



**2015 Consolidated Annual Performance and Evaluation Report  
(CAPER)**

**Year 2 of a 5-Year Plan**

**Community Development Block Grant**

City of Moorhead  
500 Center Avenue  
PO Box 779  
Moorhead, MN 56561

## **CR-05 - Goals and Outcomes**

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

#### **Executive Summary:**

The year 2015 was the first of a five-year Consolidated Plan cycle for housing and community development. The City of Moorhead's 2015 CDBG expenditures were consistent with its Consolidated Plan and one-year action plan. The City prioritized its Community Development Block Grant (CDBG) resources on activities to maintain and create affordable housing opportunity within the community as follows:

**Single Family Home Rehabilitation Loan Program:** Constituting the largest allocation of CDBG resources, this program addressed affordable housing preservation by completing safety, energy, and structural improvements to nine housing units occupied by low-moderate income households. Four additional projects from this 2015 activity will be completed in the first quarter of 2016.

**Affordable Housing Production:** The longstanding partnership with Lake Agassiz Habitat for Humanity continued in 2015 and has furthered the City's affordable housing production goals. CDBG funds were used to acquire a blighted property in 2011, remove a blighted structure located onsite in 2012, and then prepare the lot for a new six bedroom house in 2014. The house was occupied by a low income, female-headed household in 2015.

**Homelessness Objectives:** In an effort to address needs of individuals experiencing homelessness, the City finished work at the Dorothy Day Food Pantry in 2015 to improve parking for their clients, employees, and volunteers. The Dorothy Day Food Pantry is an organization that prevents future homelessness by providing food to low-income families.

In order to reach out to low-income people who are primarily homeless, CDBG funds were also utilized for the Opportunities Under Transit program which provides discounted bus passes for extremely low income persons and free bus passes for individuals with a disability. The purpose is to transport people who are job seeking, training, or going to and from work. A total of 82 people were assisted in 2015.

The Coordinated Assessment and Referral and Evaluation System (CARES), a region wide project to re-design the homeless services intake, assessment, and evaluation system to be more consumer-centric, needs-based, and data-driven, launched its educational component in 2015. This component teaches homeless individuals and service providers how to use the system (i.e., assessment tools, referral options, etc.).

Homeless individuals also provided feedback on how to improve the system in 2015. A total of 22 people benefited from first educational component of CARES. The Fargo-Moorhead Coalition for Homeless Persons continues to work on this system to benefit individuals experiencing homelessness and those at risk of becoming homeless.

Other Non-housing Community Development: The City also continued other longstanding and important CDBG partnerships throughout 2015. Areas of focus were homebuyer and tenant consumer education and recreational opportunities for youth in low income neighborhoods as identified within the Consolidated Plan. In 2015, a total of 299 households participated in homebuyer education in 2015, 63.2% were from low to moderate income households; 391 households participated in tenant education, all were from low to moderate income households; and a total of 30 kids participated in after school and summer programming at Romkey Park, all were from low to moderate income households.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AH1 Affordable Housing	Affordable Housing	CDBG: \$25000	Rental units constructed	Household Housing Unit	15	3	20.00%	3	3	100.00%
AH2 Affordable Housing	Affordable Housing	CDBG: \$455540	Homeowner Housing Rehabilitated	Household Housing Unit	50	9	18.00%	15	9	60.00%
AH3 Affordable Housing	Affordable Housing		Homeowner Housing Added	Household Housing Unit	5	1	20.00%	1	1	100.00%

AH4 Affordable Housing	Affordable Housing	CDBG: \$10139	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1300	299	23.00%	260	299	115.00%
AH5 Affordable Housing	Affordable Housing	CDBG: \$0	Other	Other	100	0	0.00%	20	0	0.00%
HL1 Homelessness	Affordable Housing Homeless	CDBG: \$0	Other	Other	1	1	100.00%	1	1	100.00%
HL2 Homelessness	Homeless	CDBG: \$500	Other	Other	1	1	0.00%	1	1	0.00%
NH1 Non-Housing Community Development Needs	Non-Housing Community Development	CDBG: \$9677	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	2500	391	15.64%	500	391	78.20%
NH2 Non-Housing Community Development Needs	Non-Housing Community Development	CDBG: \$13308	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	125	30	24.00%	25	30	120.00%
SN1 Non-Homeless Special Needs Services	Non-Homeless Special Needs	CDBG: \$0	Other	Other	1	0	0.00%	1	0	0.00%
SN2 Non-Homeless Special Needs Services	Non-Homeless Special Needs		Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	10	0	0.00%	2	0	0.00%

