U.S. Department of Housing and Urban Development



Minneapolis Field Office 212 3rd Avenue South, Suite 150 Minneapolis, Minnesota 55401 http://www.hud.gov/

July 30, 2021

Ms. Lisa Bode Government Affairs Director City of Moorhead 500 Center Avenue PO Box 779 Moorhead, MN 56561

Dear Lisa;

The Minneapolis Field Office would like to thank you for your continued partnership in providing quality affordable housing, a suitable living environment, and expanding economic opportunities for low-and moderate-income persons through HUD programs. On Thursday, June 10, 2021, the Department published an interim final rule with a request for comments, titled: *Requesting Affirmatively Furthering Fair Housing Definitions and Certifications* (86 Fed Reg 30779). The effective date for the interim rule is July 31, 2021, and you are encouraged to review the interim rule in developing your programs. Enclosed is the Grant Agreement for the following program:

Community Development Block Grant Program (CDBG)	\$265,840
Recovery Housing Program	\$0
HOME Investment Partnerships (HOME)	\$0
Housing Opportunities for Persons with AIDS (HOPWA)	\$0
Emergency Solutions Grant (ESG)	\$0
Housing Trust Fund (HTF)	\$0
Total FY 2021 Award	\$265,840

Transmittal of the Grant Agreement does not constitute approval of the activities described in your Consolidated Plan. You are reminded that you, as grantee, are responsible for ensuring that all grant funds are used in accordance with all program requirements. An executed Grant Agreement is a legally binding agreement between the Department of Housing and Urban Development and the City of Moorhead.

To establish a Line of Credit for Fiscal Year 2021 grant, it will be necessary for your agency to sign, execute and return one (1) copy of the Grant Agreement. If there is a need to add or remove individuals authorized to access the Integrated Disbursement Information System (IDIS), please submit an IDIS Online Access Request Form (HUD 27055). Also, please ensure the IDIS Online Access Request Form is notarized and returned to this office with your Grant Agreement.

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Additionally, if there is a need to establish or change the depository account where these funds are to be wired, a Direct Deposit Sign-Up form (SF-1199A) must be completed by your financial institution and returned to this office with a copy of a voided check.

If applicable, please note the special condition in your CDBG Funding Approval/Agreement.

You are reminded that certain activities are subject to the provisions of 24 CFR Part 58 (**Environmental Review Procedures**). Funds for such activities may not be obligated or expended until HUD has approved the release of funds in writing. A request for release of funds (RROF) must be accompanied by an environmental certification, and until the RROF is approved and notification is received, no HUD funds should be committed. If the project or activity is exempt per 24 CFR 58.34 or categorically excluded (except in extraordinary circumstances), no RROF is required.

Please execute two (2) copies of the CDBG Funding Approval/Agreement with electronic signature. In response to COVID-19, HUD authorizes you to electronically execute the grant agreement with your electronic signature. Return one (1) agreement to this office to the attention of Marcia A. Kolb, Director, Community Planning and Development. Please ensure the Chief Elected Official and/or authorized designee electronically signs the CDBG grant agreement in the box directly across from the HUD CPD Director's signature. The CDBG Funding Approval/Agreement should **not** be electronically signed in box 12c. Maintain a copy of the agreement with your original signature on site in your program files.

For additional information and guidance on grant-based accounting, please refer to the HUD Exchange at: <u>https://www.hudexchange.info/manage-a-program/grant-based-accounting/</u>.

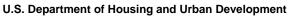
HUD congratulates the City of Moorhead on its grant award, and we look forward to assisting you in accomplishing your programs goals. If you have any questions or need further information of assistance, please contact Lori Lindberg, CPD Representative at (612) 843-6414, or lori.l.lindberg@hud.gov.

Sincerely,

Marin a Kill

Marcia A. Kolb, Director, Office of Community Planning and Development

Enclosures



Minneapolis Field Office 212 3rd Avenue South, Suite 150 Minneapolis, Minnesota 55401 http://www.hud.gov/



CC: Mayor Carlson Joshua Huffman



2021 Annual Action Plan Community Development Block Grant

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





2021 Annual Action Plan

Year 2 of a 5-Year Plan

Community Development Block Grant

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

> Annual Action Plan 2021

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Pursuant to the Housing and Community Development Act of 1974, the City of Moorhead is designated as an entitlement community and therefore receives an annual allocation of Community Development Block Grant (CDBG) funds from the US Department of Housing and Urban Development (HUD). CDBG funds are used to develop viable urban communities by providing decent housing, suitable living environments, and economic opportunities, primarily to low and moderate income persons.

The 2021 Annual Action Plan was developed using citizen participation, current statistics, and alignment of activities with goals and objectives outlined in the corresponding, approved 5-Year Plan. This Action Plan is a result of all planning efforts.

2. Summarize the objectives and outcomes identified in the Plan

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

According to July 1, 2019 US Census QuickFacts Population Estimates (most recent data available at time of document production), Moorhead has a population of 43,652 people and is included in the Fargo-Moorhead Metropolitan Statistical Area (MSA), which has an overall population of 246,145 people [2019 American Community Survey, US Census Bureau]. The City has prepared this plan in collaboration with local service providers, area agencies, and citizens who share a common goal to address Moorhead's community development needs in a way that utilizes resources efficiently and thoughtfully.

See AP-20 which contains a table of the City's goals and objectives. For 2021, Moorhead plans to address affordable housing needs through homeowner housing rehabilitation, acquisition for affordable housing, encouraging affordable homeownership through homebuyer education, supporting the efforts of governmental and private agencies through the provision of technical assistance, and the rehabilitation of an affordable rental housing development. Other objectives include addressing homeless needs through supporting the continuation of emergency, transitional, and permanent supportive housing and supporting the initiatives of these service providers to expand homeless prevention services including outreach, coordinated assessment, shelter services, transportation, and transitional housing through technical support, certificates of consistency for funding applications, transportation vouchers and other means. The City will address its objective of meeting non-homeless special needs services through supporting initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications and other means. The City will also work to meet this objective through the construction of accessibility ramps or the addition of assistive devices for households with a disabled household member. The City will work to meet non-housing community development needs of low-income youth by providing positive recreational and developmental opportunities in local parks. 2021 projected outcomes include 6 home rehabilitation loans, 1-2 accessibility improvements to homes, homebuyer education for 50 households, discounted bus passes for 200 extremely low-income persons, recreational activity program for 65 youths, and rehabilitation of a public housing development that houses 40 unites occupied by low to moderate income families.

3. Evaluation of past performance

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

The year 2020 was the first year of a five-year Consolidated Plan cycle for housing and community development. The City of Moorhead's 2020 CDBG expenditures were consistent with its Consolidated Plan and one-year action plan. The City prioritized its available Community Development Block Grant (CDBG) resources on activities to maintain and create affordable housing opportunity within the community as follows:

Single Family Home Rehabilitation Loan Program: this program addressed affordable housing preservation by completing safety, energy, and structural improvements to four housing units occupied by low-moderate income households.

Homelessness Objectives: To reach out to low-income people many of whom are primarily homeless, CDBG funds were utilized for the Opportunities Under Transit (OUT) program which provides discounted bus passes for extremely low income persons. Bus passes are to be used by people seeking jobs or going to and from work or job training. 102 people were issued discounted bus passes; 63 passes were used by people who were homeless, 28 were used by people with disabilities. In addition to the OUT program, CDBG funds were used in 2018 to install a public transit shelter near Bright Sky Apartments which is a 43-unit permanent supportive housing building which was opened in 2018 and is owned and operated by Churches United for the Homeless. Use of public transit from the building is high and transit users had little shelter from weather conditions in the immediate vicinity.

Other Non-housing Community Development: The City continued an important CDBG program in 2020, recreational opportunities for low-to-moderate income youth. In 2020, no kids participated in after school and summer programming at Romkey Park due to the pandemic, 38 kids participated in programming through the "Play Outside Daily" truck, which offers portable recreation opportunities in Moorhead parks, and 57 kids participated in the Youth Program with the Afro-American Development

Annual Action Plan

Center. Other activities included homebuyer education; 13 low-to-moderate income households attended homebuyer education.

