

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The year 2024 was the final year of a five-year Consolidated Plan cycle for housing and community development. The City of Moorhead's 2024 CDBG expenditures were consistent with its Consolidated Plan and one-year action plan. The City prioritized its 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: Constituting the largest allocation of Moorhead's CDBG resources, 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 serve 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 may be used by Moorhead residents who meet the income qualifications of the thirty percent average median income. 478 discounted bus passes were issued to individuals; 430 passes were used by people who were homeless.

Other Non-housing Community Development: The City continued a longstanding and important CDBG program in 2024, after school activities for low income youth. In 2024 20 kids participated in after-school programming at a Moorhead Park located in a tract neighborhood where more than 51% that reside in that neighborhood are low to moderate income folks. Snow removal program for 2024 provided up to 20 households where the homeowner was either elderly and or disabled which provided them with safe accessibility in their home and also extended for some their ability to age in place.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AH1 Affordable Housing	Affordable Housing	CDBG: \$82000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
AH1 Affordable Housing	Affordable Housing	CDBG: \$82000	Rental units constructed	Household Housing Unit	3	2	66.67%			
AH1 Affordable Housing	Affordable Housing	CDBG: \$82000	Rental units rehabilitated	Household Housing Unit	50	47	94.00%	50	47	94.00%
AH1 Affordable Housing	Affordable Housing	CDBG: \$82000	Homeowner Housing Added	Household Housing Unit	0	0				
AH1 Affordable Housing	Affordable Housing	CDBG: \$82000	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		0	0	
AH1 Affordable Housing	Affordable Housing	CDBG: \$82000	Housing for Homeless added	Household Housing Unit	0	0				
AH1 Affordable Housing	Affordable Housing	CDBG: \$82000	Housing for People with HIV/AIDS added	Household Housing Unit	0	0				

AH2 Affordable Housing	Affordable Housing	CDBG: \$257210	Homeowner Housing Added	Household Housing Unit	0	0				
AH2 Affordable Housing	Affordable Housing	CDBG: \$257210	Homeowner Housing Rehabilitated	Household Housing Unit	35	20	57.14%	6	4	66.67%
AH3 Affordable Housing	Affordable Housing		Homeowner Housing Added	Household Housing Unit	5	2	40.00%			
AH4 Affordable Housing	Affordable Housing		Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0					
AH4 Affordable Housing	Affordable Housing		Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	150	90	60.00%			
AH5 Affordable Housing	Affordable Housing	CDBG: \$0	Other	Other	100	40	40.00%	20	15	75.00%
CDBG-CV Emergency Assistance	Homeless Non-Homeless Special Needs	CDBG-CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	200	250	125.00%			

CDBG-CV Emergency Housing Assistance	Homelessness Prevention	CDBG- CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CDBG-CV Emergency Housing Assistance	Homelessness Prevention	CDBG- CV: \$	Homelessness Prevention	Persons Assisted	100	97	97.00%			
HL1 Homelessness	Affordable Housing Homeless	CDBG: \$0	Other	Other	0	0		1	1	100.00%
HL2 Homelessness	Homeless	CDBG: \$15200	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
HL2 Homelessness	Homeless	CDBG: \$15200	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	120	1013	844.17%	50	478	956.00%
HL2 Homelessness	Homeless	CDBG: \$15200	Homeless Person Overnight Shelter	Persons Assisted	0	0				
HL2 Homelessness	Homeless	CDBG: \$15200	Other	Other	0	0				

NH-3 Slum & Blight Removal	Non-Housing Community Development		Buildings Demolished	Buildings	2	6	300.00%			
NH2 Non-Housing Community Development Needs	Non-Housing Community Development	CDBG: \$16700	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	300	404	134.67%	105	20	19.05%
SN1 Non-Homeless Special Needs Services	Non-Homeless Special Needs	CDBG: \$0	Other	Other	1	1	100.00%	0	0	
SN2 Non-Homeless Special Needs Services	Non-Homeless Special Needs		Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	13				
SN2 Non-Homeless Special Needs Services	Non-Homeless Special Needs		Homeowner Housing Rehabilitated	Household Housing Unit	10	3	30.00%			
SN3-Non-Homeless Special Needs Services	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20	24	120.00%	0	0	

SN3-Non-Homeless Special Needs Services	Non-Homeless Special Needs	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		20	20	100.00%
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Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

High priority needs identified in the 5-year plan include affordable housing, homeless services and prevention, and non-housing community development needs. The activities associated with these priority needs include rehabilitating or constructing affordable rental and homeowner housing, slum and blight removal, and after school and summer programming for kids living in low to moderate income households. These priority activities were funded by Moorhead’s CDBG program.