SN2 Non-Homeless Special Needs Services	Non-Homeless Special Needs		Homeowner Housing Rehabilitated	Household Housing Unit	10	0	0.00%	2	0	0.00%
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**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

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

High priority needs identified in the 5-year plan include affordable housing, homelessness services and prevention, and non-housing community development needs. The activities associated with these priority needs include rehabilitating or constructing affordable rental and homeowner housing, supporting the Wilder Research Study on homelessness in the metro area, and after school and summer programming for kids living in low income households. These priority activities are funded by Moorhead’s CDBG program. Activities also included homebuyer and tenant education in 2015. The subrecipient discontinued these courses in December 2015. Homebuyer education continues to be offered through the Minnesota Home Ownership Center. A low priority area includes non-homeless special needs; CDBG funds the installation of either temporary or permanent accessible ramps at low income households. The reason non-homeless special needs are considered a low priority in the City of Moorhead’s CDBG 5-Year Plan is because many service providers in the metro area are addressing them, particularly Clay County Social Services. The accessibility ramp program fills a gap not addressed by Clay County Social Services or others.

## CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

	CDBG
White	287
Black or African American	114
Asian	10
American Indian or American Native	51
Native Hawaiian or Other Pacific Islander	8
<b>Total</b>	<b>470</b>
Hispanic	33
Not Hispanic	437

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

### Narrative

The racial composition of families assisted with CDBG funds is not representative of the entire racial composition of the community. According to the 2010-2014 American Community Survey Estimates:

- 90.3% of Moorhead's population is White (only 61.1% of all CDBG beneficiaries are White);
- 2.3% is Black or African American (24.3% of CDBG beneficiaries are of this race);
- 1.3% is American Indian and/or Alaska Native (10.9% of CDBG beneficiaries are of this race);
- 1.7% is Asian (2.1% of CDBG beneficiaries are of this race);
- and 0% is Native Hawaiian and/or Other Pacific Islander (1.7% of CDBG beneficiaries are of this race);
- 4.8% is Hispanic or Latino (7% of CDBG beneficiaries are of this ethnicity);

**CR-15 - Resources and Investments 91.520(a)**

**Identify the resources made available**

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		959,728.39	453,759.20

**Table 3 – Resources Made Available**

**Narrative**

Resources made available includes 2015 award (\$211,065.00), program income (\$292,981.74), repayment for activity 213 (\$57,721.43), repayment for 2014 Program Administration cap excess (\$13,437.16), and the 2014 year end balance (\$384,523.06).

**Identify the geographic distribution and location of investments**

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

**Table 4 – Identify the geographic distribution and location of investments**

**Narrative**

Romkey Park is the only activity that is geographically targeted, though not a "Target Area". It is located in a neighborhood with a higher number of low-income households than other areas of the city. It is easy for kids to access programming after school and in the summer because for most of them, the park is in their neighborhood.

## Leveraging

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

None of the CDBG activities require matching funds; regardless, the CDBG funds were used to leverage and compliment other investments in the community. Minnesota Housing provided significant mortgage assistance in Moorhead, \$ ~~315,325,003~~ [3,735,244.00](#) in 2015. While these programs do not specifically require matching resources, the CDBG program's contribution to the Village Homebuyer Education Program leveraged these programs by meeting the consumer educational requirements of these affordable housing products. The City of Moorhead structures its housing rehabilitation assistance and acquisition of residential lots for homeowners as deferred no-interest mortgages so as to recycle the funds for future housing activities; repayments are reported as CDBG program income. The CDBG loan portfolio balance is \$3,723,276.61, representing 231 outstanding loans. In 2015, there were 17 loan repayments totaling \$237,552.60. A total of 3 loans have been written off due to foreclosures, totaling \$59,650.



**CR-20 - Affordable Housing 91.520(b)**

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

Excluding public services that help people access or maintain affordable housing, Moorhead CDBG funds assisted 17 households with affordable housing during the reporting period, two more households than planned.

ELI – 2 single parent, female headed households were provided affordable public housing through the Moorhead Public Housing Agency’s new townhomes (Activity 331).

