



2018 Annual Action Plan

Year 4 of a 5-Year Plan

Community Development Block Grant

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

Draft

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 2018 Annual Action Plan was developed from annual citizen participation, current statistics, and alignment of activities with goals and objectives outlined in the corresponding, approved 5-Year Plan. This Executive Summary is a result of all planning efforts.

2. Summarize the objectives and outcomes identified in the Plan

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

According to July 1, 2016 US Census QuickFacts Population Estimates (most recent data available at time of document production), Moorhead has a population of 42,492 people. Moorhead is also included in the Fargo-Moorhead Metropolitan Statistical Area (MSA), which has an overall population of 238,124 people [2016 Population Estimates as of July 1, US Census American FactFinder]. The City has prepared this plan in accordance with its approved citizen participation plan and the corresponding 5-Year Plan, which was developed in collaboration with local service providers, area agencies, and citizens who share a common goal to address Moorhead's community development needs in a way that utilizes resources efficiently and thoughtfully.

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

3. Evaluation of past performance

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

See Appendix AP-05

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

For the 2018 Annual Action Plan, the citizen participation process included a community public meeting (8/9/2017), a public hearing (10/9/2017), service provider and agency outreach for updates, and a 30 day comment period (9/28 - 10/27/2017). Seven people attended the 8/9/2017 meeting. Public input was also solicited during the 8/10/2017 West Central MN Continuum of Care monthly meeting; 15 people representing 13 different service agencies and 1 community volunteer were present. Notice of 8/9/2017 public meeting was advertised online, through social media, and in two local papers.

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

5. Summary of public comments

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

Public comments included making improvements to two existing parks, Romkey & Queens (i.e., fencing where adjacent to busy street and the addition of ice rinks and a shelter/activity center), adding more housing (i.e., affordable, homeless, felons, supportive), educating landlords on fair housing, funding a staff position for managing a single point of entry for homeless coordinated assessment, homeless transportation, accessibility upgrades in addition to ramps (i.e., grab bars, door handles), multi-family rehabilitation, and assisting Rural MN's Concentrated Employment Programs's (CEP) Youthbuild program. Further evaluation for a majority of these suggestions may be considered in the future years and may involved non-CDBG funding. The accessibility activity has expanded to include extra accessibility devices for 2018 ramp-related programming. Education on fair housing to landlords is underway: Successful Outcomes for Tenants and Landlords Committee (SOFTL) via outreach, as well as Crime Free Multi-family Housing classes which are required of landlords in Moorhead. Landlords are educated about fair housing laws by attorneys in both settings.

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

None.

7. Summary

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

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

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

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

| Agency Role | Name | Department/Agency |
|--------------------|------|-------------------|
| | | |
| CDBG Administrator | | City of Moorhead |

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

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

1. Introduction

For the 2018 Annual Action Plan, the citizen participation process included a community public meeting (8/9/2017), a public hearing (10/9/2017), service provider and agency outreach for updates, and a 30 day comment period (9/28 - 10/27/2017). Seven people attended the 8/9/2017 meeting. Public input was also solicited during the 8/10/2017 West Central MN Continuum of Care monthly meeting; 15 people representing 13 different service agencies and 1 community volunteer were present. Notice of 8/9/2017 public meeting was advertised online, through social media, and in two local papers.

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

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

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

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

each other for services and regularly collaborate to meet the needs of their clients. The new coordinated assessment system is helping to further connect providers and clients to services and information.

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

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

In 2018, the CoC will be using GIS for their January Point-In-Time Count. Between that and the SPMs, data will be richer and more useful for both the CoC and the City of Moorhead. Data will help inform and prioritize housing and service needs and assure funds are being spent on housing that has quality outcomes. The West Central CoC applied for and received the United States Interagency Council on Homelessness (USICH) declaration on ending veterans homelessness in June of 2017. The CoC will use these strategies to help end homelessness for all populations (by name list, navigation, coordination of services and housing, prioritization of highest needs, landlord relationships, and assuring there is sufficient affordable housing and housing subsidies).

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

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

The CoC and the state ESG identified the following strategies:

- Join training for recipients
- Meeting quarterly
- Aligning CoC Policies for the Administration of ESG and CoC Assistance with State ESG requirements
- Identify a project monitoring and evaluation plan (currently the CoC and OEO monitor projects and do not share information with one another)
- Improve collaboration on project application review and ranking (CoCs score ESG projects bi-annually and participate in the initial selection meeting)

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

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

Reference 5-Year plan for additional agencies that were consulted during the development of the 5-Year plan and not for the 2018 plan.

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

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

AP-12 Participation – 91.105, 91.200(c)

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

For the 2018 Annual Action Plan, the citizen participation process included a community public meeting (8/9/2017), a public hearing (10/9/2017), service provider and agency outreach for updates, and a 30 day comment period (9/28 - 10/27/2017). Seven people attended the 8/9/2017 meeting. Public input was also solicited during the 8/10/2017 West Central MN Continuum of Care monthly meeting; 15 people representing 13 different service agencies and 1 community volunteer were present. Notice of 8/9/2017 public meeting was advertised online, through social media, and in two local papers. The citizen participation process ensures that the City of Moorhead is staying on track with its 5-Year goals. Citizen participation impacted goal-setting in the development of the 5-Year plan and the process continues to provide details and updates on community needs and strengths, ultimately enhancing goals.

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 | Seven people attended the meeting. Public input was also sought during the 8/10 West Central MN Continuum of Care monthly meeting; 15 people representing 13 different service agencies and 1 community volunteer were present. Notice of public meeting was advertised online, through social media, and in two local papers. | Public comments included making improvements to two existing parks, Romkey & Queens (i.e., fencing where adjacent to busy street and the addition of ice rinks and a shelter/activity center), adding more housing (i.e., affordable, homeless, felons, supportive), educating landlords on fair housing, funding a staff position for managing a single point of entry for homeless coordinated assessment, homeless transportation, accessibility upgrades beyond ramps (i.e., grab bars, door handles), multi-family rehabilitation, and assisting Rural MN CEPs Youthbuild program. | None | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|------------------------------|--|---|--|---------------------|
| 2 | Newspaper Ad | Non-targeted/broad community | Meeting and public comment period notification included in newspaper ad. | No comments received via newspaper, but people attended meeting(s) as a result of online notifications. | None | |
| 3 | Internet Outreach | Non-targeted/broad community | Meeting and public comment period e-notification through internet and social media (i.e., Facebook, Twitter, website, eNotifications). | No electronic comments received, but people attended meeting(s) as a result of online notifications. | None | |
| 4 | Public Hearing | Non-targeted/broad community | TBD | TBD | TBD | |

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 2018 along with a brief explanation of how federal funds will leverage additional resources (private, state, and local). Though resources increased slightly between 2012-2014, they have been decreasing since 2014.

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 | 222,292 | 185,000 | 80,008 | 487,300 | 974,600 | Program income is based on sporadic single family loan repayments. It fluctuates from year to year and estimation may be over or under actual. "Expected Amount Available Remainder of Con Plan" multiplies (by 5 years) the total expected amount available for current year and subtracts number of years into plan. $\$487,300 \times 5 \text{ years} = \$2,436,500$. $\$487,300 \times 3 \text{ years (2015-2017)} = \$1,461,900$. Subtract this number from $\$2,436,500$ for $\$974,600$, which is the expected amount available for remainder of con plan. Number varies each 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, downpayment and closing cost assistance loans, multi-family loans and programs, Mortgage Credit Certificate, and Foreclosure Prevention through Minnesota Homeownership Center. Public service activities have many sources of matching funds (public and private), including the State of Minnesota. Contributors for metropolitan activities and organizations (i.e., Lakes &

Prairies Community Action Partnership -Homebuyer Education Program, Fargo Moorhead Coalition of Homeless Persons -transportation and coordinated assessment, and Freedom Resource Center –accessibility improvements) include the State of North Dakota and City of Fargo, among several other private and public donors and foundations.

