

Analysis of Impediments to Fair Housing Choice

Introduction

The Fair Housing Act prohibits any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services, including otherwise making unavailable or denying a dwelling to any person because of race, color, religion, sex, national origin, handicap, or familial status. The Fair Housing Act further requires the U. S. Department of Housing and Urban Development to administer the programs and activities relating to housing and urban development in a manner to affirmatively further the policies of the Fair Housing Act.

Moorhead's Analysis of Impediments to Fair Housing Choice is an effort to identify impediments to fair housing choice as they may exist within the jurisdiction and control of the City of Moorhead.

Impediments to fair housing choice are defined as actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices; or actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Barriers to affordable housing are distinct from impediments to fair housing choice. As instructed by HUD, impediments to fair housing choice are analyzed without regard to income or affordability. Affordability issues are reviewed within the Consolidated Plan for Housing and Community Development. Moorhead's Analysis of Impediments to Fair Housing Choice (the Analysis) is a review of impediments to fair housing choice in the public and private sector, involving:

“a comprehensive review of laws, regulations, and administrative policies, procedures, and practices; an assessment of how these regulations affect the location, availability, and accessibility of housing; and an assessment of conditions, public and private, affecting fair housing choice.”

The Analysis is required by the U.S. Department of Housing and Urban Development as a condition of receipt of Community Development Block Grant funds. The City of Moorhead certifies in its 2004 - 2009 Consolidated Plan for Housing and Urban Development that it will fulfill the following obligations:

1. Conduct an analysis of impediments to fair housing choice;
2. Prepare a description of any steps taken to carry out the certification;
and
3. Maintain evidence to support the certification.

The Community Development Department of the City of Moorhead is the lead agency in the Consolidated Plan and Fair Housing Planning requirements. Requests for information and comments may be addressed to:

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A coordinated effort of all organizations working in housing and community development will be needed to overcome impediments to fair housing. As the implementation of the Consolidated Plan is a joint effort of the citizens, the City, neighborhood groups, businesses, and community organizations, this same coordinated effort will be needed to assure fair housing choice in Moorhead.

Changing conditions require ongoing examination of fair housing problems, and other housing and community development issues. The process of fair housing planning and analysis of impediments to fair housing will continue in Moorhead. To the extent that additional impediments to fair housing choice are identified, additional actions will be recommended to overcome the effects of the impediments.

Community Background

Demographics: Moorhead's population is 32,177 persons (Census 2000). This is a slight (-0.37%) decrease from 1990 (32,295). The decrease has been determined to be largely attributable to declines in college enrollment.

Moorhead is a border city to Fargo, North Dakota. Fargo's 2000 population was 90,599. Fargo's rate of growth from 1990 – 2000 was 22%. Growth has significantly increased within the City of Moorhead as the community has experienced record breaking housing starts for the past four years. Fargo continues to grow at a faster rate than Moorhead. Minnesota State University Moorhead, Concordia College, and Northwest Technical College attract more than 10,000 students to the community. Moorhead is the largest city in Clay County and the county seat, providing state and county government services.

While a relatively small proportion of Moorhead's total population is of a racial minority status (8%), the growth in racial minority population classifications continues to increase (from 4% in 1990 to 8% in 2000). Moorhead's minority population grew by a total of 1,040 and the nonminority population decreased by 1,158 from 1990 to 2000.

Population	1990 Census	2000 Census	% of Total 2000 Census	%Change
White	30,786	29,628	92.08	-3.76
Black or African American	152	247	0.77	62.50
Amer Indian or Native Alaskan	441	625	1.94	41.72
Asian	355	424	1.32	19.44
Some other race	561	676	2.10	20.50
Two or more races		577	1.79	NA
Hispanic or Latino (of any race)	890	1439	4.47	61.69
Total Population	32,295	32,177		-0.37