LI – 1 single parent, female headed household was provided affordable public housing through the Moorhead Public Housing Agency’s new townhomes (Activity 331), 1 household was provided a no interest, no monthly payment home rehabilitation loan (Activity 325), 1 household moved into a Habitat for Humanity build (Activity 287).

MOD – 12 households were provided a no interest, no monthly payment home rehabilitation loan (Activity 325).

Non-L/M - 0

HOMELESS - 0

	<b>One-Year Goal</b>	<b>Actual</b>
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	4	4
Number of Special-Needs households to be provided affordable housing units	2	0
<b>Total</b>	<b>6</b>	<b>4</b>

**Table 5- Number of Households**

	<b>One-Year Goal</b>	<b>Actual</b>
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	4	4
Number of households supported through Rehab of Existing Units	10	13

	One-Year Goal	Actual
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>14</b>	<b>17</b>

Table 6 - Number of Households Supported

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

**AH1 Affordable Housing** -Rehabilitate or construct 15 affordable rental housing units by 2019. **2015 Progress:** 3 public housing rental units were constructed on MPHA-owned land, CDBG funded site preparation costs. The MPHA will maintain control of this site. 3 low income, female-headed households occupied the units immediately.

**AH2 Affordable Housing** -Rehabilitate or construct 50 affordable housing units for homeownership by 2019. **2015 Progress:** 13 owner-occupied homes were rehabilitated for the 2015 Single Family Home Rehabilitation Loan Program activity.

**AH3 Affordable Housing** -Construct at least 5 affordable housing units for homeownership by 2019, specifically through partnership with Habitat for Humanity. **2015 Progress:** One Habitat for Humanity home was completed and occupied by a low income, female-headed household. CDBG funded acquisition and demolition on the site prior to the home construction and provided the land to the occupant through a second mortgage.

**AH4 Affordable Housing** -Create homeownership opportunity for 1,300 households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers. **2015 Progress:** 299 households benefited from homebuyer education. 63.2% were from low to moderate income households. The subrecipient that carried out homebuyer education no longer offers the courses. Homebuyer education is available through the Minnesota Homeownership Center. There may be no future progress to report under this goal unless the education become available through another local source. Unspent funds will be reallocated through an amendment.

**AH5 Affordable Housing** -Support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and technical assistance with background information upon request. While not within the City of Moorhead’s control, the City of Moorhead advocates that the number of rental subsidies available in Moorhead increases by at least 20 per year, or 100 over the five-year period. **2015 Progress:** A total of 4 new rental subsidies became available in Moorhead in 2015. The City of Moorhead assisted MPHA by conducting environmental reviews for the MPHA’s upcoming renovations and the newly constructed rental units/townhomes.

**Discuss how these outcomes will impact future annual action plans.**

The only affordable housing outcomes from 2015 that will affect future annual action plans is related to homebuyer education. The subrecipient that carried out homebuyer education is no longer offering those courses. There will be an amendment to reflect that change, unless another local source is identified to carry out homebuyer education.

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

<b>Number of Persons Served</b>	<b>CDBG Actual</b>	<b>HOME Actual</b>
Extremely Low-income	46	0
Low-income	68	0
Moderate-income	78	0
<b>Total</b>	<b>192</b>	<b>0</b>

**Table 7 – Number of Persons Served**

**Narrative Information**

Please provide a summary of the efforts to address “worst case needs”, and progress in meeting the needs of persons with disabilities? Worst-case housing needs are defined as low-income renter households who pay more than half of their income for rent, live in seriously substandard housing, which includes homeless people, or have been involuntarily displaced. The needs of persons with disability do not include beds in nursing homes or other service-centered facilities.

The City of Moorhead’s CDBG funds are not used to provide affordable housing assistance to renters or homeless individuals, other than in the form of public services (i.e., homebuyer and tenant education, public transportation discounts, coordinated assessment, free after school and summer youth park programming, and accessibility ramps when requested). Regarding individuals who live in seriously substandard housing, housing quality standards are the first repairs made to all homes being rehabilitated under the CDBG home rehabilitation loan program. In 2015, none of the homes were considered seriously substandard. For those who are renting, seriously substandard housing conditions are not allowable under the City of Moorhead’s Rental Registration program – all units are inspected annually. Regarding needs of person with disabilities, in 2015, the goal was to build two accessible ramps for low to moderate income households with a family member who is disabled or has limited mobility. Although there were advertising efforts through the City’s seasonal newsletter and website, and through the subrecipient, Freedom Resource Center, no ramps were built. There was only one applicant, who ended up withdrawing her application after deciding to move from her home.