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

Freedom Resource Center, provider for Accessibility Ramp Program, meets the needs of its clients through other sources that require less eligibility information than the CDBG program. The initial goal of the CDBG Accessibility Ramp Program was to annually install two temporary aluminum ramps, followed by two permanent ramps for low to moderate income households with a family member who is disabled or has limited mobility. The program has been expanded to include other accessibility assistive devices (i.e., grab bars, hearing, sight, etc.).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

For the 2021 Annual Action Plan, the citizen participation process included a community public meeting (10/05/2020), a public hearing (12/14/2020), service provider and agency outreach for updates, and a 30-day comment period (12/4/2020 - 1/2/2021). Six people attended the public meeting; one comment was received during the comment period. After the public hearing, an error with the advertisment was discovered. As a result of this, the City published a new advertisement, held another public hearing (1/11/2021), and a 30 day comment period (12/25/2020-1/23/2021). There were no comments received during the second public hearing and comment period.

A majority of in-depth citizen participation and consultation occurred during the development of the 5-Year Plan (2020-2024). Citizens were engaged in the planning by means of a community survey that was prepared and administered by the City. The purpose of the survey was to have citizens identify the most important housing and non-housing community development needs in Moorhead and gain insight into fair housing. See Appendices for survey. The survey results were compared alongside notes taken during conversations with local service providers/agencies (consultations) and statistical data provided by agencies or the US Census Bureau. The survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data. 335 people participated in the development of the 5-Year Plan.

The City worked to broaden public participation by holding a public meeting, a public hearing and encouraging participation in a 30 day comment period. The City advertised the public meeting, hearing and comment period in the official newspaper of the City. The City also sent out an electronic notification to registered subscribers in an effort to engage them in development of the plan. In order to accommodate disabled persons and non-English speakers, all advertisements included this language, "In

advance of the public hearing, alternative formats of this information or accommodation for persons with disabilities or limited English proficiency will be made upon request (10 hours notice is required). To make arrangements for services, call 218-299-5434; for TDD/Relay service dial 711." No services were requested. The proposed action plan was made available on the City's website and at the public library and Moorhead Public Housing Agency. City staff also worked with local service agencies that service low-to-moderate income clientele in order to solicit input during the planning process.

The City of Moorhead consulted with several local service providers/agencies in preparation of the Consolidated Plan. A total of 8 local service providers and agencies were consulted during the formation of the plan.

5. Summary of public comments

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

See attachment - Public Comment Received - December 14, 2020.

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

None

7. Summary

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

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

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

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

Agency Role	Name	Department/Agency		
CDBG Administrator	MOORHEAD	City of Moorhead		

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

Joshua Huffman

Community Development Program Administrator

500 Center Ave/PO Box 779

Moorhead, MN 56561

218.299.5375

joshua.huffman@cityofmoorhead.com

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

1. Introduction

For the 2021 Annual Action Plan, the citizen participation process included a community public meeting (10/05/2020), a public hearing (12/14/2020), service provider and agency outreach for updates, and a 30-day comment period (12/4/2020 - 1/2/2021). Six people attended the public meeting; one comment was received during the comment period.

A majority of in-depth citizen participation and consultation occurred during the development of the 5-Year Plan (2020-2024). Citizens were engaged in the planning by means of a community survey that was prepared and administered by the City. The purpose of the survey was to have citizens identify the most important housing and non-housing community development needs in Moorhead and gain insight into fair housing. See Appendices for survey. The survey results were compared alongside notes taken during conversations with local service providers/agencies (consultations) and statistical data provided by agencies or the US Census Bureau. The survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data. 335 people participated in the development of the 5-Year Plan.

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

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

All of the 24 local agencies that participated in the development of the 5-Year Plan are easily accessible and understand that the relationship with the City is reciprocal. Outreach during the citizen participation process energized relationships, providing opportunity for enhanced coordination between health and housing agencies and the City of Moorhead. The interconnectedness among local agencies is also strong; they rely on each other for services and regularly collaborate to meet the needs of their clients. A coordinated assessment system further connects providers and clients to services and information.

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

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

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

The City consulted and coordinated with public and private agencies that address housing, health, social services, victim services, employment, or education needs of low-income individuals and families, homeless individuals and families, including veterans, youth and persons with special needs. West Central CoC and Lakes & Prairies Community Action Partnership work very closely with those populations. The City actively works to support those organizations and subsequently to address the needs of those populations. The City has funded programs operated by those organizations. City staff actively participates in the CoC and attends quarterly meetings.

<u>Public Transit</u> The Metro Area Transit (MATBUS) system has added routes, increased frequency, and extended hours on evening routes to accommodate rider needs. Ongoing marketing efforts (i.e., television, radio, billboard, newspapers, and website), are made to increase awareness of the service. MATBUS added two new Moorhead/Dilworth routes in 2014. One route increased access to southeast Moorhead where development efforts are ongoing. This new route opened up more employment opportunities, particularly for people who rely on public transit.

<u>Public Utilities</u> Moorhead Public Service (MPS) rates are comparable to other regional providers because they do not add various adjustments to their bills called rate riders. MPS does not add fuel adjustments, environmental costs, or conservation fees. There are energy assistance programs in the community through West Central Communities Action, Inc., Clay County Social Services, and Salvation Army to help with utility costs.

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

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

The West Central Minnesota CoC has written standards for provision of ESG and CoC assistance. Within their standards, the CoC explains:

While each programs regulation clearly define program use, the West Central CoC has further identified how program funds can best be utilized based on the needs of homeless persons in our region. The West Central CoC will continue to refine its written standards as the region adapts and further develops our regional CARES (Coordinated Assessment, Referral and Evaluation System) network and develops improved strategies for targeting resources.

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

Eligibility in the ESG programs requires participant household income of 30% or below of the area median income. Service prioritization and targeting policy (CARES) is also utilized to maximize existing resources. The West Central Minnesota CoC focuses on chronic homeless, families with children, unaccompanied youth, and persons coming from the streets or emergency shelter. Chronic homeless

persons and families are given priority in coordinated assessment, open shelter beds, and permanent supportive housing lists. Families with children or unaccompanied youth are given priority in rapid-rehousing and transitional housing programs. Funds may be utilized for the following target areas: prevention, emergency shelter, motel voucher, domestic violence shelter, permanent housing, and transitional housing that includes programming related to financial literacy, rental assistance, case management, advocacy, and housing education. ESG programs are evaluated annually and program outcomes are evaluated every two years as part of the renewal request reviews. Quarterly program reviews are conducted.

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

1	Agency/Group/Organization	Moorhead Public Housing Agency				
	Agency/Group/Organization Type	Housing PHA Services - Housing				
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy				
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.				
2	Agency/Group/Organization	Clay County Housing and Redevelopment Authority				
	Agency/Group/Organization Type	Housing Services - Housing				
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy				
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects, particularly permanent supportive housing projects for the homeless.				

Table 2 – Agencies, groups, organizations who participated

3	Agency/Group/Organization	LAKES AND PRAIRIES COMMUNITY ACTION PARTNERSHIPS			
	Agency/Group/Organization Type	Housing			
		Services - Housing			
		Services-Children			
		Services-Victims of Domestic Violence			
		Services-homeless			
		Services-Education			
	What section of the Plan was addressed by Consultation?	Housing Need Assessment			
		Homeless Needs - Chronically homeless			
		Homeless Needs - Families with children			
		Homelessness Needs - Veterans			
		Homelessness Needs - Unaccompanied youth			
		Homelessness Strategy			
		Market Analysis			
		Anti-poverty Strategy			
	Briefly describe how the Agency/Group/Organization was	Consulted in person, over the phone, and through email multiple times			
	consulted. What are the anticipated outcomes of the	during the planning period. Outcomes of the consultation are maintaining			
	consultation or areas for improved coordination?	relationships to better understand the needs and assets of the Moorhead			
		community, partnering on solutions when needed.			
4	Agency/Group/Organization	Churches United for the Homeless			
	Agency/Group/Organization Type	Housing			
		Services - Housing			
		Services-homeless			

	What section of the Plan was addressed by Consultation?	Housing Need Assessment				
		Homeless Needs - Chronically homeless				
		Homeless Needs - Families with children				
		Homelessness Needs - Veterans				
		Homelessness Needs - Unaccompanied youth				
		Homelessness Strategy				
		Anti-poverty Strategy				
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Churches United operates two homeless shelters and one food bank. Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.				
5	Agency/Group/Organization	Clay County Social Services				
	Agency/Group/Organization Type	Services - Housing				
	Agency/Group/Organization Type	Services - Housing Services-Children				
	Agency/Group/Organization Type					
	Agency/Group/Organization Type	Services-Children				
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons				
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities				
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence				
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless				
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health				