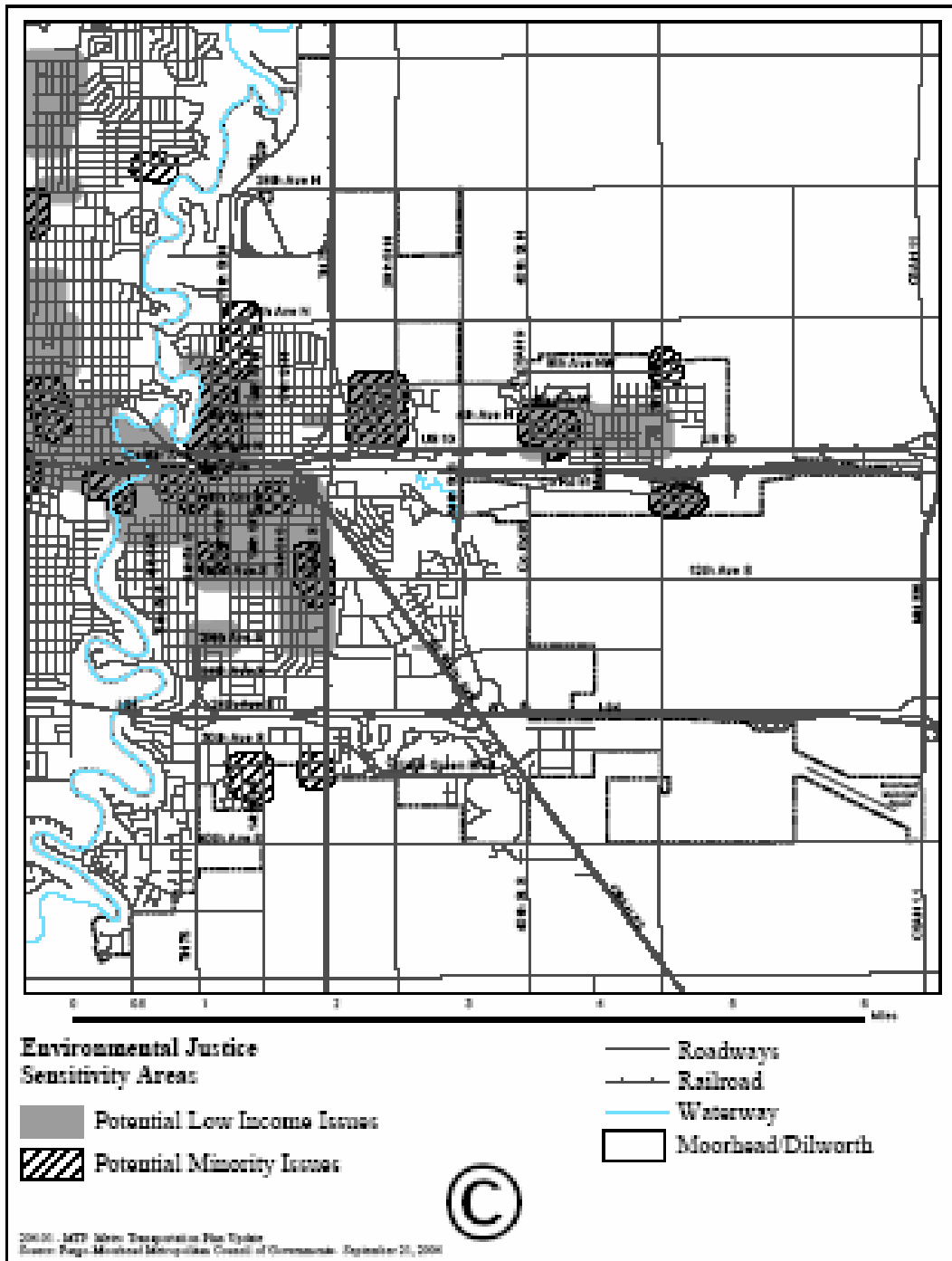
Foreign-born residents increased from 816 in 1990 to 1,095 in 2000. The increase in foreign-born residents living in Moorhead who entered the country during the previous decade increased by 241 persons from 1990 to 2000.

As of Census 2000, there were 1,633 households in Moorhead with a household member having a mobility or self care limitation that would constitute a disability. Of these households, 719 include persons who are age 65 or older.

Housing stock: Moorhead's housing stock consisted of 11,651 occupied units as of Census 2000. Rental units comprise 4,228 (36%) of the total housing units and 7,426 (64%) are owner-occupied. During the 1990s, a total of 1,425 units were built and 749 were demolished or moved. Demolition was precipitated by Red River flood damage, age/condition of units, and redevelopment projects. Since 2000, 1,010 housing units have been added to the housing stock. Rental housing was 36.3% of the total occupied housing stock (Census 2000).

According to Appraisal Services Inc., the 2003 annual apartment vacancy rate in Moorhead was 7.0 percent, which is near the average vacancy rate for the Fargo-Moorhead metropolitan area (6.7%). During the period 1997 to 2001, an average of 38 multifamily units per year were constructed; however, during the three-year period 2002 – 2004, the average has increased dramatically to 169 per year. Single family home construction has also seen a significant increase during the most recent three- year period to 228 units per year, up from approximately 84 units per year from the preceding five-year period.

F-M Metropolitan Council of Governments has reviewed Census 2000 information to document areas of the metropolitan area in which the minority population is at least 25% of the total population within the block. The same standard was applied to low-income populations, indicating households at 1.24 or less of poverty level.



Analysis of Impediments

This component of the Analysis focuses on potential market, governmental, and environmental impediments to fair housing choice existing within the City of Moorhead and within the control of the City of Moorhead, based upon self-identification, identification by citizens and advocacy groups, and state and federal agencies. Actions to further fair housing by addressing each of these concerns are also included.

Access to Homeownership Opportunity.

As is a problem nationally, homeownership rates are lower among minority households in Moorhead. The CHAS Data Book (2000) reports the following homeownership statistics by household classification:

Household Classification	Total Households	Homeownership Rate Total for Classification	Homeownership Rate 80% MFI or greater
Asian Non-Hispanic	36	39%	89%
Pacific Islander Non-Hispanic	4	100%	100%
Black Non-Hispanic	46	52%	100%
Hispanic	390	39%	81%
Native American Non-Hispanic	136	28%	60%
White Non-Hispanic	10,720	66%	89%
Mobility or Self-care Limitation (including elderly)	1,633	55%	80%
Mobility or Self-care Limitation (excluding elderly)	914	52%	80%

Homeownership rates overall are lower for nearly all households within racial minority categories and households with mobility or self-care limitations than for White Non-Hispanic households. However, when controlled for income, homeownership rates significantly increase for all household classifications reviewed as noted in the last column, reflecting only those households with incomes at or above 80% median family income.