Please describe other actions taken to foster and maintain affordable housing?

In 2015, the City fostered affordable housing through partnerships with Lake Agassiz Habitat for Humanity and the Moorhead Public Housing Agency. As a result, 4 new affordable housing units were added to Moorhead. In 2015, affordable housing was maintained through the Home Rehabilitation Loan Program.

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

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

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

**HL2 Homelessness** -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 2012. 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. **2015 Progress:** The educational component to the Coordinated Assessment, Referral and Evaluation System (CARES) was developed and completed in 2015. A total of 22 homeless individuals participated in education on the system and offered input on how to improve it. The Wilder Study occurred in 2015 and CDBG funds are allocated to assist with data analysis in in 2016.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

**HL1 Homelessness** -Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community. While the City of Moorhead's CDBG allocation is not sufficient to provide primary support to construct housing units, it can serve as a leverage source to support applications to primary funding agencies. **2015 Progress:** The City of Moorhead supported Churches United for the Homeless' application to Minnesota Housing to fund a new permanent supportive housing project. The project was awarded a \$7.35 million grant to construct the 43-unit housing complex.

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

The West Central Minnesota CoC participates in statewide prison discharge fairs. The West Central Minnesota CoC also partners with the regional mental health and family/children's collaborative groups to help assure practices and policies are in place and being utilized, particularly to avoid discharging or releasing someone into homelessness. In instance that it does, the West Central Minnesota CoC and

partner agencies meet with institution staff to resolve the individual's situation and to strategize to help prevent future occurrences of discharging someone into homelessness. The local medical facilities partner with local shelters to provide on-site shelter nursing staff. This partnership has significantly decreased discharges from healthcare facilities into shelters and helped to advocate for admittance to other more supportive environments (e.g., foster care, respite care, nursing homes, halfway house, etc.), particularly for those who are in shelter or discharged who need more intensive medical or mental health, but are no longer in need of inpatient care. The City of Moorhead has also funded the Fargo Moorhead Coalition for Homeless Person's taxi-ride program, which provides free rides to homeless individuals in need of transportation to and from shelters and healthcare facilities.

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 through CARES, a CDBG funded activity.

**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 CARES is to provide individuals with the right information about services to help them successfully obtain and retain housing based on a Housing First methodology. All projects must conduct an annual Housing First assessment which is reviewed by the West Central Minnesota CoC Performance Evaluation Committee. CARES utilizes assessment tools 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.

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

### **Actions taken to address the needs of public housing**

CDBG funding was used to develop three public housing, rental units for low income families. The units were immediately occupied by low income, female-headed family households.

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

MPHA's Resident Opportunity and Self Sufficiency (ROSS) grant ended in December and they have applied again. Some of the ROSS activities that residents have participated in include a senior exercise program, the Golden Notes New Horizon Band, a smoking cessation seminar, caring for your pets in an apartment seminar, and craft classes. MPHA also conducts an annual effort to set up a Resident Advisory Council, but it has been unsuccessful to date. It has been their experience that the Resident Council disbands after 2-3 months.

### **Actions taken to provide assistance to troubled PHAs**

Moorhead's Public Housing Agency is not troubled.

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

**Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)**

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

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

Lead-based Paint Hazards: The City of Moorhead continues to implement HUD's Lead-Safe Housing regulations. All assisted tenants and owners living in pre-1979 construction housing units are notified of the dangers of lead-based paint and receive up to date brochures about lead risks. Lead risk assessments are conducted on all homes built before 1979 that are receiving assistance under CDBG rehabilitation programs. Lead-safe work practices are followed for lead-based paint removal and/or stabilization on all units in which lead-based paint is detected in accordance with EPA/HUD and Minnesota Department of Health.

Public Housing Improvements and Resident Initiatives: Public housing improvements in 2015 included a fire alarm upgrade at Riverview Heights and carpet and boiler replacement, relocation of the fire alarm panel, and new shut off valves on domestic water lines at Sharpview.

Regarding resident initiatives, Moorhead Public Housing Agency residents are invited to participate in consolidated planning through citizen participation efforts (notices are posted in MPHA facilities). MPHA had a ROSS grant (Resident Opportunity Self Sufficiency) through December which was beneficial in providing residents with a licensed social worker, smoking cessation programs, and additional assistance for chemical dependency. They have re-applied for a ROSS grant. Information is also available at MPHA offices for down payment assistance and low interest mortgages. A public housing resident also serves on the Board of Directors; the resident has a finance background and has experience working in a housing agency.

