



**City of Moorhead
Consolidated Plan for
Housing and Community
Development**

2010 – 2014

2010 – 2014 Consolidated Plan for Housing and Community Development Executive Summary

The City of Moorhead is a recipient of Community Development Block Grant Funds allocated through the U. S. Department of Housing and Urban Development. As part of its planning and administrative responsibilities, the City is required to prepare a strategic plan every five years and action plans for each funding year. The plan is used to guide the City's investments in housing and community development activities, and also to serve as a resource for organizations that work within Moorhead on similar issues.

The Consolidated Plan chronicles public meetings and surveys of residents and agencies working in Moorhead that have informed this community development investment plan. The 2010 – 2014 Consolidated Plan sets forth goals for affordable housing preservation and production, assistance to address homelessness, assistance to persons with disabilities, and non-housing community development assistance in neighborhoods, and transportation assistance for job training and employment for persons who have experienced homelessness.

The objectives contained within the strategic plan focus highest priority for community development resources on maintaining and creating affordable housing opportunity. The City of Moorhead has grown steadily since Census 2000. Nearly 2,000 single family homes and more than 1,000 multifamily units were constructed between 2000 and 2008. Ensuring a portion of new construction units is affordable to low and moderate income households is an important community investment priority. The majority of Moorhead's housing stock is older than the national average, making housing preservation an important community development priority in Moorhead.

Based upon the needs assessment and housing inventory contained within the Consolidated Plan, specific objectives for the five-year period include:

- Rehabilitate or construct 50 affordable rental housing units
- Rehabilitate or construct 25 affordable housing units for homeownership
- Construct at least 10 affordable housing units in partnership with Habitat for Humanity
- Facilitate down payment assistance and/or low interest mortgage assistance to 100 households by facilitating homebuyer education that provides access to state housing resources
- Support and encourage the efforts of partner agencies to increase the availability of additional housing voucher subsidies for low income households
- Purchase land for future affordable housing in developing areas of the City
- Support capital improvements to emergency shelter facilities
- Participate in financing the Wilder Research Center study on homelessness in the Fargo-Moorhead area
- Provide technical support and certificates of consistency for funding applications for service providers to maintain and expand services, outreach and assessment for special needs populations
- Rehabilitate 10 homes through the construction of accessibility ramps for households with physical disabilities.
- Provide financial education for first-time homebuyers and tenants
- Provide recreational opportunities for low-income youth

City of Moorhead Consolidated Plan for Housing and Community Development 2010 – 2014

Introduction:

The U. S. Department of Housing and Urban Development (HUD) requires its grantees to submit a Consolidated Plan for Housing and Community Development to document, assess, and address community needs related to the provision of decent housing, a suitable living environment, and expanding economic opportunities, principally for low- and moderate-income persons. Required elements of the Consolidated Plan submission include a needs assessment, a housing market analysis, a strategic plan to address identified needs and annual action plans to implement the strategies. This plan covers calendar years 2010 through 2014.

The City of Moorhead is a Community Development Block Grant entitlement community, a status maintained since the inception of the program in 1974. The City is not eligible for direct allocations of other HUD Community Planning and Development entitlement programs, including Housing Opportunities for Persons with Aids (HOPWA), HOME, or Emergency Shelter Grant (ESG); however, HOME and ESG suballocations from the State of Minnesota are used within the City of Moorhead.

Data in this section is based on US Census data and consultations with service agencies and the community through meetings and a broad-based survey.

Part I: NEEDS ASSESSMENT

Consultation:

The City of Moorhead consulted with a variety of public and private agencies in preparation of the Consolidated Plan. Needs assessment was conducted through public meetings and two surveys, one distributed to individuals and another to housing service providers and industry representatives. Meeting participants included representation from Lake Agassiz Habitat for Humanity, Eventide, Sterling Property Management, Legal Services of Northwest Minnesota, and YWCA. Sixteen agency surveys were completed by agencies serving: youth, elderly persons, persons with disabilities, persons experiencing homelessness, first time homebuyers, and low income households generally. Twenty-three resident surveys were returned. As part of its needs assessment process, the City of Moorhead specifically consulted with Moorhead Public Housing Agency and Clay County Housing Redevelopment authority about their needs, planned projects, and activities to ensure coordination and collaboration where possible.

The City of Moorhead secured information on lead-based paint hazards from the Minnesota Department of Health Childhood Lead Poisoning Elimination Plan.

A description of priority non-housing community development needs was provided to the Cities of Dilworth, Minnesota, and Fargo and West Fargo, North Dakota; the State of Minnesota, and Clay County, Minnesota. The Fargo-Moorhead Metropolitan Council of Governments provided information on transportation needs that affect housing and economic opportunities for low and moderate income households.

The City of Moorhead is part of a Standard Metropolitan Statistical Area; however it is not part of an eligible metropolitan statistical area (EMSA) that is eligible to receive HOPWA allocation for persons with HIV/AIDS and their families, therefore the City has not developed a formal strategy for addressing this issue.

Citizen Participation:

The City of Moorhead is the entity responsible for the development of the Consolidated Plan and operates under a citizen participation plan that meets the requirements of 24 CFR 91.105. A copy of the citizen participation plan is included as Exhibit 1.

In preparation of the 2010 – 2014 Consolidated Plan, the City of Moorhead undertook the following actions to ensure public participation and awareness:

- Held two public meetings on July 23, 2009 to assess community needs, one at 2:30 pm and another at 5:30 pm.
- Conducted two needs assessment surveys, one targeted to residents and another to agency and housing industry providers.
- Published a summary of the Consolidated Action Plan in the October 4, 2009 Forum.
- Held a 30-day public comment period to gather input on the draft Consolidated Plan, from October 4 to November 4, 2009.
- Held a public hearing before the Moorhead City Council on October 26, 2009 to hear community comments on the draft Consolidated Plan.
- Final approval of the 2010 – 2014 Consolidated Plan was granted by the City Council on November 9, 2009.

Exhibit 2 contains minutes of the public meetings and hearings, survey tabulations, the affidavit of publication from the newspaper advertisement, and the resolution of the Moorhead City Council approving the 2010 – 2014 Consolidated Plan. The citizen participation elements included within Exhibit 2 have been considered along with Census data and other information to produce the Consolidated Plan.