Activities listed in this section have successfully addressed the strategic plan priorities to date.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	410
Black or African American	66
Asian	0
American Indian or American Native	89
Native Hawaiian or Other Pacific Islander	0
Total	565
Hispanic	0
Not Hispanic	565

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

CDBG is generally serving a more diverse population than the racial composition of the City of Moorhead. According to the 2019 5-Year American Community Survey (ACS) Estimates:

88.5% of Moorhead's population is White (71% of all CDBG beneficiaries are of this race);

5.2% is Black or African American (12% of CDBG beneficiaries are of this race);

1.6% is American Indian and/or Alaska Native (17% of CDBG beneficiaries are of this race);

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,051,301	622,818

Table 3 - Resources Made Available

Narrative

CDBG: Resources made available include the unexpended funds at the end of the 2023 program year (\$523,845.06); program income (\$185,245.50), and 2024 Entitlement grant (\$342,210). The chart above states the amount of 2024 funds that were expended but does adequately reflect the amount of 2024 funds that are obligated to activities. Some of the 2024 activities are currently in process but not complete such as home rehabilitation projects and capital improvements due to construction and availability of materials.

CDBG-CV Resources made available include the 2020 award amount of \$349,666 of which \$338,665.45 has been expended at 2024 year end.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description

Table 4 – Identify the geographic distribution and location of investments

Narrative

There were no geographically targeted activities in Moorhead's CDBG Consolidated Plan. Activities are conducted city-wide.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

None of the CDBG activities require matching funds; regardless, the CDBG funds were used to leverage and compliment other investments in the community. Minnesota Housing provides significant mortgage assistance in Moorhead every year. In 2024, there were 62 mortgage loans totaling more than \$8Million in financing assistance.

The City of Moorhead structures its housing rehabilitation assistance and acquisition of residential lots for homeowners as deferred no-interest mortgages so as to recycle the funds for future community development activities; repayments are reported as CDBG program income. The CDBG loan portfolio balance is \$4,172,422.11 representing 220outstanding loans. In 2024, there were loan repayments totaling \$185,245.50 There were no loans written off due to foreclosures.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	0	0

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	3	1
Number of households supported through Rehab of Existing Units	6	4
Number of households supported through Acquisition of Existing Units	0	0
Total	9	5

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

AH1 Affordable Housing -Rehabilitate or construct 10 affordable rental housing units by 2024. It was recognized that multifamily projects might not occur each year. **Progress:** In 2024 Moorhead Public Housing Agency rehabilitated their 47 unit apartment building by updating their fire suppression system.

AH2 Affordable Housing -Rehabilitate or construct 35 affordable housing units for homeownership by 2024. **Progress:** Annual goal was 7, 4 owner-occupied homes were rehabilitated (or projects underway)

with CDBG funding in 2024. Construction inflation has meant a lower number of homes to be rehabilitated .

AH3 Affordable Housing -Construct at least 5 affordable housing units for homeownership by 2024, specifically through partnership with Habitat for Humanity or other qualified non-profit. **Progress:** The City of Moorhead entered into agreements with Habitat for Humanity to build 4 new affordable homes for low to moderate income families, one build completed in 2024.

AH4 Affordable Housing -Create homeownership opportunity for 150 households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers.

AH5 Affordable Housing -Support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and technical assistance with background information upon request. While not within the City of Moorhead’s control, the City of Moorhead advocates that the number of rental subsidies available in Moorhead increases by at least 20 per year, or 100 over the five-year period. **Progress:** Certificates of consistency were granted to the COC and Clay County HRA in 2024.

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Discuss how these outcomes will impact future annual action plans.