Response: While it does not appear that access to homeownership is a significant impediment to fair housing choice at moderate income or above, there is a greater variance when controlled for income. It is recognized that homeownership is an important component of a household's financial stability and wealth generation, and the City of Moorhead must work to maintain availability of its affordable single and multifamily housing units, increase the supply of such units and affirmatively market the availability of down payment assistance and homebuyer education opportunities to persons of protected classes.

The City of Moorhead will continue to affirmatively market the availability of homeownership opportunities to organizations serving a significant proportion of racial minority households and those with disabilities. In 2004, the City worked with a metropolitan collaborative to hold a homebuyer education seminar at Centro Cultural, marketing to the Hispanic community. While the seminar was not well attended, the City will look for future opportunities to expand such offerings and increase attendance.

Action Steps:

- Annually distribute housing opportunities (education, down payment assistance, and low mortgage financing) information to all metropolitan organizations serving persons of protected classes.
- Annually conduct one homeownership event targeted to persons of protected classes.

Availability of Accessible Housing for Persons with Disabilities.

There is no local, state, or federal requirement for single family housing to be constructed to meet the accessibility needs of households with a household member with a disability. Two percent of units in 8 or more unit multifamily developments must be accessible as required by the Minnesota State Building Code. Two-level townhomes are exempt from this restriction, however, assistance through CDBG requires adherence to Section 504 regulations, requiring 5 percent (at least 1) for persons with mobility impairments and 2 percent (at least one) for persons with vision or hearing impairments.

The City of Moorhead surveyed residents regarding the difficulty of finding accessible housing in 1999 and 2004. In 1999, 18.9% of respondents reported problems finding accessible housing (23.1% of renters and 13.8% of owners. In 2004, the response rate decreased to 15.3% overall (17.2% of renters and 11.1% of owners).

Response:

While single family homes are not required to be constructed to accessibility standards, the City of Moorhead will finance accessibility improvements through its single family rehabilitation program. Accessibility renovations will be given emergency priority status for purposes of the waiting list for the program. This program is limited to persons at or below 60% of median income. The City has a partnership with the Lutheran Church of the Good Shepherd volunteer carpenters to provide materials for free ramps for households earning below 80% median income. Households exceeding 80% median income would be required to seek their own financing for accessibility renovations.

Moorhead and the State of Minnesota adopted revised accessibility standards for new construction on January 23, 1996. The standards require residential dwellings, with the exception of owner-occupied units, to have accessible entrances and common areas. Apartment buildings with seven or more units must provide two percent or at least one accessible unit. Similar standards apply to hotels, dormitories, and congregate residences. The City of Moorhead requires

multifamily new construction conform with the accessibility requirements of the Minnesota State Building Code. Any project financed through CDBG will adhere to Section 504 requirements.

Action Steps:

- Annually distribute information on accessibility renovation information to all metropolitan organizations serving persons with disabilities.
- Continue to enforce requirements of Minnesota Building Code and Section 504 legislation.

Land Use/Regulatory Barriers.

Group homes, emergency shelter, and transitional housing facilities are permitted within all of Moorhead's residential zoning districts. Maximum occupancy is based upon facility size to ensure public safety. Occupancy limitations are applied uniformly to multiple resident facilities.

A further review of regulatory barriers has been derived from HUD Form 27300, "Questionnaire for HUD's Initiative on Removal of Regulatory Barriers."

1. Does your jurisdiction's comprehensive plan include a "housing element? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. Yes, the City of Moorhead Comprehensive Plan as adopted in 2004 contains a housing element.
2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years? Yes, the City of Moorhead Comprehensive Plan does contain growth estimates, based upon a Housing Market Analysis published in January 2004.
3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing: a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped "as of right" in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, "as-of-right," as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.) If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes. Yes, the City of Moorhead Comprehensive Plan

provides for a variety of density categories and the building of affordable housing identified within the Comprehensive Plan.

4. Does your jurisdiction's zoning ordinance set minimum building size requirements that exceed the local housing or health code or is otherwise not based upon explicit health standards? No, Moorhead's Zoning Ordinance does not set minimum building size requirements exceeding the local housing or health code.
5. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? If no, skip to question #7. Alternatively, if your jurisdiction does not have impact fees, you may enter yes. Yes, charges are specified under local criteria based upon structure value.
6. If yes to question #5, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus), and a method for fee calculation? Yes.
7. If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing? No. (Not applicable to fair housing)
8. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: "Smart Codes in Your Community: A Guide to Building Rehabilitation Codes" (www.huduser.org/publications/destech/smartcodes.html) No, requirements are applied uniformly.
9. Does your jurisdiction use a recent version (i.e. published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification. Yes, the City of Moorhead uses the 2003 Minnesota State Building Code, which includes the requirements of a national building code, the International Building Code, 2000 edition. However, with respect to accessibility requirements, the Minnesota State Building Code adheres to a greater standard than the International Building Code.
10. Does your jurisdiction's zoning ordinance or land use regulations permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production? Yes, manufactured housing is permitted in all residential districts and zoning classifications.

