utilized for the Opportunities Under Transit (OUT) program which provides discounted bus passes for extremely low income persons. Bus passes are to be used by people seeking jobs or going to and from work or job training. Fifty-nine people were issued discounted bus passes; 43 passes were used by people who were homeless, 30 were used by people with disabilities. In addition to the OUT

program, CDBG funds were used to install a public transit shelter near Bright Sky Apartments which is a 43-unit permanent supportive housing building which was opened in 2018 and is owned and operated by Churches United for the Homeless. Use of public transit from the building is high and transit users had little shelter from weather conditions in the immediate vicinity.

Other Non-housing Community Development: The City continued an important CDBG program in 2018, recreational opportunities for low income youth. In 2018, 19 kids participated in after school and summer programming at Romkey Park and 50 kids participated in programming through the "Play Outside Daily" truck, which offers portable recreation opportunities in Moorhead parks. Other activities included homebuyer education and slum and blight removal; 33 low to moderate income households attended homebuyer education and one hazardous/blighted property was demolished.

Non-homeless Special Needs Services: An accessible ramp was constructed at a housing unit occupied by a person with limited mobility and low income.

Last year, two activities were facing obstacles to meet underserved needs through the CDBG program, the Homebuyer Education Program and the Accessibility Ramp Program. These programs have been meeting underserved needs in Moorhead for many years. The programs are both doing better as a result of actions taken to address obstacles.

Freedom Resource Center, provider for Accessibility Ramp Program, meets the needs of its clients through other sources that require less eligibility information than the CDBG program. The initial goal of the CDBG Accessibility Ramp Program was to annually install two temporary aluminum ramps, followed by two permanent ramps for low to moderate income households with a family member who is disabled or has limited mobility. The program has been expanded to include other accessibility assistive devices (i.e., grab bars, hearing, sight, etc.).

The Homebuyer Education program is no longer offered by a long time provider and a new provider was identified in 2016. The new provider is Lakes and Prairies Community Action Partnership. Given this change in providers, achieving previous participation volume is proving unrealistic. It will take some time before the participant numbers start to increase again. The City is closely monitoring this activity and continues to work with the provider to increase participation.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

For the 2019 Annual Action Plan, the citizen participation process included a community public meeting (11/14/2018), a public hearing (1/14/2019), service provider and agency outreach for updates, and two 30-day comment periods (12/27/2018 - 1/26/2019 & 7/18/2019-8/16/2019). No one attended the public meeting; one comment was received during the comment period.

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

The City worked to broaden public participation by holding a public meeting, a public hearing and encouraging participation in a 30 day comment period. The City advertised the public meeting, hearing and comment period in the official newspaper of the City. The City also sent out an electronic notification to 1878 registered subscribers in an effort to engage them in development of the plan. In order to accommodate disabled persons and non-English speakers, all advertisements included this language, "In advance of the public hearing, alternative formats of this information or accommodation for persons with disabilities or limited English proficiency will be made upon request (10 hours notice is required). To make arrangements for services, call 218-299-5434; for TDD/Relay service dial 711." No services were requested. The proposed action plan was made available on the City's website and at the public library and Moorhead Public Housing Agency. City staff also worked with local service agencies that service low-to-moderate income clientele in order to solicit input during the planning process.

5. Summary of public comments

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

Public comments included suggestions to fund a staff position for managing a single point of entry for homeless coordinated assessment, homeless transportation, education on fair housing, support for an electronic system for coordinating entry into local homeless shelters, funding for Human Rights Commission, and repaving a parking lot. Further evaluation for a majority of these suggestions may be considered in future years and may involved non-CDBG funding. Education on fair housing to landlords is underway: Successful Outcomes for Tenants and Landlords Committee (SOFTL) via outreach, as well as Crime Free Multi-family Housing classes which are required of landlords in Moorhead. Landlords are educated about fair housing laws by attorneys in both settings.

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

None.

7. Summary

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

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MOORHEAD	City of Moorhead

Table 1 – Responsible Agencies

Narrative (optional)

City of Moorhead

Department - Governmental Affairs

Lisa Bode, Governmental Affairs Director

Consolidated Plan Public Contact Information

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

1. Introduction

For the 2019 Annual Action Plan, the citizen participation process included a community public meeting (11/14/2018), a public hearing (1/14/2019), service provider and agency outreach for updates, and two 30-day comment periods (12/27/2018 - 1/26/2019 & 7/18/2019-8/16/2019). No one attended the public meeting; one comment was received during the comment period.

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

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

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

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

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

The City consulted and coordinated with public and private agencies that address housing, health, social services, victim services, employment, or education needs of low-income individuals and families, disabled individuals, homeless individuals and families, including veterans, youth and persons with special needs. West Central CoC, Lakes & Prairies Community Action Partnership, Moorhead Public Housing Agency, Clay County Housing & Redevelopment Authority, and Freedom Resource Center work very closely with those populations. The City actively works to support these organizations and subsequently to address the needs of populations they serve. City staff actively participates in the CoC and attends quarterly meetings.

The City of Moorhead contracts with Braun Intertec, a state Certified Lead Firm, that has been able to respond to all LBP matters that have risen in our housing programs. The City would reach out to the MN Department of Health if needed.

The City consulted with local government and regional government agencies. Clay County HRA was consulted during annual plan preparation. The City also consulted with Metro Area Transit. The annual plan includes an activity in partnership with Metro Area Transit.

The City works closely with Moorhead Public Housing Agency. They were consulted during formation of the annual action plan. The City supports the participation of residents of public housing developments by providing CDBG program information to their resident advisory board meetings and in funding rehabilitation of Moorhead Public Housing Agency's housing units.