The price of construction equipment and supplies has increased along with the increase demand post-pandemic. The City of Moorhead will continue to adjust activities to the challenges and changing needs of the community.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	478	0
Low-income	67	0
Moderate-income	4	0
Total	549	0

Table 7 – Number of Households Served

Narrative Information

In 2024 CDBG funds assisted 478 extremely low income Moorhead residents, 67 low income residents and 4 moderate income residents. CDBG funds are required to assist the low to moderate income

persons and families and in 2024 the City of Moorhead provided activities and assistance to over 549 residents. The increase in assistance for 2024 is due to the lengthened program year when the city of Moorhead changed its program year start and end date. This information is from January 2024 until June 30 2025. Prior to 2024 the city of Moorhead's program year ran from January 1 thru December 31, the new program year for Moorhead is July 1 thru June 30. Nearly 70% of Moorhead's 2024 CDBG funds were planned for the rehabilitation of existing homeowner units, acquisition for affordable housing, and rehabilitation of affordable rental units. The City of Moorhead will continue these activities in order to foster and maintain affordable housing.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Moorhead is located on a border city to Fargo North Dakota. The FM Coalition to end Homelessness is an organization that provides guidance and assistance to end homelessness in the metro. Community Action Partnership Lakes and Prairies (CAPLP) is the primary organization on the Moorhead side of the river that provides outreach workers and support to individuals who are unsheltered and or residing in a homeless shelter. The city of Moorhead collaborates and works with CAPLP and the FM Coalition to End Homelessness by having the CD program administrator be actively involved on task force groups and has a seat at the table on the commissions. The city of Moorhead supports the CoC, the housing authority of clay county and the Moorhead Public Housing Agency by providing certificates of consistency and being an active member on their boards and commissions.

Addressing the emergency shelter and transitional housing needs of homeless persons

HL1 Homelessness -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. **Progress:** In 2022, Churches United's Micah's Mission emergency homeless shelter was provided CDBG-CV funds to support 2 different projects. The first activity was the assistance to purchase food for the shelter to provide meals for homeless people. The second activity is a Capital Needs project that is providing for the construction of more family rooms and space for social distancing through the remodel of the basement. This Capital Needs project was able to be completed in 2024. Through the City's non-CDBG SAHA funding, \$50,000 was utilized to support the operations of Churches United for Homeless shelter.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

CAPLP in Moorhead operates the Family Homeless Prevention and Assistance Program (FHPAP) which provides financial support to those who are at risk of homelessness either by being behind on rent or utilities.

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.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

In 2024 Moorhead Public Housing Agency was a subrecipient of CDBG funds. Moorhead Public Housing received CDBG funds in 2024 for work on their sprinkler system and fire suppression system renovation at their Sharp View apartments. Sharp View is a public housing apartment building comprised of 47 units designated for the senior population.

Actions taken by the Moorhead Public Housing Agency (MPHA) to address needs of public housing include:

- Participates in a number of activities to address hunger and food insecurity. The agency hosts a regular food distribution in partnership with the Great Plains Food Bank as well as a community garden for public housing residents and community members.
- MPHA combined day to day staffing and operations with Clay County Housing and Redevelopment Authority in 2023. This has helped to maintain adequate staffing levels (particularly in the area of maintenance), creating efficiencies through shared systems and improving customer service by streamlining communication with applicants, residents and the public.
- MPHA's housing stock is aging. MPHA recently updated their Physical Needs Assessment and submitted an application to the State of Minnesota for \$6.5 million in repairs to public housing apartment buildings. The City of Moorhead received Statewide Affordable Housing Aid from the State of Minnesota in which MPHA was granted funds towards this large rehabilitation project.
- In recent years, MPHA oversaw the replacement of two water risers at River View Heights. This project involved asbestos abatement and tenant relocation.