	What section of the Plan was addressed by Consultation?	Housing Need Assessment			
		Homeless Needs - Chronically homeless			
		Homeless Needs - Families with children			
		Homelessness Strategy			
		Market Analysis			
		Anti-poverty Strategy			
	Briefly describe how the Agency/Group/Organization was				
	consulted. What are the anticipated outcomes of the				
	consultation or areas for improved coordination?				
6	Agency/Group/Organization	West Central Minnesota Continuum of Care			
	Agency/Group/Organization Type	Services-homeless			
		Regional organization			
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless			
		Homeless Needs - Families with children			
		Homelessness Needs - Veterans			
		Homelessness Needs - Unaccompanied youth			
		Homelessness Strategy			
	Briefly describe how the Agency/Group/Organization was	Consulted in person during the planning period. Outcomes of the			
	consulted. What are the anticipated outcomes of the	consultation are maintaining relationships to better understand			
	consultation or areas for improved coordination?	homelessness in Moorhead, partnering on solutions when needed.			
7	Agency/Group/Organization	Lake Agassiz Habitat for Humanity			
	Agency/Group/Organization Type	Housing			
	What section of the Plan was addressed by Consultation?	Housing Need Assessment			
	-	Market Analysis			

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

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

We did not consult with health-care facilities, corrections programs or HIV/AIDS service organization. These agencies were consulted for the 5 year plan. They were not consulted during creation of the annual action plan as the consultation was focused on the goals and priorities set. Reference 5-Year plan for additional agencies that were consulted during the development of the 5-Year plan and not for the 2021 plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	West Central Minnesota Continuum of Care	"consistently facilitate the movement of individuals/families toward permanent housing and successful independent living." Moo plans to continue support of coordinated assessment, transportation opportunities (OUT), and fostering relationships/partnership service providers responding to homelessness daily. "providing the housing and /or services needed to help individuals move into transitional and permanent housing". Moorhead plans to build or rehabilitate 15 rental housing units and does so through partner with area agencies (e.g., MPHA, CCHRA, CCRI). Moorhead also plans to rehabilitate or construct 40 affordable housing units and construct, including 5 Habitat for Humanity homes (or similar organization). "Promote access to and effective use of mainstream programs". Moorhead plans to continue support of coordinated assessment development, which will meet this goal.
2020-2022 Strategic Plan	Minnesota Housing Finance Agency	"We finance pre- and post-purchase counseling, education, coaching, and financial empowerment; mortgages and downpayment cost assistance; and home improvement loans." Moorhead's strategy overlaps with its homebuyer education through the Lakes & Prairies Community Action Partnership. Education is approved by MHFA, allowing applicants to obtain loan products from MHFA, are briefly discussed by City staff at each class. "Existing housing is typically the most affordable, and preserving it is more cost ef than building new.Ŀ¿¿¿¿¿¿¿¿¿¿¿¿¿¿¿¿¿¿Â

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

AP-12 Participation – 91.105, 91.200(c)

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

For the 2021 Annual Action Plan, the citizen participation process included a community public meeting (10/05/2020), a public hearing (12/14/2020), service provider and agency outreach for updates, and a 30-day comment period (12/4/2020 - 1/2/2021). Six people attended the public meeting; one comment was received during the comment period.

After the public hearing, an error with the advertisment was discovered. As a result of this, the City published a new advertisement, held another public hearing (1/11/2021), and a 30 day comment period (12/25/2020-1/23/2021). There were no comments received during the second public hearing and comment period.

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action plan was made available on the City's website and at the public library and Moorhead Public Housing Agency. City staff also worked with local service agencies that service low-to-moderate income clientele in order to solicit input during the planning process.

The City of Moorhead consulted with several local service providers/agencies in preparation of the Consolidated Plan. A total of 8 local service providers and agencies were consulted during the formation of the plan.

Citizen Participation Outreach

Sort Orde r	Mode of Outreac h	Target of Outreac h	Summary of response/attendanc e	Summary of comments received	Summary of comment s not accepted and reasons	URL (If applicable)
1	Public Meeting	Non- targeted/broad community	A public meeting was held via WebEx. It was well attended with six individuals participating.	Use funding to assist with food distribution for Churches UnitedUse funding to support Access Navigator staffing program with CAPLP (CoC recommendation)Provid e additional funding for Home Work Start From Home program (Dara). Dara also shared that the CCHRA did not request levy funding this year and could use the assistance on this program.	All comments were considered, though not all funded through the program. Food assistance with Churches United has been funded with CDBG-CV funds. With limited resources and public service limits, not all suggestions can be funded.	

Sort Orde Mode of Outreac Target of Outread		Target of Outreac	Summary of	Summary of	Summary of comment	URL (If
r	h	h	response/attendanc	comments received	s not accepted	applicable
			е		and reasons)
			Meeting and public			
		Non-	comment period e-			
2	Internet Outreach	targeted/broad	notification through	None received	NA	
		community	internet and social			
			media.			
		Non	Meeting and public			
3	Nowcooper Ad	Non- targeted/broad	comment period	Nene reseived	NA	
5	Newspaper Ad		notification included	None received	INA	
		community	in newspaper ad.			
		Non	There was one	Comment received was		
1	Dublic Hearing	Non-	comment received			
4	Public Hearing	targeted/broad	for the public	to support the planned	NA	
		community	hearing.	activities.		

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Community Development Block Grant funds must address one of three National Objectives; benefit low to moderate income individuals, prevention of slum and blight conditions (i.e., vacant buildings, code enforcement, and removal of unsafe structures), and to address urgent need that threatens the health, safety, and welfare of the community's residents. This section briefly summarizes anticipated resources for 2021 along with a short explanation of how federal funds will leverage additional resources (private, state, and local). Resources have decreased throughout the years. In 2020, there was an increase from 2019, but overall the resources are significantly lower than they used to be 10 years

ago and beyond.

Anticipated Resources

Program	Source	Uses of Funds	Ехрес	ted Amoun	t Available Ye	ar 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements						The estimated Annual Allocation, Program Income, and Prior Year Resources were multiplied by 3 to obtain an estimate for Expected Amount Available Remainder of Con Plan for 2022-2024.
		Public Services	265,840	151,392	34,405	451,637	1,354,911	

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG funds for housing activities are regularly leveraged against and combined with state and federal resources managed by Minnesota Housing Finance Agency, including Start Up, Step Up, and Fix Up and Community Fix Up loans, Rehabilitation Loan/Emergency and Accessibility Loan Programs, Minnesota Housing Community Development, downpayment and closing cost assistance loans, multi-family loans and programs, and Foreclosure Prevention through Minnesota Homeownership Center. Public service activities have many sources of matching funds (public and private), including the State of Minnesota. Contributors for metropolitan activities and organizations (i.e., Lakes & Prairies Community Action Partnership -Homebuyer Education Program, Habitat for Humanity – acquisition for affordable housing, Fargo Moorhead Coalition to End Homelessness -transportation and coordinated assessment, and Freedom Resource Center –accessible ramps) include the State of North Dakota and City of Fargo, among several other private and public donors and foundations.

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

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

Discussion

CDBG Program Administration and activities designated as "Public Services" are subject to statutory expenditure limits. The Public Services limit is 15% of the grant plus prior year program income. The Program Administration limit is 20% of the grant plus current year program income. Annual activity budgets will be within these limits. CDBG awards between 2021 and 2024 may be greater or less than what is projected. Contingency Funds of \$5,516 are held in contingency for issues, which may arise during the program year. Contingency funds will be used as necessary for any of the activities listed in the plan except program administration.