11. Within the past five years, has a jurisdiction official (i.e., chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing? Yes, the Mayor convened the Moorhead Housing Task Force in 2001 and their analysis involved interviews with citizens, developers, builders, lenders, realtors, and advocacy groups. The Moorhead Housing Task Force Report was issued in 2002. These issues were also reviewed by a citizen task force during the 2004 Comprehensive Plan Update.
12. Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan?" If yes, attach a brief list of these major regulatory reforms. The following reforms were implemented upon issuance of the Moorhead Housing Task Force Report:
- a. Adopted the Planning Commission recommendation to review the Future Land Use Map for additional medium density and high density residential classifications
 - b. Adopted the recommendation of the Planning Commission to revise the Comprehensive Plan's residential land use classification to encourage greater diversity in neighborhoods
 - c. Identified and extended infrastructure to locations appropriate for development of medium and high density housing as established by the Planning Commission.
13. Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing? No, density bonuses are offered by the City of Moorhead. (Not applicable to fair housing)
14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.) No, infrastructure standards have not been modified. (Not applicable to fair housing)
15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, not sequential, reviews for all required permits and approvals? Yes, the City conducts a sequential review for permits and approvals.

16. Does your jurisdiction provide for expedited or “fast track” permitting and approvals for all affordable housing projects in your community? No, all permits are given equal priority.
17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval? Yes, if no action is taken on a permit, the City gives automatic approval 60 days after a complete application is received, in compliance with Minnesota Statutes.
18. Does your jurisdiction allow “accessory apartments” either as: a) a special exception or conditional use in all single-family residential zones or, b) “as of right” in a majority of residential districts otherwise zoned for single-family housing? No, accessory apartments are not permitted.
19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments? No, parking requirements are consistently applied.
20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations? No special hearings are required unless the project is receiving public assistance, in which cases the terms of citizen participation/public notice are governed by the funding source requested.

Response: This review of regulatory barriers does not identify impediments to fair housing choice.

Action steps:

- The City of Moorhead will continue to review regulatory barriers annually.

Reports of Discrimination.

The Community Development Survey conducted by the City of Moorhead in 1999 and 2004 asked respondents to indicate whether housing discrimination was a current, significant problem for them. The response rate declined significantly over the five-year period, from 23.1% in 1999 to 13.6% in 2004. Both owners and renters statistics improved:

Housing Discrimination reported as a serious or very serious problem.

2004			1999		
Total	Renters	Owners	Total	Renters	Owners
13.6%	17.2%	3.7%	23.1%	29.1%	8.2%

Legal Services of Northwest Minnesota indicates that fair housing complaint filings have increased. These two factors combined (feelings of discrimination decreased,

filings increased) suggest that the advocacy efforts of community organizations and public education regarding discrimination are proving effective.

Response: There are numerous organizations and initiatives underway in Moorhead that educate and/or advocate fair housing rights for residents and fair housing responsibilities for providers of housing:

- **Moorhead Human Rights Commission:** recommending board to the City Council and a resource to the community for human rights education and resolution of human rights issues.
- **Cultural Diversity Resources:** nonprofit organization working with New Americans and recent immigrants on self-sufficiency; also has established a Human Rights Center for community education and advocacy
- **People Escaping Poverty Project:** nonprofit organization focused on community organizing and empowerment for low income persons
- **Uniting for Equality:** a collaborative of Fargo-Moorhead organizations focused on achieving inclusive community goals regarding education, housing and public safety, income and employment, and recreation and sports
- **Justice Circle:** group of community citizens engaged in community organizing, education, and advocacy for the purpose of enhancing equal opportunity and promoting racial and ethnic justice
- **Legal Services of Northwest Minnesota:** Nonprofit organization offering legal services to low income persons in the community, including housing related legal issues
- **Village Financial Resource Center Homebuyer Education and Tenant Education Programs:** Nonprofit organization that provides free classes to persons interested in purchasing homes and to renters interested in learning more about their rights and responsibilities as tenants. Tenant Education has become a requirement for persons applying for public housing in Cass and Clay Counties.
- **Moorhead Crime Free Multi Housing Program:** Offered by the Moorhead Police Department as part of a certification program for rental properties; includes a fair housing component as part of the landlord training.

The number of organizations and their various constituencies working toward mutual goals strengthens the community's outreach on fair housing issues.

Action Steps:

- Continue relationships with these and other organizations concerned with fair housing rights.
- Continue to participate financially in the provision of tenant and homebuyer education, Cultural Diversity Resources, and the crime-free multi housing program.

Language barriers. The inability to communicate and comprehend English can be a significant barrier to housing and other life necessities. The Fargo-Moorhead community has seen a significant increase in the number of languages spoken with the relocation of many New Americans and refugees from around the world. Interpreters

are often needed to assist with navigating the systems of education, housing, medical care, and other services.

Response: Specifically related to housing, tenant education is offered in many languages besides English, including Spanish, Kurdish, Bosnian, Creole, Arabic, and Somali in 2004. Homebuyer education is offered with interpreter services upon request, and the Cities of Fargo and Moorhead have begun offering up to 10 free hours of interpreter services for realtor and lender interactions to limited English-speaking persons who have completed homebuyer education.

Action Steps:

- Continue to encourage and participate financially in the provision of interpreter services for housing activities.

