



2023 Annual Action Plan
Year 4 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 2023 Annual Action Plan was developed 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 2020 Decennial Census, Moorhead has a population of 44,505 people and is included in the Fargo-Moorhead Metropolitan Statistical Area (MSA), which has an overall population of 249,843 people. The City has prepared this plan in collaboration with local service providers, area agencies, and citizens who share a common goal to address Moorhead's community development needs in a way that utilizes resources efficiently and thoughtfully.

See AP-20 which contains a table of the City's goals and objectives. For 2023, Moorhead plans to address affordable housing needs through homeowner housing rehabilitation, acquisition for affordable housing, 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 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. 2023 projected outcomes include 6 home rehabilitation loans, 1-2 accessibility improvements to homes, homebuyer education for 50 households, discounted bus passes for 150 extremely low-income persons, recreational activity program for 65 youths.

3. Evaluation of past performance

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

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

The year 2022 was the third year of a five-year Consolidated Plan cycle for housing and community development. The City of Moorhead's 2022 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 within the community as follows:

Single Family Home Rehabilitation Loan Program: this program addressed affordable housing preservation by completing safety, energy, and structural improvements to six 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. 135 discounted bus passes were issued; 47 were issued to people with disabilities. In addition to the OUT program, CDBG funds were used in 2022 to replace sprinkler heads at an apartment building operated by Moorhead Public Housing Agency (MPHA). MPHA operates public housing units along with voucher-based programs that primarily serve the homeless population along with the extremely low income. MPHA has a homeless preference policy in which they give priority to individuals who are experiencing homelessness. This means that unit turnovers and new tenant move ins are from individuals coming out of homelessness. The sprinkler head replacement project provided these individuals with preventative fire suppression safety.

Other Non-housing Community Development: The City continued an important CDBG program in 2022, recreational opportunities for low-to-moderate income youth. In 2022, 25 kids participated in after school programming at Romkey Park, 55 kids participated in programming through the "Play Outside

Daily" truck, which offers portable recreation opportunities in Moorhead parks, and 27 kids participated in the Youth Program with the Afro-American Development Center. Other activities included homebuyer education; 23 low-to-moderate income households attended homebuyer education.

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



Installed aluminum ramp

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

For the 2023 Annual Action Plan, a community public meeting was held to gain knowledge from the public on items of interest to be included in the 2023 Action Plan. This public meeting was held October 4, 2022. There were three individuals from the community that attended the input meeting. Please see the Attached document titled: "Comments from the Public Meeting".

A public hearing (03/13/2023), service provider and agency outreach for updates, and a 30-day comment period (02/23/2023 – 03/25/2023).

A majority of in-depth citizen participation and consultation occurred during the development of the 5-Year Plan (2020-2024). 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. 335 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 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-hour 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.

Please see the attached document titled: "Comments from the Public Meeting"

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

All comments are accepted and considered in the development of the 2023 Action Plan. The public comment that was received in October 2022 regarding entrepreneurship barriers for low income New Americans is not directly addressed in the 2023 Action Plan. The comment was describing the lack of

space and financial literacy as barriers to low income New Americans wanting to start their own business. The individual who brought up the comment was informed of an organization that already exists in Moorhead which address these kind issues, New American Development Agency, NADA. If NADA is in need of funds to support a specific entrepreneurshhip activity that they can inquire and submit a proposal for CDBG funds.

7. Summary

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

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)

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

Consolidated Plan Public Contact Information

Tanya Kunza

Community Development Program Administrator

500 Center Ave/PO Box 779

Moorhead, MN 56561

218.299.5375

tanya.kunza@moorheadmn.gov

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

1. Introduction

For the 2023 Annual Action Plan, the citizen participation process included a community public meeting (10/04/2022), a public hearing (03/13/2023), service provider and agency outreach for updates, and a 30-day comment period (02/23/2023 – 03/25/2023).

A majority of in-depth citizen participation and consultation occurred during the development of the 5-Year Plan (2020-2024). 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. 335 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))

In addition to required consultations with health and housing agencies in preparation of the Consolidated Plan, Moorhead City staff also has regular interaction with the following agencies: Moorhead Public Housing Agency (MPHA), Clay County Housing & Redevelopment Authority (CCHRA), Lakes and Prairies Community Action Partnership which manages a Family Homeless Prevention & Housing Assistance Program (FHPAP) and homebuyer education, Lake Agassiz Habitat for Humanity, Successful Outcomes for Tenants and Landlords (SOFTL), Fargo Moorhead Coalition to End Homelessness, West Central Minnesota Continuum of Care (CoC), and Creative Care for Reaching Independence (CCRI) (which help the special needs population to live and work independently), Churches United homeless shelters, MATBUS, and Legal Services of Northwest Minnesota (eviction mitigation).

All of the 24 local agencies that participated in the development of the 5-Year Plan are easily accessible and understand that the relationship with the City is reciprocal. Outreach during the citizen participation process energized relationships, providing opportunity for enhanced coordination between health and housing agencies and the City of Moorhead. The interconnectedness among local agencies is

also strong; they rely on each other for services and regularly collaborate to meet the needs of their clients. A coordinated assessment system further connects providers and clients to services and information.

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

The City of Moorhead meets quarterly with the Coordinator of the West Central Minnesota Continuum of Care. The City is appreciated for ongoing support of homelessness projects, specifically with recent capital improvements at the Churches United Micah's Mission homeless shelter, food support and emergency housing assistance, all funded by CDBG-CV.