- Reductions to estimated program income or grant award will first reduce the contingency account established within the plan. If the reduction exceeds the contingency account, the Acquisition activity will be reduced. If the reduction exceeds the contingency account and the acquisition activity, the Fieldcrest Townhomes activity will be reduced, or the City may conduct a plan amendment after public notification.
- Revenue received that exceeds estimated program income or a grant award more than estimated will be applied to home rehabilitation loans, or the City may conduct a plan amendment after public notification
- Funds allocated to home rehabilitation projects not underway by June 30 of the program year may be redirected to blight removal activities.
- Fluctuations greater than 25% of activity budgets will require a plan amendment with a 30-day public comment period.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH1 Affordable	2015	2019	Affordable	7	Affordable Housing	CDBG:	Rental units rehabilitated: 40
	Housing			Housing			\$71,500	Household Housing Unit
2	AH2 Affordable	2015	2019	Affordable		Affordable Housing	CDBG:	Homeowner Housing Added: 1
	Housing			Housing			\$245,000	Household Housing Unit
								Homeowner Housing
								Rehabilitated: 6 Household
								Housing Unit
3	AH4 Affordable	2020	2024	Affordable		Affordable Housing	CDBG:	Public service activities for
	Housing			Housing			\$5,200	Low/Moderate Income
								Housing Benefit: 30
								Households Assisted
4	AH5 Affordable	2015	2019	Affordable		Affordable Housing	CDBG: \$0	Other: 20 Other
	Housing			Housing				
5	HL1 Homelessness	2015	2019	Affordable		Affordable Housing	CDBG: \$0	Other: 1 Other
				Housing		Homelessness		
				Homeless		Services and		
						Prevention		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
6	HL2 Homelessness	2015	2019	Homeless		Homelessness	CDBG:	Public service activities other
						Services and	\$10,200	than Low/Moderate Income
						Prevention		Housing Benefit: 150 Persons
								Assisted
								Other: 1 Other
7	SN1 Non-Homeless	2015	2019	Non-Homeless		Non-Homeless	CDBG: \$0	Other: 1 Other
	Special Needs			Special Needs		Special Needs		
	Services					Services		
8	NH2 Non-Housing	2015	2019	Non-Housing		Non-Housing	CDBG:	Public service activities other
	Community			Community		Community	\$19,600	than Low/Moderate Income
	Development Needs			Development		Development Needs		Housing Benefit: 155 Persons
								Assisted
9	SN2 Non-Homeless	2020	2024	Non-Homeless		Non-Homeless	CDBG:	Homeowner Housing
	Special Needs			Special Needs		Special Needs	\$7,400	Rehabilitated: 2 Household
	Services					Services		Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name AH1 Affordable Housing			
	Goal Description	Rehabilitate affordable rental housing units. Clay County Housing and Redevelopment Authority - CDBG funds will assist with sidewalk replacements at their Fieldcrest Townhomes.		

2	Goal Name	ne AH2 Affordable Housing					
	Goal Description	Rehabilitate or construct 35 affordable housing units for homeownership by 2024. CDBG resources will be used for rehabilitation activities; CDBG resources used for construction activities will be leveraged against funds from Minnesota Housing Finance Agency and/or Greater Minnesota Housing Fund, and energy efficiency funds from Moorhead Public Service. Annual goal is 7 units per year (3 to be made available to households earning not more than 60% MFI and 4 to be made available to households earning not more than 80% MFI).					
		Single Family Home Rehabilitation					
		Acquisition for affordable home construction through partnership with Lake Agassiz Habitat for Humanity and Cass Clay Community Land Trust.					
3	Goal Name	AH4 Affordable Housing					
	Goal Description	Create homeownership opportunity for 150 households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers. CDBG resources will be used for homebuyer education programs needed to access Minnesota Housing and Greater Minnesota Housing Funds homeownership assistance programs; Annual goal is 30 households per year (15 households below 60% MFI and 15 households between 60 - 80% MFI). Lakes & Prairies Community Action Partnership - 30 households					
4	Goal Name	AH5 Affordable Housing					
	Goal Description	Support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and technical assistance with background information upon request. While not within the City of Moorhead's control, it is hoped that the number of rental subsidies available in Moorhead increases by at least 20 per year, or 100 over the five-year period.					
5	Goal Name	HL1 Homelessness					
	Goal Description	Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community. While the City of Moorhead's CDBG allocation is not sufficient to provide primary support to construct housing units, it can serve as a leverage source to support applications to primary funding agencies and support. The goal is to assist with 1 application in 2020.					

6 Goal Name HL2 Homelessness		HL2 Homelessness			
	Goal Description	Support the initiatives of service providers to expand homeless prevention services including outreach, coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, and other means. Opportunities Under Transit - bus passes			
7 Goal Name SN1 Non-Homeless Special Needs Services					
	Goal Description	Support initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means.			
8	Goal Name	NH2 Non-Housing Community Development Needs			
	Goal Description	Partner to address the needs of low-income youth by providing positive recreational and developmental opportunities. Romkey Park Program -25 children Play Outside Daily - Boys & Girls Club - 50 children Afro-American Development Association Youth Program - 80 children			
9	Goal Name	SN2 Non-Homeless Special Needs Services			
	Goal Description	Rehabilitate affordable homes specifically through the construction of accessibility ramps or addition of assistive devices for households with a disabled household member. CDBG resources will be used for construction materials and/or labor and assistive devices (e.g., door handles, grab bars).			

Projects

AP-35 Projects – 91.220(d) Introduction

Activities are direct responses to the needs assessment and market analysis in the 5-Year Plan and ongoing consultations and citizen participation. Priority areas include affordable housing, homelessness, non-homeless special needs, and non-housing community development. The following chart provides descriptions and expenditures of 2021 activities.

The City undertakes multiple activities to Affirmatively Further Fair Housing such as supporting the Moorhead Human Rights Commission's education efforts, through the homebuyer education CDBG activity, and through support of organizations that provide Fair Housing services in the community. The City is also planning to undertake a Fair Housing Study in 2021.

All expected funds are accounted for in the project listing except for \$5,516 which is an amount that does not exceed ten percent of total available CDBG funds and is excluded from the funds for which eligible activities are described because it has been identified for the contingency of cost overruns [24 CFR Part 91.220 (I)].

Projects

#	Project Name			
1	Home Rehabilitation Loan Program			
2	Opportunities Under Transit			
3	Romkey Park Youth Programming			
4	Play Outside Daily Mobile Recreation for Youth			
5	Accessibility Ramps & Assistive Devices			
6	Homebuyer Education			
7	Afro-American Development Association Youth Program			
8	Capital Needs - Fieldcrest Townhomes			
9	Acquisition - affordable housing			
10	Program Administration			

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation priorities are a result of citizen participation, consultations with local service providers,

Annual Action Plan

statistical data, needs assessment, market analysis, and evaluation of past performance.

The City of Moorhead's highest priority for community development resources continues to be maintaining and creating affordable housing opportunity within the community. Both the US Census data and local needs assessment information contained within the 5-Year plan indicate a significant number of both low-income renter and homeowner households with high cost burdens and other housing problems. Moorhead's housing stock, while generally affordable, is aging, indicating a need for housing preservation activities and creation of additional new housing units. As population continues to grow, the City of Moorhead must be deliberate in its planning efforts to ensure affordable housing is part of development throughout the City. Obstacles to meeting underserved needs include resource limitations, both the CDBG allocation and the resources of partner agencies and funders is not as high as it was in the past.

AP-38 Project Summary

Project Summary Information

1	Project Name	Home Rehabilitation Loan Program		
	Target Area			
	Goals Supported	AH2 Affordable Housing Affordable Housing CDBG: \$223,861		
	Needs Addressed			
	Funding			
	Description	City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. Funds are provided on a loan basis up to \$20,000 provided sufficient home equity exists and up to an additional \$5,000 if needed to repair the home to standard condition. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer or owner vacancy of the property. Applications from interested individuals are accepted by the City on a first come, first served basis. The program is administered by the City of Moorhead. Includes program administration.		
	Target Date	12/31/2021		
	Estimate the number and type of families that will benefit from the proposed activities	A total of 6 low to moderate income households are estimated to benefit from the Home Rehabilitation Loan Program.		
	Location Description	City-wide		
	Planned Activities	Rehabilitation of existing housing stock for low to moderate income households.		
2	Project Name	Opportunities Under Transit		
	Target Area			
	Goals Supported	HL2 Homelessness		
	Needs Addressed	Homelessness Services and Prevention		
	Funding	CDBG: \$10,200		
	Description	Discounted bus pass voucher program for persons who are homeless or extremely low income (less than 30% median income) to provide transportation to and from employment or job training. The program can be accessed for monthly bus passes up to four times per year per participant. The program will be administered by Metro Area Transit. Includes program administration.		