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

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

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

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

The City consulted and coordinated with public and private agencies that address housing, health, social services, victim services, employment, or education needs of low-income individuals and families, homeless individuals and families, including veterans, youth and persons with special needs. West Central CoC and Lakes & Prairies Community Action Partnership work very closely with those populations. The City actively works to support those organizations and subsequently to address the needs of those populations. The City has funded programs operated by those organizations. City staff actively participates in the CoC and attends quarterly meetings.

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

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

- Joint training for recipients
- Meeting quarterly
- Aligning CoC Policies for the Administration of ESG and CoC Assistance with State ESG requirements
- Identify a project monitoring and evaluation plan (currently the CoC and the state Office of Economic Opportunity monitor projects and do not share information with one another)

- Improve collaboration on project application review and ranking (CoCs score ESG projects bi-annually and participate in the initial selection meeting)

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

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

We did not consult with health-care facilities, corrections programs or HIV/AIDS service organization. These agencies were consulted for the 5 year plan. They were not consulted during creation of the annual action plan as the consultation was focused on the goals and priorities set. Reference 5-Year plan for additional agencies that were consulted during the development of the 5-Year plan and not for the 2019 plan.

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

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

The City regularly shares information with local housing authorities and Metro Area Transit. City staff that work on CDBG program discuss activities with the City of Fargo staff regarding their CDBG program activities. The City of Fargo will be joining the City of Moorhead in implementing a CDBG activity in 2019 (Opportunities Under Transit).

The City consulted with Moorhead Public Housing Agency (MPHA) regarding affirmatively furthering fair housing. MPHA has a ROSS coordinator on staff that actively works to help their clients get better access to resources. MPHA holds an annual staff training on fair housing and posts information in their buildings regarding fair housing. MPHA and the City of Moorhead are active members of the West Central Minnesota Continuum of Care (CoC). The CoC is currently analyzing data around race and housing in partnership with a local university.

The City consulted with various groups that represent protected class members and enforce fair housing laws. The City consulted with Freedom Resource Center which is an organization that provides information on any disability-related topic, makes efforts to implement local, state, and federal policy changes to make facilities, services, and opportunities available and accessible to individuals with disabilities, including helping with reports of discrimination. The City also met with High Plains Fair Housing and Legal Services of Northwest Minnesota to consult regarding

initiatives to further fair housing and to discuss fair housing enforcement. The Moorhead Human Rights Commission was also consulted as they regularly provide community education on affirmatively furthering fair housing.

The City consulted with Fargo-Moorhead Metropolitan Council of Governments (MetroCOG) and Metro Area Transit to discuss any concerns that go beyond a single jurisdiction. Metro Area Transit serves the metro-area and the Fargo-Moorhead MetroCOG is the metropolitan planning organization for the Fargo-Moorhead area, it is a transportation policy-making organization made up of representatives from local government and transportation authorities. The City utilizes CDBG funds to collaborate with Metro Area Transit to provide discounted bus passes to low-income individuals.

AP-12 Participation – 91.105, 91.200(c)

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

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

In addition to advertising meetings and hearings in the local paper, the City made an effort to broaden citizen participation by advertising opportunity to comment through the internet and social media. The City also sought public input from service providers and agency outreach. Agencies contacted for broadened public participation include the following: Moorhead Public Housing Agency, West Central MN Continuum of Care, Lake Agassiz Habitat for Humanity, Creative Care for Reaching Independence, Boys and Girls Club of the Red River Valley, Freedom Resource Center, Lakes and Prairies Community Action Partnership.

Citizen comments urged support of initiatives identified by the West Central Continuum of Care (CoC). The City does support their work and will continue to do so. Our future plan will address the needs shared by the CoC. An additional request for repaving a parking lot does not address the strategic priorities of the CDBG program.

Citizen Participation Outreach

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

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)
2	Newspaper Ad	Non-targeted/broad community	Meeting and public comment period notification included in newspaper ad.	Public comment received during comment period suggested supporting an electronic system for coordinating entry into local homeless shelters and funding for Human Rights Commission activities.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Non-targeted/broad community	Meeting and public comment period e-notification through internet and social media (i.e., Facebook, Twitter, website, eNotifications).	Public comment received during comment period suggested supporting an electronic system for coordinating entry into local homeless shelters and funding for Human Rights Commission activities.	None	http://www.cityofmoorhead.com/departments/planning-and-neighborhood-services/neighborhood-services/community-development-block-grant
4	Public Hearing	Non-targeted/broad community	There were no comments received at the public hearing.	There were no comments received at the public hearing.	None	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	239,674	225,000	50,000	514,674	514,674	Program income is based on sporadic single family loan repayments. It fluctuates from year to year and estimation may be over or under actual.

Table 5 - Expected Resources – Priority Table

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

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

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

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

Discussion

CDBG Program Administration and activities designated as “Public Services” are subject to statutory expenditure limits. The Public Services limit is 15% of the grant plus prior year program income. The Program Administration limit is 20% of the grant plus current year program income. Annual activity budgets will be within these limits. CDBG awards between 2015 and 2019 may be greater or less than what is projected. Contingency Funds of \$9,812 are held in contingency for issues which may arise during the program year. Contingency funds will be used as necessary for any of the activities listed in the plan except program administration.