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

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

Discussion

CCBG Program Administration and activities designated as “Public Services” are subject to statutory expenditure limits. The Public Services limit is 15% of the grant plus prior year program income. The Program Administration limit is 20% of the grant plus current year program income. Annual activity budgets will be within these limits. CDBG awards between 2015 and 2019 may be greater or less than what is projected; significant fluctuations (25% or more) will be addressed in future plan amendments.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|------------------------|------------|----------|--------------------------------|-----------------|--|-----------------|--|
| 1 | AH1 Affordable Housing | 2015 | 2019 | Affordable Housing | | Affordable Housing | CDBG: \$27,000 | Rental units rehabilitated: 1 Household Housing Unit |
| 2 | AH2 Affordable Housing | 2015 | 2019 | Affordable Housing | | Affordable Housing | CDBG: \$326,000 | Homeowner Housing Rehabilitated: 10 Household Housing Unit |
| 3 | AH3 Affordable Housing | 2015 | 2019 | Affordable Housing | | Affordable Housing | CDBG: \$0 | Homeowner Housing Added: 1 Household Housing Unit Buildings Demolished: 1 Buildings |
| 4 | AH4 Affordable Housing | 2015 | 2019 | Affordable Housing | | Affordable Housing | CDBG: \$10,200 | Public service activities for Low/Moderate Income Housing Benefit: 120 Households Assisted |
| 5 | AH5 Affordable Housing | 2015 | 2019 | Affordable Housing | | Affordable Housing | CDBG: \$0 | Other: 1 Other |
| 6 | HL1 Homelessness | 2015 | 2019 | Affordable Housing Homeless | | Affordable Housing Homelessness Services and Prevention | CDBG: \$0 | Other: 1 Other |

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| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|-----------------|---|----------------|---|
| 7 | HL2 Homelessness | 2015 | 2019 | Homeless | | Homelessness Services and Prevention | CDBG: \$700 | Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted |
| 8 | SN1 Non-Homeless Special Needs Services | 2015 | 2019 | Non-Homeless Special Needs | | Non-Homeless Special Needs Services | CDBG: \$0 | Other: 1 Other |
| 9 | SN2 Non-Homeless Special Needs Services | 2015 | 2019 | Non-Homeless Special Needs | | Non-Homeless Special Needs Services | CDBG: \$2,200 | Homeowner Housing Rehabilitated: 1 Household Housing Unit |
| 10 | NH2 Non-Housing Community Development Needs | 2015 | 2019 | Non-Housing Community Development | | Non-Housing Community Development Needs | CDBG: \$21,200 | Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted |

Table 6 – Goals Summary

Goal Descriptions

| | | |
|---|------------------|---|
| 1 | Goal Name | AH1 Affordable Housing |
| | Goal Description | Assist in the rehabilitation of 1 affordable rental housing unit (i.e., MPHA high rise elevators). Elevator upgrades at the Moorhead Public Housing Agency high rise are needed. These upgrades are critical for its users (i.e., elderly, disabled, emergency responders, staff, and guests). Funds are contingent on additional grant funding from other sources. MPHA is awaiting a November notification of such funds. If not awarded, CDBG funds will be used to do an additional home rehabilitation loan. |

| | | |
|---|-------------------------|--|
| 2 | Goal Name | AH2 Affordable Housing |
| | Goal Description | Home rehabilitation loan program, zero interest, no monthly payments, deferred until sold or vacant. |
| 3 | Goal Name | AH3 Affordable Housing |
| | Goal Description | Construct one affordable housing unit for homeownership, specifically through partnership with Habitat for Humanity. CDBG resources will be used for demolition of an existing blighted, vacant residence. The cleared lot will be used by Habitat for Humanity to construct an affordable housing unit. Upon loan closing, a secondary mortgage between the City of Moorhead and the homeowner(s) will be issued for the land value. Funds will be drawn (approx. \$30,000) from Activity 332, Blighted and Hazardous Property Clearance. |
| 4 | Goal Name | AH4 Affordable Housing |
| | Goal Description | Homebuyer education |
| 5 | Goal Name | AH5 Affordable Housing |
| | Goal Description | Support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and technical assistance with background information upon request. While not within the City of Moorhead's control, the goal is that rental subsidies available in Moorhead increase by at least 20 per year, or 100 over the five-year period. |
| 6 | Goal Name | HL1 Homelessness |
| | Goal Description | Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community. While the City of Moorhead's CDBG allocation is not sufficient to provide primary support to construct housing units, it can serve as a leverage source to support applications to primary funding agencies. |

| | | |
|----|-------------------------|--|
| 7 | Goal Name | HL2 Homelessness |
| | Goal Description | <p>Support the initiatives of service providers to expand homeless prevention services including outreach, coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, and other means. The City will support the F-M Area Coalition for Homeless Persons by serving as a funding partner for the update to the Wilder Research analysis of homelessness in Fargo-Moorhead. The survey is conducted every 3 years and was last conducted in 2015. The survey serves as a resource for agencies addressing issues related to homelessness. The survey is used to develop initiatives to address the needs documented in the study and seek funding for same.</p> <p>Funding allocated to this goal pays for discounted bus passes through the Opportunities Under Transit program through MATBUS.</p> |
| 8 | Goal Name | SN1 Non-Homeless Special Needs Services |
| | Goal Description | Support initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means. |
| 9 | Goal Name | SN2 Non-Homeless Special Needs Services |
| | Goal Description | Rehabilitate 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 assistive devices (e.g., door handles, grab bars). |
| 10 | 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 in Romkey Park. |

Projects

AP-35 Projects – 91.220(d)

Introduction

Activities are direct responses to the needs assessment and market analysis in the 5-Year Plan and ongoing consultations and citizen participation. Priority areas include affordable housing, homelessness, non-homeless special needs, and non-housing community development. The following chart provides descriptions and expenditures of 2018 activities.

Projects

| # | Project Name |
|---|--|
| 1 | Home Rehabilitation Loan Program |
| 2 | Homebuyer Education |
| 3 | Opportunities Under Transit |
| 4 | Romkey Park Youth Programming |
| 5 | Program Administration |
| 6 | Accessibility Ramps & Assistive Devices |
| 7 | MPHA Rental Rehabilitation Elevator Upgrades |

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.

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AP-38 Project Summary

Project Summary Information - Charts on next page

| | | |
|---|--|--|
| 1 | Project Name | Home Rehabilitation Loan Program |
| | Target Area | |
| | Goals Supported | AH2 Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | CDBG: \$326,000 |
| | Description | City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. Funds are provided on a loan basis up to \$20,000 provided sufficient home equity exists and up to an additional \$5,000 if needed to repair the home to standard condition. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer or owner vacancy of the property. Applications from interested individuals are accepted by the City on a first come, first served basis. The program is administered by the City of Moorhead. Includes program administration. |
| | Target Date | 12/31/2018 |
| | Estimate the number and type of families that will benefit from the proposed activities | A total of 12-13 low to moderate income households are estimated to benefit from the Home Rehabilitation Loan Program. |
| | Location Description | City-wide |
| | Planned Activities | Rehabilitation of existing housing stock for low to moderate income households. |
| 2 | Project Name | Homebuyer Education |
| | Target Area | |
| | Goals Supported | AH4 Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | CDBG: \$10,200 |
| | Description | Educational program to inform consumers on what they can afford in a home, how to qualify for a mortgage, and how to be a responsible homeowner. This is a metropolitan area wide program offered by Lakes & Prairies Community Action Partnership. At least 51% of clients served by the City's resources must be low to moderate income persons. The program is approved by Minnesota Housing Finance Agency to qualify for first-time homebuyer assistance programs. Includes program administration. |

| | | |
|----------|--|--|
| | Target Date | 8/13/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | At the beginning of the 5-Year plan, the goal was set at 260 households per year and was being met. The number was later reduced to 70 per year because there was a change in subrecipients and the size of the program; the long standing program operator no longer offers homebuyer education and the number of participants has decreased. The new provider is averaging about 5 households a month. This number is slowly increasing as they have expanded their outreach efforts to advertise the class. |
| | Location Description | Family Service Center 715 11 ST N Moorhead, MN 56560 |
| | Planned Activities | Create homeownership opportunity for households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers. |
| 3 | Project Name | Opportunities Under Transit |
| | Target Area | |
| | Goals Supported | HL2 Homelessness |
| | Needs Addressed | |
| | Funding | CDBG: \$700 |
| | 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 | 12/31/2018 |
| | Estimate the number and type of families that will benefit from the proposed activities | 100 extremely low income individuals |
| | Location Description | City-wide transportation |
| | Planned Activities | Provide discounted bus pass voucher for persons who are homeless or extremely low income. |
| 4 | Project Name | Romkey Park Youth Programming |

| | | |
|---|--|--|
| | Target Area | |
| | Goals Supported | NH2 Non-Housing Community Development Needs |
| | Needs Addressed | Non-Housing Community Development Needs |
| | Funding | CDBG: \$21,200 |
| | Description | Recreation activity programming, meal program and/or activities for youth in low income neighborhoods at a new or increased level conducted by Moorhead Parks & Recreation Department. Participating youth range in age from 3-17 years; the predominant age of participants is under 12 years. Includes program administration. |
| | Target Date | 12/31/2018 |
| | Estimate the number and type of families that will benefit from the proposed activities | At least 25 households will benefit from this program. |
| | Location Description | 900 19 St S Located in a lower income neighborhood, near a college campus and industrial park. |
| | Planned Activities | Provide recreational programming for 25 low to moderate income households in the Romkey Park Neighborhood. |
| 5 | Project Name | Program Administration |
| | Target Area | |
| | Goals Supported | |
| | Needs Addressed | |
| | Funding | CDBG: \$79,500 |
| | Description | Staff support for the planning, implementation, reporting and monitoring of CDBG resources. |
| | Target Date | 12/31/2018 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | |

| | | |
|---|--|--|
| 6 | Project Name | Accessibility Ramps & Assistive Devices |
| | Target Area | |
| | Goals Supported | SN2 Non-Homeless Special Needs Services |
| | Needs Addressed | Non-Homeless Special Needs Services |
| | Funding | CDBG: \$2,200 |
| | Description | City-wide program assisting owners and tenants with mobility impairments to build accessibility ramps or installing assistive devices (i.e., grab bars, door handles, etc.) on existing homes at no cost to the benefiting residents. Eligibility is limited to households whose income falls below 80% of area median income. Funds are used to provide materials; eligibility applications are managed by Freedom Resource Center and ramps are constructed by either by Freedom Resource Center or volunteers of the Remodeler's Council of the Home Builders Association of Fargo-Moorhead. Applications from interested individuals are accepted by Freedom Resource Center on a first come, first served basis. The program is administered by the Freedom Resource Center. Includes program administration. |
| | Target Date | 12/31/2018 |
| | Estimate the number and type of families that will benefit from the proposed activities | 1-2 low income households having a person with a disability will benefit from this activity. |
| | Location Description | Available city-wide |
| 7 | Planned Activities | Rehabilitate 1-2 affordable homes specifically through the installation of an accessibility ramp or assistive devices (i.e., grab bars, door handles, etc.) for households with a person who has a disability. CDBG resources will be used for materials and labor will be provided through a volunteer program or the Freedom Resource Center. |
| | Project Name | MPHA Rental Rehabilitation Elevator Upgrades |
| | Target Area | |
| | Goals Supported | AH1 Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | CDBG: \$27,000 |

| | |
|--|--|
| Description | Assist in the rehabilitation of one affordable rental housing unit. Elevator upgrades are needed at the Moorhead Public Housing Agency highrise. These upgrades are critical for its users (i.e., elderly, disabled, emergency responders, staff, and guests). Improvements will preserve building/property and enhance livability for residents, staff, and visitors. Funds are contingent on additional grant funding from other sources. MPHA is awaiting a November notification of such funds. If not awarded, CDBG funds will be used to do an additional home rehabilitation loan. Moorhead investment may be used as a match to leverage additional public and private funding to complete project. CDBG funds would be offered as a grant to partially fund the project. Includes program administration. |
| Target Date | 12/31/2019 |
| Estimate the number and type of families that will benefit from the proposed activities | There are 104 units in the MPHA highrise, occupied by low income households, most of whom will benefit from the upgraded elevators. |
| Location Description | 800 2 Ave N |
| Planned Activities | Upgrade elevators at the MPHA highrise. Total cost is estimated to be \$215,000-240,000. CDBG is expected to fund approximately 5-6% of the project costs. |

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

| Target Area | Percentage of Funds |
|--------------------|----------------------------|
| | |

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

At the time of the 5-Year plan development, the most common housing need reported in Moorhead was a shortage of affordable housing stock. This continues to be a one of the highest priorities. The existing housing stock does not fully meet the needs of the community, specifically low income households. HUD's most recent data shows that nearly 50% (7,120 of 14,455) of Moorhead's households have income at or below 80% of HUD's Area Median Family Income of \$75,200. Affordable housing and income are directly connected. HUD explains, "Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care." Cost burden is the ratio of housing costs to household income. Over 32% of Moorhead's households are experiencing housing cost burden greater than 30% of their income and almost 15% are experiencing housing cost burden greater than 50% of their income. [2010-2014 Comprehensive Housing and Affordability Strategy (CHAS) HUD dataset].

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

- Low income households
- Single person and single parent households
- People fleeing domestic violence
- People with a criminal history, poor rental history, no credit or poor credit
- Larger families
- People with mental health and/or chemical dependency issues
- Native Americans who represent 22% of the local adult homeless population* (1% of the general population: 2010-2014 American Community Survey Census data)
- Black or African Americans who represent 15% of the local adult homeless population* (2% of the general population: 2010-2014 American Community Survey Census data)
- Veterans who represent 9% of the local adult homeless population* (6% of the general population: 2010-2014 American Community Survey Census data)
- People who have a disability or disabilities (11% of the general population 2009-2013 American Community Survey Census data)
- Immigrants and refugees

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

| One Year Goals for the Number of Households to be Supported | |
|---|-----|
| Homeless | 20 |
| Non-Homeless | 105 |
| Special-Needs | 1 |
| Total | 126 |

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 | 0 |
| Rehab of Existing Units | 11 |
| Acquisition of Existing Units | 0 |
| Total | 11 |

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Moorhead Public Housing Agency (MPHA) owns 181 homes and apartments available to low income households. Three of MPHA's units operated as transitional housing with services through Lakeland Mental Health. A total of 203 adults and 63 children are housed in MPHA units. There are currently 125 households on the waiting list.

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

Through Minnesota Housing's Bridges Rental Assistance program, the MPHA continues to operate voucher programs for people with serious mental illness who are on a Section 8/Housing Choice Voucher wait list. They currently have 79 vouchers in operation which are providing affordable housing for a total of 128 people, 41 of which are children.

Clay County Housing and Redevelopment Authority (CCHRA) owns 80 housing units in Moorhead, 72 are subsidized and 8 are market rate. A total of 32 of these units are designated for homeless households. CCHRA also has a variety of homeless support programs that offer rental assistance to approximately 150 units. The homeless Coordinated Entry System (CARES) is used for both the units and the rental assistance. CARES evaluates vulnerability of people and gives priority to the most vulnerable, eliminating the need for a waiting list. When a unit opens up, CARES is used to identify the most vulnerable person to fill the unit. For the other 48 units, approximately 75 households are on the waiting list.

CCHRA has about 455 Housing Choice Vouchers (HCVs/funded through HUD) available for use in Moorhead with 428 currently in use. On average, the CCHRA has enough funding to utilize about 90% of the vouchers; the remaining 10% are not used because there are no funds to support it. The last time the CCHRA took applications for HCVs was in early 2014. Approximately 500 applications were received and applicants from that time are still on the waiting list. It is unknown when the application period will re-open. Applications are only accepted when the waiting period is less than 2 years. The Fargo Housing and Redevelopment Authority (FHRA) utilizes 184 voucher units in Moorhead.

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

Clay County HRA intends on applying to Minnesota Housing for funding to do a rehabilitation/update to Fieldcrest Townhomes.

MPHA plans to:

- Explore a community garden for tenants, staff and community members
- Provide tenants with information about increasing earned income.
- Seek grant funding for capital improvements that will preserve affordable housing units.
- Elevator upgrade project

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

- Per MPHA by-laws, at least one of its 5 board members has to be a public housing tenant.
- MPHA holds at least one resident advisory meeting per year to discuss any issues related to tenancy as well as policy or rule changes under consideration.
- MPHA posts information about homeownership on resident bulletin boards.

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

Not applicable

Discussion

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

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

Introduction

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

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

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

Specific characteristics of the local HIV/AIDS population are not available, but the Minnesota Department of Health reports 290 new cases of HIV reported in 2016. While diagnoses levels are similar to 2015, there was a 41% increase in new HIV cases in Greater Minnesota between 2015-2016 (52 reported). The leading risk factor continues to be male to male sex and more than half of the newly reported cases were amount communities of color. Cases among 20-29 year olds continues to be high and as drug injection users increase, so do the reported cases of HIV. [*Minnesota Department of Health, www.health.state.mn.us, 2017*]

The Moorhead Police Department reported the following calls from Jan.-Sept. 2017. Although calls for service are coded by dispatch according to what is being reported at the beginning of the call, calls may become something else by the end of the call, so numbers are not entirely reflective of the actual call. A "domestic" call is a request for police assistance regarding physical harm, bodily injury, assault or fear of imminent physical harm, bodily injury or assault, between family or household members. Below are the total numbers and types of calls received:

- Domestic: 538 (slightly up from 2016)
- Abuse: 444 (slightly down from 2016)
- Assault: 186 (slightly down from 2016)

- Disturbance: 1,587 (continues to rise)
- Threats: 166 (same as 2016)
- Violation of Court Orders: 104 (up from 2016)
- 911 Hang-ups: 51 (down from 2016)
- Suicide calls: 328 (slightly down from 2016)

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

The goal of Coordinated Assessment Referral & Evaluation System (CARES) is to provide individuals with the right information about services to help them successfully obtain and retain housing based on a Housing First methodology. All projects must conduct an annual Housing First assessment which is reviewed by the West Central Minnesota Continuum of Care (CoC) Performance Evaluation Committee. CARES utilizes the Service Prioritization Decision Assistance Tool (SPDAT) assessments for

prioritization and linkage to housing and to promote housing stabilization once housed. Linkage (not just referrals) to mainstream resources is essential to stabilization as well. The CARES assessment and prioritization process helps assure a rapid and client centric access to all supportive housing programs in the CoC. Additionally, CARES Navigators help support persons who are higher need and without other case management seek, secure and stabilize in housing. In alignment with HUD policy, CARES prioritizes persons with the highest barriers, including longest time homeless, greatest use of services, and persons meeting CH status. The prioritization policy follows HUD guidelines, with additional local preferences (i.e. Veterans and victims of sexual or domestic violence or trafficking).