While several people commented on the Consolidated Plan during the needs assessment phase, no additional comments were received during the 30-day comment period that followed the release of the draft plan.

Housing and Homeless Needs Assessment:

Note on available data: Census 2000 data is the most comprehensive data set available regarding information required for the Consolidated Plan; however, at the time of the Consolidated Plan submission, this data is nearly 10 years old. Wherever possible within the needs assessment, other information has been used to supplement Census 2000 data. As Census 2010 data becomes available, the City of Moorhead will determine whether modifications to the City's strategic plan are necessary and amend the plan accordingly.

Categories of persons affected:

The housing needs of low- and moderate-income households (renters and owners, including elderly 1 and 2 member households, small related households of 2 – 4 members, large related households of 5 or more members, and all other households) are estimated in the following table compiled through Census 2000 data in special tabulations for HUD. All reported housing problems are included together, and cost burden of greater than 30% of household income and severe cost burden exceeding 50% of household income are also identified individually.

Income definitions: Income data included within the Consolidated Plan is reported as a percentage of Fargo-Moorhead area median family income (MFI). Some housing programs also categorize income through the following terms:

- Extremely low (at or below 30% MFI)
- Low (30 - 50% MFI)
- Moderate (50 - 80% MFI)
- Middle (80 - 100% MFI)

CDBG eligibility is limited to activities directed at persons and households earning not more than 80% MFI.

Housing Problems Output for -All Households

Name of Jurisdiction: Moorhead(CDBG), Minnesota	Source of Data: CHAS Data Book					Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 Member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(L)
1. Household Income <=50% MFI	529	527	159	1,441	2,656	297	225	77	196	795	3,451
2. Household Income <=30% MFI	275	284	78	858	1,495	132	61	0	89	282	1,777
3. % with any housing problems	60.7	76.1	79.5	81.7	76.7	46.2	86.9	N/A	100	72	75.9
4. % Cost Burden >30%	60.7	74.6	66.7	81.7	75.7	46.2	86.9	N/A	100	72	75.1
5. % Cost Burden >50%	41.5	47.9	35.9	59.2	52.6	29.5	80.3	N/A	100	62.8	54.2
6. Household Income >30% to <=50% MFI	254	243	81	583	1,161	165	164	77	107	513	1,674
7. % with any housing problems	65.4	57.6	58	53.9	57.5	31.5	75	63.6	31.8	50.3	55.3
8. % Cost Burden >30%	65.4	51.9	39.5	53.9	55	31.5	75	53.2	31.8	48.7	53
9. % Cost Burden >50%	24.4	9.9	4.9	8.7	12.1	7.3	21.3	24.7	7.5	14.4	12.8
10. Household Income >50 to <=80% MFI	145	265	22	402	834	582	523	62	218	1,385	2,219
11. % with any housing problems	23.4	23.8	81.8	6.5	16.9	8.2	37.7	38.7	28	23.8	21.2
12. % Cost Burden >30%	23.4	9.1	45.5	3	9.6	5.8	36.9	25.8	28	21.9	17.3
13. % Cost Burden >50%	16.6	0	0	0	2.9	0.7	1.9	0	1.8	1.3	1.9
14. Household Income >80% MFI	142	249	22	248	661	1,057	2,977	537	580	5,151	5,812
15. % with any housing problems	27.5	1.6	63.6	0	8.6	5.4	4.5	4.5	3.1	4.5	5
16. % Cost Burden >30%	16.9	0	45.5	0	5.1	5.4	4.2	2.6	3.1	4.2	4.3
17. % Cost Burden >50%	7	0	0	0	1.5	0	0.6	0	0	0.3	0.5
18. Total Households	816	1,041	203	2,091	4,151	1,936	3,725	676	994	7,331	11,482
19. % with any housing problems	49.8	40.6	69.5	49.8	48.4	11.3	13.6	14.3	20.3	14	26.4
20. % Cost Burden >30	47.9	34.8	51.2	49.1	45.4	10.5	13.3	10.5	20.3	13.3	24.9
21. % Cost Burden >50	25.7	15.4	15.8	26.7	23.2	2.8	3	2.8	10.2	3.9	10.9

Housing Problems includes housing cost burden exceeding 30% of household income, overcrowding, or housing units without complete kitchen or plumbing facilities. *All Other Households* includes single persons and non-elderly, non-family households.

The proportion of renter and owner households having housing problems is similar in most categories for which data is available, although the number of renters is much higher than the number of owners for persons earning less than 50% MFI. At 80% MFI, the majority of households are owner-occupied.

The proportion of both owner and renter households below 30% MFI having housing problems and extreme cost burdens is significant: 76.7% for renters and 72% for owners.

For households earning between 30% - 50% MFI, housing problems remain significant, with more than 50% of most categories reporting housing problems. Elderly renter households in this income group have much higher cost burdens than elderly owner households; 65.4% of renters are paying more than 30% of income for rent and 24.4% are paying more than 50% of income for rent. The proportion of elderly owners in this income category paying more than 30% of income for rent is 31.5%, and 12.1% are paying more than 50% of income for rent.

Households earning between 50% - 80% MFI report a lower proportion of housing problems, with 16.9% of renter households and 23.8% of owner households reporting housing problems. Of note in this income group is 81.8% of the 22 large related renter households with housing problems, including 45.5% with housing cost burdens exceeding 30% of income. No large renter households reported cost burdens exceeding 50% of household income. Cost burden of greater than 30% is still common in this income group—21.9% of the 1,385 households in this income category (renters and owners) are experiencing cost burden. Cost burden greater than 50% is uncommon in this income category. Less than three percent of all categories of renters and owners, with the exception of elderly 1 and 2 member renter households, have cost burdens greater than 50% of income. Nearly 17 percent of elderly 1 and 2 member renter households in this income category are severely cost burdened.

Less than 10 percent of owners and renters with incomes greater than 80% MFI have any housing problems, although large related renter households are the exception. Of the 22 large related renter households within this income category, housing problems are reported by 63.6%, including 45.5% with cost burdens greater than 30% of income.