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH2 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$285,285	Homeowner Housing Rehabilitated: 9 Household Housing Unit
2	AH3 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$25,500	Homeowner Housing Added: 1 Household Housing Unit
3	AH4 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit: 70 Households Assisted
4	AH5 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$0	Other: 1 Other
5	HL1 Homelessness	2015	2019	Affordable Housing Homeless		Affordable Housing Homelessness Services and Prevention	CDBG: \$0	Other: 1 Other
6	HL2 Homelessness	2015	2019	Homeless		Homelessness Services and Prevention	CDBG: \$4,200	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

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

Table 6 – Goals Summary

Goal Descriptions

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

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

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

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

Projects

AP-35 Projects – 91.220(d)

Introduction

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

The City undertakes multiple activities to Affirmatively Further Fair Housing such as supporting the Moorhead Human Rights Commission’s education efforts, through the homebuyer education CDBG activity, and through support of organizations that provide Fair Housing services in the community.

All expected funds are accounted for in the project listing except for \$9,812 which is an amount that does not exceed ten percent of total available CDBG funds and is excluded from the funds for which eligible activities are described because it has been identified for the contingency of cost overruns [24 CFR Part 91.220 (l)].

Projects

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

Table 7 - Project Information

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

needs

Allocation priorities are a result of citizen participation, consultations with local service providers, statistical data, needs assessment, market analysis, and evaluation of past performance. The City of Moorhead's highest priority for community development resources continues to be maintaining and creating affordable housing opportunity within the community. Both the US Census data and local needs assessment information contained within the 5-Year plan indicate a significant number of both low-income renter and homeowner households with high cost burdens and other housing problems. Moorhead's housing stock, while generally affordable, is aging, indicating a need for housing preservation activities and creation of additional new housing units. As population continues to grow, the City of Moorhead must be deliberate in its planning efforts to ensure affordable housing is part of development throughout the City. Obstacles to meeting underserved needs include resource limitations, both the CDBG allocation and the resources of partner agencies and funders is not as high as it was in the past.

AP-38 Project Summary
Project Summary Information

1	Project Name	Home Rehabilitation Loan Program
	Target Area	
	Goals Supported	AH2 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$285,285
	Description	City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. Funds are provided on a loan basis up to \$20,000 provided sufficient home equity exists and up to an additional \$5,000 if needed to repair the home to standard condition. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer or owner vacancy of the property. Applications from interested individuals are accepted by the City on a first come, first served basis. The program is administered by the City of Moorhead. Includes program administration.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	A total of 9-10 low to moderate income households are estimated to benefit from the Home Rehabilitation Loan Program.
	Location Description	City-wide
	Planned Activities	Rehabilitation of existing housing stock for low to moderate-income households.
2	Project Name	Homebuyer Education
	Target Area	
	Goals Supported	AH4 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	:

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

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

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

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

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

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

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

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

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

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

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

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

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

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

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

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

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

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

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

Clay County HRA expects continued increase in Housing Supports program.

MPHA plans to:

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

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

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

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

Not applicable

Discussion

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

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

Introduction

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

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

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

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

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

total numbers and types of calls received:

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

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

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

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

The City of Moorhead is a member of the West Central CoC. The City is actively involved and continues to support the Coordinated Assessment & Referral and Evaluation System (CARES) and Opportunities Under Transit (OUT) which is a CDBG funded program that provides discounted transportation services homeless/near homeless individuals who are looking for employment or to maintain employment. The City will help unsheltered persons by connecting them with resources and shelter through outreach and its participation with the CoC.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

after participating in the United States Interagency Council on Homelessness (USICH) Housing First in emergency shelter webinar series.

The City of Moorhead is a member of the West Central CoC. The City is actively involved and continues to support the Coordinated Assessment & Referral and Evaluation System (CARES).

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

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

The City of Moorhead is a member of the West Central CoC. The City is actively involved and continues to support the Coordinated Assessment & Referral and Evaluation System (CARES). The City will help homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) through its active participation in the CoC and its work to connect these persons with resources and shelter. Further, the CoC works to shorten the period of time that individuals and families experience homelessness through case management, community services/resources, transitional housing and ongoing support to prevent homelessness from recurring.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly

funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

See Appendix AP-65.

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. The City of Moorhead participates in this Continuum of Care. 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 are limited to residents with a disability (mental/physical/developmental). Clay County HRA has 32 units designated for homeless households and offers rental assistance to approximately 150 households. CARES (coordinated assessment/houses most vulnerable people first) is used to fill units and vouchers, rather than a waiting list. Lakes and Prairies has 17 vouchers for permanent supportive scattered housing sites. Churches United operates Bright Skies apartments which has 43 units for individuals and families, 12 for single adults and 5 for 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 130 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 also through CARES, Coordinated Assessment Referral & Evaluation System.

Discussion

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

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

Introduction:

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

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

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

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

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

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

the development of the 5-Year plan.

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

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

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

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

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

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

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

crosses existing City departmental lines.

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

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

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

Ongoing relationships and partnerships where appropriate.

Discussion:

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

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

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

Attachments

Citizen Participation Comments

For the 2019 Annual Action Plan, the citizen participation process included a community public meeting (11/14/2018), a public hearing (1/14/2019), service provider and agency outreach for updates, and two 30 day comment period (12/27/18 - 1/26/2019 & 7/18/2019-8/16/2019). No one attended the public meeting and a variety of comments received during the comment period and agency outreach.

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

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

Grantee Unique Appendices

Appendices

Appendix: AP-05 OVERVIEW

A. Housing Needs

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

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

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

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

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

Priority HOUSING Needs	5 - Year Goal (#)	Achieved Goals (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Affordable Rental Housing: Rehabilitate Existing or Construct New	15	3	Rehabilitate existing or construct new housing for income eligible households.	Housing Units	Acquisition of Real Property	Low to Moderate Income Housing
Affordable Owner Housing: Rehabilitate Existing	50	48	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	2	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	-	1	Demolish and clear site for low to moderate income housing units.	Housing Units	Clearance and demolition	Low to Moderate Income Housing

Priority HOUSING Needs	5 - Year Goal (#)	Achieved Goals (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Support Housing Certificate/ Voucher Programs	5	4	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

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

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

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

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

list.