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

See Appendix AP-65.

Discussion

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

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

Introduction:

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

- High rental rates
- High utility rates (utilities are sold at a higher rate per kilowatt hour than other area providers)
- Available units to match household size (Clay County HRA report 1-bedroom and 4-bedroom units are sought. MPHA reports that 2-bedrooms are also requested often.)
- Poor or no credit history
- Poor rental history
- Criminal background
- Tenant/landlord disputes and evictions
- Discrimination

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

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

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

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

activities must continue. Housing preservation was a priority in the community survey conducted during the development of the 5-Year plan.

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

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

The City of Moorhead will foster and maintain affordable housing by ongoing operation of the Home Rehabilitation Loan Program and by supporting ongoing relationships with agencies such as Habitat for Humanity, Access of the Red River Valley, Clay County HRA, MPHA, and Churches United for the Homeless as they move forward with their plans to add to the affordable housing stock in Moorhead. The CoC has provided various trainings on housing stability including; housing case management, working with landlords, Housing First, Low Barrier, Harm Reduction, and Motivational Interviewing. The CoC also issued 8 certificates of consistency for MN Tax Voucher Affordable Housing Projects and Bridges Vouchers in FY 2017. The CoC works with MN Housing, supportive service partners and developers in creation of new MN Housing SuperRFP projects.

Actions planned to reduce lead-based paint hazards

The City of Moorhead continues to implement HUD's Lead-Safe Housing regulations as established in 1999. All assisted tenants and owners living in pre-1978 construction housing units are notified of the dangers of lead-based paint and receive the required EPA brochures. Lead risk assessments are conducted on all pre-1978 construction housing units receiving assistance under CDBG rehabilitation programs. Lead-safe work practices are followed for lead-based paint removal and/or stabilization on all units in which lead-based paint is detected in accordance with EPA/HUD and Minnesota Department of Health. Approximately 10-13 homes are rehabilitated each year and many have lead based paint; lead safe work practices are used during rehabilitation. Older housing units have been demolished over time, which also reduces the number of homes with lead based paint and potential hazards. Taking precautions associated with lead safe work practices and understanding HUD's Lead-Safe Housing regulations reduce the chances for lead poisoning and hazards. These actions are written into the rehabilitation program guidelines and are referenced for other activities.

Actions planned to reduce the number of poverty-level families

The City of Moorhead will support business growth and related job opportunities, transportation programming, and affordable housing projects throughout Moorhead. The primary way to reduce the number of poverty-level families is to keep unemployment rates low if possible and provide more affordable housing and public transit designed for its users. Ongoing collaboration with local service providers and area agencies is also important due to the complexity of poverty and the level and variety of services that are offered by Moorhead's local service providers. In 2017 the CoC added a Employment & Income Committee to support supportive housing programs in achieving improve income outcomes.

Actions planned to develop institutional structure

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

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

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

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

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

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

Ongoing relationships and partnerships where appropriate.

Discussion:

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

Appendices

Appendix: AP-05 OVERVIEW

A. Housing Needs

At the time of the 5-Year plan development, the most common housing need reported in Moorhead was a shortage of affordable housing stock. This continues to be a one of the highest priorities. The existing housing stock does not fully meet the needs of the community, specifically low income households. HUD's most recent data shows that nearly 50% (7,120 of 14,455) of Moorhead's households have income at or below 80% of HUD's Area Median Family Income of \$75,200. Affordable housing and income are directly connected. HUD explains, "Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care." Cost burden is the ratio of housing costs to household income. Over 32% of Moorhead's households are experiencing housing cost burden greater than 30% of their income and almost 15% are experiencing housing cost burden greater than 50% of their income. [2010-2014 Comprehensive Housing and Affordability Strategy (CHAS) HUD dataset].

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

- Low income households
- Single person and single parent households
- People fleeing domestic violence
- People with a criminal history, poor rental history, no credit or poor credit
- Larger families
- People with mental health and/or chemical dependency issues
- Native Americans who represent 22% of the local adult homeless population* (1.2% of the general population: 2011-2015 American Community Survey Census data)
- Black or African Americans who represent 15% of the local adult homeless population* (2.7% of the general population: 2011-2015 American Community Survey Census data)
- Veterans who represent 9% of the local adult homeless population* (5.7% of the general population: 2011-2015 American Community Survey Census data)
- People who have a disability or disabilities (10.7% of the general population 2011-2015 American Community Survey Census data)
- Immigrants and refugees

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

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

| Priority HOUSING Needs | 5 - Year Goal (#) | Achieved Goals (#) | Strategy | HUD Performance Indicator (# unit) | HUD Matrix Code | HUD National Objective |
|---|--------------------------|---------------------------|--|---|--------------------------------|--------------------------------|
| Affordable Rental Housing: Rehabilitate Existing or Construct New | 15 | 3 | Rehabilitate existing or construct new housing for income eligible households. | Housing Units | Acquisition of Real Property | Low to Moderate Income Housing |
| Affordable Owner Housing: Rehabilitate Existing | 50 | 37 | Provide City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. | Housing Units | Rehab; Single-Unit Residential | Low to Moderate Income Housing |
| Affordable Owner Housing: Construct New | 5 | 2 | Construct new housing for income eligible households through partnerships with area organizations (i.e., acquire/donate vacant lots/Habitat for Humanity). | Housing Units | Acquisition of Real Property | Low to Moderate Income Housing |
| Site Preparation for Affordable Housing: Demolition and Clearance/ Deteriorated Structure Removal | - | 1 | Demolish and clear site for low to moderate income housing units. | Housing Units | Clearance and demolition | Low to Moderate Income Housing |

| Priority HOUSING Needs | 5 - Year Goal (#) | Achieved Goals (#) | Strategy | HUD Performance Indicator (# unit) | HUD Matrix Code | HUD National Objective |
|---|-------------------|--------------------|--|------------------------------------|-----------------|------------------------|
| Support Housing Certificate/ Voucher Programs | 5 | 3 | Support and encourage efforts of private and governmental agencies to reduce the cost burden of low income households through certificate and voucher programs by providing letters of support and other technical assistance. | - | - | - |

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

B. Public Housing Needs

The Moorhead Public Housing Agency (MPHA) owns 181 homes and apartments available to low income households. Three of MPHA's units operated as transitional housing with services through Lakeland Mental Health. A total of 203 adults and 63 children are housed in MPHA units. There are currently 125 households on the waiting list.

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

Through Minnesota Housing's Bridges Rental Assistance program, the MPHA continues to operate voucher programs for people with serious mental illness who are on a Section 8/Housing Choice Voucher wait list. They currently have 79 vouchers in operation which are providing affordable housing for a total of 128 people, 41 of which are children.

Clay County Housing and Redevelopment Authority (CCHRA) owns 80 housing units in Moorhead, 72 are subsidized and 8 are market rate. A total of 32 of these units are designated for homeless households. CCHRA also has a variety of homeless support programs that offer rental assistance to approximately 150 units. The homeless Coordinated Entry System (CARES) is used for both the units and the rental assistance. CARES evaluates vulnerability of people and gives priority to the most vulnerable, eliminating the need for a waiting list. When a unit opens up, CARES is used to identify the most vulnerable person to fill the unit. For the other 48 units, approximately 75 households are on the waiting list.

CCHRA has about 455 Housing Choice Vouchers (HCVs/funded through HUD) available for use in Moorhead with 428 currently in use. On average, the CCHRA has enough funding to utilize about 90% of the vouchers; the remaining 10% are not used because there are no funds to support it. The last time the CCHRA took applications for HCVs was in early 2014. Approximately 500 applications were received and applicants from that time are still on the waiting list. It is unknown when the application period will re-open. Applications are only accepted when the waiting period is less than 2 years. The Fargo Housing and Redevelopment Authority (FHRA) utilizes 184 voucher units in Moorhead.