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

- In 2021, MPHA worked with the City of Moorhead to purchase Maple Court Townhomes. Maple Court Townhomes are units funded through the Low-Income Housing Tax Credit program. This purchase preserved affordable rental housing in Moorhead and also opened up new opportunities for homeownership. MPHA is managing the City of Moorhead 17 units jointly with the 17 units purchased by MPHA. Moorhead Public Housing Agency (MPHA) applied for the renewal of the Resident Opportunity and Self Sufficiency, (ROSS) grant from HUD and is waiting for notification for the grant award. This federal grant funds a staff position to 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. MPHA works to bring in resources from outside agencies to assist with various education and resources. Examples include home health care, mental health supports, case management, Hospice, Meals on Wheels, Nutritional Assistance Program for Seniors (NAPS), employment services and transportation. MPHA collaborates with agencies such as Lakeland Mental Health, Creative Care for Reaching Independence (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. MPHA is governed by 5 board members, 1 of which is specifically designated for a resident of public housing. Staff meet regularly with residents to obtain input on capital improvement projects and other issues important to residents.

Actions taken to provide assistance to troubled PHAs

Moorhead Public Housing Agency is not designated as a troubled agency.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

No negative effects arose or were predicted, so no actions were taken to remove or ameliorate negative effects of public policies.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Moorhead has a number of great organizations, both nonprofit and for profit, whose mission is to provide a needed service or access to a need of the underserved population. Availability of funds that these organizations need to fulfil their mission is an obstacle not only in Moorhead but across many communities. The City of Moorhead is attuned to the need of these organizations, and by serving on committees and boards alongside them also understands the services that they provide. Understanding and identifying these services is a great way for the City to connect the people to them. The City of Moorhead is able to highlight funding sources in the community and offers letters of support to enhance grant applications. This is a great way to build capacity when funding is limited from the City.

Another way the City of Moorhead addresses barriers to meeting undeserved needs is through the Moorhead Human Rights Commission (HRC). The HRC serves as an advisory group to the Mayor and the City Council and offer advice and guidance on important policy decisions. The purpose of the Commission is to secure for all persons, whether resident or visitor, equal opportunity in education, employment, housing, public accommodations, and public services and full participation for all Moorhead citizens in the affairs of this community. The Community Development Program Administrator serves as the staff liaison on the Moorhead HRC. This connection is a great way for the City of Moorhead to see the obstacles that the undeserved population face and implement goals to address such issues. This helps further the City's community development goals. The HRC monitor fair housing and discrimination issues in the City via guest speakers and presenters, research, and opportunities for public input.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City of Moorhead continues to implement HUD's Lead-Safe Housing regulations. All assisted tenants and owners living in pre-1978 construction housing units are notified of the dangers of lead-based paint and receive up to date brochures about lead risks. Lead risk assessments are conducted on all homes built before 1978 that are 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.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

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

Moorhead also offers incentives for new, expanding, or relocating businesses, including a property tax exemption. Tax Increment Financing (TIF) may also be available for large redevelopment projects. The City of Moorhead also offers property tax exemptions for developers that create or retain full time jobs.

Other organizations and businesses helping to reduce poverty through a variety of programming include the Minnesota Workforce Center, Minnesota State Community and Technical College, Minnesota State University Moorhead, Concordia College, Rasmussen, Moorhead School District, Metro Area Transit, Metropolitan Council of Governments, Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, and Minnesota Department of Employment and Economic Development. Several other community non-profits also offer services to their constituent groups to coordinate services available in Moorhead to reduce the number of poverty level families and increase economic success.

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

To ensure opportunities are available for job training and higher education

To increase good paying job opportunities and affordable housing expenses within the community

To ensure access to job opportunities through affirmative marketing and a variety of transportation alternatives

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The strength of the institutional structure comes from the wide variety of organizations that collaborate to address housing and community development issues within the community. The City of Moorhead works to maintain and build its relationships with local organizations, businesses, and residents and will continue to communicate and share existing needs assessment data to address emerging community needs.