Conclusion

The City of Moorhead, through the Mayor and City Council, volunteer boards and commissions, and staff are making persistent, significant efforts to affirmatively further fair housing with the involvement of many individuals and organizations in the community. The City of Moorhead will continue to comply with the requirements of the Fair Housing Act by preventing discrimination as it provides housing assistance to any person because of race, color, religion, sex, national origin, handicap or familial status. The City of Moorhead will continue to affirmatively further fair housing through fair housing planning and analysis to identify impediments to fair housing choice within the jurisdiction. Based on the results of this continued analysis, the City of Moorhead will take appropriate actions to overcome the effects of any additional impediments identified, and maintaining records reflecting the analysis and actions in this regard.

Analysis of Impediments to Fair Housing Choice

**City of Moorhead, Minnesota
December, 2004**

Table of Contents

Introduction	1
Community Background	2
Analysis of Impediments	5
Conclusion	12
Appendices	
Appendix A: Community Development Survey	
Appendix B: 2004 Public Meeting Notes	

COMMUNITY QUESTIONNAIRE

Appendix A

The City of Moorhead wants your input on Moorhead neighborhoods and community needs. Your response is ANONYMOUS and CONFIDENTIAL, and will only be included in combination with other responses for statistical purposes. Please complete the survey and return it in the envelope by June 1, 2004. If you have already completed the survey, please do not fill out another one. Thank you for your help!

1. Do you live in Moorhead? [302] Yes
[1] No (*if no, do not complete survey*)
2. What is your current housing situation? (*Choose one*) [110] Rent
[176] Own
[3] Live w/ friends or relatives
[10] Do not currently have housing
3. How many times have you moved in the past five years?
[144] 0 [84] 1 [59] 2-4 [12] 5 or more
4. What was the reason for your most recent move? (*Choose one*) [106] Better home or apartment
[41] Job opportunity/relocation
[16] Cost of housing
[33] Purchased first home
[18] Other
5. Where did you live before your current address? [153] Somewhere else in Moorhead
[54] Other Minnesota community
[41] North Dakota
[42] Other state (not MN or ND)

6. Are the following features found in your current housing?

Feature	Yes	No
Working smoke detector	280	8
Fire extinguisher	239	49
Safe electrical system	272	13
Reliable furnace	271	15
Working plumbing system	275	11

7. In the past **five years**, which, if any, of the following issues have personally affected your ability to obtain housing in Moorhead? (*check all that apply*)

Issue	Very Serious Problem	Serious Problem	Slight Problem	No Problem	Not applicable
Paying rental deposit	39	17	16	48	182
Paying down payment to buy a home	32	7	8	47	208
Paying monthly rent/mortgage	25	24	23	83	147
Lease term too long	12	15	20	61	194
Home large enough for your household	24	13	15	88	162
Housing accessible for disabilities	13	9	9	61	210
Poor credit history	30	6	15	84	167
Poor rental history	14	3	8	96	181
Housing discrimination	12	5	16	95	174

8. Which of the following issues, if any, are problems for you **now**? (*check all that apply*)

Issue	Very Serious Problem	Serious Problem	Slight Problem	No Problem	Not applicable
Paying rental deposit	34	12	16	64	176
Paying down payment to buy a home	30	11	11	50	200
Paying monthly rent/mortgage	27	19	27	97	132
Lease term too long	11	9	21	77	184
Home large enough for your household	21	11	24	103	143
Housing accessible for disabilities	13	4	14	80	191
Poor credit history	27	5	16	96	158
Poor rental history	17	2	11	104	168
Housing discrimination	15	3	13	102	169

9. What services have you used in the past two years?
(Choose any that apply)
- [46] Rental subsidy
 - [63] Public Assistance
 - [12] Childcare assistance
 - [35] Food shelf/basket
 - [51] Public transportation
 - [34] Employment services/training
 - [153] Have not used any services
 - Other services

10. How many children live in your home?
- [138] 0 (if 0 skip to #12)
 - [39] 1
 - [57] 2
 - [21] 3
 - [36] 4 or more

11. Are you a single parent or two parent household?
- [46] Single
 - [110] Two

How satisfied are you with the following opportunities for your children:

	Very satisfactory	Satisfactory	Somewhat satisfactory	Unsatisfactory	Not applicable
Childcare	21	22	12	19	228
Healthcare	49	47	19	17	170
Play space	34	47	12	24	185
Other caring adults in addition to you	38	41	20	5	198
Summer or after school activities	30	28	22	31	191

12. In the past two years, how many times have you called the police for any reason?
- [190] 0
 - [48] 1
 - [25] 2
 - [19] 3-5
 - [8] 6-10
 - [5] 11+

13. In the past two years, how many times have you personally seen crime being committed in your neighborhood?
- [233] 0
 - [27] 1
 - [17] 2
 - [11] 3-5
 - [3] 6-10
 - [4] 11+