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

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

C. Homeless Needs

The Wilder Research Survey, a single night survey of homeless adults and their children in Fargo, ND and Moorhead, MN [October 22, 2015] has been conducted every three years since 2003. The most recent survey counted fewer homeless individuals than the previous survey. While this may indicate a reduction in homelessness, it may also mean that fewer people were located on the night of the survey or fewer people were willing to participate.

The study surveyed a total of 215 (148 adults) people experiencing homelessness in Moorhead; 75 were considered chronically homeless or experiencing homelessness for 12 months or more from the day there were surveyed or experienced at least 4 episodes of homelessness within three years from the day they were surveyed. While this single night survey shows that Moorhead homelessness has decreased

from the previous survey, shelter system homelessness is increasing. Churches United for the Homeless is the only shelter in the Fargo-Moorhead community that houses families, which service providers think might be the reason for the increase, particularly since shelter homelessness has decreased in Fargo.

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

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

The Wilder Study collects a variety of data, including data on employment, income, service usage, benefits, children, health, education, domestic violence, abuse, ethnicity and race, and age. Although the study has been performed every three years since 2003, service providers are suggesting the 2015 study may be the last one now that the Coordinated Assessment Referral & Evaluation System (CARES) is being used, which allows for data retrieval at any time.

The West Central Minnesota Continuum of Care (CoC) also performs an annual point-in-time survey. The survey is conducted every January. In 2017, a total of 127 homeless people experiencing homelessness and surveyed; 115 less than 2016. The survey counted 13 (34 in 2016) people with a serious mental illness, 4 (16 in 2016) with a substance abuse disorder, and 33 (66 in 2016) were victims of domestic violence. People are surveyed throughout West Central Minnesota CoC's region (includes 9 other counties east and south of Clay County, but most of the numbers come from Moorhead. Moorhead specific data included:

- 15 people experiencing chronic homelessness
- 34 people experiencing domestic violence
- 10 people are veterans
- 49 people who have a disability

Lakes and Prairies Community Action Partnership, a local organization with a Family Homeless Prevention & Assistance Program (FHPAP), states that between July 1, 2016 – June 30, 2017, a total of 769 households requested assistance for a housing-related crisis, 367 of who requested homeless prevention services. During this timeframe, only 75 households could be assisted with homeless prevention services, including 109 children. Funding limitations as great as this leave hundreds of families in Moorhead without assistance.

In 2016, Lakes & Prairies Community Action Partnership reported the following (Agency's 2016 Annual Report):

- 250 households assisted to obtain and maintain safe, affordable housing (184 people exited homelessness)
- 98 households prevented homelessness
- 72 households rapidly re-housed from homelessness

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

| Priority HOMELESS Needs | 5 - Year Goal (#) | Goals Achieved (#) | Strategy | HUD Performance Indicator (# unit) | HUD Matrix Code | HUD National Objective |
|---|-------------------|--------------------|---|------------------------------------|-----------------|------------------------|
| Supportive Housing | 5 | 3 | Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community. | - | Planning | - |
| Outreach Prevention Assistance Research | 5 | 3 | Support initiatives of service providers to expand homelessness prevention services, outreach, coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, and other means. | - | Planning | - |

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

D. Non-Homeless Special Needs

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

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

Specific characteristics of the local HIV/AIDS population are not available, but the Minnesota Department of Health reports 290 new cases of HIV reported in 2016. While diagnoses levels are similar to 2015, there was a 41% increase in new HIV cases in Greater Minnesota between 2015-2016 (52 reported). The leading risk factor continues to be male to male sex and more than half of the newly reported cases were amount communities of color. Cases among 20-29 year olds continues to be high and as drug injection users increase, so do the reported cases of HIV. [Minnesota Department of Health, www.health.state.mn.us, 2017]

The Moorhead Police Department reported the following calls from Jan.-Sept. 2017. Although calls for service are coded by dispatch according to what is being reported at the beginning of the call, calls may become something else by the end of the call, so numbers are not entirely reflective of the actual call. A "domestic" call is a request for police assistance regarding physical harm, bodily injury, assault or fear of imminent physical harm, bodily injury or assault, between family or household members. Below are the total numbers and types of calls received:

- Domestic: 538 (slightly up from 2016)
- Abuse: 444 (slightly down from 2016)
- Assault: 186 (slightly down from 2016)
- Disturbance: 1,587 (continues to rise)
- Threats: 166 (same as 2016)
- Violation of Court Orders: 104 (up from 2016)
- 911 Hang-ups: 51 (down from 2016)
- Suicide calls: 328 (slightly down from 2016)

| Priority NON- HOMELESS SPECIAL Needs | 5 - Year Goal (#) | Goals Achieved (#) | Strategy | HUD Performance Indicator (# unit) | HUD Matrix Code | HUD National Objective |
|--|----------------------------|--------------------------|--|---|--------------------------------------|---|
| Physical Disability | 10 | 3 | Construct permanent or install temporary accessibility ramps for income eligible households that have at least one person who is disabled. | Housing Units | Rehab; Single-Unit Residential | Low to Moderate Income Housing |
| Services/ Outreach/ Assessment | 5 | 3 | Support initiatives of service providers to maintain/expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means. | - | - | - |

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

E. Non-Housing Community Development Needs

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

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

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

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

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

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

| Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs5 | 5- Year Goal (#) | Goals Achieved (#) | Strategy | HUD Performance Indicator (# unit) | HUD Matrix Code | HUD National Objective |
|--|-------------------------------------|---|--|---|--------------------------------|---------------------------------------|
| Youth Services | 150 | 114 | Provide recreation activity programming, meal program and/or activities for youth in low income neighborhoods. | People | Childcare Services | Low to Moderate Income Clientele |
| Transportation Services | 100 | 183 | Provide discounted bus pass voucher for persons who are homeless or extremely low income (less than 30% median income) and need transportation to and from employment or job training. | People | Transportation Services | Low to Moderate Income Clientele |
| Fair Housing Activities | 5 | 3 (Updated Assessment of Fair Housing – AFH, updated Citizen Participation Plan to include AFH requirements, attended HRC training) | Perform fair housing activities; Human Rights Commission | - | Fair Housing Activities | - |

| Priority NON-HOUSING COMMUNITY DEVELOPMENT Needs5 | 5- Year Goal (#) | Goals Achieved (#) | Strategy | HUD Performance Indicator (# unit) | HUD Matrix Code | HUD National Objective |
|---|---------------------------|-----------------------|---|---|-----------------------------------|---|
| Tenant Landlord Counseling | 2,500 | 391 | Provide educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history. At least 51% of clients served by the City's resources will be low to moderate income persons. This program will be offered through Southeastern North Dakota Community Action Agency. | People | Tenant/ Landlord Counseling | Low to Moderate Income Clientele |
| Homebuyer Education | 1,300 | 320 (298,22) | Provide educational program to inform consumers on what they can afford in a home, how to qualify for a mortgage, and how to be a responsible homeowner. At least 51% of clients served by the City's resources will be low to moderate income persons. This program is offered through Lakes & Prairies Community Action Partnership and is approved by Minnesota Housing Finance Agency to qualify for low interest mortgage and downpayment assistance programs. | Households | Housing Counseling | Low to Moderate Income Clientele |

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

Appendix: AP-05 EVALUATION OF PAST PERFORMANCE

Affordable Housing –In the City's 5-Year Plan, there are five affordable housing goals: 1) produce or rehabilitate new or existing rental units, 2) rehabilitate existing owner units, 3) produce new owner units, 4) create homeownership opportunity, and 5) support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households. The City has met 20% of its 5 year goal to produce/rehab new or existing rental units (3 of 15 total units planned), 74% of its 5 year goal to rehabilitate existing owner units (37 of 50 units planned), 20% of its 5 year goal to produce new owner units (1 of 5 total units planned), and 25% of its 5 year goal to create homeownership opportunity through homebuyer education (320 of 1,300 total households planned). The City also provides ongoing support and encouragement to governmental and private agency efforts to reduce the cost burden of low-income households. Construction and rehabilitation of affordable housing and the goal to create homeownership opportunity are on track to meet or exceed the 5-Year Plan goals.

Homelessness –Two goals to end homelessness are outlined in the 5-Year Plan: 1) support the continuation and expansion of emergency, transitional, and permanent supportive housing, and 2) support the initiatives of service providers to expand homeless prevention services. The City continues to support area agencies in their goals to end homelessness. In 2016, the City attended the local and state homeless coalition conferences. In 2017, the City of Moorhead assisted Churches United for the Homeless and Dorothy Day House of Hospitality with facility improvements. Improvements to their facilities help these organizations maintain non-CDBG funding.