CCHRA has about 522 Housing Choice Vouchers (HCVs/funded through HUD) available for use in Moorhead with 470 currently in use. On average, the CCHRA has enough funding to utilize about 90% of the vouchers; the remaining 10% are not used because there are no funds to support it. The last time the CCHRA took applications for HCVs was in early 2014. Approximately 500 applications were received and applicants from that time are still on the waiting list. It is unknown when the application period will re-open. Applications are only accepted when the waiting period is less than 2 years. The Fargo Housing and Redevelopment Authority (FHRA) utilizes 125 voucher units in Moorhead.

Priority PUBLIC HOUSING Needs	5 - Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Technical Assistance as Needed; Public Housing Units	5	3	Provide technical assistance as needed (i.e., environmental reviews), construct or rehabilitate public housing units.	-	-	-
Support Housing Certificate/ Voucher Programs	5	3	Support and encourage Moorhead Public Housing Agency efforts to reduce the cost burden of low income households through certificate and voucher programs by providing letters of support and other technical assistance.	-	-	-

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

C. Homeless Needs

The Wilder Research Survey, a single night survey of homeless adults and their children in Fargo, ND and Moorhead, MN [October 22, 2015] has been conducted every three years since 2003. The Wilder Research Survey was conducted again in October of 2018; however, the report is not yet available. The 2015 survey counted fewer homeless individuals than the previous survey. While this may indicate a reduction in homelessness, it may also mean that fewer people were located on the night of the survey or fewer people were willing to participate.

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

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

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

The Wilder Study collects a variety of data, including data on employment, income, service usage, benefits, children, health, education, domestic violence, abuse, ethnicity and race, and age. Although the study has been performed every three years since 2003, service providers are suggesting the 2018 study may be the last one now that the Coordinated Assessment Referral & Evaluation System (CARES) is being used, which allows for data retrieval at any time.

The West Central Minnesota Continuum of Care (CoC) also performs an annual point-in-time survey. The survey is conducted every January. In 2018, a total of 246 homeless people experiencing homelessness and surveyed. The survey counted 40 (16 in 2017) people with a serious mental illness, 17 (4 in 2017) with a substance abuse disorder, and 24 (33 in 2017) were victims of domestic violence. People are surveyed throughout West Central Minnesota CoC's region (includes 9 other counties east and south of Clay County, but most of the numbers come from Moorhead).

Lakes and Prairies Community Action Partnership, a local organization with a Family Homeless Prevention & Assistance Program (FHPAP), states that between November 1, 2017 – October 31, 2018, a total of 1343 households requested assistance for a housing-related crisis, 836 of who requested homeless prevention services. During this timeframe, only 249 households could be assisted with homeless prevention services. Funding limitations as great as this leave hundreds of families in Moorhead without assistance.

In 2017, Lakes & Prairies Community Action Partnership reported the following (Agency's 2017 Annual Report):

- 375 households assisted to obtain and maintain safe, affordable

- 199 households prevented homelessness

There are various reasons people leave their housing and are unable to secure different housing. The most common reasons homeless adults in Moorhead left their last regular housing include (most common listed first): housing unaffordability, eviction or non-renewal of lease, job loss or cut hours, roommate issues, chemical dependency issues, relationship break-up, abuse by someone they lived with, treatment, jail, or residential program, behavior problem of guests or visitors, and someone else’s chemical dependency issues.

Priority HOMELESS Needs	5 - Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Supportive Housing	5	4	Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community.	-	Planning	-
Outreach Prevention Assistance Research	5	4	Support initiatives of service providers to expand homelessness prevention services, outreach, coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, and other means.	-	Planning	-

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

D. Non-Homeless Special Needs

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

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

Specific characteristics of the local HIV/AIDS population are not available, but the Minnesota

Department of Health reports 284 new cases of HIV reported in 2017. While diagnoses levels are similar to 2016, there was a 41% increase in new HIV cases in Greater Minnesota between 2015-2016 (52 reported). The leading risk factor continues to be male to male sex and more than half of the newly reported cases were amount communities of color. Cases among 20-29 year olds continues to be high and as the number of drug injection users increase, so do the reported cases of HIV. *[Minnesota Department of Health, www.health.state.mn.us, 2017]*

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

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

Priority NON-HOMELESS SPECIAL Needs	5 - Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Physical Disability	10	4	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	5	4	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

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

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

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

Public Services –The highest ranked public service needs identified were Job Creation and Retention, Affordable Childcare Services, and Transportation Services. Consultations with local service

providers/agencies indicated a need for more transportation options and non-shelter homeless services; no reports were made by service providers for affordable childcare and jobs. A majority of the consultations focused on affordable housing needs. The CDBG homebuyer and tenant education programs are public services that increase opportunity for affordable housing (i.e., access to income-based state financing options for homeownership, reduced tenant/landlord disputes to help prevent eviction). Another public service is the CDBG Opportunities Under Transit (OUT) program which supplies discounted bus passes to extremely low income individuals attending employment or training.