	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	150 extremely low income individuals
	Location Description	City-wide transportation
	Planned Activities	Provide discounted bus pass voucher for persons who are homeless or extremely low income.
3	Project Name	Romkey Park Youth Programming
	Target Area	
	Goals Supported	NH2 Non-Housing Community Development Needs
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$6,200
	Description	Recreation activity programming, meal program and/or activities for youth in low-income neighborhoods at a new or increased level conducted by Moorhead Parks & Recreation Department. Participating youth range in age from 3-17 years; the predominant age of participants is under 12 years. Includes program administration.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	At least 25 youth/individuals will benefit from this program.
	Location Description	Romkey Park 900 19 St S Located in a lower income neighborhood, near a college campus and
	Planned Activities	industrial park. Provide recreational programming for 25 youth/individuals in the Romkey Park Neighborhood.
4	Project Name	Play Outside Daily Mobile Recreation for Youth
	Target Area	
	Goals Supported	NH2 Non-Housing Community Development Needs

Needs Addressed	Non-Housing Community Development Needs
Funding	CDBG: \$7,200
Description	Boys & Girls Club of the Red River Valley began offering portable recreation opportunities in Moorhead's Queens (3201 20 St S), Belsly (3500 12 St S), and Stonemill (1210 45 Ave S) Parks in 2014 by means of their P.O.D. Play Outside Daily truck, which is staffed by recreation leaders and filled with play equipment. The truck travels to metro area parks that do not have regular youth programming. The P.O.D. program focuses on physical activity, relationship building, and character development. In order to expand the popular program in Moorhead and make it available regularly, CDBG funding is recommended to offset Boys & Girls Club costs in Moorhead neighborhoods where at least 51% of the participants are from low to moderate income households. The City's CDBG program will increase the Boys & Girls Club's ability to do youth outreach in Moorhead.
Target Date	12/31/2021
Estimate the number and type of families that will benefit from the proposed activities	An estimated 40 children from low to moderate income families will be served.
Location Description	Belsley, Queens, and Stonemill Parks
Planned Activities	Recreational outdoor mobile youth programming
Project Name	Accessibility Ramps & Assistive Devices
Target Area	
Goals Supported	SN2 Non-Homeless Special Needs Services
Needs Addressed	Non-Homeless Special Needs Services
Funding	CDBG: \$7,400

	Description	City-wide program assisting owners and tenants with mobility impairments to build accessibility ramps or installing assistive devices (i.e., grab bars, door handles, etc.) on existing homes at no cost to the benefiting residents. Eligibility is limited to households whose income falls below 80% of area median income. Funds are used to provide materials and/or labor; eligibility applications are managed by Freedom Resource Center and ramps are constructed by either by Freedom Resource Center, volunteers of the Remodeler's Council of the Home Builders Association of Fargo-Moorhead, or paid contractors. Applications from interested individuals are accepted by Freedom Resource Center on a first come, first served basis. The program is administered by the Freedom Resource Center and the City of Moorhead. Includes program administration.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	1-2 low-to-moderate income households having a person with a disability will benefit from this activity.
	Location Description	Available city-wide
	Planned Activities	Rehabilitate 1-2 affordable homes specifically through the installation of an accessibility ramp or assistive devices (i.e., grab bars, door handles, etc.) for households with a person who has a disability. CDBG resources will be used for materials and/or labor with assistance from the Freedom Resource Center.
6	Project Name	Homebuyer Education
	Target Area	
	Goals Supported	AH4 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$5,200
	Description	Educational program to inform consumers on what they can afford in a home, how to qualify for a mortgage, and how to be a responsible homeowner. This is a metropolitan area wide program offered by Lakes & Prairies Community Action Partnership. At least 51% of clients served by the City's resources must be low to moderate income persons. The program is approved by Minnesota Housing Finance Agency to qualify for first-time homebuyer assistance programs.

	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 households are expected to benefit from homebuyer education
	Location Description	Clay County Family Service Center 715 11 St N Moorhead MN 56560
	Planned Activities	Create homeownership opportunity for households through use of down payment assistance and/or below market interest rate mortgages for first time homebuyers.
7	Project Name	Afro-American Development Association Youth Program
	Target Area	
	Goals Supported	NH2 Non-Housing Community Development Needs
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$6,200
	Description	The Afro-American Development Association offers a Youth Program for those age 14-24. Their goal is to shape a positive future through discovering their unique talents and abilities by experiencing meaningful activities, education, building career awareness, and accessing valuable work experiences.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	80 youth ages 14-24
	Location Description	1132 28 Ave S, Moorhead, MN
	Planned Activities	Career exploration/awareness, mentoring, sports, supportive services, transportation, housing, post-secondary admission application assistance, financial aid application assistance.
8	Project Name	Capital Needs - Fieldcrest Townhomes
	Target Area	
	Goals Supported	AH1 Affordable Housing

	Needs Addressed	Affordable Housing
	Funding	CDBG: \$71,500
	Description	CDBG funds will be used to assist with rehabilitation at Clay County Housing and Redevelopment Authority's Fieldcrest Townhomes. Work will include sidewalk repair and replacement. Sidewalks are broken and buckled creating a safety hazard for residents.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Clay County Housing and Redevelopment Authority's Fieldcrest Townhomes consists of 40 units. Families residing in the units are all low-to-moderate income households.
	Location Description	Fieldcrest Townhomes 1828 34th Ave S Moorhead MN
	Planned Activities	CDBG funds will be used to assist with rehabilitation at Clay County Housing and Redevelopment Authority's Fieldcrest Townhomes. Work will include sidewalk repair and replacement. Sidewalks are broken and buckled creating a safety hazard for residents.
9	Project Name	Acquisition - affordable housing
	Target Area	
	Goals Supported	AH1 Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$25,000
	Description	Construct one single-family home for affordable homeowership, specifically through partnership with Lake Agassiz Habitat for Humanity and/or Cass Clay Community Land Trust. CDBG resources will be used to acquire a lot to be used by Habitat and the Community Land Trust to construct an affordable home to be provide housing for a household with income less than 80% of the median income.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 low-to-moderate income household

	Location Description	TBD, likely within a new subdivision in Moorhead, MN.
	Planned Activities	Acquire a lot for the purposes of constructing an affordable house unit for homeownership for household whose income falls below 80% of median income.
10	10 Project Name Program Administration	
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$83,360
	Description	Staff support for the planning, implementation, reporting and monitoring of CDBG resources. Fair Housing study will be conducted.
Target Date 12/31/2021		12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	None, Program Administration

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

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

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

One Year Goals for the Number of Households to be Supported	
Homeless	150
Non-Homeless	185
Special-Needs	0
Total	335

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	48
Acquisition of Existing Units	0

One Year Goals for the Number of Households Supported Through			
Total		49	
Table 10	able 10 One Veer Ceels for Affordable Housing by Support Type		

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

Discussion

Nearly 70% of Moorhead's 2021 CDBG funds are planned for the rehabilitation of existing homeowner units, acquisition for affordable housing, and rehabilitation of affordable rental units. This activity assists not only in the preservation of existing housing stock, but also keeps affordable housing affordable. The remainder of funds are planned for activities that have a connection to affordable housing.

Homebuyer Education fulfills a requirement needed to access state mortgage and down payment/closing cost assistance loans and the First-time Homebuyer Tax Credit through the Mortgage Credit Certificate program. At least 51% of the people served by the education programs must have low to moderate income.

Opportunities Under Transit (OUT) provides transportation to extremely low income individuals to find employment or attend employment training; employment is a critical component in the ability to maintain affordable housing.

Youth Programming at Romkey Park benefits children today and in the future. Participation is free to low income households, which reserves funds for other household expenses and helps maintain housing affordability. Programming includes providing a safe play environment, tutoring, general support, and a small snack. This programming keeps children active, engaged, and better able to focus on school and their future. Aside from offsetting the costs of registration, children who have an easier time in school are likely to have a brighter future, which may lead children into adulthood with fewer concerns about housing affordability.

AP-60 Public Housing - 91.220(h)

Introduction

Moorhead Public Housing Agency (MPHA) reports a total of 181 public housing units in Moorhead. Three of MPHA's units operate as transitional housing with services through Lakes and Prairies CAPLP. A total of 204 adults and 76 children are housed in MPHA units. Public housing units are homes and apartments owned by the MPHA and available to low income households. Currently, there are 269 households are on the waiting list for these units. 46% are waiting for a one bedroom unit. The MPHA transferred 95 housing vouchers through the Section 8 program to Clay County HRA in July of 2017. Section 8 housing choice vouchers subsidize monthly rent paid by tenants to allow for very low income households to obtain private sector housing. A total of 91 of those vouchers were in use at the time of transfer. In addition to these 91 vouchers, MPHA was also transferred 24 portable vouchers from other public housing agencies. Through Minnesota Housing's Bridges Rental Assistance program, the MPHA continues to operate voucher programs for people with serious mental illness who are on a Section 8/Housing Choice Voucher wait list. They currently have 63 vouchers under a lease with an additional eleven vouchers issued where people are searching for units. These vouchers currently provide affordable housing for a total of 87 people, 20 of which are children.