From a financial perspective, the City funds transportation programs that serve extremely low income households, primarily homeless individuals. The City has funded 183 bus passes to people utilizing the Opportunities Under Transit (OUT) transportation program, meeting 183% of its 5-Year goal. The City also continues to support the FM Coalition of Homeless Persons with non-CDBG funds for the Taxi Ride Program, which pays for taxi rides to and from shelters and medical appointments.

Non-Homeless Special Needs –Two non-homeless special needs goals are outlined in the 5-Year Plan: 1) support initiatives of services providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means, and 2) rehabilitate affordable housing specifically through the construction of accessibility ramps for households with a disabled household member. Support is ongoing and 30% of the accessibility ramp goal has been completed.

Non-Housing Community Development Needs –Two non-housing community development goals are outlined in the 5-Year Plan: 1) provide consumer tenant education for renter households, and 2) address the needs of low-income youth by providing positive recreation and developmental opportunities. The City has met almost 16% of its 5-year tenant education goal (391 of 2,500 total households planned). Tenant education is no longer provided by the long standing operator. It has been 2 years since it was discontinued. A new tenant education provider is anticipated for 2018. The City has met 76% of its 5-year goal to assist youth through the Romkey Park Program (114 of 150 total children planned).

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

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

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

The Wilder Research Survey, a single night survey of homeless adults and their children in Fargo, ND and Moorhead, MN [October 22, 2015] has been conducted every three years since 2003. The most recent survey counted fewer homeless individuals than the previous survey. While this may indicate a reduction in homelessness, it may also mean that fewer people were located on the night of the survey or fewer people were willing to participate.

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

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

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

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

The West Central Minnesota Continuum of Care (CoC) also performs an annual point-in-time survey. The survey is conducted every January. In 2017, a total of 215 homeless people were surveyed; of these people there were 15 who were chronically homeless, 34 were victims of domestic violence, 10 were veterans, and 49 were disabled.

There are various reasons people leave their housing and are unable to secure different housing. The most common reasons homeless adults in Moorhead left their last regular housing include (most common listed first): housing unaffordability, eviction or non-renewal of lease, job loss or cut hours,

roommate issues, chemical dependency issues, relationship break-up, abuse by someone they lived with, treatment, jail, or residential program, behavior problem of guests or visitors, and someone else's chemical dependency issues.

The West Central Minnesota Continuum of Care (CoC) partners with regional mental health and family collaborative groups and prisons to assure practices and policies are in place and being utilized to avoid discharging someone into homelessness. On occasions when a person is discharged into homelessness, the CoC and partner agencies meet with institution staff to resolve the individual's situation and to strategize the prevention of future discharges into homelessness. Local medical facilities partner with shelters to provide onsite nursing staff. This has significantly decreased discharges from healthcare facilities into shelters and supports admittance into other more supportive environments (e.g., foster care, respite care, nursing homes, halfway house), particularly for those who need more intensive outpatient medical or mental healthcare. There are a number of transitional housing units in the community that offer or connect their residents to support programs, particularly those returning from mental health institutions. Caseworkers often help clients find housing if they are homeless and follow up with regular home visits.

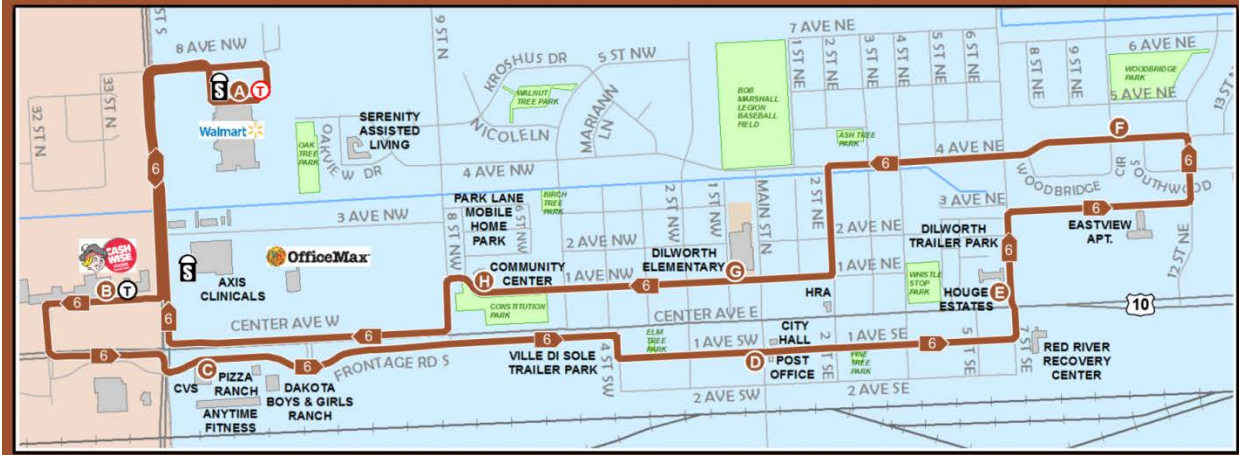
All of the following permanent supportive housing units require that residents have a disability (mental/physical/developmental). Clay County HRA has 32 units designated for homeless households and offers rental assistance to approximately 150 households. CARES (coordinated assessment/houses most vulnerable people first) is used to fill units and vouchers, rather than a waiting list. Lakes and Prairies has 17 vouchers for permanent supportive scattered housing sites. Churches United will be opening Bright Skies apartments which will have 43 units for individuals and families, 12 for single adults and 5 for families. Access of the Red River Valley has also constructed housing units in Moorhead with CDBG participation. The most recent was a twin home constructed in 2013. Access maintains ownership of these properties and utilizes them to serve persons with disabilities in a traditional neighborhood setting. They own a total of 7 units.

Clay County Social Services coordinates and manages special service needs for persons with physical and mental disabilities, frail elderly, and persons with mental illness, including those returning from mental and physical health institutions. Several contracted agencies provide care attendants and support services. There are 130 licensed adult foster care sites in Moorhead for people with developmental disabilities, mental illness, and chemical dependency. There are 103 Home and Community Based Services offering a community residential setting. There are 10 assisted living facilities in Moorhead that provide housing with customized living services for elderly and disabled who are at risk of nursing facility placement. Several other apartment complexes in Moorhead also provide assisted living services. There are two residential treatment facilities that provide housing for chemically addicted adults. The county has other in-home services including case management for people with serious mental illness. There is no housing in Moorhead specifically designated to serve persons with HIV/AIDS. Minnesota provides statewide family homeless prevention and assistance funds. These funds provide one time mortgage payments, one time or short-term rental assistance, and energy assistance funds for those who are at-risk of homelessness or to immediately re-house households with minimal barriers and vulnerability. Access to this program is also through CARES, Coordinated Assessment Referral & Evaluation System.

Appendix A: MATBUS Newer Routes & Added Evening Hours

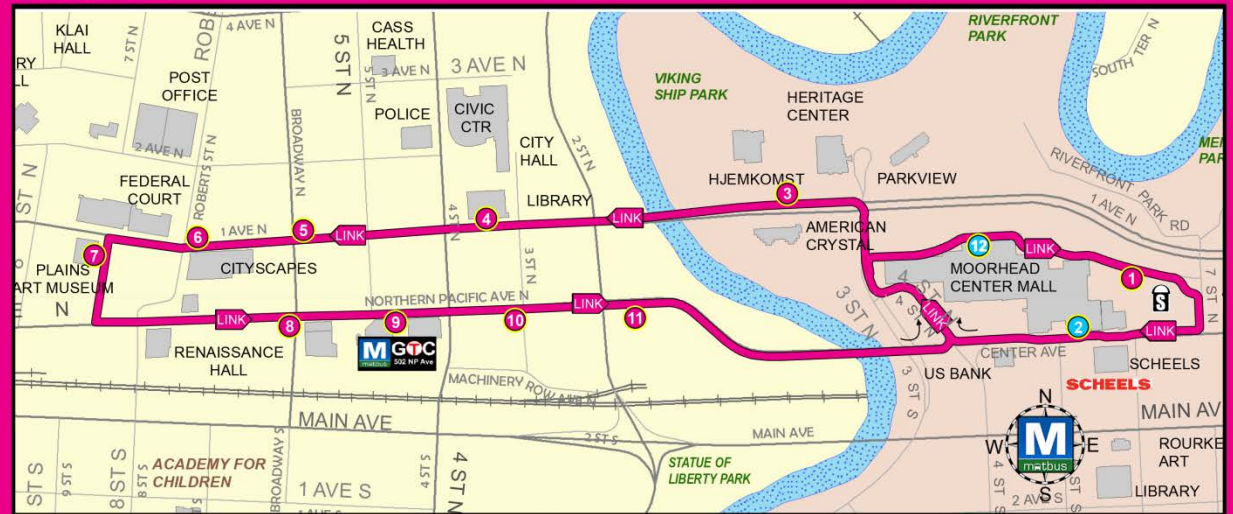
With the exception of the recently added routes shown in this section, all Minnesota buses now have evening routes. Final stops are at 11:11 pm at the GTC in Fargo. See www.matbus.com for route timetables and details.