14. What kinds of crime, if any, have you personally seen being committed somewhere in Moorhead during the past two years?
- [37] Drug activity
 - [42] Vandalism
 - [25] Domestic violence
 - [8] Gang violence
 - [16] Child abuse
 - [29] Stealing/theft
 - [17] Assault
 - [176] Have not witnessed any
 - [10] Other
15. In the past five years, have you personally been a victim of crime anywhere in Moorhead?
- [48] Yes
 - [299] No
16. Does your neighborhood have a block club?
- [101] Yes
 - [113] No
 - [76] Not sure
17. Do you participate in block club activities?
- [110] Yes
 - [161] No
18. How would you rate the quality of life in your Moorhead neighborhood?
- [23] Poor
 - [23] Fair
 - [74] Good
 - [94] Very Good
 - [80] Excellent
19. Which of these neighborhood parks is closest to your home?
- [28] Alm/Lamb
 - [40] Gooseberry
 - [10] Greenwood
 - [28] Hansmann/Northeast
 - [7] Memorial
 - [39] Village Green
 - [11] Queens
 - [28] Romkey
 - [11] Morningside/Ridgewood
 - [14] Woodlawn
 - [28] Riverside Estates
20. Is your monthly income enough to pay the essential expenses?
- [204] Yes
 - [93] No
21. What could be done to improve your employment situation? *(choose any that apply)*
- [55] Job training/additional education
 - [21] English language classes
 - [24] GED/high school diploma
 - [31] Better transportation
 - [23] Childcare assistance
 - [27] Internships/work experience
 - [42] More jobs in my field
 - [93] My job is fine
 - [13] Other
22. What do you like best about your neighborhood?

What one suggestion would you make to improve your neighborhood?

24. What is the most difficult challenge you face, either personally or within your neighborhood?

25. How many people live in your household?

- [60] 1
- [90] 2
- [37] 3
- [77] 4-5
- [31] 6+

26. Which is the following best describes your status?

- [128] Employed, full-time
- [35] Employed, part-time
- [35] Not employed
- [61] Retired
- [32] Student

27. What is your highest level of education?

- [28] Grade 9 or less
- [20] Grade 10-12
- [35] High School Graduate
- [7] GED Certificate
- [32] Tech/Trade School
- [43] Some College
- [73] College Graduate
- [51] Graduate School or beyond

28. What is your annual income? (Choose one)

- [118] \$15,000 or less
- [34] \$15,001 – 25,000
- [33] \$25,001 – 35,000
- [21] \$35,000 – 45,000
- [78] \$45,001 or more

29. In what year were you born?

30. What is your race/ethnicity?

- [3] African American
- [7] Asian American
- [2] Bosnian
- [5] Sudanese
- [16] Hispanic/Latino
- [15] Kurdish
- [9] Native American
- [8] Somolian
- [214] European American/White
- [14] Other

31. What is your gender?

- [107] Male
- [192] Female

**Consolidated Plan Community Meeting #1
May 20, 2004, First Floor City Council Chambers
Moorhead City Hall**

Appendix B

Attendance/introductions:

Steering Committee: Jim Danielson, Anne Fredine, Gary Hendrickson
Community members: Gwen Goos, Lysa Ringquist, Kate Olson, Toby Yak, Tammie Yak, Duke Schempp, Fowsia Adde, Alpha Anderson, Carol Pratt, Barbara Sipson
Staff: Lisa Vatnsdal

Background:

Vatnsdal welcomed those attending and thanked them for their interest in the Consolidated Plan process as the City of Moorhead works toward a new 5-year plan for housing, neighborhoods, and community development, particularly for low to moderate income households. It was noted that HUD requires the Consolidated Plan to guide Community Development Block Grant resources, but that the Plan can be a guide for the City and other agencies and organizations in the community to access other resources to accomplish community development goals.

Vatnsdal noted the community survey now in circulation will be an important form of citizen participation for the Plan in addition to the community meetings and agency consultations. The survey is an update to one conducted for the 2000 – 2004 Consolidated Plan so there will be a basis for comparison.

Discussion:

- Homeownership: Gap financing assistance advocated by PEPP last year is still an important issue for lower income households. Even with the Minnesota Housing Finance Agency assistance of up to \$14,440, homeownership is still out of reach for many households. The Muslim faith does not permit payment of interest so alternative mortgage products are needed to address this issue. Fargo Housing Redevelopment Authority has a homeownership program that is helping lower income households. Habitat for Humanity needs additional lots for homes. The Habitat model works very well for refugee families with children.
- Rental housing: The Section 8 program in the metro communities has 1 – 2 year waiting lists. The wait in Moorhead is longer as there are fewer vouchers. HUD is cutting back the program even further which will cause additional problems. There are not enough four or more bedroom housing units in the community. A Cultural Diversity Resources intern put together an analysis of availability of large units. CDR will provide it to Vatnsdal. The Maple Court Townhomes project includes four bedroom units at community request. Tenants moving from Maple Court are often doing so because they can access homeownership after having lower rent for a period of time. Thirty units of Moorhead Public Housing Agency replacement housing will be available next year; no current units will be torn down before that time and existing tenants should be able to move to the new units. Landlords are not addressing tenant concerns on a timely basis. Emergency concerns are not being taken seriously and tenants are afraid to ask for enforcement for fear buildings will be shutdown. (Legal Services reports there are emergency recourse laws for tenants that require life safety repairs to be completed within 24 hours.) Code enforcement remains necessary and more attention should be given to it.
- Fair housing: Tenants not receiving fair rental references should contact Legal Services for support. Fair housing complaint filings are increasing, and the concerns relate to a number of different landlords. More training and more accountability for landlords are needed. Legal Services has filed several Fair Housing complaints with HUD recently.
- Youth: Child care expenses for lower income households are rising as subsidies have been cut. Childcare operated by Lakes and Prairies closed due to budget problems. Previously, they served 126 children. The Linking Up program provided by Moorhead Healthy Community Initiative and supported through CDBG is positively impacting at-risk 6th graders by introducing them to higher education and giving them a positive view of their futures.
- Recreation: Golf, though publicly subsidized, is not affordable to low income households. The Moorhead area needs indoor parks for affordable winter gathering places for families.
- Economic development: Refugees/New Americans are looking for support to start a business center where they can share their art, food, and culture.