Clay County Housing and Redevelopment Authority (CCHRA) reported their housing voucher waiting list has been closed to the general population since 2010 and is only opened for specific preference categories at certain times. There are over 100 households on the waitlist for their Fieldcrest Townhomes development. Most of their vouchers are based in Moorhead where there are 177 Mainstream vouchers (40 are new in 2020) and 494 Housing Choice Vouchers. Of the 494 funded Housing Choice Vouchers, 15 are VASH (veterans) and 177 are Mainstream vouchers. CCHRA also has 4 Foster Youth to Independent vouchers.

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

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

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

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

Moorhead Public Housing Agency (MPHA) was awarded the ROSS grant from HUD March 2018. ROSS stands for Resident Opportunity and Self Sufficiency. This federal grant allowed MPHA to add a staff position to assist residents with connecting to services and supports within the Fargo-Moorhead

community. The majority of MPHA residents have a disability or are elderly and many are extremely low-income. Information on what services are out there and how to access them can be challenging to navigate. The ROSS Coordinator position assists residents to identify goals (of which homeownership may be one) and connect to services to increase health and other quality of life outcomes.

River View Heights is a 14 Story High Rise with 104 units. In 2018 a community garden was created on land near the High Rise owned by MPHA. The River View Garden provides residents with access to nutritious food, opportunities to connect with others in the community, and an outdoor opportunity to garden which is proven beneficial to those struggling with mental illness. 890 pounds of fresh produce was harvested from the garden in 2020. In addition to the garden, MPHA facilitates weekly food distribution from Great Plains Food Bank at both apartment locations.

MPHA has brought in outside agencies to provide information and assistance to both apartment locations, Sharp View and River View Heights. Some examples this past year include the following: Addiction and Recovery Workshop (Lotus Center), Tax Returns (CAPLP) and Flu Shot Clinic (Clay County Public Health).

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

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

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

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

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provided or other assistance

The Moorhead PHA is not 'troubled'.

Discussion

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

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

Homeless:

The FM Coalition to End Homelessness released a report titled *State of Homelessness in Fargo-Moorhead Metro* on June 23, 2020. The report details a significant number homeless adults and their children in Fargo, ND and Moorhead, MN, indicating that homelessness is still a major issue in the Fargo Moorhead community. According to the report, on a given night, there are 1,022 individuals estimated to be experiencing homelessness in the FM Metro. On any given night, 393 individuals in Moorhead are experiencing homelessness in a sheltered location (either in emergency shelter or in a transitional housing program). The report also details data collected from the Homeless Management Information System (HMIS). According to the HMIS data, a total of 3,322 individuals received homeless services in the Fargo-Moorhead metro area in 2019. Of those who received services, 61% were working age adults between the ages of 18 and 54, 23% were children under the age of 18, and 15% were older adults that were age 55 and above. Data in the *State of Homelessness* report show that approximately 25% of all individuals who are experiencing homelessness are considered chronically homeless or experiencing homelessness for 12 months or more from the day there were surveyed or experienced at least 4 episodes of homelessness within three years from the day they were surveyed.

There are various reasons why people leave their housing and are unable to secure different housing. Individuals experiencing homelessness in our community face many barriers to sustainability, specifically when it comes to gaining and maintaining livable-wage employment and safe, stable housing. According to the *State of Homelessness* report, surveying local people experiencing homelessness revealed poor credit and rental history, employment, and livable wages, transportation, and affordable housing are the common reasons for experiencing homelessness. Eviction or not having leases renewed, not able to afford rent or house payments, and loss of job or hours cut are top reasons for current experiences of homelessness. Common barriers for those unemployed are physical and mental health, transportation, child care, and criminal background.

Other Special Needs:

Many of the needs of Moorhead's special needs population is the same as the low income household population. Based on conversations with area agencies and the available data, the greatest need is a larger supply of affordable housing. Providing supportive housing without regard to criminal history, poor rental history, or no or poor credit would also be helpful for several people in the special needs population.

Clay County Social Services and Moorhead Public Housing Agency are local agencies that continue to report a significant proportion of their clients who require housing assistance together with supportive services, particularly mental health case management to deal with serious and persistent mental illness,

alcohol and other drug addictions. It is recognized that housing for persons with mental illness and disabilities is most successful when combined with support services, and local housing providers, particularly Clay County Housing and Redevelopment Authority, continues to pursue development of permanent supportive housing units to better serve the needs of Moorhead's special needs population.

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

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

Continued support and funding of the Coordinated Assessment and Referral and Evaluation System (CARES) and Opportunities Under Transit (OUT).

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving

Annual Action Plan

assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The West Central Minnesota Continuum of Care (CoC) participates in statewide prison discharge fairs and partners with regional mental health and family collaborative groups to assure practices and policies are in place and being utilized to avoid discharging someone into homelessness. The local medical facilities partner with local shelters to provide onsite shelter nursing staff which has significantly decreased discharges from healthcare facilities into shelters and helped to advocate for admittance to other more supportive environments (e.g., foster care, respite care, nursing homes, halfway house), particularly for those who need more intensive outpatient medical or mental healthcare. There are a number of transitional housing units in the community that offer or connect their residents to support programs, particularly those returning from mental health institutions. Caseworkers often help clients find housing if they are homeless and then provide regular home visits.

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

Clay County Social Services coordinates and manages special service needs for persons with physical and mental disabilities, frail elderly, and persons with mental illness, including those returning from mental and physical health institutions. Several contracted agencies provide care attendants and support services. There are 113 licensed adult foster care sites in Moorhead for people with developmental disabilities, adults with mental illness, adults with chemical dependency, and elderly persons in Moorhead, and one residential facility for adults with mental illness. There are 69 Home and Community Based Services offering a community residential setting. There are 12 assisted living facilities in Moorhead that provide housing with customized living services for elderly and disabled who are at risk of nursing facility placement. Several other apartment complexes in Moorhead also provide assisted living services. There are two residential facility for adults with mental illness. Other inhome services funded by Clay County include case management for several people with serious mental illness.

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

Discussion

City of Moorhead CDBG funds were used to assist in the development of the coordinated assessment project, referenced in this section as CARES. This system reduces the amount of time a person is homeless or prevent homelessness by connecting clients to services faster. In 2020, CDBG funds were utilized to improve data collection through the CARES system. The activities help to reduce homelessness in the community and better assist those who are experiencing homelessness.

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

Introduction:

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

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

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

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

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

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

preservation activities must continue.

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

The City of Moorhead will foster and maintain affordable housing by ongoing operation of the Home Rehabilitation Loan Program and by supporting ongoing relationships with agencies such as Habitat for Humanity, Access of the Red River Valley, Creative Care for Reaching Independence, Clay County HRA, MPHA, Cass Clay Community Land Trust, and Churches United for the Homeless as they move forward with their plans to add to the affordable housing stock in Moorhead. The CoC has provided various trainings on housing stability including: housing case management, working with landlords, Housing First, Low Barrier, Harm Reduction, and Motivational Interviewing. The CoC works with MN Housing, supportive service partners and developers in creation of new MN Housing Super RFP projects.

Actions planned to reduce lead-based paint hazards

The City of Moorhead continues to implement HUD's Lead-Safe Housing regulations as established in 1999. All assisted tenants and owners living in pre-1978 construction housing units are notified of the dangers of lead-based paint and receive the required EPA brochures. Lead risk assessments are conducted on all pre-1978 construction housing units receiving assistance under CDBG rehabilitation programs. Lead-safe work practices are followed for lead-based paint removal and/or stabilization on all units in which lead-based paint is detected in accordance with EPA/HUD and Minnesota Department of Health. Approximately 6-10 homes are rehabilitation. Older housing units have been demolished over time, which also reduces the number of homes with lead based paint and potential hazards. Taking precautions associated with lead safe work practices and understanding HUD's Lead-Safe Housing regulations reduce the chances for lead poisoning and hazards. These actions are written into the

rehabilitation program guidelines and are referenced for other activities.

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

The City of Moorhead Administration Department is the lead agency in implementation of the Consolidated Plan. Other departments within the City government implement CDBG activities, including Parks and Recreation and Metro Area Transit. Community partners directly funded through CDBG are Lakes and Prairies Community Action Partnership, the Afro-American Development Association and the Boys & Girls Club of the Red River Valley. However, numerous other community organizations, businesses, and churches are directly involved in addressing the housing and community development needs of Moorhead, particularly related to emergency shelter, homeless prevention services, affordable home production and lending, education, employment, health care, transportation, childcare, counseling, and social services.