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

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs5	5-Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Youth Services	150	164	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	192	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	5	4 (Updated Assessment of Fair Housing – AFH, updated Citizen Participation Plan to include AFH requirements, attended HRC training)	Perform fair housing activities; Human Rights Commission	-	Fair Housing Activities	-

Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs5	5- Year Goal (#)	Goals Achieved (#)	Strategy	HUD Performance Indicator (# unit)	HUD Matrix Code	HUD National Objective
Tenant Landlord Counseling	2,500	391	Provide educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history. At least 51% of clients served by the City's resources will be low to moderate income persons. This program will be offered through Southeastern North Dakota Community Action Agency.	People	Tenant/ Landlord Counseling	Low to Moderate Income Clientele
Homebuyer Education	1,300	376	Provide educational program to inform consumers on what they can afford in a home, how to qualify for a mortgage, and how to be a responsible homeowner. At least 51% of clients served by the City's resources will be low to moderate income persons. This program is offered through Lakes & Prairies Community Action Partnership and is approved by Minnesota Housing Finance Agency to qualify for low interest mortgage and downpayment assistance programs.	Households	Housing Counseling	Low to Moderate Income Clientele

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

Appendix: AP-05 EVALUATION OF PAST PERFORMANCE

Affordable Housing –In the City's 5-Year Plan, there are five affordable housing goals: 1) produce or rehabilitate new or existing rental units, 2) rehabilitate existing owner units, 3) produce new owner units, 4) create homeownership opportunity, and 5) support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households. The City has met 20% of its 5 year goal to produce/rehab new or existing rental units (3 of 15 total units planned), 96% of its 5 year goal to rehabilitate existing owner units (48 of 50 units planned), 20% of its 5 year goal to produce new owner units (1 of 5 total units planned), and 29% of its 5 year goal to create homeownership opportunity through homebuyer education (376 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. The City continues to support area agencies in their goals to end homelessness. In 2016, the City attended the local and state homeless coalition conferences. In 2017, the City of Moorhead assisted Churches United for the Homeless and Dorothy Day House of Hospitality with facility improvements. Improvements to their facilities help these organizations maintain non-CDBG funding.

From a financial perspective, the City funds transportation programs that serve extremely low income households, primarily homeless individuals. The City has funded 192 bus passes to people utilizing the Opportunities Under Transit (OUT) transportation program, meeting 192% of its 5-Year goal. The City also continues to support the FM Coalition of Homeless Persons with non-CDBG funds for the Taxi Ride Program, which pays for taxi rides to and from shelters and medical appointments.

Non-Homeless Special Needs –Two non-homeless special needs goals 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 30% of the accessibility ramp goal has been completed.

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. The City has met almost 16% of its 5-year tenant education goal (391 of 2,500 total households planned). Tenant education is no longer provided by the long standing operator. It has been 3 years since it was discontinued. A new tenant education provider is anticipated for 2019. The City has met 76% of its 5-year goal to assist youth through the Romkey Park Program (114 of 150 total children planned).

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

See charts in Appendix: AP-05 OVERVIEW for more detail.

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

The Wilder Research Survey, a single night survey of homeless adults and their children in Fargo, ND and Moorhead, MN [October 22, 2015] has been conducted every three years since 2003. The Wilder Research Survey was conducted again in October 2018; however, the report is not yet available. The 2015 survey counted fewer homeless individuals than the previous survey. While this may indicate a reduction in homelessness, it may also mean that fewer people were located on the night of the survey or fewer people were willing to participate.

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

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

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

The Wilder Study collects a variety of data, including data on employment, income, service usage, benefits, children, health, education, domestic violence, abuse, ethnicity and race, and age. Although the study has been performed every three years since 2003, service providers are suggesting that the 2018 Wilder Study (results not yet available) may not be needed once the Coordinated Assessment Referral & Evaluation System (CARES) is fully functioning between North Dakota and Minnesota, real-time data will be available on demand.

The West Central Minnesota Continuum of Care (CoC) also performs an annual point-in-time survey. The survey is conducted every January. In 2018, a total of 246 homeless people were surveyed; of these people there were 25 who were chronically homeless, 24 were victims of domestic violence, and 40 suffered from a serious mental illness.

There are various reasons people leave their housing and are unable to secure different housing. The most common reasons homeless adults in Moorhead left their last regular housing include (most

common listed first): housing unaffordability, eviction or non-renewal of lease, job loss or cut hours, roommate issues, chemical dependency issues, relationship break-up, abuse by someone they lived with, treatment, jail, or residential program, behavior problem of guests or visitors, and someone else's chemical dependency issues.

The 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 32 units designated for homeless households and offers rental assistance to approximately 150 households. CARES (coordinated assessment/houses most vulnerable people first) is used to fill units and vouchers, rather than a waiting list. Lakes and Prairies has 17 vouchers for permanent supportive scattered housing sites. Churches United recently opened Bright Skies apartments which will have 43 units for individuals and families, 12 for single adults and 5 for 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 38 licensed adult foster care sites in Moorhead for people with developmental disabilities, mental illness, and chemical dependency. There are 106 Home and Community Based Services offering a community residential setting. There are 12 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 also through CARES, Coordinated Assessment Referral & Evaluation System.

Appendix A: MATBUS Newer Routes & Added Evening Hours

With the exception of the added routes shown in this section, all Minnesota buses now have evening routes. Final stops are at 11:11 pm at the GTC in Fargo. See www.matbus.com for route timetables and details.



Route 6: Dilworth



Link FM - Free

Route 9



Route 9: South Moorhead

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.