The City met with the West Central Minnesota Continuum of Care (CoC) lead contact to discuss needs and opportunities within the community. The City also worked with the CoC on sections of the Consolidated Plan to address needs related to homelessness. The City, in 2018 used CDBG funding to install a bus shelter in close proximity to Bright Sky Apartments which is a 43-unit permanent supportive housing development operated by Churches United for the Homeless. The CoC noted the network of non-profit service providers as one of Moorhead's greatest strengths/assets. Some of Moorhead's weaknesses noted by the CoC and other area agencies, with particular consideration of homeless persons or persons at risk of homelessness, were related to the lack of affordable housing opportunity, lack of case management resources, and public transportation gaps.

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.

Public Transit. The Metro Area Transit (MATBUS) system has added routes, increased frequency, and extended hours on evening routes to accommodate rider needs. Ongoing marketing efforts (i.e., television, radio, billboard, newspapers, and website), are made to increase awareness of the service. MATBUS added two new Moorhead/Dilworth routes in 2014. One route increased access to southeast Moorhead where development efforts are ongoing. This new route opened up more employment opportunities, particularly for people who rely on public transit. Public transportation via MATBUS was provided at no cost during a significant portion of the pandemic.

Public Utilities Moorhead Public Service (MPS) rates are comparable to other regional providers because they do not add various adjustments to their bills called rate riders. MPS does not add fuel

adjustments, environmental costs, or conservation fees. There are energy assistance programs in the community through West Central Communities Action, Inc., Clay County Social Services, and Salvation Army to help with utility costs.

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

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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 City of Moorhead meets quarterly with the Coordinator of the West Central Minnesota Continuum of Care and also attends CoC Homeless to housed task force and meets on a regular basis with the FM Homeless

Coalition. The West Central Minnesota CoC has written standards for provision of ESG funds. The West Central CoC will continue to refine its written standards as the region adapts and further develops our regional CARES (Coordinated Assessment, Referral and Evaluation System) network and develops improved strategies for targeting resources. CARES is a system of assessing homeless client needs and tracking data among service providers. The community has transitioned into this system over the last 6 years. CARES is designed to reduce the amount of time a person is homeless or prevent homelessness by connecting clients to services faster. In the past, multiple needs assessments were conducted by multiple service providers, increasing client confusion and the amount of time a person waited to access services. CARES allow for a single needs assessment and a database; once the information is inputted into the system, all service providers can access the information and run reports. Needs are assessed using a Service Prioritization Decision Assistance Tool (SPDAT or VI-SPDAT). Area agencies are currently using the VI-SPDAT tool, which was designed for use in outreach assessment with homeless individuals; it combines the medical risk factors of the Vulnerability Index (VI) with the social risk factors of the SPDAT. Once clients are assessed, the end result produces a number used to rank needs by priority. Instead of the traditional first come-first serve concept, those who need help the most are the first to be connected to services. This tool has improved the service delivery system and further connects agencies. The City of Moorhead and the City of Fargo provided CDBG funding for the development of CARES.

The West Central Minnesota CoC focuses on chronic homeless, families with children, unaccompanied youth, and persons coming from the streets or emergency shelter. Chronic homeless persons and families are given priority in coordinated assessment, open shelter beds, and permanent supportive

housing lists according to the CoC Coordinator. Families with children or unaccompanied youth are given priority in rapid-rehousing and transitional housing programs. The CoC may utilize funds for the following target areas: prevention, emergency shelter, motel voucher, domestic violence shelter, permanent housing, and transitional housing that includes programming related to financial literacy, rental assistance, case management, advocacy, and housing education. The City of Moorhead attends the discussions of the ESG programs and hears the evaluation of them and their outcomes. The CoC conducts quarterly program reviews.

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	Moorhead Public Housing Agency
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs 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?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed. Moorhead Public Housing Agency (MPHA) discussed their current coordination with CAPLP (Community Action Lakes and Prairies) regarding homeless individuals sleeping in the stairwells and entrances. MPHA discussed how this has increased over the past year resulting in increased police calls to the building and increased drug activity. MPHA is coordinating with CAPLP's homeless outreach workers and meets with them weekly. the outreach workers have been given access to the building to do sporadic checks and walk throughs in hopes to interact and assist individuals who are not tenants but whom are sleeping in the common areas. The hope is to connect these individuals with appropriate services.

2	Agency/Group/Organization	Clay County Housing and Redevelopment Authority
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Civic Leaders
	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?	Consulted over the phone and through email during the planning period. Outcomes of the consultation are continued support for housing projects, particularly permanent supportive housing projects for the homeless.
3	Agency/Group/Organization	LAKES AND PRAIRIES COMMUNITY ACTION PARTNERSHIPS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Consulted in person, over the phone, and through email during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs and assets of the Moorhead community, partnering on solutions when needed.
4	Agency/Group/Organization	Churches United for the Homeless
	Agency/Group/Organization Type	Housing Services - 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 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?	Churches United operates two homeless shelters and one food bank. Consulted via email and phone during the planning period. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.

5	Agency/Group/Organization	Clay County Social Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children 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?	Consulted via email during the planning period. Outcomes of the consultation are maintaining relationships to better understand needs in Moorhead, partnering on solutions when needed.
6	Agency/Group/Organization	West Central Minnesota Continuum of Care
	Agency/Group/Organization Type	Services-homeless Regional organization

	What section of the Plan was addressed by Consultation?	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?	Consulted via Webex during the planning period. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.
7	Agency/Group/Organization	Lake Agassiz Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via phone and email during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
8	Agency/Group/Organization	Cass Clay Community Land Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, via phone, and email during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.