Actions taken to enhance coordination between public and private housing and social service

agencies. 91.220(k); 91.320(j)

The City of Moorhead maintains its relationships and partnerships with area agencies to better understand the needs of its residents. Staff is in regular contact and participates on a number of committees with agencies that are meeting many of the community's underserved needs, including housing and social service agencies. The community all works together and utilizes each other's strengths to meet those needs. The City's relationships are with organizations and groups including Lakes & Prairies Community Action Partnership, Clay County Social Services, Clay County Housing and Redevelopment Authority, Moorhead Public Housing Agency, Successful Outcomes for Tenants and Landlords (SOFTL), West Central Minnesota CoC, FM Coalition to End Homelessness, Habitat for Humanity, Minnesota Housing Finance Agency, Cass Clay Community Land Trust and the Freedom Resource Center.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Moorhead continues to be cognizant of the possibility and/or concept of segregation, integration, and racially or ethnically concentrated areas of poverty in Moorhead. While CDBG funds are serving a more racially and ethnically diverse population than the community composition, there are no areas of concentration in Moorhead at this time. The City is annually monitoring this and any disparities in access to community assets and exposure to adverse community factors by maintaining relationships with local service providers. Another goal for Moorhead is to respond to disproportionate housing needs by participating in the tenant, homebuyer and crime-free multi-housing education programs. Homebuyer education and the crime-free multi-housing program will continue to be offered by the City of Moorhead. The City will also continue to support housing certificate and voucher programs, and continue to partner and support relationships with organizations concerned about fair housing rights. Rehabilitating owner-occupied housing and constructing new affordable housing through partnerships like Habitat for Humanity will also continue. Moorhead will continue to address disability and access issues by installing temporary and permanent ramps at people's homes, enforce the MN Building Code and Section 504 legislation, and communicate annually and seek opportunities to partner with organizations that offer disability services. The City maintains active membership in the Successful Outcomes for Tenants and Landlords (SOFTL) Committee, which discusses fair housing rights monthly and hosts approximately 6 brownbag seminars for tenants and landlords on their rights and any other relevant issues of interest.

The City of Moorhead's Human Rights Commission actively works to affirmatively further fair housing in the community. In 2024, the Moorhead Human Rights Commission provided the community with information regarding Fair Housing, had a guest speaker from the High Plains Fair Housing Center, and awarded 4 Human Rights Awards to citizens of the community.

CR-40 - Monitoring 91.220 and 91.230

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

HUD staff from the Minneapolis Field Office periodically conduct onsite monitoring of the City's CDBG program to verify that activities are administered in accordance with requirements. The City prepares and publishes an annual performance report to monitor and document its progress in meeting goals set forth in the Annual Action Plans and the 5-Year Consolidated Plan.

The City monitors each CDBG activity to ensure compliance with rules and regulations. Files are reviewed to ensure income verification has been completed, project checklists assist staff in ensuring all projects meet the requirements of the program. For projects facilitated by subrecipients, monitoring visits with the subrecipients (external entities administering CDBG activities through an agreement with the City of Moorhead) are conducted annually. The City's right to monitor is identified in each subrecipient agreement and visits are scheduled at least 7 days in advance of the visit.

Contractors that are utilized for the City's Rehab Loan Program are encouraged to use women and minority-owned businesses when using sub-contractors. The City requires that the contractors regularly report any minority and women owned business sub-contractors.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The city of Moorhead follows its Citizen Participation Plan and posts the report on the website, provide notice in the local newspaper and holds a public meeting to review the performance of the previous years program. Annual performance reports will be completed by the City of Moorhead each program year and an opportunity for review of the Performance REport will be made known through webiste and newspaper publication of a 15-day comment period. A community meeting will be held during the comment period, all citizens are invited to teh meeting and encouraged to comment on the performance report. The City provides accomodations for persons with disabilities or limited English proficiency and advertises that fact. Copies of the Performance Report will be available for review at the Moorhead Public Library, Moorhead Public Housing Agency and at the Governmental Affairs department

of the City of Moorhead at City Hall. Copies will also be mailed, at no cost, to all citizens who request them.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

In 2024 the City of Moorhead followed its citizen participation plan and changed its program year start and end date. This was done for a number of reasons but the main reason was to better align when HUD's grant agreements for the program year are released. Moorhead conducted their CDBG program from Jan 1-Dec.31 up until 2024 when it changed it to a July 1 start date and June 30 end date.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-45 - CDBG 91.520(c)

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Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours	0				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

The City of Moorhead did not conduct construction activities of a size to require Seciton 3 reporting.