Overcrowding is limited in rental housing through housing regulations that are based on national building code standards. It is reported, however, that the availability and affordability of large housing units do pose difficulties for larger households seeking rental housing. There are 203 large related renter households in Moorhead; 69.5% of these households report housing problems. Cost burden for these households is significant, but very similar or less than the proportion of cost burdens for all renters until household incomes exceeding 50% MFI.

Housing problems within the City of Moorhead overall are more significant for renters than owners, 48.4% of renters and 14% of owners within the City report housing problems. However, within the lower income categories the proportion of owners and renters experiencing problems are similar.

Standard housing conditions are defined for the purposes of the Consolidated Plan as those units meeting Housing Quality Standards, free of life safety hazards. Substandard units suitable for rehabilitation are those units for which the cost to correct the conditions does not exceed the estimated after-improvement value. While no comprehensive source of information is available to fully assess the condition of Moorhead housing units, Census 2000 reports that 23 Moorhead housing units lack complete plumbing, 110 units lack complete kitchen facilities, and 106 do not have adequate heating systems. Individuals reporting substandard housing conditions are included within the proportion of households with housing problems.

Racial differences: Housing problem data has been cross-tabulated with Census racial categories. Cost burden data is not reported separately in these tabulations, but is included within the category of housing problems.

- Asian Non-Hispanic Households (Homeownership rate 39%): When compared with the entire population, there is not a disproportionate level of housing problems at the lower income levels. At incomes greater than 80% MFI, a higher number of households report housing problems [75% of owners (n=32) and 100% of renters (n=4)].
- Pacific Islander Non-Hispanic Households (Homeownership rate 100% (n=4)): All Pacific Islander households are homeowners in the 30 – 50% MFI category, and all report having housing problems.

- Black Non-Hispanic Households (Homeownership rate 52%): 100% of renters below 30% MFI report housing problems (n=8). 71.4% of households earning between 50 – 80% MFI report housing problems (n=14). All Black Non-Hispanic households earning greater than 80% MFI are homeowners (n=24); none report housing problems.
- Hispanic Households (Homeownership rate 39%): At 30% MFI, 92.7% of renters (n=55) and 66.7% of owners (n=12) report housing problems; between 30 – 50% MFI, 51.2% renters (n=86) and 19% owners (n= 42) report housing problems. Between 50 – 80% MFI, 35.8% renters (n=81) and 21.6% owners (n=37) report housing problems. No Hispanic Households earning more than 80% MFI are renters, and 62 households are homeowners; 6.5% of households in this income category report any housing problems.
- Native American Non-Hispanic Households (Homeownership rate: 28%): 39.5% of Native American renter households earning less than 30% median income (n=38) report housing problems; there are no homeowners in this income category. Between 30 – 50% MFI, 87.5% renters report housing problems (n=32); there are no homeowners in this income category. Between 50 – 80% MFI, 33.0% of renters (n=12) and 0% of homeowners (n=14) report housing problems. At incomes exceeding 80% MFI, no housing problems are reported by renters (n=16) or owners (n=24).
- White Non-Hispanic Households (Homeownership rate: 66%): Housing problems exceed 70% for white renter and owner households earning less than 30% MFI, and greater than 50% at 30 – 50% MFI for both renters and owners. Between 50 – 80% MFI, 14.2% renters (n= 695) and 24.2% of owners (n=1,333) report housing problems. Less than 10% of renter and owner households earning more than 80% MFI report any housing problems.

The City of Moorhead acknowledges the disproportionate needs of households based on racial differences; however, programs will not specifically be designed to address the individual groups. Efforts will be made to include each of these groups in housing initiatives and activities in an affirmative manner.

Local update: Since 2000, the City of Moorhead has conducted rehabilitation of 113 housing units through use of its CDBG resources for households earning 80% or less of Fargo-Moorhead median income. An additional \$3 million of home improvement loans have been granted to 144 homes in Moorhead neighborhoods through a partnership with Gate City Bank, and other home improvement projects have been conducted with other private financing. More than 30 uninhabitable mobile homes were removed from Bennett Park Cooperative since 2007; 20 newer mobile homes have been secured from FEMA by the Cooperative to replace some of these affordable homes. Forty-five flood damaged homes were purchased for demolition or moving in 2009. A discussion of additional housing constructed since 2000 follows in the Housing Market Analysis.

Homeless needs:

The U.S. Census Bureau does not produce counts of the population experiencing homelessness. However, special procedures were developed to ensure the Census 2000 included people without conventional housing, who may be missed in the traditional enumeration of housing units and group quarters. These special procedures included counting people living at emergency and transitional shelters, receiving services at facilities providing free meals, as well as people staying at identifiable outdoor locations. Thus, these special procedures were designed to include in the overall population count people who might otherwise be missed during regular enumeration. In Moorhead, the total number of persons living in non-institutional group quarters was 210.

Wilder Research Center conducts a survey of homeless persons every three years in Minnesota, conducted in part through the financial support of the Cities of Moorhead and Fargo CDBG resources. The following information is taken

directly from the Wilder Research August 2007 report "Homeless Adults and children in Fargo, North Dakota and Moorhead, Minnesota." The entire report can be accessed on-line at www.wilder.org/homeless. The most recent survey conducted documented 567 persons homeless in the Fargo-Moorhead area on October 26, 2006; 224 of the 567 persons were located in Moorhead (145 in shelters and transitional housing and 91 in informal or unsheltered locations. Temporary housing programs in Moorhead housed 66 men, 37 women, and 42 children.

- The number of homeless persons reported in 2006 is 49 percent higher than the number found in 2003. [Due in part to greater outreach efforts.]
- The homeless population contains a disproportionate number of persons of color, particularly American Indian (28% for Moorhead). Less than 10 percent of Minnesota's overall population is made up of persons of color, 47% of homeless adults in Moorhead are persons of color.
- Of those persons in informal or unsheltered locations in Moorhead, 78% were male and 43% met the federal definition of chronic homeless.
- Veterans were 27 percent of homeless males in Moorhead.