9	Agency/Group/Organization	Sparklight
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, via phone, and email during the planning period. Discussed market needs, service available in the community. Gathered information on accessibility of internet services for public housing tenants. Learned information on available programs for all low-income residents to access broadband services. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed, sharing program details with partners.
10	Agency/Group/Organization	Midco
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, via phone, and email during the planning period. Discussed market needs, service available in the community. Gathered information on accessibility of internet services for public housing tenants. Learned information on available programs for all low-income residents to access broadband services. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed, sharing program details with partners.
11	Agency/Group/Organization	Clay County Public Health
	Agency/Group/Organization Type	Services-Health Health Agency Agency - Emergency Management Other government - County Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs COVID

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with local county public health regarding emergency management services for resiliency. Consulted during the planning period on an ongoing basis via in-person meetings, emails, and virtual meetings. Meetings were held regularly to discuss overflow homeless shelter needs, covid quarantine needs for homeless individuals accessing the shelters, food supply needs, etc. Emergency management personnel from the City and County attended these meetings. The City of Moorhead and Clay County share concerns regarding mitigating the threats of natural hazards, especially as climate change poses to amplify them as low-to moderate-income residents are disproportionately impacted. The greatest natural hazard risks faced by Moorhead residents are: flooding, severe storms, strong winds, and droughts. Discussions took place in regard to the region's response to flooding and the FM Area Diversion progress and construction that is occurring. Outcomes included increased awareness of community emergency management needs and coordination of local resources. The City has some ongoing projects that are working to address needs identified.
12	Agency/Group/Organization	FAMILY HEALTHCARE CENTER
	Agency/Group/Organization Type	Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non- Housing Community Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email, and in person. Consulted to gain knowledge on their mobile clinic and what areas they serviced in the City of Moorhead. Their mobile clinic is currently providing dental care to Moorhead public schools for students who don't have access to dental care. The mobile clinic is also partnering with Moorhead Public Housing Agency to provide on-site vaccinations for low-income tenants. Outcome of consultation is to build relationships and identify needs.

13	Agency/Group/Organization	FARGO MOORHEAD METROPOLITAN COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email. To build relationship; identify needs. Currently they are doing a housing market needs study.
14	Agency/Group/Organization	Moorhead Public Schools
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email, Outreach. Anticipated outcome to build relationship to better understand educational needs in Moorhead along with how the school district collaborates and works with children residing in homeless shelters. Moorhead public school added a new position in 2020 dedicated to work with students experiencing homelessness.
15	Agency/Group/Organization	Greater Minnesota Community Services
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Services- Mental Health

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	consulted by email and over the phone. continue to build relationship and better understand the mental health issues and housing issues that homeless and low-income individuals face.
16	Agency/Group/Organization	City of Moorhead
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Emergency Management/Resiliency
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted by email and in person discussions. Discussions with the City of Moorhead's Utilities Engineer for wastewater and storm water operations. Discussions took place with Andrea Crabtree, Engineer, and public works staff who manage the flood control system. Discussed flood prone areas, public land and water resources, and discussed emergency management agencies such as the Red Cross. Discussions with Andrea also included her working with Houston Engineering on conducting a study on climate change and resilience planning. The study will focus on "other" flood event that occurs in the City of Moorhead which is localized flooding due to heavy rainfall. The study looks at potential impacts of street flooding, sanitary sewer overload, and property damage. Anticipated outcome/areas or areas for improved coordination: to improve. departmental relationships and knowledge of community development needs and how that relates to emergency management.

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

The City of Moorhead consulted a well rounded list of agencies and organizations, and did not deliberately omit any from the process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	West Central Minnesota Continuum of Care	<p>"Consistently facilitate the movement of individuals/families toward permanent housing and successful independent living." Moorhead plans to continue support of coordinated assessment, transportation opportunities (OUT), and fostering relationships/partnerships with service providers responding to homelessness daily. "Providing the housing and /or services needed to help individuals move into transitional and permanent housing". Moorhead plans to build or rehabilitate 15 rental housing units and does so through partnerships with area agencies (e.g., MPHA, CCHRA, CCRI). Moorhead also plans to rehabilitate or construct 40 affordable housing units and construct, including 5 Habitat for Humanity homes (or similar organization). "Promote access to and effective use of mainstream programs". Moorhead plans to continue support of coordinated assessment development, which will meet this goal.</p>

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2020-2022 Strategic Plan	Minnesota Housing Finance Agency	"We finance pre- and post-purchase counseling, education, coaching, and financial empowerment; mortgages and down payment/closing-cost assistance; and home improvement loans." Moorhead's strategy overlaps with its homebuyer education through the Lakes & Prairies Community Action Partnership. Education is approved by MHFA, allowing applicants to obtain loan products from MHFA, which are briefly discussed by City staff at each class. "Existing housing is typically the most affordable, and preserving it is more cost effective than building new. Moorhead's strategy overlaps with its Single-Family Rehabilitation program, which maintains and improves existing affordable homes. Through energy efficiency improvements, it also makes homes more affordable by reducing costs spent on utilities. Moorhead plans to build or rehabilitate 15 rental housing units and does so through partnerships with area agencies (e.g., MPHA, CCHRA, CCRI). "Strategic Priority: Prevent and End Homelessness. Moorhead plans to continue support of coordinated assessment, transportation opportunities (OUT), and fostering relationships/partnerships with service providers responding to homelessness daily.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

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

Stakeholder participation is vital to the City of Moorhead in identifying community development needs, reviewing the benchmarks for ongoing housing and community development programs. The City of Moorhead obtains citizen input through conversations with people, consulting with housing and service providers, and other arms of local government in an effort to capture Moorhead's community development needs.

As publicized through newspaper advertisement, on the City of Moorhead's website, along with email notifications to citizens who elected to receive notifications a public meeting was held on October 4, 2022. The meeting consisted of two City of Moorhead staff, one City council member, and one citizen. Please refer to the attachment, "Comments from the public meeting", for detailed comments and discussions. The 30-day comment period on the 2023 Annual Action Plan draft was from February 23, 2023 until March 25, 2023. The proposed action plan was made available on the City's website and at the public library. City staff also worked with local service agencies that service low-to-moderate income clientele in order to solicit input during the planning process. A public hearing was held on March 13 2023. 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."