- Homelessness: The Wilder Study on homelessness in Minnesota will be released this summer. Additional research was conducted locally to include Fargo in a metropolitan analysis of homelessness. Notable problems include the significant amount (more than 60%) of homeless persons with mental health issues. Many people are living outside, although this is not readily obvious. Even with the proposed expansion of Churches United, there are not enough family units available in the community. The YWCA opened its new building and is currently at capacity.
- Transportation: Bus transportation is not sufficient for transportation to jobs because of schedule and route limitations. Vatnsdal reported that the Metropolitan Access to Jobs program will help to address transportation barriers. Driver's licenses are incredibly difficult for New Americans to obtain since the 911 tragedy.
- Hunger: Food shelf usage is increasing dramatically.
- Healthcare: Premiums, deductibles and medication costs are out of reach for many people. Dental care is scarce and unaffordable. Family Health Care is overcapacity and cannot serve everyone. It can take months to get seen for emergency dental work. People are skipping and skimping on medications because of costs.

**Consolidated Plan Community Meeting #2
May 25, 2004, Meeting Room A
Moorhead Public Library**

Attendance/introductions:

Steering Committee: Anne Fredine, Gary Hendrickson

Community members: Sue Halvorson, Lysa Ringquist, Fowsia Adde, Tammie Yak, Heshak Khelil Tile, Jo Lambert, Barry Nelson, Ruth Ulvog, Tony Huseby, Harvey Stalwick, Brian Arett, Barbara Sipson

Staff: Lisa Vatnsdal

Background:

Vatnsdal welcomed those attending and thanked them for their interest in the Consolidated Plan process as the City of Moorhead works toward a new 5-year plan for housing, neighborhoods, and community development, particularly for low to moderate income households. It was noted that HUD requires the Consolidated Plan to guide Community Development Block Grant resources, but that the Plan can be a guide for the City and other agencies and organizations in the community to access other resources to accomplish community development goals.

Vatnsdal noted the community survey now in circulation will be an important form of citizen participation for the Plan in addition to the community meetings and agency consultations.

Discussion:

Fowsia Adde and Heshak Khelil Tile presented a written summary of the Uniting for Equality Housing Summit conducted in March 2004, which documents a community dialog on barriers to entering the housing market.

- Homeownership: Access to homeownership is an important issue for low income households. It was suggested that funds be diverted from housing rehabilitation to a new type of housing for homeless persons, and invested in places in which there are pockets of poverty, including the trailer parks. There are many ways CDBG funds can be spent to address serious needs. Another point raised was that people with high debt to income ratios and/or credit problems should be able to access mortgage money. One suggestion for entry level homeownership was conversion of existing apartments to condominiums as a place to start. Many more Habitat for Humanity homes were advocated. Harvey Stalwick announced that Lake Agassiz Habitat for Humanity will soon be hiring staff after receiving a HUD capacity building grant. This should increase the organization's ability to build homes from 1 per year to 9 homes over the next 3 year period. Land and utility installation costs are needs with which CDBG could help. Land trusts and individual development accounts were programs discussed. Fargo Housing Redevelopment Authority seems to offer a broad variety of programs; Moorhead should learn from them and partner with them through their non-profit organization, Beyond Shelter, Inc. Two individuals who had participated in homebuyer education discussed their experiences with the program. One found the program informative and helpful and the other did not find the program valuable. Surveys from program participants are overwhelmingly positive. The program does not directly provide access to homeownership although it provides the information a household needs to form a plan to achieve homeownership. The program is needed to access down payment assistance funds from Minnesota Housing Finance Agency. It was asked whether program participants are lower income. Vatnsdal reported that statistics are collected and verified indicating that the majority of participants are lower income as required by CDBG regulations. Meeting participants remarked that banks and developers need to be part of the solution to housing issues.
- Rental housing: A question was raised as to the inspection of rental units, and whether that program is viewed as helpful by lower income tenants. A suggestion that inspections be done only on a complaint basis was made. Vatnsdal replied that the City does not want people of any income living in unsafe housing and that community housing standards should be upheld for the safety of tenants. It was asked whether other funding sources could be identified for the program. Funding decisions would have to be made by the policy makers, but general tax dollars or fees could be alternative funding sources. The program is a CDBG-eligible activity.

- Youth: The Linking Up program was discussed as a well-leveraged program for youth. It serves as a mentoring program and after school activity for lower income youth. Concordia and Moorhead Schools are partners in the effort.
- Homelessness: Barbara Sipson presented statistics from the 2000 Census on homelessness. A problem reported was the expense and limited availability of psychotropic drugs for mentally ill persons who are homeless. Accessing assistance to completing documents needed for a medication scholarship program was a possible solution discussed.
- General comments: CDBG is a federal resource with a significant amount of regulation and documentation requirements. There are so very many needs, and maybe there needs to be an effort to do just a few things well to make a larger impact. The community needs to leverage what we have.