A continuum of care committee covering West Central Minnesota convened twelve focus groups with homeless persons in 2008 to conduct strategy sessions with the goal of ending long term homelessness, including four main goals:

1. Increase Supportive Services
2. Support Financial Stability
3. Increase Public Education/Awareness
4. Increase Housing Stability

The results were compiled using a "SWAT" analysis (strengths, weaknesses, opportunities, and threats). The analysis and goals identified to prevent and end homelessness in West Central Minnesota are included as Exhibit 3. Generally speaking, the focus groups expressed barriers of negative past rental histories and application fees that make it difficult to access housing, restrictive regulations and narrow service niches for housing programs, transportation barriers for evening and weekend work and businesses not on bus routes, public perception and racism, and not enough funding. Assets were noted, including public awareness, rental deposit assistance, and a Project Homeless Connect, which is a service fair that connects homeless persons with essential information and services to regain stability in housing.

Other special needs:

The US Census tabulates elderly and extra elderly one- and two-member households and all other households with mobility and self-care limitations. This would include persons with disabilities (mental, physical, and/or developmental) severe enough to limit their ability to care for themselves.

**Table 1A
Homeless and Special Needs Populations**

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	51	0	20
	Transitional Housing	81	0	44
	Permanent Supportive Housing	71	24	15
	Total	203	24	79
Persons in Families With Children				
Beds	Emergency Shelter	24	0	15
	Transitional Housing	Reported with Individuals		
	Permanent Supportive Housing	12		20
	Total	36	0	35

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population		Sheltered		Unsheltered	Total
		Emergency	Transitional		
Example:		75 (A)	125 (A)	105 (N)	305
1. Homeless Individuals		104	41	79	224
2. Homeless Families with Children*		*	*	*	*
2a. Persons in Homeless Families with Children					
Total (lines 1 + 2a)		104	41	79	2245
Part 2: Homeless Subpopulations		Sheltered		Unsheltered	Total
1. Chronically Homeless		49%			
2. Seriously Mentally Ill		43%			
3. Chronic Substance Abuse		47%			
4. Veterans		19%			
5. Persons with HIV/AIDS		N/A			
6. Victims of Domestic Violence		24%			
7. Youth		35%			

*Research is reported by individual counts, not households. 45 of the 125 homeless persons reported are children and youth under age 18. Children under age 18 represent 41 of 104 persons in emergency shelter (39%); 10 of 41 in transitional shelter (24%) and 12 of 79 in unsheltered locations (15%).

Information on homeless population and sub-populations provided by Wilder Research Center, "Homeless Adults and their children in Fargo, North Dakota and Moorhead, Minnesota, August 2007. Data collected through a point-in-time count on October 26, 2006.

SOCDS CHAS Data: Housing Problems Output for Mobility & Self Care Limitation

Name of Jurisdiction: Moorhead (CDBG), Minnesota		Source of Data: CHAS Data Book			Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Renters	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
1. Household Income ≤50% MFI	164	30	323	517	65	32	105	202	719
2. Household Income ≤30% MFI	79	22	223	324	18	0	38	56	380
% with any housing problems	62	18.2	77.6	69.8	22.2	N/A	100	75	70.5
3. Household Income >30 to ≤50% MFI	85	8	100	193	47	32	67	146	339
% with any housing problems	58.8	50	37	47.2	29.8	68.8	50.7	47.9	47.5
4. Household Income >50 to ≤80% MFI	18	20	53	91	82	40	106	228	319
% with any housing problems	0	0	0	0	14.6	45	44.3	33.8	24.1
5. Household Income >80% MFI	43	8	66	117	118	99	261	478	595
% with any housing problems	58.1	0	0	21.4	0	18.2	8.4	8.4	10.9
6. Total Households	225	58	442	725	265	171	472	908	1,633
% with any housing problems	55.1	13.8	47.5	47.2	11.3	33.9	29.9	25.2	35

Extra Elderly includes one or two member households in which either person is 75 years or older. Elderly includes one or two member households in which either person is 62 years or older. All Other includes single persons and non-elderly, non-family households.

Clay County Social Services and Moorhead Public Housing Agency are local agencies that are reporting 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 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, has been pursuing development of permanent supportive housing units to better address the needs of persons with disabilities.

Persons with HIV/AIDS and their families: According to the Minnesota Department of Health, HIV/AIDS Surveillance Division, there were 18 persons living with HIV infection and 13 persons with AIDS in Clay County in 2008; there were no new cases reported in 2008 in Clay County. No additional information is available on the specific supportive housing needs of these households. The Minnesota AIDS Project offers support services throughout Minnesota, and local organizations working with persons with disabilities offer services to qualifying persons with HIV/AIDS.

Moorhead Public Housing Agency operates traditional public housing rental units, Housing Choice vouchers (Section 8), and other rental assistance programs. The majority of public housing clients have incomes less than 30% area household median income, and while their rent is limited to 30% of household monthly income, the lower income households have difficulty meeting essential living expenses.

Local needs assessment: Local public meetings and survey data indicate that many low income households are having difficulty affording rent and many are having difficulty achieving and maintaining homeownership or repairing their homes. Accessing housing for persons with disabilities and mental illness was frequently referenced in the citizen comments. In the 2004 – 2009 Consolidated Plan, housing of sufficient size for large families was a significant concern. Habitat for Humanity and private developers have constructed rental and ownership units of three and four bedrooms in the past five years. This issue has not been cited as prevalent in citizen comments expressed in preparation of the 2010 – 2014 Consolidated Plan; however, it remains a concern heard frequently by Clay County Housing and Redevelopment Authority.