Also taken into consideration for the 2023 Annual Action Plan was the in-depth citizen participation and consultation that took place during the creation of the Consolidated 2020-2024 Plan. Citizens were engaged in the planning by means of a community survey that was prepared and administered by the City. The purpose of the survey was to have citizens identify the most important housing and non-housing community development needs in Moorhead and gain insight into fair housing. 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. 335 people participated in the development of the Plan.

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	There were two City of Moorhead staff, one City council member and two citizens in attendance.	Please refer to the attachment titled "Comments from the public meeting" for a complete summary. Comments received were related to barriers low-income New Americans face in Moorhead who want to start their own business, difficulties for low-income residents to afford mortgages and become homeowners and the need for a skills class on how to take care of a home.	All comments are accepted and considered in the development of the 2023Action Plan for Housing and Community Development.	

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	Internet Outreach	Non-targeted/broad community	Meeting and public comment period e-notification through internet and social media.	None received	All comments are considered	
3	Newspaper Ad	Non-targeted/broad community	Public meeting and public comment period notification included in newspaper ad.	N/A	NA	
4	Public Hearing	Non-targeted/broad community	There were citizens in attendance, though there were no comments received at the public hearing.	None received	NA	

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 2023 along with a short explanation of how federal funds will leverage additional resources (private, state, and local). The City of Moorhead anticipates a total of \$513,041 in combine resources to address the priority needs for the 2023 program year. This amount is comprised of CDBG award amounts, prior year resources and program income estimates. Prior year resources of \$49,443 resulted from program income exceeding expectations by nearly \$35,000 and the unprogrammed contingency funds of over \$14,000 from 2022 program year.

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	313,598	150,000	49,443	513,041	547,543	The City of Moorhead is in its fourth year of its 2020-2024 Consolidated Plan. Expected resources have been allocated for 2023 activities. Any additional or unforeseen program income will be allocated to Home Rehabilitation. Because these funding sources are subject to annual Congressional appropriations and potential changes in funding distribution formulas, the expected amount available for the remainder of the Con Plan, which includes program income estimations, is subject to change with availability of funding. Prior year resources of \$49,443 resulted from program income exceeding expectations by nearly \$35,000 and the unprogrammed contingency funds of over \$14,000 from 2022 program year.

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, down payment and closing cost assistance loans, multi-family loans and programs, 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, Habitat for Humanity – acquisition for affordable housing, Fargo Moorhead Coalition to End Homelessness -transportation and coordinated assessment, and Freedom Resource Center –accessible ramps) include the State of North Dakota and City of Fargo, among several other private and public donors and foundations.

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

The City will consider the use of publicly-owned land or other property located with the jurisdiction for the construction of affordable housing for low to moderate income households or to address blighted conditions. The City of Moorhead understands the risk of holding land for extended periods of time and takes this into consideration along with the advantages prior to utilizing publicly owned land.

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. 2023 Program Administration funds may be used for startup planning and administrative costs of future grant years (24 CFR 570.200(g)(3). Annual activity budgets will be within these limits. CDBG awards between 2023 and 2024 may be greater or less than what is projected.

- Reductions to estimated program income or grant award will first reduce the Acquisition activity. If the reduction exceeds the acquisition activity, the City may conduct a plan amendment in accordance with the City of Moorhead's Citizen Participation Plan.
- Revenue received that exceeds estimated program income or a grant award more than estimated will be applied to home rehabilitation loans, or the City may conduct a plan amendment in accordance with the City of Moorhead's Citizen Participation Plan.
- Funds allocated to home rehabilitation projects not underway by June 30 of the program year may be redirected to blight removal activities.
- The City of Moorhead recently amended its Citizens Participation Plan on what constitutes a substantial amendment. As of March 27, 2023, the Citizens Participation Plan requires a substantial amendment if fluctuations are greater than \$20,000 or more than 25% of an approved activity budget.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH1 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$40,500	Rental units constructed: 1 Household Housing Unit
2	AH2 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$243,341	Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit
3	AH4 Affordable Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$5,200	Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted
4	AH5 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$0	Other: 20 Other
5	HL1 Homelessness	2015	2019	Affordable Housing Homeless		Affordable Housing Homelessness Services and Prevention	CDBG: \$0	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	HL2 Homelessness	2015	2019	Homeless		Homelessness Services and Prevention	CDBG: \$10,200	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
7	SN1 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$0	Other: 1 Other
8	NH2 Non-Housing Community Development Needs	2015	2019	Non-Housing Community Development		Non-Housing Community Development Needs	CDBG: \$14,400	Public service activities other than Low/Moderate Income Housing Benefit: 105 Persons Assisted
9	SN2 Non-Homeless Special Needs Services	2020	2024	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$4,200	Homeowner Housing Rehabilitated: 2 Household Housing Unit
10	AH3 Affordable Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$50,500	Homeowner Housing Added: 2 Household Housing Unit
11	NH-3 Slum & Blight Removal	2020	2024	Non-Housing Community Development		Non-Housing Community Development Needs	CDBG: \$30,500	Buildings Demolished: 6 Buildings
12	SN3-Non-Homeless Special Needs Services	2020	2024	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$28,200	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	AH1 Affordable Housing
	Goal Description	Rental Units constructed. Creative Care for Reaching Independence (CCRI) - Acquisition for building affordable rental for individuals with disabilities below 80% AMI
2	Goal Name	AH2 Affordable Housing
	Goal Description	Rehabilitate or construct 35 affordable housing units for homeownership by 2024. CDBG resources will be used for rehabilitation activities; CDBG resources used for construction activities will be leveraged against funds from Minnesota Housing Finance Agency and/or Greater Minnesota Housing Fund, and energy efficiency funds from Moorhead Public Service. Annual goal is 7 units per year (3 to be made available to households earning not more than 60% MFI and 4 to be made available to households earning not more than 80% MFI). Single Family Home Rehabilitation
3	Goal Name	AH4 Affordable Housing
	Goal Description	Create homeownership opportunity for 150 households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers. CDBG resources will be used for homebuyer education programs needed to access Minnesota Housing and Greater Minnesota Housing Funds homeownership assistance programs; Annual goal is 30 households per year (15 households below 60% MFI and 15 households between 60 - 80% MFI). Lakes & Prairies Community Action Partnership - 30 households
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, it is hoped that the number of rental subsidies available in Moorhead increases by at least 20 per year, or 100 over the five-year period.