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

Leveraging Resources: Minnesota Housing provided significant mortgage assistance in Moorhead. While these programs do not specifically require matching resources, the CDBG program's contribution to the Village Homebuyer Education Program leveraged these programs by meeting the consumer educational requirements of these affordable housing products. The City of Moorhead structures its housing rehabilitation assistance and acquisition of residential lots for homeowners as deferred no-



interest mortgages so as to recycle the funds for future housing activities; repayments are reported as CDBG program income. The CDBG loan portfolio balance is \$3,723,276.61, representing 231 outstanding loans. In 2015, there were 17 loan repayments totaling \$237,552.60. A total of 3 loans have been written off due to foreclosures, totaling \$59,650.

Monitoring and Compliance with CDBG Requirements: The City of Moorhead monitored its subrecipients in 2015 and staff received regular reports. Regular contact was also maintained with subrecipients during the 2015 program year. There were no findings.

Addressing Worst-Case Housing Needs: Worst-case housing needs are those related to serious cost burdens or homelessness, substandard housing, or involuntary displacement. In 2015, CDBG funded owner-occupied home rehabilitation projects to improve housing and to reduce housing cost burdens by providing much needed improvements and improving energy efficiency. CDBG also funded coordinated assessment to reduce homelessness and helped build 3 new public housing rental units, which assisted two extremely low income and one very low income household. These units help reduce homelessness for families.

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

The Moorhead community's approach to poverty reduction is multifaceted and multi-jurisdictional. The City of Moorhead is a proponent of the Minnesota Department of Employment and Economic Development's Job Creation Fund, which provides financial incentives to new and expanding businesses that meet certain job creation and capital investment targets; 187 jobs were created in Moorhead in 2015. Companies deemed eligible to participate may receive up to \$1 million for creating or retaining high-paying jobs and for constructing or renovating facilities or making other property improvements. In some cases, companies may receive awards of up to \$2 million.

Moorhead has a Minnesota Workforce Center at the Clay County Family Service Center. Training and higher education opportunities are available from Minnesota State Community and Technical College, Minnesota State University Moorhead, Concordia College, and Rasmussen. Moorhead School District provides Adult Basic Education and English as a Second Language courses.

Several other community non-profits also offer similar services to their constituent groups to coordinate services available in Moorhead to reduce the number of poverty level families and increase economic success.

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

- To ensure opportunities are available for job training and higher education
- To increase good paying job opportunities and affordable housing expenses within the community
- To ensure access to job opportunities through affirmative marketing and a variety of

## transportation alternatives

The City of Moorhead supports these goals by requiring businesses receiving local government incentives to create jobs paying wages not less than \$9.02 and expanding homeownership to underserved markets. The City operates and subsidizes mass transit services and participates in the Metropolitan Access to Jobs initiative in the F-M area. The City's support of Habitat for Humanity and Access of the Red River Valley, low interest mortgage financing, and downpayment assistance and other homeownership opportunities affirmatively targeted to underserved households in order to stabilize family housing expenses and increase household asset building. These services are coordinated with the Metropolitan Council of Governments, Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, and Minnesota Department of Employment and Economic Development. CDBG also funds the Opportunities Under Transit program which provides discounted bus passes to extremely low income individuals seeking jobs or attending job training or work. Passes are free for disabled individuals.

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

#### Institutional Structure and Coordination:

The strength of the institutional structure overall is the wide variety of organizations and collaboration to address housing and community development issues within the City of Moorhead and the Fargo-Moorhead metropolitan community. The City of Moorhead works to achieve strengthened communication in other housing and community development activities through an asset building, solution-based Neighborhood Services Division, which crosses existing City departmental lines and increase outreach to private financial and business sectors, and communication with residents. The 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 with them to address emerging community needs.