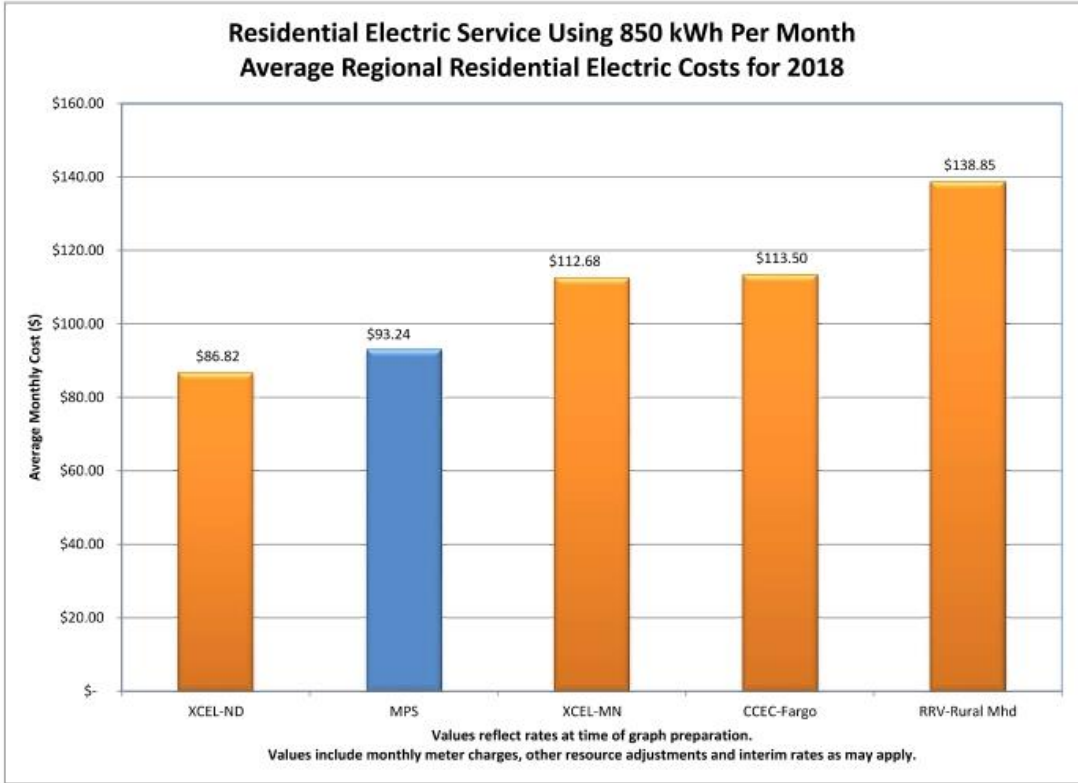
Local service provider –Agency, business, institution providing services to Moorhead residents.

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	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
CARES	Coordinated Assessment Referral & Evaluation System



December 27, 2018

**Notice of Public Hearing & Comment Period
Proposed 2019 Action Plan and Budget
Community Development Block Grant (CDBG) Program**

The City of Moorhead has prepared a draft version of the 2019 Annual Action Plan for Housing and Community Development for the Community Development Block Grant (CDBG) Program. The priorities established within the draft plan result from citizen participation in the development of the 2017-2019 3-Year Plan and November 14, 2018 community meeting. Feedback included a community survey, consultations with area agencies, identifying assets and needs, and analysis of Census and other statistical data. Activities mentioned in the proposed plan include, but are not limited to: energy efficiency improvements, transportation opportunities to address homelessness prevention, housing education for homelessness, affordable rental rehabilitation, affordable affordable rental construction and opportunities for children and youth. The City's highest priorities are: affordable housing, services to end homelessness, assist special needs populations, and address non-housing community development needs.

2019 Action Plan Summary

During the 2019 program year, the City of Moorhead estimates the following resources to be available:

- \$238,889.00 – 2019 Community Development Block Grant (CDBG) allocation from HUD (not marked)
- \$825,000.00 – 2019 Program Income (not marked)
- \$50,000.00 – 2019 Unencumbered Balance at 2018 Year End (not marked)

Total = \$513,889.00

Other eligible agencies and individuals will identify 2019 housing needs identified within the Consolidated Plan from Minnesota Housing Finance Agency, Grand View Housing Fund, West Central Initiative, United Way, and others.

Activity	Description	Budget
Program Administration	Staff support for planning, implementation, reporting and monitoring of CDBG resources and support for the Moorhead Human Rights Commission. CFR Part 570.201.	\$87,777
Capital Improvements - Public Rental Housing	Project for the rehabilitation of an affordable rental housing development. Several upgrades are needed at Moorhead Public Housing Agency's Birch View Apartments, located at 920 S Ave S. These upgrades will utilize for construction people who are visually/physically, emergency response, staff and general improvements will preserve building/property and enhance livability for residents. Staff and visitors CDBG funds are contingent on additional grant funding from other sources where needed. Project costs are estimated to be \$150,000. If not awarded, CDBG funds will be used to do an initial home rehabilitation unit. CDBG funds will be allowed as a grant to partially fund the project (approximately 27%). Moorhead Investment may be used as a match to leverage additional public and private funding to complete the project. (\$40,000 Contract Amendment to 201800 Program Administration). Eligible activities in accordance with CFR Part 570.201(a), 570.201(a)(2). National Objective: Activity benefiting low and moderate income persons.	\$103,000
Home Rehabilitation Loan Program (S-15-0316 - emergency care)	Citywide rehabilitation loan program assisting 2000 occupants of single family homes whose income falls below 80% of area median income. Funds are awarded on a first-come basis up to \$10,000 provided sufficient home equity exists. An interest premium on the loan and the entire principal amount must be repaid upon sale, title transfer or other vacancy of the property. Applications from immediate neighbors are accepted by the City as a first come, first served basis with priority for the safety emergency loans. The program is administered by the City of Moorhead. Eligible activity in accordance with CFR Part 570.201(a)(2). National Objective: Activity benefiting low and moderate income persons. Program administration fee used.	\$285,300
Acquisition Affordable Rental Housing	An affordable rental unit will be constructed through a partnership with Family Care for Working Homelessness (FCWH). CDBG resources will be used to acquire and build the new housing subunit. To be used by LCH to construct an affordable rental unit existing doublet units whose income falls below 80% of median income. Funds are provided on a deferred loan basis to 2018. The interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer, or owner vacancy of the property. The program will be administered by LCH. Eligible activity in accordance with CFR Part 570.201 (c). National Objective: Activity benefiting low and moderate income persons. Includes SDC Program fund allocation.	\$40,000
Acquisition Affordable Housing	An affordable housing unit will be constructed through a partnership with Habitat for Humanity. CDBG resources will be used for acquisition and/or the construction of a unit in a new housing subunit. The program will be used to provide down the equity resources for preparation for affordable housing unit for homebuyers. Eligible activity in accordance with CFR Part 570.201 (d). National Objective: Activity benefiting low and moderate income persons. Includes SDC Program Administration.	\$25,900