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 and support. The goal is to assist with 1 application in 2020.
6	Goal Name	HL2 Homelessness
	Goal Description	Support the initiatives of service providers to expand homeless prevention services including outreach, coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, and other means. Opportunities Under Transit - bus passes
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	NH2 Non-Housing Community Development Needs
	Goal Description	Partner to address the needs of low-income youth by providing positive recreational and developmental opportunities. Romkey Park Program -25 youth/individuals Afro-American Development Association Youth Program - 80 youth and young adults
9	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). Assist low-to-moderate income homeowners who are elderly and/or disabled with snow removal services. CDBG funds will be used for snow removal.

10	Goal Name	AH3 Affordable Housing
	Goal Description	Construct at least 5 affordable housing units for homeownership by 2024, specifically through partnership with Habitat for Humanity or other qualified non-profit organization. CDBG resources will be used for land acquisition and/or utility installation costs (special assessments) and will leverage private individual and corporate donations. One of the five homes is to be made available to households earning less than 60% MFI and 4 to be made available to households earning not more than 80% MFI. Habitat for Humanity Acquisition for affordable home construction through partnership with Cass Clay Community Land Trust
11	Goal Name	NH-3 Slum & Blight Removal
	Goal Description	Up to six abandoned mobile home units in Bennett Park will be removed from the property.
12	Goal Name	SN3-Non-Homeless Special Needs Services
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Activities are direct responses to the need’s 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 2023 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. The City of Moorhead had indicated in the 2022 Action Plan that a Fair Housing Study was going to be conducted. The City of Moorhead intends to conduct a study once the Housing Needs and Market Analysis study being developed in cooperation with Cass County, Clay County, and local area cities by Metro Cog is complete.

Projects

#	Project Name
1	Home Rehabilitation Loan Program
2	Bennett Park Vacant Home Removal Project
3	Acquisition- Affordable Rental Housing
4	Acquisition-Affordable Housing
5	Program Administration
7	Opportunities Under Transit
8	Romkey Park Youth Programming
10	Accessibility Ramps & Assistive Devices
11	Youth Program
12	Homebuyer Education
13	Snow Removal

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: \$243,341
	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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Up to six low-to-moderate income households are estimated to benefit from this activity.
	Location Description	city wide
	Planned Activities	Rehabilitation of existing housing stock for low-to-moderate income households.
2	Project Name	Bennett Park Vacant Home Removal Project
	Target Area	
	Goals Supported	NH-3 Slum & Blight Removal
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$30,500
	Description	Bennett Park Cooperative provides affordable housing within the City of Moorhead. The project will remove up to 6 abandoned mobile home units.
	Target Date	12/31/2023

	Estimate the number and type of families that will benefit from the proposed activities	This project is removing up to six abandoned mobile home units that reside within Bennett Park.
	Location Description	Bennett Park 1700 3rd Ave S
	Planned Activities	Removal of 6 abandoned mobile home units.
3	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	6/1/2024
	Estimate the number and type of families that will benefit from the proposed activities	This will provide CCRI another affordable home to rent to and care for disabled individuals.
	Location Description	To be determined. Residential lot in Moorhead.
	Planned Activities	Acquire a lot for the purposes of constructing an affordable rental unit to care for disabled individuals whose income falls below 80% of median income.
	Project Name	Acquisition-Affordable Housing

4	Target Area	
	Goals Supported	AH2 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$50,500
	Description	Construct up to two single-family homes for affordable homeownership, specifically through partnership with Lake Agassiz Habitat for Humanity and Cass Clay Community Land Trust. CDBG resources will be used to acquire a lot to be used by Habitat/ and or the Community Land Trust to construct affordable home for household with income less than 80% of the median income.
	Target Date	6/1/2024
	Estimate the number and type of families that will benefit from the proposed activities	Up to two families will benefit who are low-to-moderate income households
	Location Description	To be determined. Residential lot in Moorhead.
	Planned Activities	Acquire lots for the purposes of constructing affordable housing units for homeownership for households whose income falls below 80% of median income.
5	Project Name	Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$86,000
	Description	Staff support for the planning, implementation, reporting and monitoring of CDBG resources. Fair Housing study will be conducted.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Program Administration
6	Project Name	Opportunities Under Transit
	Target Area	
	Goals Supported	HL2 Homelessness
	Needs Addressed	Homelessness Services and Prevention
	Funding	CDBG: \$10,200
	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	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	150 extremely low income individuals
	Location Description	City wide transportation
	Planned Activities	Provide discounted bus pass vouchers for persons who are homeless or extremely low-income
7	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 conducted by Moorhead Parks and Recreation Department. Participating youth range from 3-17 years, the predominant age of participants is under 12 years old. Includes program administration.
	Target Date	12/31/2023