Other prominent issues facing low-moderate income households are:

- Economic challenges (healthcare, taxes, utilities)
- Foreclosed and blighted properties in neighborhoods
- Affordable recreation activities for children
- Flooding
- Employment concerns

Important issues expressed by agencies and businesses serving low-moderate income households in Moorhead included:

- Funding stability for programs
- Affordable housing generally and affordable rental housing (in particular, for persons with mental illness, mobility impairments, and felony convictions)
- Flexible and competitive homeownership assistance (down payment and closing cost)
- Transportation and job opportunities
- Multilingual customer service
- Housing education, in particular landlord/tenant rights

Issues expressed by survey respondents as important for the community in general:

- Business opportunities and retention (mall, commercial and industrial businesses)
- School Financing
- Neighborhood preservation
- Flood control

Needs Assessment meetings focused on the need for more affordable housing production (Habitat for Humanity), transitional housing options and support for emergency shelters (YWCA), low income housing generally (Legal Services of Northwest Minnesota), accessibility improvements (Eventide) and housing education (Sterling Development)

Meeting participants also noted that there is significantly greater food pantry usage than there was a year ago and average length of stay at emergency shelters is increasing. The economic recession is impacting lower income households significantly.

Lead-based paint hazards:

An estimate of housing units occupied by low and moderate income households that contain lead-based paint hazards is based on Census 2000 data; however available Census tables do not directly address the information requested by HUD on this issue. The figures are based on the following assumptions:

- There are 8,834 housing units in Moorhead built prior to 1980
- Low income households occupy approximately 35% of Moorhead housing units
- Nationally, it is estimated that 9% of pre-1980 homes have interior lead-based paint hazards and 39% have exterior hazard areas.

Applying these figures, approximately 278 homes occupied by low and moderate income households have interior lead-based paint hazards and 1,209 have exterior hazards. These estimates are lower than in the previous five-year Consolidated Plan as several older housing units have been demolished over time.

Since the Lead Safe Housing rules were implemented in 1999, the City of Moorhead has evaluated housing rehabilitated with CDBG funds for lead-based paint hazards and requires lead-safe work practices on assisted activities. Evaluations of 103 pre-1978 homes have been conducted by the City of Moorhead since that time; none have required lead containment or abatement; and all have passed post-rehabilitation clearance testing.

Minnesota Department of Health compiles statistics of children ages 0 – 6 years old tested for elevated blood lead levels (EBLLs). The following table presents statistics for Clay County children ages 0 - 6 years reported as having an elevated blood lead level (greater than 10 micrograms lead per deciliter of whole blood) since 1999:

Year	10 – 14.9µg/dL ²	15 – 19.9µg/dL ²	20+ µg/dL ²	#children tested
2007	2	1	0	642
2006	0	2	0	602
2005	1	3	0	317
2004	1	2	0	615
2003	4	1	0	430
2002	3	0	0	439
2001	4	0	0	323
2000	2	0	0	308
1999	0	0	0	302

Source: MN Department of Health

Minnesota Department of Health has found in its analysis of statewide data for lead risk, “the most important factors related to lead poisoning risk in Minnesota are the percentage of children in poverty and the percentage of homes built before 1950. Both of these characteristics were used, in conjunction with the population of children under six, to estimate the population-adjusted lead poisoning risk for individual geographic areas. For each geographic area, the County Risk” equals the number of children less than six years of age multiplied by the fraction of children in poverty multiplied by the fraction of homes that were built prior to 1950. The resulting number is NOT the expected number of EBLLs or percentage of EBLLs. It is simply a population-adjusted factor for comparing lead risk between counties or zip codes.” The relative lead risk in Clay County is 1 – 2.5. The number of children with elevated blood lead levels has remained relatively constant over time, even as the number of children being evaluated is increasing. Educational materials on lead paint hazards are distributed by the City of Moorhead to participants of housing rehabilitated with CDBG funds.

The Minnesota Department of Health has established five goals for reducing childhood lead poisoning:

- I. Lead education and training
- II. Identifying at-risk properties and children

- III. Incorporating lead paint assessment and control into housing activities and infrastructure
- IV. Identifying resources to increase the supply of lead-safe housing
- V. Emerging strategies based upon new research, legislation, trends, population conditions and other developments.

The City of Moorhead's housing programs are operated consistent with these goals.

Part II: HOUSING MARKET ANALYSIS

General Characteristics:

Moorhead's housing stock consisted of 11,651 occupied units as of Census 2000. Rental units comprise 4,228 (36%) of the total housing units and 7426 (64%) are owner-occupied. During the 1990s, a total of 1,425 units were built and 749 were demolished or moved. Demolition was precipitated by Red River flood damage, age/condition of units, and redevelopment projects. Since 2000, 1,010 housing units have been added to the housing stock. Rental housing was 36.3% of the total occupied housing stock (Census 2000).

New Construction 2000 - 2008:

Year	SF detached	SF attached	2 - 4 units	5+ units	Total
2008	153	37	5	217	412
2007	161	64	38	68	331
2006	163	166	8	145	482
2005	190	130	62	132	514
2004	176	117	4	178	475
2003	113	82	4	160	359
2002	90	110	42	124	366
2001	74	32	6	36	148
2000	69	24	44	0	137
Total	1189	762	213	1060	3224

Source: Moorhead Building Permit History

The housing vacancy rate was 4.3% (Census 2000), consisting of 285 rental units and 63 for sale units, 37 units rented or sold but unoccupied, 37 seasonal/recreational/occasional-use units, and 105 other vacant units. The low vacancy rate indicates strong market demand as the metropolitan area grows. This demand accounted for much of Moorhead's new construction growth, which peaked in 2005, and has more than double the 10-year annual average in each year since 2002. After a significant lag in new construction of multifamily units (only 69 units were built between 1995 and 2000), the development community is again constructing multifamily buildings of five or more units in Moorhead as noted in the table above. More than 1,000 multifamily units have been constructed since 2000.

As of Census 2000, Moorhead's housing stock as a whole was older than the national average; 75.5% of Moorhead's owner-occupied housing and 76.3% of renter-occupied housing is more than 30 years old. Nationally, 35% of owner-occupied units and 28.1% of renter-occupied units are pre-1979 construction. The median year built for owner-occupied structures is 1964, and for renter-occupied structures, 1971. Newer multifamily units are constructed with at-grade entrances and a minimum number of accessible units are in accordance with the Americans with Disabilities Act and state building code requirements.