Accessibility improvements	Rehabilitate affordable homes specifically through the construction of accessible ramps or addition of ramps on driveways for households with a member who is disabled. LDBG resources will be used for construction materials and auxiliary devices (e.g. door handles, grab bars) and/or labor. Eligible projects are managed by Freedom Resource Center and minor but constructed direct by Freedom Resource Center. Volunteers of the Remodeler's Council of the Home Builders Association of Fargo/Grand Forks, or paid contractors. Applications from interested individuals are accepted by Freedom Resource Center on a first come, first served basis. The program is administered by the Freedom Resource Center on the City of Moorhead CD36 funds will be offered as a grant. \$5,000 Contract Amount/SECC Program Administrative. Eligible activity in accordance with CFA Section 2001(a)(1), 570.021(c), 570.020 (b)(1).	\$2,400
Public Services Eligible activities in accordance with CFR Part 170.201(a). Rationalize duplicate activities benefiting low and moderate income persons.	Recreation Program -Bowlboy: Recreational activity program- long term program involve activities for youth in low income neighborhoods controlled by Moorhead Parks & Recreation department. The program will target youth ages 10-17 years; the predominant age of participants is under 12 years. 2019 Budget: \$4,200 (50,000 program)/SECC Program Administrative. Mobile Recreation for youth: Recreation opportunities in Moorhead's Dakota (3001 2nd St), Derby (1569 12 St SW and Sunnyside (1110-45 Ave SE) are by means of the Boys & Girls Club of the Red River Valley's P.O. "May Double Duty" truck, which is loaded by volunteer leaders and filled with play equipment. The truck travels to different neighborhoods that do not have regular youth programming. The P.O.B. program focuses on physical activity, relationship building and character development. LDBG funding will be used to offset Boys & Girls Club costs in identified neighborhoods where at least 75% of the participants are from low to moderate income households. 2019 Budget: \$5,200 (55,000 program)/SECC Program Administrative. Capeer-united Under Transit (COUT) Transportation Initiative: COUT is a bus care voucher program for persons who are homeless or at-risk; low income (less than 30% median income), to provide transportation to and from employment or job training. The program can be accessed for monthly bus passes up to two times per year per participant. The program will be administered by Metro Area Transit. 2019 Budget: \$3,100 (4,000 program)/SECC Program Administrative. Homestay Education: Financial program to inform consumers on what they can afford to purchase to qualify for a mortgage, and how to best negotiate home ownership. This is a metropolitan area wide program offered by Lakes & Prairie Community Action Partnership. At least 50% of clients served by the City's resources must be low to moderate income persons. The program is approved by Moorhead Housing Finance Agency to qualify for first time homebuyer assistance programs. 2019 Budget: \$0 (50,000 program)/SECC Program Administrative.	\$15,600
Contingency Funds	Funds held in contingency to issues which may arise during the program year.	\$9,812

Potential Adjustments to Activities & Budget

- Reductions to estimates program income via grant awards less than forecasted will first reduce the contingency account established within the plan. If the reductions exceeds the contingency account, some rehabilitation activities will be reduced, or the City may conduct a study into alternative public facilities.
- Program income received that exceeds the revenue forecast or a grant award more than anticipated will be used to conduct light removal activities and/or home rehabilitation loans, or the City may conduct a study amendment after public notification.
- Funds allocated to some rehabilitation projects not underway by June 30, 2019 may be redirected to eligible removal activities.
- Fluctuations greater than 25% of activity budgets will require a plan amendment with a 30-day public comment period.

Comments & Suggestions

The 2018 draft plan and activity amendment is available online at www.cityofmoorhead.com if you "CD36 plan" it stands out or by contacting the Administration Department at the address below.