Route 6



Route 6: Dilworth

LinkFM



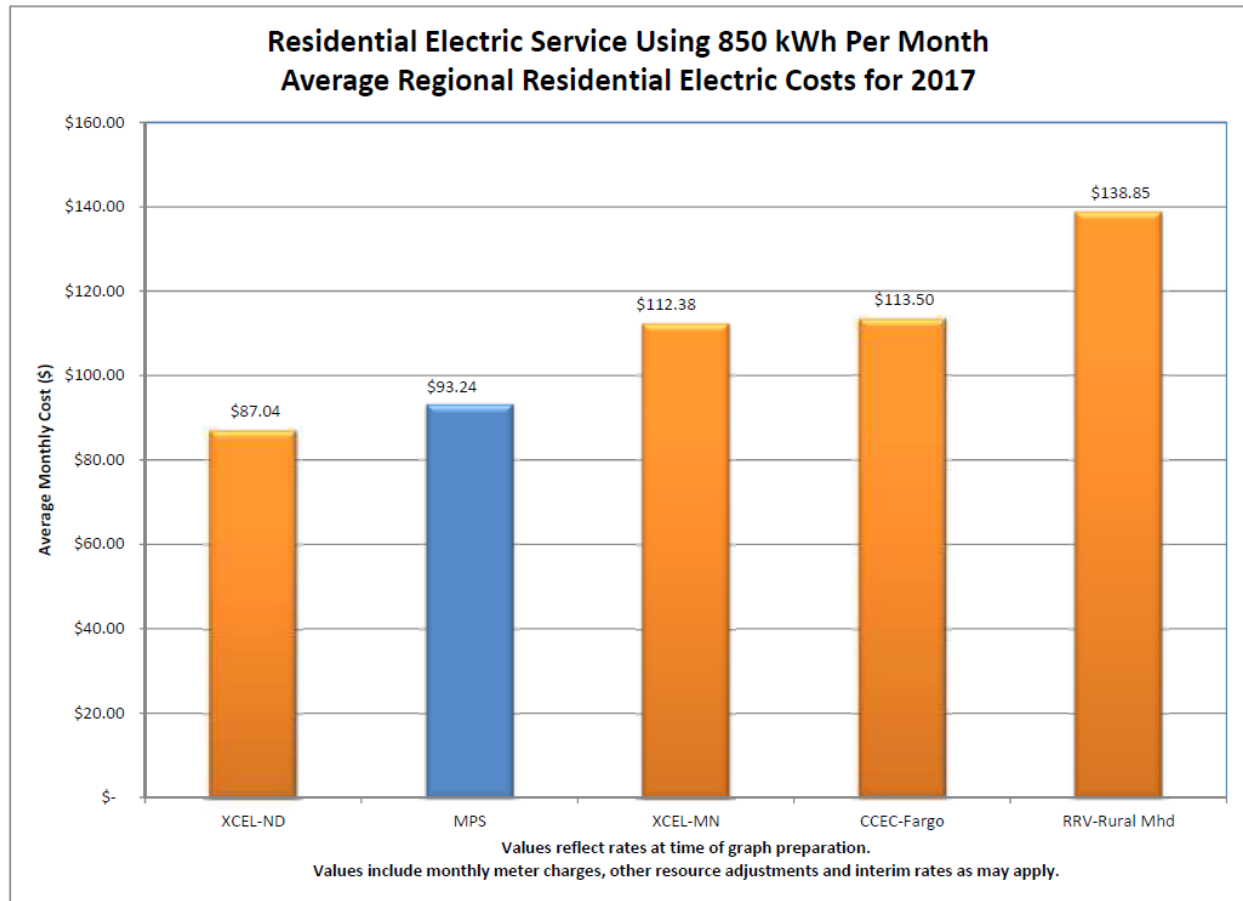
Link FM - Free

Route 9



Route 9: South Moorhead

Appendix B: Regional Residential Electric Rates 2016



Appendix C: Public Notice Newspaper Advertisement

Notice of Public Hearing & Comment Period Proposed 2018 Action Plan, Budget, and Amendment to Existing Activity Budget Community Development Block Grant (CDBG) Program

The City of Moorhead has prepared a draft version of the 2018 Annual Action Plan for Housing and Community Development for the Community Development Block Grant (CDBG) Program. The priorities established within the draft plan result from citizen participation in the development of the 2015-2019 5-Year Plan, an August 9, 2017 community meeting, and additional community outreach. Tools included a community survey (5-Year Plan), consultations with area agencies identifying assets and needs, and analysis of Census and other statistical data. Activities identified in the proposed plan include: home rehabilitation including energy efficiency improvements, public housing rental rehabilitation, accessibility improvements, transportation opportunities to address homelessness prevention, housing education for homebuyers, and opportunities for children and youth. The City's 5-Year priorities include affordable housing, activities to end homelessness, assist special needs populations, and address non-housing community development needs.

2018 Action Plan Summary

During the 2018 program year, the City of Moorhead estimates the following resources to be available:

- **\$222,292.00** – 2018 Community Development Block Grant (CDBG) allocation from HUD (estimated)
- **\$185,000.00** – 2017 Program Income (estimated)
- **\$80,008.00** – 2016 Unobligated Funds at 2017 Year-End (estimated)

Total = \$487,300.00

Other leverage resources are anticipated during 2018 to address needs identified within the Consolidated Plan from Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, West Central Initiative, United Way, and others.

| Activity | Description | Budget |
|--|---|----------|
| Program Administration | Staff support for planning, implementation, reporting, and monitoring of CDBG resources. CFR Part 570.570.206. | \$81,458 |
| Capital Improvements – public rental housing | Assist in the rehabilitation of one affordable rental housing unit. Elevator upgrades are needed at the Moorhead Public Housing Agency high rise. These upgrades are critical for its users (i.e., people who are elderly/disabled, emergency responders, staff, and guests). Improvements will preserve building/property and enhance livability for residents, staff, and visitors. CDBG funds are contingent on additional grant funding from other sources since overall project costs range from \$215,000-240,000 per elevator. CDBG funds will be offered as a grant to partially fund the project (approximately 5-6%). MPHA is awaiting a November notification of additional grant funds. If not awarded, CDBG funds will be used to do an additional home rehabilitation loan. Moorhead Investment may be used as a match to leverage additional public and private funding to complete project. (\$25,000 Contract Amount/up to \$2,000 Program Administration) CFR Part 570.201(c), 570.202(a)(2). | \$27,000 |

| | | |
|--|--|-----------|
| Home Rehabilitation Loan Program (12 loans + emergency loans) | City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. Funds are provided on a loan basis up to \$20,000 provided sufficient home equity exists. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer, or owner vacancy of the property. Applications from interested individuals are accepted by the City on a first come, first served basis with priority for life safety emergency loans. The program is administered by the City of Moorhead. Eligible activity in accordance with CFR Part 570.202(a)(1). National Objective: Activity benefiting low and moderate income persons. Program administration included. | \$326,000 |
| Accessibility Improvements | Rehabilitate affordable homes specifically through the construction of accessibility ramps or addition of assistive devices for households with a member who is disabled. CDBG resources will be used for construction materials and assistive devices (e.g., door handles, grab bars). CDBG funds will be offered as a grant. (\$2,000 Contract Amount/\$200 Program Administration). Eligible activity in accordance with CFR Part 570.208(a)(3), 570.201(k), 570.202(a)(1). | \$2,200 |
| Public Services Eligible activities in accordance with CFR Part 570.201(e). National Objective: Activity benefiting low and moderate income persons. | <u>Homebuyer Education</u> : Educational program to inform consumers on what they can afford in a home, how to qualify for a mortgage, and how to be a responsible homeowner. This is a metropolitan area wide program offered by Lakes & Prairies Community Action Partnership. At least 51% of clients served by the City's resources must be low to moderate income persons. The program is approved by Minnesota Housing Finance Agency to qualify for first-time homebuyer assistance programs. Budget \$10,200 (\$9,600 Contract/\$600 Program Administration) <u>Recreation Program -Romkey</u> : Recreation activity programming, meal program and/or activities for youth in low income neighborhoods conducted by Moorhead Parks & Recreation at 900 19 th St. S. Participating youth range in age from 3-17 years; the predominant age of participants is under 12 years. Budget \$21,200 (\$21,000 program/\$200 Program Administration) <u>Opportunities Under Transit ["OUT"] Transportation Initiative</u> : Discounted bus pass voucher program for persons who are homeless or extremely low income (less than 30% median income) to provide transportation to and from employment or job training. The program can be accessed for monthly bus passes up to two times per year per participant. The program will be administered by Metro Area Transit, 701.476.6782. Budget \$700 (\$500 program/\$200 Program Administration) | \$32,100 |
| Unprogrammed/Contingency Funds | Funds held in contingency for issues which may arise during the program year. | \$18,542 |

Potential Adjustments to Activities & Budget

- Program income less than estimated will reduce the amount of funds available for activities and may require a plan amendment with public notification
- Program income more than estimated will be directed to blight removal activities and/or home rehabilitation loans
- Funds allocated to home rehabilitation projects not underway by June 30, 2018 may be redirected to blight removal activities
- Fluctuations greater than 25% of activity budgets will require a plan amendment with a 30-day public comment period

Amendment to Citizen Participation Plan

- The City of Moorhead encourages citizen participation in all aspects of government, and particularly through its Community Development Block Grant process. The City has prepared an updated Citizen Participation Plan based on recent recommendations from HUD to all grantees.