### **Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

Public housing partnerships have included Clay County & Redevelopment Authority, Homeless Support and Prevention Advisory Board, MATBUS Transit, Meals on Wheels, Lakes and Prairies Community Action Partnership, Clay County Adult/Disability Services, State Mental Health nurse, CCRI –Creative Care for Reaching Independence, Lakeland Mental Health, Senior Connections, Community Outreach Center –Mental Health Counseling –U of M Moorhead, Successful Outcomes for Tenants and Landlord Committee (SOFTL), Clay County Public Health, Coordinated Assessment Committee, Coalition of Service Providers for the Elderly, Sanford Health, Valley Senior Services, Minnesota Senior CEP Program, Cass-Clay Program Coordinating Committee, Newman Center, Golden Notes New Horizon Band –Senior Band, Clay County Veterans Service Office, Vocational Rehabilitation, the Salvation Army, Humane Society, Clay County Seniors, River Keepers, Healthcare Equipment Recycling Organization (HERO), United Way of Cass-Clay, Freedom Resource Center, Churches United for the Homeless, Moorhead Police

Department, Trinity Lutheran –Thanksgiving Meals, Korsmo Funeral Home –Christmas meals/song, Moorhead Christmas Carolers, Girl Scouts Christmas carolers, Olivet Lutheran Church –Christmas meal, Nativity Catholic Church –Christmas meal, Golden Living Center, AARP, Active at Home Helpers, and the American Red Cross.

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

A new 'Assessment of Fair Housing' was done in 2015. A major goal for Moorhead was to continue to be cognizant of the possibility and/or concept of segregation, integration, and racially or ethnically concentrated areas of poverty in Moorhead. There are none of these areas in Moorhead at this time, but the City is monitoring it annually by reviewing CPD maps. The City also annually monitors any disparities in access to community assets and exposure to adverse community factors by maintaining relationships with local service providers. Another goal for Moorhead is to respond to disproportionate housing needs by financially participating in the tenant, homebuyer, and crime-free multi-housing education programs. Although tenant and homebuyer education are no longer being offered locally, the crime-free multi-housing program will continue to be offered by the City of Moorhead. The City will also continue to support housing certificate and voucher programs, and continue to partner and support relationships with organization concerned about fair housing rights. Rehabilitating owner-occupied housing and constructing new affordable housing through partnerships like Habitat for Humanity will also continue. Moorhead will continue to address disability and access issues by installing temporary and permanent ramps at people's homes, enforce the MN Building Code and Section 504 legislation, and communicate annually and seek opportunities to partner with organizations that offer disability services. The City also continues to be a member of the Successful Outcomes for Tenants and Landlords (SOFTL) Committee, which discusses fair housing rights monthly and occasionally hosts a seminar for tenants and landlords on their rights.

## **CR-40 - Monitoring 91.220 and 91.230**

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

HUD staff from the Minneapolis Field Office periodically conduct onsite monitoring of the City's CDBG program to verify that activities are administered in accordance with requirements. The City prepares and publishes an annual performance report to monitor and document its progress in meeting goals set forth in the Annual Action Plans and the 5-Year Consolidated Plan. The City also monitors each CDBG activity to ensure compliance with rules and regulations. Monitoring visits with subrecipients (external entities administering CDBG activities through an agreement with the City of Moorhead) are conducted generally in the second quarter of each year. The City's subrecipient agreements are structured to cover July 1 – June 30, staggering the City's CDBG program year which follows the calendar year. By conducting reviews in the second quarter of each year, issues of concern can be identified and resolved before committing to future funding. The City's right to monitor is identified in each subrecipient agreement and visits are scheduled at least 7 days in advance of the visit.

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

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

The City of Moorhead encourages citizen participation in all aspects of government, and particularly through its Community Development Block Grant process.

### **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 Planning & Neighborhood Services Department office and mailed, at no cost, to all citizens who request them.

**CR-45 - CDBG 91.520(c)**

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

The City of Moorhead's objectives related to homebuyer and tenant education will be revised because the subrecipient no longer carries out the course. If a local replacement can be identified, the objectives will remain the same. If a local replacement cannot be identified, the objectives will be revised and there will be an amendment.

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

No

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



Office of Community Planning and Development  
 U.S. Department of Housing and Urban Development  
 Integrated Disbursement and Information System  
 PR26 - CDBG Financial Summary Report  
 Program Year 2015  
 MOORHEAD , MN

DATE: 08-16-16  
 TIME: 15:45  
 PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	384,523.06
02 ENTITLEMENT GRANT	211,065.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	292,981.74
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	57,721.43
08 TOTAL AVAILABLE (SUM, LINES 01-07)	946,291.23

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	316,094.66
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	94,077.89
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	410,172.55
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	11,567.07
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	32,877.88
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	454,617.50
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	491,673.73