	Estimate the number and type of families that will benefit from the proposed activities	at least 25 youth/individuals
	Location Description	Romkey Park 900 19 St S
	Planned Activities	Recreational programming for youth/individuals.
8	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: \$4,200
	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 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	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	One or two low to moderate 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 installations of an accessibility ramp or assistive devices for households with a person who has a disability. CDBG resources will be used for materials and/or labor with assistance from Freedom Resource Center.
9	Project Name	Youth Program
	Target Area	
	Goals Supported	NH2 Non-Housing Community Development Needs
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$8,200
	Description	The Afro-American Development Association offers a Youth Program for people 14-24. Their goal is to shape a positive future through discovering their unique talents and abilities by experiencing meaningful activities, education, building career awareness, and accessing valuable work experiences.
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	80 youth and young adults ages 14-24 from low to moderate income households, predominantly New American households.
	Location Description	1132 28 Ave S
	Planned Activities	Career exploration/awareness, mentoring, sports, supportive services, transportation, housing application assistance, post-secondary admission application assistance, financial aid application assistance
10	Project Name	Homebuyer Education
	Target Area	
	Goals Supported	AH4 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$5,200

	Description	Educational program to inform consumers on what they can afford in a home, how to qualify for a mortgage, and how to be responsible homeowners. This is a metropolitan area wide program offered by Lakes & Prairies Community Action Partnership. At least 51% of clients served by CDBG resources will be low-to-moderate income persons. The program is approved by Minnesota Housing Finance Agency to qualify for first-time homebuyer assistance programs.
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	30 low to moderate income households are expected to benefit from homebuyer education.
	Location Description	Clay County Family Service Center 715 11 ST N
	Planned Activities	Homebuyers Education.
11	Project Name	Snow Removal
	Target Area	
	Goals Supported	SN3-Non-Homeless Special Needs Services
	Needs Addressed	Non-Homeless Special Needs Services
	Funding	CDBG: \$28,200
	Description	The City of Moorhead will assist low-to-moderate income homeowners who are elderly and/or disabled with snow removal services. CDBG funds will be used to pay a contractor the City hires to remove snow for persons who are accepted into the program for 1) public sidewalk abutting home; 2) driveway; and 3) one walkway to a door. Applicants will be prioritized on a first-come-first-served basis.
	Target Date	6/1/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will assist the elderly and or disabled homeowners in the City of Moorhead with the removal of their snow. The homeowners will have an income at or below 60%AMI in order to qualify.
	Location Description	Snow removal will be done at the homeowner's address.

	Planned Activities	This activity is to assist homeowners in Moorhead who are elderly and or disabled and are physically unable to remove their own snow. This activity will serve qualified homeowners who have income at or below 60%AMI.
--	---------------------------	---

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

While there are no specified "Target Areas" identified in the 2023 Action Plan, the City of Moorhead does prioritize community development activities to neighborhoods that are predominantly low-to-moderate income areas. In Moorhead there is a high percentage of low-to-moderate income individuals concentrated in the Romkey Park Neighborhood. This neighborhood park is the location of one public service activity in which children of this neighborhood participate in after school programming.

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

Geographic area is City Wide for CDBG funding. The Geographic Distribution Table above is not editable as there are no HUD approved target areas in Moorhead.

Discussion

Single family rehabilitation often occurs in areas of the city where homes are deteriorating due to age and maintenance, though there are no geographic area requirements.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The most common housing need reported in Moorhead is a shortage of affordable housing stock. The existing housing stock does not fully meet the needs of the community, specifically low-income households. Data shows about 45% of Moorhead’s households have income at or below 80% of the area median income. Affordable housing and income are directly connected. HUD explains, “Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Over 41% of Moorhead households are experiencing housing cost burden greater than 30% of their income [2018 ACS DP04].

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

- Single person and single parent households
- People fleeing domestic violence
- People with a criminal history, poor rental history, no credit or poor credit
- Larger families
- People with mental health and/or chemical dependency issues
- Native Americans who represent 20% of the local adult homeless population (1.5% of the general population - 2019 ACS data)
- Black or African Americans who represent 19% of the local adult homeless population (6.2% of the general population - 2019 ACS data)
- People with a disability

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	9
Special-Needs	0
Total	9

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	3
Rehab of Existing Units	6
Acquisition of Existing Units	0

One Year Goals for the Number of Households Supported Through	
Total	9

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

Discussion

The one-year goals listed above are associated with 2023 activities, but the completion and reporting of those activities will happen span over two years due to construction schedules. 2023 activities that attribute to affordable housing, in accordance with HUD's definition of affordable housing per 24 CFR 92.252 and 24 CFR 92.254, is as follows:

- Home Rehab Program, goal of rehabilitating six homes for qualifying homeowners
- Acquisition for infrastructure assessments for purpose of constructing two homes for low to moderate income persons.
- Acquisition for infrastructure assessments for purpose of constructing one rental home for low to moderate income and or disabled person

AP-60 Public Housing – 91.220(h)

Introduction

Moorhead Public Housing Agency (MPHA) reports a total of 198 housing units in Moorhead. The majority (151) are under the HUD's Public Housing program. MPHA continues to rent these units under the Moorhead Affordable Housing LLC to people who are low income. A total of 256 people are living in MPHA properties, 60 of those are children. MPHA continues to manage a waiting list for public housing and scattered site properties. Currently, there are 257 households are on the waiting list for these units.

In addition to the housing units described above, MPHA operates a rental assistance program under a state and county funded program called Bridges. This program helps people with mental illness who are in treatment setting and at risk of being discharged into homelessness. Currently, there are 59 households that include a total of 70 household members that are housed through this program with another 19 either looking for a unit or going through the intake process.

In September of 2021, MPHA partnered with the City of Moorhead to acquire 34 units known as Maple Court Townhomes. MPHA purchased half of the units and the City of Moorhead purchased the other half. These are Low Income Housing Tax Credit units.