Comments & Suggestions

The 2018 draft plan and Citizen Participation Plan amendment is available online at www.cityofmoorhead.com (type "CDBG plan" in search bar) or by contacting the Planning and Neighborhood Services Department at the address below.

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

30-Day Public Comment period: September 28 – October 27, 2017

Send written comments or phone: City of Moorhead
Planning and Neighborhood Services
Attn. CD Program Administrator
PO Box 779, Moorhead MN 56561
218.299.5434

Public Hearing: Monday, October 9, 2017 - 5:45 pm
First Floor City Council Chambers
500 Center Avenue, Moorhead MN 56560

Final Council Consideration: Monday, November 13, 2017 – 5:30 pm

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

State of Minnesota

Clay County

I, Wendy DeLaRosa-Gacke, duly sworn on my oath, do say that in the FM Extra, a newspaper issued weekly, published at Moorhead, in said County of Clay, the attached notice was inserted and published in said newspaper in the issue of 2/22/18 for the reasonable fee for publishing said notice is \$121.50.

Wendy DeLaRosa-Gacke

State of Iowa
County of Lyon
Subscribed in my presence and sworn before me 2/22/18. Given under my hand and Notary Seal.

Jodie Hoogendoorn

Notary Public



JODIE HOOGENDOORN
COMMISSION NUMBER 152759
MY COMMISSION EXPIRES
JANUARY 17, 2020

**Notice of Public Hearing & Public Comment Period
2018 Annual Action Plan Amendment for Housing and Community
Development**

Community Development Block Grant (CDBG) Program

The City of Moorhead is considering an amendment to its Community Development Block Grant (CDBG), a grant awarded to the City by the U.S. Department of Housing and Urban Development (HUD). Following a public comment period and subsequent City Council action on March 26, 2018, a recommendation regarding this amendment will be forwarded to HUD for their consideration and approval. All citizens are welcome to submit comments at any time during the public comment period or at the public hearing. In advance of the public hearing, alternative formats of this information and accommodation for persons with disabilities will be made upon request (10 hour notice is required). To make arrangements for services call 218-299-5434; for TDD/Relay service dial 711.

Public Comment Period: February 22, 2018 through March 23, 2018

Send written comments or phone: City of Moorhead, Planning and Neighborhood Services, Attn. CD Program Administrator, PO Box 779, Moorhead MN 56561; 218.299.5434

Public Hearing: Monday, March 12, 2018 - 5:45 p.m., First Floor City Council Chambers, 500 Center Avenue, Moorhead MN 56560

Final Council Consideration: Monday, March 26, 2018

Electronic Comments: www.cityofmoorhead.com/cdbgcomments

Summary of Proposed Amendment:

1. Boys & Girls Club Mobile Recreation for Youth: New activity + \$5,000
Boys & Girls Club of the Red River Valley began offering "portable" recreation opportunities in Moorhead's Queens (3201 20 St S), Belsy (3500 12 St S), and Stonemill (1210 45 Ave S) Parks in 2014 by means of their P.O.D. "Play Outside Daily" truck, which is staffed by recreation leaders and filled with play equipment. The truck travels to metro area parks that do not have regular youth programming. The P.O.D. program focuses on physical activity, relationship building, and character development. In order to expand the popular program in Moorhead and make it available regularly, CDBG funding is recommended to offset Boys & Girls Club costs in Moorhead neighborhoods where at least 51% of the participants are from low to moderate income households. Adding this program to the City's CDBG program will increase the Boys & Girls Club's ability to do youth outreach in Moorhead. National Objective: 570.208 (a)(2) - LMC/Eligibility: 570.201 (e) HUD Matrix Code 05L - Child Care Services.

Financial: \$5,000 is proposed to be redirected from Romkey Park Youth Programming (see proposed amendment below) to the Boys & Girls Club P.O.D. programming in Moorhead.

2. Romkey Park Youth Programming: Reduction of budget from \$21,200 to \$11,200

Due to declining summer enrollment, Moorhead Parks & Recreation staff have suggested allocating funds from their program to the popular Boys & Girls Club's P.O.D. programming and delivering only after school programming at Romkey Park (900 19 St S). National Objective: 570.208 (a)(2) - LMC/Eligibility: 570.201 (e) HUD Matrix Code 05L - Child Care Services.

Financial - \$11,200 (includes \$200 for program administration) is needed for after school programming at Romkey Park.

3. Public Bus Shelter at 3305 3 Ave N near Bright Sky Apartments: New activity +\$25,000

Churches United for the Homeless (CUFH) will be opening their newly constructed, 43-unit permanent supportive housing project, Bright Skies Apartments in March. These apartments will be occupied by both low-income families and individuals. CUFH has requested a MATBUS shelter in the right-of-way near this complex. Use of public transit from the building is anticipated to be high, and transit users have little shelter from weather conditions in the immediate vicinity. National Objective: 570.208 (a)(1) LMA/Eligibility 570.201 (c) - HUD Matrix Code 3 - Public Facilities and Improvements

Financial - \$25,000 is proposed for this activity, funded through reduction in Romkey Park programming (\$5,000 available from reduced Romkey budget - see amendments #1 & #2) and 2017 program income received beyond that which was projected.

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

Definitions

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

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

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

Long term homelessness –See Chronic homelessness.

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

Abbreviations

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|--------------|---|
| HUD | US Department of Housing and Urban Development |
| CDBG | Community Development Block Grant |
| CoC | Continuum of Care |
| FMCHP | Fargo Moorhead Coalition for Homeless Persons |
| MPHA | Moorhead Public Housing Agency |
| MPS | Moorhead Public Service |
| CCHRA | Clay County Housing and Redevelopment Authority |
| CARES | Coordinated Assessment Referral & Evaluation System |

City of Moorhead
Community Development Block Grant
Citizen Participation Plan

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

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

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

Access to Meetings

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

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

Access to Information

Plans, reports, the Assessment of Fair Housing (AFH), and other supplemental information are posted on the City of Moorhead website. Information will be provided at the beginning of public comment periods and in meeting agendas. In addition, non-privacy protected information with regard to CDBG programs and other City activities are provided at no cost to any citizen requesting the information. Files are maintained for a minimum of five years regarding CDBG projects and expenditures and are available for review in the Planning and Neighborhood Services Department at Moorhead City Hall during regular business hours.

Technical Assistance

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

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technical assistance to low-income groups wishing to develop proposals for housing and community development grant funding to HUD, Minnesota Housing Finance Agency, City of Moorhead program offerings, and others as would benefit the community.

Public Hearings & Comment Periods

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

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

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

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

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

Response to Citizen Comments

Comments regarding CDBG plans, amendments, performance reports, and assessment of fair housing (AFH) are forwarded to the Moorhead City Council and subsequently to HUD. The City of Moorhead responds to written citizen complaints and grievances within 15 days of receipt. A summary of citizen comments is provided to HUD with submissions of plans, reports, and amendments.

Displacement & Affordable Housing Replacement

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

Performance Reports

Annual performance reports will be completed by the City of Moorhead each program year and an opportunity for review of the Performance Report will be made known through newspaper publication of a 15-day comment period. A community meeting will be held during the comment period. Copies of the Performance Report will be available for review at the Moorhead Public Library and the Moorhead Community Services Department office and mailed, at no cost, to all citizens who request them.

Amendments

Public hearings and 30-day public comment periods will be utilized for all amendments. New activity categories or fluctuations in expenditure exceeding \$5,000 or 25%, whichever is greater, of an approved activity budget will constitute a substantial amendment. In the event of a substantial amendment, citizens will be notified through publication of a description of the amendment in the official newspaper of the City thirty days prior to enacting the change. The notification will encourage citizen participation through a public hearing prior to submission of the amendment to HUD.

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

Plan Development & Contingency Provisions

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

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