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


30-Day Public Comment period:	December 11, 2018 through January 25, 2019
Send written comments or phone	City of Moorhead Administration Act. CD Program Administrator PO Box 775, Moorhead MN 58201 218-299-5175
Public Hearing:	Monday, January 14, 2019 - 5:30 pm First Floor City Council Chamber 500 Canton Avenue, Moorhead MN 58201
Final Council Consideration:	Monday, January 21, 2019 - 5:30 pm First Floor City Council Chamber 500 Canton Avenue, Moorhead MN 58201

Grantee SF-424's and Certification(s)

OMB Number: 4900-004
 Expiration Date: 12/31/2019

Application for Federal Assistance SF-424		
*1. Type of Submission: <input type="checkbox"/> Reapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	*3. Revision (select appropriate box(es)): <input type="text"/> * Other (Specify): <input type="text"/>
*3. Data Received: <input type="text"/>	*4. Applicant Identifier: E-19-182-19-0004	
5a. Federal Grant Identifier: <input type="text"/>	5a. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Revision Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
*8. Legal Name: <input type="text" value="City of Moorhead"/>		
*9. Employer/Taxpayer Identification Number (EIN/TIN): 41-6004385	*9. Organization's DUNS: 083375070006	
d. Address:		
* Street1: <input type="text" value="501 Center Ave"/>	* Street2: <input type="text"/>	
* City: <input type="text" value="Moorhead"/>	* State: <input type="text" value="MN: Minnesota"/>	
* County/Parish: <input type="text"/>	* Country: <input type="text" value="USA: UNITED STATES"/>	
* Zip: <input type="text" value="56501 1122"/>		
a. Organizational Unit:		
Department Name: <input type="text" value="Governmental Affairs"/>	Division Name: <input type="text" value="Governmental Affairs"/>	
[Name and contact information of person to be contacted on matters involving this application:		
* First Name: <input type="text" value="Lisa"/>	* Last Name: <input type="text" value="Bode"/>	
* Middle Name: <input type="text"/>	* Suffix: <input type="text"/>	
* Title: <input type="text" value="Governmental Affairs Director"/>		
Organizational Affiliation: <input type="text" value="City of Moorhead"/>		
* Telephone Number: <input type="text" value="216-838-5172"/>	* Fax Number: <input type="text"/>	
* Email: <input type="text" value="Lisa.Bode@cityofmoorhead.com"/>		

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1. Select Applicant Type:</p> <input type="text" value="City of Washington Government"/> <p>Type of Applicant 2. Select Applicant Type:</p> <input type="text"/> <p>Type of Applicant 3. Select Applicant Type:</p> <input type="text"/> <p>* Other (specify):</p> <input type="text"/>	
<p>* 10. Name of Federal Agency:</p> <input type="text" value="United States Department of Housing and Urban Development"/>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <input type="text" value="4-212"/> <p>CFOA Title:</p> <input type="text" value="Community Development Block Grants/Local Housing Loans"/>	
<p>* 12. Funding Opportunity Number:</p> <input type="text" value="H-19-00-07-0004"/> <p>* Title:</p> <input type="text" value="Community Development Block Grants/Local Housing Loans"/>	
<p>13. Competition Identification Number:</p> <input type="text"/> <p>Title:</p> <input type="text"/>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <input type="text"/> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <input type="text" value="Home Rehabilitation, youth programming, career/entry-level employment, accessibility upgrades, public housing rehabilitation, engineering, home care and 501c3 takeover and 2011"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="CSA"/>	* b. Project/Project: <input type="text" value="C-1"/>
Add additional list of Program/Project Congressional Districts Included:	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="11/01/2019"/>	* b. End Date: <input type="text" value="12/31/2019"/>
18. Estimated Funding (\$):	
* a. Federal: <input type="text" value="219,474,000"/>	
* b. Applicant: <input type="text"/>	
* c. State: <input type="text"/>	
* d. Local: <input type="text"/>	
* e. Other: <input type="text" value="21,030,000"/>	
* f. Program Income: <input type="text" value="225,000,000"/>	
* g. TOTAL: <input type="text" value="514,674,000"/>	
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. "By signing this application, I certify (1) to the statements contained in the list of certifications* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, title 28, Section 1001)"	
<input checked="" type="checkbox"/> I AGREE	
** The list of certifications and assurances, or an exemption therefrom, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
From: <input type="text" value="CSA"/>	* First Name: <input type="text" value="Johnathan"/>
Website Name: <input type="text"/>	
* Last Name: <input type="text" value="Smith"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="208-238-5107"/>	* Fax Number: <input type="text"/>
* Email: <input type="text" value="johnathan.smith@csa.mt.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="6/14/19"/>

CERTIFICATIONS

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

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

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

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

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

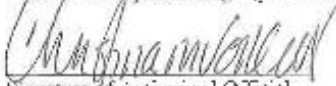
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

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

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

Section 3 --It will comply with section 3 of the Housing and Urban Development Act of 1968 (42 U.S.C. 1701u) and implementing regulations at 24 CFR Part 125.


Signature of Authorized Official

5/24/19
Date


Jonathan Judd, Mayor
5/24/19

City Manager
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

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

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

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

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

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

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

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

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

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

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

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

Excessive Force -- It has adopted and is enforcing:

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

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0342-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

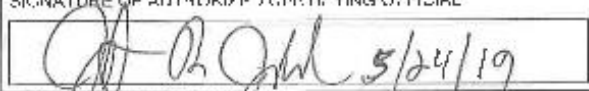
1. Has the legal authority to apply for Federal assistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs); to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance, and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency; and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure nondiscrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision of the construction site to ensure that the construction work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Home Act of 1970 (42 U.S.C. §§1728-1765) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. ECG, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4901 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1851-1863, and 1865-1868), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-676), as amended, relating to nondiscrimination on the basis of alcoholism; (g) §§527 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290-60-3 and 290-60-2), as amended, relating to certification of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§8061 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed By GSA Circular 4-7-82

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-648) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Lush Act (5 U.S.C. §§1501-1508 and 7327-7329) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 10 U.S.C. §674), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 62(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11955; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1401 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§ 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1955, as amended (16 U.S.C. §170), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§499a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-132, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect; (2) Procuring a commercial sex act during the period of time that the award is in effect; or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE Mayor
APPLICANT ORGANIZATION City of Mooresville	DATE SUBMITTED

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