The Cities of Moorhead and Fargo experienced extreme Red River flooding in March 2009, resulting in a presidential disaster declaration, and costing the communities millions in flood fighting costs and property damage. While the community had a successful flood fight considering the magnitude of the disaster, several homes were damaged beyond repair. In 2009 and 2010, the City of Moorhead is working with FEMA and Minnesota Department of Natural Resources to purchase approximately 90 properties with homes that were substantially damaged and unsuitable for rehabilitation, vulnerable to future flooding, or needed for flood mitigation efforts.

As of Census 2000, the estimated value of 67.3% of Moorhead owner-occupied homes was less than \$100,000. Just more than 6% of Moorhead homes are valued at less than \$50,000. Rental rates reported in Census 2000 ranged from \$200 to more than \$1,500, with 70.9% renting for less than \$500 per month.

Housing Sales Market (New and Existing Homes):

	Closed Sales 2006*	Median Sales Price 2006	Closed Sales 2007*	Median Sales Price 2007	Closed Sales 2008*	Median Sales Price 2008	Closed Sales 2009**	Median Sales Price 2009
Fargo	1,431	\$135,000	1,443	\$140,000	1,255	\$141,000	629	\$138,000
Moorhead	593	\$130,708	635	\$138,000	548	\$138,000	266	\$137,779
West Fargo	544	\$142,850	543	\$144,700	448	\$149,900	263	\$148,875
Dilworth	87	\$136,150	75	\$136,675	52	\$145,250	35	\$154,000
Total	2,655		2,696		2,303		1,193	

Source: FMAAR – Data gathered on August 6, 2009
 Closed Sales Represents Single Family, Townhomes, and Condos
 *Full Year Data (January 1 – December 31)
 **2nd Quarter 2009 Data (January 1 – July 31)
 Note: not all closed home sales may be represented as realtors may input sales data at a later date.

Workforce Housing:

The *Regional Workforce Housing Profile for the Fargo-Moorhead Metro Area* (Profile) estimated that, between 2005 and 2010, Moorhead could support a projected demand of an additional 1,050 newly constructed for-sale units within the following price range:

Below \$150,000	300 Units.....	29%
\$150,000-\$199,999.....	425 Units.....	40%
\$200,000-\$299,999.....	250 Units.....	24%
\$300,000 and higher.....	75 Units.....	7%

Moorhead issued 1,153 single family attached and detached building permits from 2005 through the 2nd Quarter of 2009 and the permit data indicates that Moorhead is providing the number and type of housing units suggested in the Profile:

Estimated Cost* of Attached and Detached Homes from 2005 - 2ND Quarter 2009

	<\$110,000	\$110-149,999	\$150-199,999	\$200-299,999	>\$300,000	Totals
2009	30	21	19	13	7	90
2008	32	45	71	29	13	190
2007	45	57	70	34	19	225
2006	125	58	74	55	16	328
2005	109	75	69	49	18	320
Totals	341	256	303	180	73	1,153

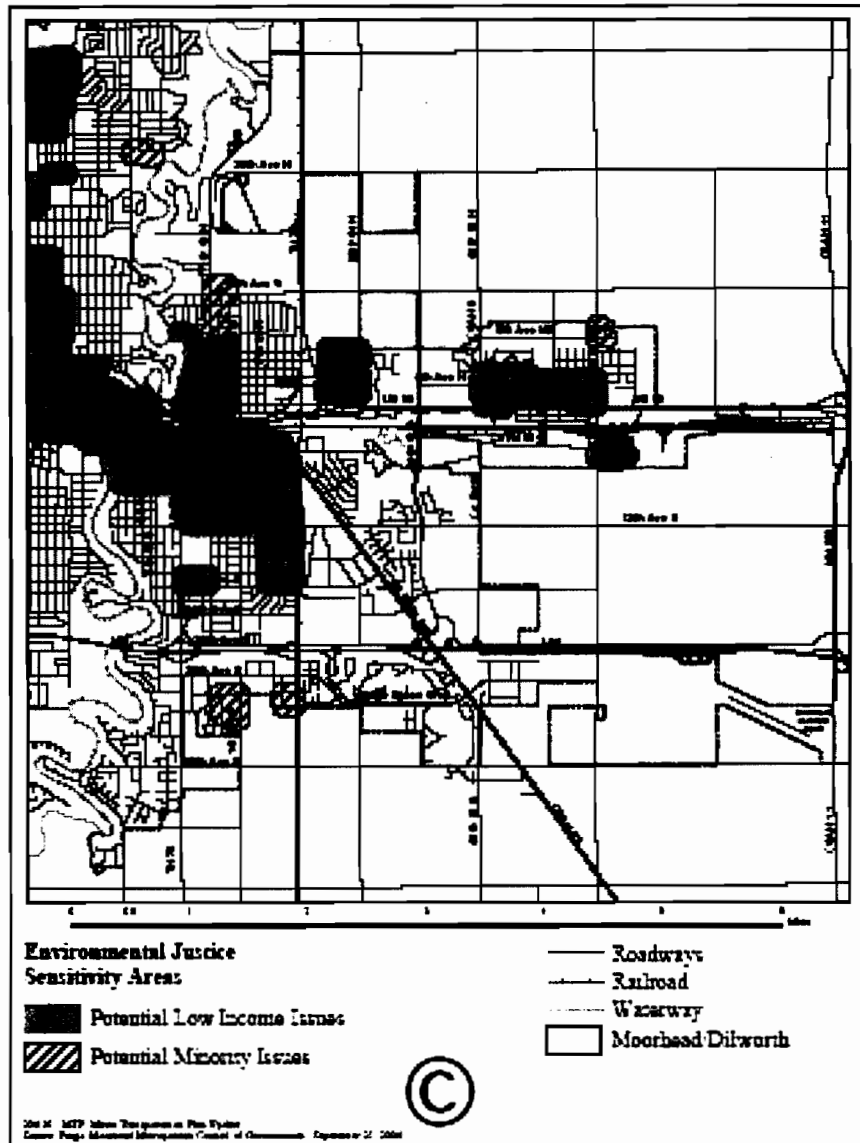
*Building Permit Value less than \$125,000: add 14% to account for lot price and special assessments
 *Building Permit Value between \$125,000 and \$175,000: add 17% to account for lot price and special assessments
 *Building Permit Value above \$175,000: add 20% to account for lot price and special assessments
 **These percentages are estimates and were based on average lot prices and special assessments for new homes constructed from 2005-2006

When comparing the projected demand from the Profile and the estimated cost of new homes, the projected demand has been obtained in four years and those homes estimated to cost less than \$150,000 have outnumbered the demand projected in the Profile.