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

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

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

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

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

Ongoing relationships and partnerships where necessary.

Discussion:

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

Program Specific Requirements

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

Introduction:

All estimated program income to be received before the start of the next program year has been programmed in 2021 and is required to be spent prior to entitlement funds. Moorhead has no section 108 loans, urban renewal settlements, or float funded activities. There are no urgent need activities in Moorhead.

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

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

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

Other CDBG Requirements

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

The 2021 Action Plan is designated as year 2 of a 3 year overall benefit period consisting of 2020, 2021, and 2022.

Attachments

Citizen Participation Comments

I am pleased to have the opportunity to comment on the 2021 Community Development Block Grant action plan because this planning document clearly demonstrates the very positive outcomes that can occur when community members work together to help meet the needs of their less fortunate neighbors.

City of Moorhead staff, area service providers and over 300 Moorhead residents have come together under the leadership of Community Development Program Administrator Joshua Huffman to create a plan for the coming year that involves very judicious and targeted use of the limited CDBG funds available. But, beyond the targeted funding, the plan illustrates the collaborative and cooperative approach so necessary in these difficult times of limited resources and great unpredictability. I will highlight some positive examples.

In this 2021 plan the City of Moorhead states that the "highest priority for community development resources continues to be creating and maintaining affordable housing opportunities in the community." This is also the highest priority for organizations in the community working to prevent and eliminate homelessness -- and it is a challenge. For example, the Moorhead Public Housing Agency has 269 households on the waiting list for public housing units. Also, 11 of the 74 vouchers issued through another MPHA program that targets the serious mentally ill are not being used because the people holding them cannot find housing. It is clear that it is very appropriate that nearly 70% of Moorhead's 2021 CDBG funds are directed toward the rehabilitation, construction and acquisition of affordable housing. Two of those projects indicate the collaborative approach that is so important now.

First, a total of \$25,000 is set aside for the purchase of a lot to be used by Lake Agazziz Habitat for Humanity and Cass Clay Community Land Trust to build an affordable home.

And, secondly, a total of \$71,000 is directed to Fieldcrest Townhomes, a 40unit Section 8 project-based facility which the Clay County Housing and Redevelopment Authority took a huge risk in purchasing in 2017 in order to maintain the affordable units in the community.

It is very doubtful if these housing-related projects -- which together focus on 47 units of affordable housing -- would be able to take place without CDBG funding.

The last area I would like to highlight -- which illustrates the importance of outreach to involve new community organizations in the collaborative process -- is youth services. In addition to the long-time provision of Park and Recreation Department programming for youth in the Romkey Park neighborhood, CDBG dollars will be used to continue the more recent collaboration with the Boys and Girls Club of the Red River Valley to provide recreational activities at three local parks through the innovative Play Outside Daily truck. And funds are being set aside to add a new partner -- the Afro-American Development Association -- which will offer Youth Programming for ages 14-24.

It is extremely important to point out that most of the housing and youthrelated activities cited would not have happened without extensive collaboration and cooperation which was instigated or nurtured by Community Development Program Administrator Huffman and supported enthusiastically by the community. There are no silos. Also, what may not be understood is that funding a number of programs that are not directly operated by the city will require significant additional work by CDBG staff to collect all the HUD-required operational data on an ongoing basis.

So congratulations to everyone involved. It's great to have a plan which allows us to enter the new year with so much positivity and most importantly --hope.

Thank you Mayor and Council Members for your time and, more important, your support of this plan.

Barbara Sipson

Grantee Unique Appendices

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

State of Minnesota

Clay County

I, Lisa Miller, duly sworn on my oath, do say that in the FM Extra, a newspaper issued weekly, published at Moorhcad, in said County of Clay, the attached notice was inserted and published in said newspaper in the issue of 09/24/20 for the reasonable fee for publishing said notice is \$70.88

State of Iowa County of Lyon Subscribed in my presence and sworn before me 09/25/20. Given under my hand and Notary Seal.

Notary Public

JODIE HOOGENDOORN COMMISSION NUMBER 152759 MY COMMISSION EXPIRES JANUARY 17, 2023

Public Meeting Notice Moorhead Community

Moorhead Community Development Block Grant The City of Moorhead will soon be preparing its 2021 Annual Action Plan for Housing and Community Development. This plan is used to allocate Community Development Block Grant (CDBG) funds assistance provided hus funds, assistance provided by the U. S. Department of Housing the U. S. Department of Housing and Urban Development (HUD) to promote affordable housing and economic opportunities for low-to-moderate income per-sons. The year 2021 will be year 2 of a 5-year Consolidated Plan (2020-2024) that sets strategies and onch or CPC example. and goals for CDBG resources. The 5-year plan may be viewed on the City's website www.cityofmoor-head.com (search CDBG). The City of Moorhead will have a meeting October 5 to discuss community needs before publishing a draft 2021 Action Plan.

The City of Moorhead received additional funds from HUD to combating the effects of COVID-19. The City of Moorhead will receive additional Community Development Block Grant Coronavirus (CDBG-CV) Entitlement funds to invest to prevent, prepare and respond to COVID-19.

+ \$192,715 - CDBG-CV alloca-tion (Phase 3)

Community Needs Meeting Monday, October 5, 2020 at 4 pm Public Meeting Held Virtually Via Webex

The meeting can be attended online or via phone. The link to the Webex meeting and the phone number to call into the meeting can be found on the Moorhead City Calendar at www.cityofmoorhead.com/about-the-city/calen-dar. For questions or assistance, please call 218.299.5375. City Hall remains closed to the

public but the City will continue to afford opportunities for public participation virtually. To comply with COVID-19 public health recommendations, the October 5, 2020 meeting will be held using virtual meeting technology. In advance of the meeting, alterna-tive formats of this information or accommodation for persons with disabilities will be made upon request (10 hours notice is required). To arrange for services call 218.299.5434; for TDD/Relay service dial 711.

You are welcome to participate in the meeting. If you would pre-fer, please share your comments ideas, or concerns regarding hous-ing and community development at www.cityofmoorhead.com/odbgcomments. Additional opportunities for

Additional opportunities for input: it is anticipated that a draft 2021 Action Plan will be posted online in November for a 30-day comment period, with a public hearing before the Moorhead City Council November 23, 2020. The Mayor and Council are scheduled to consider approval of the Action Plan December 14, 2020. The plan will be submitted to HUD upon compatible. Check www.etterf. completion. Check www.cityof-moorhead.com, search CDBG for schedule and the draft plan (once developed).

Annual Action Plan 2021

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FM Extra 810 4th Ave S Su² + J20 PO Box 1036 Moorhead, MN 50361

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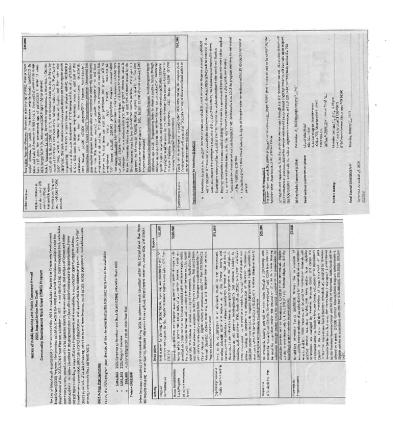
Clay County

I, Liss Miller, E. is sworn on my out, dr say the in the FM Extra, a newspaper issued weekly, possibiled at Mourheat, in said Courty of Chay, the attached motice way inserted and published in said newspaper in the issue of 122420 for the reasonable Tee, for publishing said notice is \$564-50.

State of Loom County of Lyon Subscribed in my presence and sworm before me 12/31/20, Given under try Eand and Notary Scal.