Clay County Housing and Redevelopment Authority (CCHRA) reported their housing voucher waiting list has been closed to the general population since 2010 and is only opened for specific preference categories at certain times. There are 96 households on the waitlist for their Fieldcrest Townhomes development. Fieldcrest is currently undergoing a \$6million dollar renovation so the wait list is currently closed. Most of their vouchers are based in Moorhead where there are 187 Mainstream vouchers and 757 Housing Choice Vouchers. Of the 757 funded Housing Choice Vouchers, 40 are VASH (veterans) and 187 are Mainstream vouchers, 30 Tenant Protection Vouchers, 1 Foster Youth to Independent vouchers, 15 Emergency Housing Vouchers and 474 regular vouchers (40 of the 474 are Tenant Protection, there are 29 project-based vouchers and 16 are being used for homeownership).

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

Provide technical assistance as needed (i.e., environmental reviews), construct or rehabilitate public housing units.

Support and encourage Moorhead Public Housing Agency efforts to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and other technical assistance.

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

participate in homeownership

Moorhead Public Housing Agency (MPHA) was awarded a three-year renewal of its ROSS grant from HUD in April of 2021. ROSS stands for Resident Opportunity and Self Sufficiency. This federal grant funds assist residents with connecting to services and supports within the Fargo-Moorhead community. The majority of MPHA residents have a disability or are elderly and many are extremely low-income. Information on what services are out there and how to access them can be challenging to navigate. The ROSS Coordinator position assists residents to identify goals (of which homeownership may be one) and connect to services to increase health and other quality of life outcomes.

River View Heights is a 14 Story High Rise with 104 units. In 2018 a community garden was created on land near the High Rise owned by MPHA. The River View Garden provides residents with access to nutritious food, opportunities to connect with others in the community, and an outdoor opportunity to garden which is proven beneficial to those struggling with mental illness. 1213 pounds of fresh produce was harvested from the garden in 2022. MPHA also facilitates weekly food distribution from Great Plains Food Bank at both apartment locations. In October 2022, MPHA collaborated with Minnesota State University Moorhead to provide the Heart n Soul Community Café food truck. This mobile café is a nonprofit with a “pay as you can” model. The meal was prepared by a local chef and resident gardener featuring produce from the community garden. This also gave the senior tenants at Sharp View the opportunity to connect with local college students whose campus is located across the street from Sharp View.

MPHA also collaborates and works with a number of organizations to bring more individualized services to residents. Examples include home health care, mental health supports, case management, Hospice, Meals on Wheels, NAPS for seniors, employment services and transportation. MPHA collaborates with agencies such as Lakeland Mental Health, CCRI, Sanford home health, Summit Guidance, Valley Senior Services, Lakes and Prairies CAPLP (homebuyer education provider), Hospice of the Red River Valley, Clay County Social Services, West Central Initiative, Metro Senior Rides, Essentia home health, and many more. In addition, MPHA worked to provide education and assistance to residents about how to prevent the spread of COVID 19.

MPHA staff are committed to the mission of the organization which includes promoting positive outcomes for the residents and the community we serve. Staff participate and serve on a number of boards and committees that are dedicated to this to advocate for the population that resides in public housing. Examples include: 2020 Census Complete Count Committee, Successful Outcomes for Tenants and Landlords (SOFTL), Regional Adult Mental Health Initiative Steering Committee, West Central Continuum of Care Board, Program Coordination Committee, Lakes & Prairies CAPLP Housing Advisory Board and Consumer Action Board. The Consumer Action Board is the newest group and consists of individuals who are living in public housing, supportive housing, homeless shelters, and in the community on housing supports. There is currently one resident of MPHA that serves on this board. The individuals are able to share their journeys to find and maintain housing and provide ideas

on how current systems could be improved to better serve people.

MPHA is governed by 5 board members, 1 of which is specifically designated for a resident of public housing. MPHA staff also meets regularly with residents to obtain input on capital improvement projects and other issues important to residents.

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

The Moorhead PHA is not 'troubled'.

Discussion

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

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

Introduction

The FM Coalition to End Homelessness released a report titled *State of Homelessness in Fargo-Moorhead Metro* on June 28, 2022. The report details a significant number of homeless adults and their children in Fargo, ND and Moorhead, MN, indicating that homelessness is still a major issue in the Fargo Moorhead community. Fargo, Moorhead, and West Fargo Homeless School Liaisons began tracking data on the total youth experiencing homelessness in the school systems. In the 2021-2022 school year, there was an estimate of 650 children from pre-K-12th grade experiencing homelessness. Additionally, 21% of these youth were also parents. According to data available in HMIS, in 2021, 1,156 individuals made up family households led by an adult who received homeless services either in Cass County, ND, or Clay County, MN. These 1,156 make up 328 unique family units. With 63% of those served in these households are children under age 18.

According to data available in the Homeless Management Information System (HMIS), in 2021, 3,554 individuals received homeless services either in Cass County, ND, or Clay County, MN. This is an increase of 424 people served from the previous year. Clay county served an additional 452 individuals and Cass County served 28 less than in 2020.

There are various reasons why people leave their housing and are unable to secure different housing. Individuals experiencing homelessness in our community face many barriers to sustainability, specifically when it comes to gaining and maintaining livable-wage employment and safe, stable housing. According to the *State of Homelessness* report, in Clay County the top contributor to respondents' housing crisis was not being able to afford their rent (57%). Poor credit was the second-highest contributor to their current housing crisis (41%%). Mental health symptoms, criminal history barriers, and substance use were also noted as causes to a current housing crisis.