While Moorhead has not experienced the degree of foreclosure activity experienced in many metropolitan regions around the country, there has been more foreclosure activity in recent years than in the past. In 2005, the City of Moorhead began tracking foreclosure activity.

2005:	16 Foreclosure Sales
2006:	20 Foreclosure Sales
2007:	42 Foreclosure Sales
2008:	37 Foreclosure Sales (6 foreclosures tied to a single builder)
2009	22 Foreclosure Sales (2 nd Quarter (January 1 – June 30))

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



Public and assisted housing:

There are several project-based subsidized and/or rent restricted apartment developments in Moorhead. Moorhead Public Housing Agency owns and manages multifamily and single family rental properties throughout the community. All MPHA facilities have rental subsidies from HUD that limit tenant payment to 30% of household income. MPHA is not designated a troubled housing agency by HUD standards.

	Type	# Units	1 BR	2 BR	3 BR	4 BR
Subsidized Private Development						
Eventide Living Center 1333 7 th Street South	HUD Senior	46	46			
Parkview Terrace Apartments 100 3 rd Street North	HUD Senior	121	112	9		
Times Estates 1801 Belsly Boulevard	HUD Family	40		20	20	
Village Green Manor 3501 Village Green Drive	HUD Family	50		25	25	
Moorhead Townhomes 3200 17 th Street South	LIHTC	30			30	
Maple Court Townhomes 1506 10 ½ Street North	LIHTC	34		21	11	2
Prairie View Apartments 1106 19 th Street South	LIHTC	24		21	3	
Gateway Gardens- <i>under construction</i> 1817 1 st Avenue North	State bonds	24	24			
Easten Townhomes 2902 4 th Avenue South & 3050 18 th St S	LIHTC	38	4	22	8	4
Public Housing						
Riverview Heights High Rise 800 2 nd Avenue North*	MPHA	103	102	1		
Village Green - Heatherwood 22 nd Street South Heatherwood Cl	MPHA	12			12	
Scattered Site Single Family	MPHA	15			12	3
Sharpview Apartments*	MPHA	47	45	2		
TOTAL		584	333	121	121	9

*7 units at Riverview Heights – High Rise and 5 units at Sharpview Apartments are accessible for persons with disabilities

Forty-six family units located at Riverview Heights were documented to be in poor physical condition with foundations that could not be adequately repaired. HUD approved demolition of these 46 units in July 2004 and MHFA has approved construction of Phase I of a replacement housing project. A replacement housing project, Easten Townhomes (30 units), was constructed in 2006 at 2902 4th Avenue North using Low Income Housing Tax Credits and other state and federal resources. Eight supportive housing units for persons with disabilities were constructed at a separate location in south Moorhead in conjunction with this project. As of this writing, a planned Phase II development to replace remaining units has not received financing. No other public housing units are expected to be lost from inventory.

Moorhead Public Housing Agency and Clay County Housing Redevelopment Authority administer tenant-based voucher/rent subsidy programs through funding through HUD and the State of Minnesota. Clay County HRA is authorized 360 housing vouchers, 250 of which are used within the City of Moorhead. Clay County HRA is designating 8 vouchers as project-based to support Easten Townhomes and the supportive housing development.

Moorhead PHA received 46 new HUD vouchers to replace the 46 units at Riverview Heights, for a total of 95 from the Housing Choice Program. Eight of these were converted to project-based vouchers for Easten Townhomes. Additionally, Moorhead PHA administers 23 Bridges vouchers, 33 Adult Mental Health Systems Inventory Pilot program vouchers for individuals or families with a member that is disabled with serious and persistent mental illness, 28 vouchers for persons with serious and persistent mental illness from the Becker Clay Ottertail Wilkin County Collaborative, and 5 vouchers associated with the Ending Longterm Homelessness Initiative Fund. Each of these four voucher programs are funded through the State of Minnesota.

Additionally, several Moorhead rental properties have been improved through funds available through CDBG, HOME, Minnesota Housing Finance Agency, and Greater Minnesota Housing Fund. These properties carry rent restrictions and tenant income limits to ensure a supply of safe and affordable housing in the community.

Moorhead Public Housing Agency is in compliance with Section 504 requirements for accessibility of units. Seven units at Riverview Heights and five units at Sharpview Apartments are accessible to persons with disabilities. MPHA does not have enough public housing units to qualify to participate in the Comprehensive Grant program for preservation and modernization of its facilities, however it does receive funding through HUD Capital Grants Program. Riverview Heights, MPHA's 103-unit high rise apartment building, is in great need of comprehensive rehabilitation. An allocation of American Reinvestment and Recovery (ARRA) grant funds provided resources to conduct plumbing upgrades, but is not sufficient to modernize this facility. The cost of remaining preservation and modernization activities is estimated at \$5.4 million. In 2004, MPHA conducted modernization of its Scattered Site family housing, including conversion of a 3-bedroom home into an accessible unit for families. Future improvements to the public housing stock will continue to the extent funding is available. No specific activities coordinated between the City of Moorhead and MPHA Comprehensive Grant program are currently anticipated. The City of Moorhead intended to serve as a financing partner in the Eastern Townhomes replacement housing development, although the developer later declined the City's low interest loan.

As noted within this section, MPHA staff has been increasing housing vouchers and partnering with community organizations for services to persons with mental illnesses and disabilities. Additionally, the partnerships with private developers, the City, and MHFA are yielding new housing units to replace substandard units.

Subject to federal budget approval at funding levels that provide adequate cost recovery, no assisted housing is expected to be lost from the inventory during the five-year period.

Homeless facilities: Two emergency shelter facilities are available in Moorhead, Churches United for the Homeless, serving single persons and families with children, and Dorothy Day House of Hospitality, serving single men. The Fargo-Moorhead YWCA provides shelter and services to homeless women and children, including victims of domestic violence. While this facility is physically located in Fargo, it serves the metropolitan area. Forty percent of the YWCA's clients resided in Clay County prior to seeking assistance at the YWCA. New Life Center is also a Fargo homeless shelter.