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	290,073.10
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	93,220.05
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	383,293.15
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	93.45%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2014 PY: 2015 PY: 2016
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	762,727.53
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	762,727.53
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	100.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	18,393.80
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	2,704.60
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	2,418.81
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	16,778.96
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	35,458.55
32 ENTITLEMENT GRANT	211,065.00
33 PRIOR YEAR PROGRAM INCOME	95,764.26
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	16,778.96
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	323,608.22
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	10.96%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	11,567.07
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	32,877.42
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	44,444.49
42 ENTITLEMENT GRANT	211,065.00
43 CURRENT YEAR PROGRAM INCOME	292,981.74
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	32,877.42
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	536,924.16
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	8.28%



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DATE: 08-16-16  
 TIME: 15:45  
 PAGE: 2

LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

Report returned no data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Plan Year	IDIS Project	IDIS Activity	Activity Name	Matrix Code	National Objective	Drawn Amount
2015	10	331	MPHA 9th Street Townhomes	03	LMH	\$26,021.56
				03	Matrix Code	\$26,021.56
<b>Total</b>						<b>\$26,021.56</b>

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2012	15	303	5837906	Capital Improvements - Food Pantries - Dorothy Day	03	LMC	\$43.92
2012	15	303	5845784	Capital Improvements - Food Pantries - Dorothy Day	03	LMC	\$147.04
2012	15	303	5854900	Capital Improvements - Food Pantries - Dorothy Day	03	LMC	\$52.58
2012	15	303	5863041	Capital Improvements - Food Pantries - Dorothy Day	03	LMC	\$94,574.37
					03	Matrix Code	\$94,817.91
2014	7	319	5837906	Public Services - Opportunities Under Transit "OUT"	05E	LMC	\$60.00
2014	7	319	5845784	Public Services - Opportunities Under Transit "OUT"	05E	LMC	\$60.00
2014	7	319	5854900	Public Services - Opportunities Under Transit "OUT"	05E	LMC	\$320.00
2015	5	330	5863041	Opportunities Under Transit "OUT"	05E	LMC	\$60.00
					05E	Matrix Code	\$500.00
2015	4	329	5837906	Tenant Education	05K	LMC	\$4,319.00
2015	4	329	5845784	Tenant Education	05K	LMC	\$1,896.24
2015	4	329	5863041	Tenant Education	05K	LMC	\$757.00
					05K	Matrix Code	\$6,972.24
2015	2	326	5826864	Recreation Program Romkey Park	05L	LMC	\$409.86
2015	2	326	5845784	Recreation Program Romkey Park	05L	LMC	\$1,013.33
2015	2	326	5854900	Recreation Program Romkey Park	05L	LMC	\$1,246.74
2015	2	326	5863041	Recreation Program Romkey Park	05L	LMC	\$1,099.88
					05L	Matrix Code	\$3,769.81
2015	3	328	5826864	Homebuyer Education	05U	LMC	\$44.94
2015	3	328	5837906	Homebuyer Education	05U	LMC	\$3,992.46
2015	3	328	5845784	Homebuyer Education	05U	LMC	\$54.82
2015	3	328	5854900	Homebuyer Education	05U	LMC	\$18.73
2015	3	328	5863041	Homebuyer Education	05U	LMC	\$3,040.80
					05U	Matrix Code	\$7,151.75
2014	11	322	5863041	Accessible Ramps -Permanent	14A	LMH	\$50.29
2015	1	325	5826864	Single Family Home Rehabilitation	14A	LMH	\$6,053.20
2015	1	325	5837906	Single Family Home Rehabilitation	14A	LMH	\$3,684.46
2015	1	325	5845784	Single Family Home Rehabilitation	14A	LMH	\$3,104.00
2015	1	325	5854900	Single Family Home Rehabilitation	14A	LMH	\$28,942.48
2015	1	325	5863041	Single Family Home Rehabilitation	14A	LMH	\$135,026.96
					14A	Matrix Code	\$176,861.39
<b>Total</b>						<b>\$290,073.10</b>	

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2014	7	319	5837906	Public Services - Opportunities Under Transit "OUT"	05E	LMC	\$60.00
2014	7	319	5845784	Public Services - Opportunities Under Transit "OUT"	05E	LMC	\$60.00
2014	7	319	5854900	Public Services - Opportunities Under Transit "OUT"	05E	LMC	\$320.00
2015	5	330	5863041	Opportunities Under Transit "OUT"	05E	LMC	\$60.00