<u>Jodie Gloczen Doorn</u> Notary Public





Annual Action Plan 2021

Grantee SF-424's and Certification(s)

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Application for Federal Assistance SF-424							
16. Congressional Districts Of:							
* 6. Applicant 7 th * b. Program/Project 7 th							
Attach an additional list of Program/Project Congressional Districts if needed.							
			Add Attachment	Delete Attachment	View Attachment		
17. Proposed Pr	oject:						
* e. Start Date:	01/01/2021			* b. End Date:	12/31/2021		
18. Estimated Fi	unding (\$):						
* a. Federal		265,840.00					
* b. Applicant							
* c. State							
* d. Local							
'e Other		34,405.00					
f. Program Incol	me	151,392.00					
" @_ TOTAL		447,776.00					
* 19. Is Applicati	ion Subject to Review By	State Under Exec	utive Order 12372 Pro	cess?			
🗌 a. This appli	cation was made available	to the State unde	ar the Executive Order 1	2372 Process for review	/ on		
b. Program i	s subject to E.O. 12372 bi	ut has not been se	elected by the State for	review.			
💭 c. Program i	s not covered by E.O. 123	72.					
* 20. Je the Appl	icant Delinguent On Any	Fadaral Dabi? (If	"Yee " provide explan	ation in attachment)			
Yes		radaran beber (in	ree, provide explain				
-	explanation and attach						
			Add Attachment	Delete Attachment	View Attachment		
herein are true,	complete and accurate	to the best of m	ny knowledge. I also p	rovide the required as	d (2) that the statements surances** and agree to		
	resulting terms if I accept riminal, civil, or administr				tatements or claims may		
X ** I AGREE							
-	ifications and assurances.	or an internet site	where you may obtain t	his list, is contained in the	e announcement or agency		
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.							
Authorized Representative:							
Prefix: "First Name: Michelle (Shelly)							
Middle Name:							
*Last Name: Carlson							
Suffic]					
* Title: Nay	* Title: Nayor						
* Telephone Num	* Telephone Number: 218-299-5307 Fax Number						
*Emsit shelly	*Emeil shelly.carlscn@citypfmcorhead.con						
* Signature of Aut	horized Representative:	stul	1. 110		* Date Signed: 5/20/21		
		Sul	yus				
	0						

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and televation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Black Grant or HOMB programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, antendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any finds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this J ederal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-U.U., "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all (jets (including subcontracts, subgrants, and contracts under grants, leans, and enoperative agreements) and that all subrecipionts shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is socking funding, in accordance with applicable HUD regulations.

Consistency with plum --The housing activities to be undertaken with Community Development Block Grant, FIOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AFDS funds are consistent with the strategic plum in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701a) and implementing regulations at 24 CFR Part 135.

Sienáturé

Michelle (Starty) Carlson, Ma

City Manager Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation - It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91 t05.

Community Development Plan -- its consolidated plan identifies community development and housing needs and specifies both shon-lenn and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CLR Parts 91 and 570

Following a Phan - I; is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Lessible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which hencift low- and moderate-income families or aid in the prevention or elimination of stems or hTght. The Action Plan may also include CDBG-cossisted activities which the grantee certifies are designed to most other community development needs having particular urgoncy because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other functial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2020-2022 [agentical specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a maaner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. If will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and nocupied by persons of low and moderate including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source office than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

 A policy prohibiting the use of excessive force by law enforcement agencies within its jurisduction against any individuals or gaged in non-violent civil rights demonstrations; and

A policy of criticing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civit rights demonstrations within its jurisdiction. **Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Brack Point -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws,

4/21/21 Date Signature of Authorized Official

City Manager Title

Hilly Ind Michelle (Shelly) Garlson, Mayor

- -

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, CeC 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such tailure.

ASSURANCES - CONSTRUCTION PROGRAMS

CMB Number: 4040 0309 Expiration Date: 02/26/2020

Public reporting burden for this collection of information is calimated to average 15 minutes par response including time for reviewing instructions, see foring existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other expect of this collection of information, including suggestions for reducing this burden in the Office of Management and Burget. Paperwork Reduction Project (0343-0047), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT. AND BUDGET, SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Cartain of those assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to artiditional assgrances. If such is the case, you will be notified.

As the duty authorized representative of the applicant; I certify that the applicant:

- Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of oroject costs) to onsure proper planning, management and completion of project described in this application.
- Will give the awarding egency, the Comptroller General of the United States and It appropriate, the State the right to examine all records tooks, papers, or documents related to the assistance and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- 3. Will not dispose of, modify the use of, or change the farms of the real shapedly tille unother intercet in the site and facilities without permission and instructions from the awarding agency. Will report the Faderal awarding agency directives and will include a covenant in the bit of real property acquires in whole on in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
- 4 Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
- 5 Will provide and main tain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will rumleh progressive reports and such other information as may be required by the assistance awarding agency or State
- Will initiale and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will establish sateguards to prohibit employees from using their posticina for a purpose thet constitutes or presents the appearance of personal constructional conflict of interval or personal gain.

- 8 Will comply with the thierguvernmental Personnel Act of 1970 (42 UISIC §§4726-4763) relating to prescribed stander ds of ment systems for programs funded under one of the 19 statutes or regulations aped/ied in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F)
- Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4901 et seq.) which prohibite the use of lead-based caint in construction or rehabilitation of residence structures.
- 10. Will comply with all Federal statutes relating to nondescrimination. These include but are not limited to, (a) Title VI of the Civil Rights Act of 1984 (PiL. 86, 352). which prohibits discrimination on the basis of race. color or national urigin (b) Title (X of the Education Amendments of 1972 as amended (20 U.S.C. §§1681) 1683, and 1685-1686), which prohibits discrimination on the basis of sex, (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps: (a) the Age Discrimination Act of 1975 as amended (42 U S C §§6101-6107), which prohibits discrimination on the basis of age. (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amenced relating to nund scrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91 616), as amended, relating to nondiscrimination on the basis of alcohol acuse or alcoholam; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§250 dd-3 and 200 ee 3), as emended, relating to confidentiality of alcohol and only abuse palient removal, (h) Title VIII of the Civ/ Rights Act of 1966 (42 U.S.C. §§3601 et seq.), ES amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondisar mination provisions in the specific statue(s) under which application for Federal assistance is being made, and (j) the requirements of any other nondiscrimination statue(a) which may apply to the application.

Previous School (usable)

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Standard Horm 424D (Rev. 7-97) Prescribed by GMB Circular A 102

- 11 Will comply or has already complex, with the requirements of 7ites II and II of the Uniform Relocation Assistance and Real Property Acquisitor: Portoxis Act of 1970 (21, 91-64) which provide for fair and soutable freatment of persons estrated or whose property is acquired as a result of Federal and federally-assisted programs. These recultienents apply to all interests in real croperty sequired for project purposes regardless of Federal patientation in opertances.
- Will comply with the provisions of the Harph Art (5 U S C §§1501-1509 and 7324-7328) which limit the portical activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
- 13. Wu comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copoland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Houre and Safery Standards Act (40 U.S.C. §§327-333) (eganding labor standards for federally-assisted construction subagreements.
- 14 Will comply with Sood insurance curchase requirements of Section 102(a) of the Hood Disaster Protection Act of 1973 (I* L. 93-234) which requires recipients in a special food hazard area to participate in the program and to purchase flood insurance if the cord: cost of insuracie construction and acquisition is \$10,000 or more.
- 15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental equation of environmental equation of the environmental environmental equation of the environment equation equation equation

Fedoral actions to State (Clean Air) Implementation Plans under Section 175(c) of the Clean Air Act of 1855, as amended (42 U S C, §§7401 el soq.) (g) pro-ection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P L 93-673); and, (h) protection of endangerod species under the Endangered Socies Act of 1973, as amended (PL, B3-205).

- 16. Will comply with the Wild and Scenic Rivers Act of 1966 (16 U S C §§1271 et seq.) related to protecting components or potential carriednents of the netional wild and epen or ivers system.
- W.º assist the awarding agency in assuring combinance with Section 105 of the National Historic Preservation Act of 1968, as amended (16 U S C §470), EO 11593 (dentification and protection of historic properties), and the Aronaeological and Historic Preservation Act of 1974 (16 U.S.C, §5489a-) isliced).
- Will cause to be berformed the required financial and cumpliance audits in accordance with the Gingle Audit Act Amondments of 1996 and OMB Circular No. A-133, "Audits of States, Local Covernments, and Non-Profit Organizations."
- 19 Will comply with all approable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
- 20. Will comply with the requirements of Sectron 105(g) of the Trafficking Victims Protection. Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award rectionants or 6 sub-recipient from (1) Engaging in severe forms of trafficking in persons during the certicit of time that the award is in effect (2) Procuring a commercial sex act during the panos of time that the award is in effect or (3) Using forced fabor in the performance of the award or subaryards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	
Jelly Centra	
APPLICANT ORGANIZATION	DATE SUBMITTED
Gity of Motrice a	4/21/21
	3[-4240 (Rev. 7-97: Sata