**Consolidated Plan Community Meeting #3
June 10, 2004, First Floor Council Chambers
Moorhead City Hall**

Attendance/introductions:

Steering Committee: Jim Danielson

Interpreters: Fowzia Adde, Pierre Atibio, Hesha Tile, Faysal Hassan

Community members: Alex Kenyi, Thomas Rick, Nadira Ali, Halema Hason, Lael Hyland, Nidar Salman, Sonja Brifki, Sabria Ahmed, Meriem Yousif, Fatima Osman, Jamil Ahmed, Abdisalaam Hussen, Hassin Hessen, Mahamed Hussein, Ahmed Hassan, Safiyo Ali, Ahmed Warabe, Tammie Yak, Ihsuhn Osman, Lorna Turner

Staff: Lisa Vatnsdal

Background:

Vatnsdal welcomed those attending and thanked them for their interest in the Consolidated Plan process as the City of Moorhead works toward a new 5-year plan for housing, neighborhoods, and community development, particularly for low to moderate income households. It was noted that HUD requires the Consolidated Plan to guide Community Development Block Grant resources, but that the Plan can be a guide for the City and other agencies and organizations in the community to access other resources to accomplish community development goals.

Vatnsdal noted the community survey now in circulation will be an important form of citizen participation for the Plan in addition to the community meetings and agency consultations. Everyone in attendance was encouraged to complete a survey. Interpreters present will assist with communications during the discussion, and also to help those with limited English to complete their surveys.

A report of issues affecting the refugee community was presented to City Staff. The report highlighted ten community needs and focused upon two primary issues for which CDBG involvement is requested: housing and economic empowerment (cultivating entrepreneurship). The report is included as an attachment to these meeting notes.

Discussion:

- Housing in general: Common housing problems for the refugee community are the size and expense of housing given the household sizes of refugee families and the low incomes/wages available to households just becoming acclimated to the United States. Refugees from different nations settling in the same neighborhood often result in culture clashes.
- Large families: Large families will remain poor because of high expenses, but as they work toward self sufficiency, their subsequent generations of family members will have more opportunities. For that reason, educating their children is a priority. Overcrowding is a problem, one meeting participant reported that two of her eight children must live with their grandparents as they do not have a large enough home.
- Homeownership: Homeownership is desired by refugees—they want to settle, and homeownership will help them gain independence and accumulate wealth. Frequent moves are very hard on families. Affordable housing for very low income families is needed. There should be more Habitat for Humanity homes. Many still cannot afford the payments required by Habitat.
- Rental housing: Some indicated it is easier to rent an apartment in Fargo, probably due to availability/vacancy; landlords are less selective, less likely to discriminate, when the market is soft. It would be beneficial for landlords to dialogue with refugees in a session like this community meeting. In order to move from one rental property to another, tenants must have a second deposit before their first is returned, which is a financial obstacle to improving their housing situations.
- Education: Learning English is very difficult, but in order to become self-sufficient, it is very important. Yet there are so many other important issues that must be addressed that inhibit the ability to concentrate on learning a new language—post traumatic stress disorder, depression, and health issues related to chemical weapons torture are significant impediments to learning. It would be helpful to diversify the teaching staff so educators have native languages in common

with the students. Lutheran Social Services used to offer driver's training, but that program has been discontinued.

- Public safety: Several people indicated they suspected drug activity in their multifamily properties, but are reluctant to report the problems to the police for fear of retaliation (physical safety, eviction, deportation). Negative experiences from their native countries affect their impressions of police. A community meeting with police representatives may be a good step to building trust.
- Health care: Needs include transportation to medical appointments and home healthcare for non-English speaking persons (interpreters are not provided). Interpreters are not available to help people apply for services. No funds are available for prescription medications if you are poor and on Medicaid.
- Dental care: It is very difficult to get an appointment at the Dental Health Clinic run by Family Health Care, even for emergency dental needs. Untreated dental problems lead to other health problems. One meeting participant recounted that she was in severe pain due to a dental problem and had trouble eating, yet it was 12 days before she could get treatment. The program needs more funding because demand is so great.
- Child care: It is very hard for single parent immigrants to work and care for their children.
- Citizenship issues: A transition period is needed to help refugees adjust; they are hardworking people, but all of the changes are so confusing and difficult, hope can be lost and spirits can be crushed. There are no public benefits available to immigrants after seven years' time unless they become citizens and can receive Supplemental Security Income (SSI). This is very hard for elderly and disabled persons. Learning English is very difficult for the elderly refugees. Some reported that the test is available in the Vietnamese language but not all languages. There nearest Immigration and Naturalization Services (INS) office is in Bloomington MN. There are 9,000 refugees in this region, why is there no office here.
- Other issues: There should be a yield sign at 18th Street and Belsly Boulevard. More sidewalks are needed in the community. Garden space would be greatly appreciated. Native American mental health professionals could relate better to Native clients.

Note: It was acknowledged that the issues discussed at the meeting are difficult, multifaceted problems, and that many of them are outside of the scope of City services. However, sharing the information does provide a record of the issues that can be shared with other organizations that might be able to impact these community issues from other perspectives with access to different resources.