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 and funding of the Coordinated Assessment and Referral and Evaluation System (CARES) and Opportunities Under Transit (OUT). The West Central Coc's annual Point-in-Time(PIT) Count is one of the primary data pieces that the City uses to identify the numbers and needs of people experiencing homelessness in Moorhead. The PIT count involves outreach by several partners to survey all individuals who are sheltered and unsheltered on one given night. The City of Moorhead will

continue to meet with the CoC coordinator quarterly and review data and discuss needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

The Coordinated Access, Referral, Entry & Stabilization (CARES) System is a partnership of agencies collecting and sharing information in CARES approved databases to provide a more coordinated homeless response system. The goal of CARES is to provide individuals with the right information about services to help them successfully obtain and retain housing based on a Housing First methodology. All projects must conduct an annual Housing First assessment which is reviewed by the West Central Minnesota CoC Performance Evaluation Committee. CARES utilize the SPDAT assessments for prioritization and linkage to housing and to promote housing stabilization once housed. Linkage (not just referrals) to mainstream resources is essential to stabilization as well.

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

The West Central Minnesota Continuum of Care (CoC) participates in statewide prison discharge fairs and partners with regional mental health and family collaborative groups to assure practices and policies are in place and being utilized to avoid discharging someone into homelessness. The local medical facilities partner with local shelters to provide onsite shelter nursing staff which has significantly decreased discharges from healthcare facilities into shelters and helped to advocate for admittance to other more supportive environments (e.g., foster care, respite care, nursing homes, halfway house), particularly for those who need more intensive outpatient medical or mental healthcare. There are a

number of transitional housing units in the community that offer or connect their residents to support programs, particularly those returning from mental health institutions. Caseworkers often help clients find housing if they are homeless and then provide regular home visits.

All of the following permanent supportive housing units require that residents have a disability (mental, physical, and developmental). Clay County HRA has a 24-unit permanent supportive housing building called Gateway Gardens and vouchers for private market units currently under lease in Moorhead for permanent supportive housing. Clay County HRA also is a project manager for a MN Department of Human Services grant that provides case management for those exiting institutions. In 2018, Churches United completed construction of 42 units of permanent supportive housing on a 10-acre parcel of land zoned for multi-use in Moorhead, MN for individuals and families who are determined eligible based on the Coordinated Assessment SPDAT tool. The units accommodate 17 singles in efficiencies and one-bedroom apartments, and 24 families in two, three, and four-bedroom apartments. Common areas include an indoor active play area, an adult exercise room, and a community/family room with a kitchen for classes, community meals, and activities. Support services include two full-time case managers (one from Churches United, and another from collaborating service providers such as Lakes and Prairies), a part-time nurse, and a youth worker.

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 113 licensed adult foster care sites in Moorhead for people with developmental disabilities, adults with mental illness, adults with chemical dependency, and elderly persons in Moorhead, and one residential facility for adults with mental illness. There are 69 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 adults with chemical dependency issues and one residential facility for adults with mental illness. Other in-home services funded by Clay County include case management for several people with serious mental illness.

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

Discussion

City of Moorhead will continue its work with the CoC, be a part of the CARES system collaborative meetings where information and data are discussed in regards to homelessness in the City of Moorhead. Collaboration between all service providers in the City of Moorhead and making these services more accessible to the homeless population is key to the solutions to end homelessness in

Moorhead. The City of Moorhead will continue its support of these agencies by being a collaborative partner and assist in the process to end homelessness.

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

Introduction:

Barriers to affordable housing were determined through citizen participation, the Moorhead Community Survey, and consults with area agencies. Common barriers in Moorhead include:

- High rental rates
- Available units to match household size (Clay County HRA report 1-bedroom and 4-bedroom units are sought)
- Poor or no credit history
- Poor rental history
- Criminal background
- Tenant/landlord disputes and evictions

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

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

- Financing and participating in homebuyer education
- Securing down payment and closing cost assistance programs for local lenders through state program financing
- Land contributions to Habitat for Humanity, Access of the Red River Valley, and Creative Care for Reaching Independence
- Investment partnerships in new and renovated rental and owner-occupied housing developments
- Subdivision provisions allowing modest lot sizes (40-foot width)
- Tax increment financing for affordable housing development

Moorhead's housing costs are modest in comparison to state and national costs; however, as in other communities, this does not mean housing is affordable to lower income households in this community. More affordable housing stock, both rental and ownership, is needed and must be encouraged through public and private partnerships. Given the age of Moorhead's housing stock,

preservation activities must continue.

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.

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

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, Creative Care for Reaching Independence, Clay County HRA, MPHA, Cass Clay Community Land Trust, 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 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 6-10 homes are rehabilitated each year and many have lead based paint; lead safe work practices are used during rehabilitation. Older housing units have been demolished over time, which also reduces the number of homes with lead based paint and potential hazards. Taking precautions associated with lead safe work practices and understanding HUD's Lead-Safe Housing regulations reduce the chances for lead poisoning and hazards. These actions are written into the

rehabilitation program guidelines 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, the Afro-American Development Association and the Boys & Girls Club of the Red River Valley. 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, childcare, 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 to End Homelessness. Churches United for the Homeless, Moorhead's largest emergency shelter, is a partnership of 58 faith congregations that work together to address the needs of homeless persons.

The City of Moorhead works to achieve strengthened communication in other housing and community development activities through an asset building, solution-based Neighborhood Services Division, which crosses existing City departmental lines and increase outreach to private financial and business sectors, and communication with residents.

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

Moorhead. The City of Moorhead conducts environmental reviews for the MPHA.

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 necessary.

Discussion:

All of the actions discussed in this section are described in detail the strategic plan section of this Consolidated Plan.

Program Specific Requirements

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

Introduction:

All estimated program income to be received before the start of the next program year has been programmed in 2023 and is required to be spent prior to entitlement funds. Moorhead has no section 108 loans, urban renewal settlements, or float funded activities. There are no urgent need activities in Moorhead.

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

The 2023 Action Plan is designated as year 4 of a 5-year overall benefit period.