Churches United for the Homeless relocated to a new location in Moorhead in September 2004, and initially increased the number of shelter beds from 43 to 54, and has since increased their licensed capacity to 65 people providing eight family rooms for households with children, 11 women's beds, 26 men's beds, and 4 beds leased to the Veteran's Administration. Dorothy Day House has the capacity to serve 10 persons per night. Transitional housing units in Moorhead are leased through private rental property owners throughout the community as resources are available to Churches United and through partnership between Lakeland Mental Health and Moorhead Public Housing Agency.

Special need facilities and services: An eight unit supportive housing development funded in part by HUD and MHFA was developed in partnership with Clay County HRA and opened in 2005. Clay County HRA is constructing 24 units of permanent supportive housing for persons with disabilities on property adjacent to Churches United for the Homeless. The facility will also have ground floor office space for support services. Convenient access to congregate meals and social services will provide added benefit for tenants. The City of Moorhead used its allocation of 2009 CDBG-Recovery/American Recovery and Reinvestment Act funds toward property acquisition for this development.

Access of the Red River Valley has also constructed housing units in Moorhead with CDBG participation. A three-plex was constructed in 2006 and an additional two units in 2008. Access

maintains ownership of these properties and utilizes them to serve persons with disabilities in a traditional neighborhood setting.

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 is one group home for persons with developmental disabilities; 16 family adult foster sites, and 142 licensed Corporate Care Adult Foster sites for adults with developmental disabilities, adults with mental illness, adults with chemical dependency, and elderly persons in Moorhead. There are 8 licensed 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. One board and lodging facility provides housing for adults with chemical dependency issues. Other in-home services funded by Clay County include case management for more than 300 persons 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.

Barriers to affordable housing: The City of Moorhead has worked to reduce barriers to affordable housing in a variety of ways:

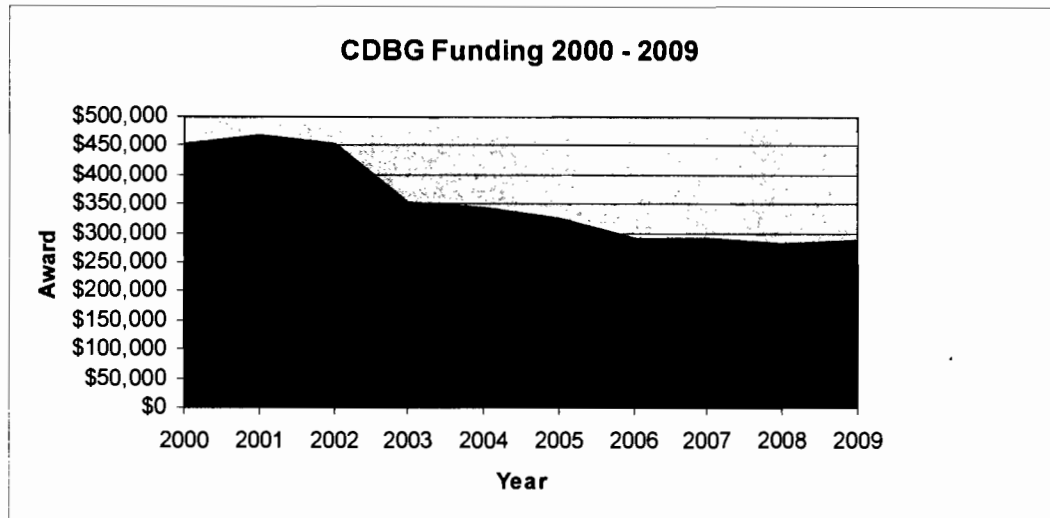
- Financing and participating in tenant and homebuyer education
- Securing downpayment and closing cost assistance programs for local lenders through state program financing
- Land contributions to Habitat for Humanity and Access of the Red River Valley
- Investment partnerships in new and renovated rental and owner-occupied housing developments
- Subdivision provisions allowing modest lot sizes (45 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.

Part III: STRATEGIC PLAN

While unmet housing and community development needs are prevalent, perhaps more prevalent than in the past five year Consolidated Plan period, CDBG resources and state assistance have declined in recent years. The quantifiable goals have been adjusted accordingly.



Affordable housing: The City of Moorhead's highest priority for community development resources is maintaining and creating affordable housing opportunity within the community. Both Census 2000 data and local needs assessment information contained within the Consolidated Plan indicate a significant number of both renter and homeowner households with high cost burdens and other housing problems in lower income categories. Moorhead's housing stock, while generally affordable, is aging, indicating a need for housing preservation activities and creation of additional new housing units. Population growth experienced since 2000 means 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 CDBG allocation and resources of partner agencies and funders, and the lengthy, complex development process for new construction in which many funding partners are participating. Funds will be used citywide but projects that adhere to "smart growth" principles will be considered most favorably in order to make best use of public infrastructure.

Affordable Housing Objectives and Proposed Accomplishments:

AH1: Rehabilitate or construct 50 affordable rental housing units by 2014. Although the annual goal is 10 units per year to be made available to households earning 60% MFI or less, it is recognized that multifamily projects might not occur each year. CDBG resources are anticipated to be used to leverage and match resources available through Minnesota Housing Finance Agency and/or Greater Minnesota Housing Fund. Of the 50 units constructed or rehabilitated at least 10 percent of these units should be made available for persons with disabilities.

AH2: Rehabilitate or construct 25 affordable housing units for homeownership by 2014. 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 5 units per year (3 to

be made available to households earning not more than 60% MFI and 2 to be made available to households earning not more than 80% MFI).

AH3: Construct at least 10 affordable housing units for homeownership by 2014, specifically through partnership with Habitat for Humanity. CDBG resources will be used for land acquisition and/or utility installation costs (special assessments) and will leverage private individual and corporate donations. Annual goal is 2 units per year to be made available to households earning less than 60% MFI.

AH4: Create homeownership opportunity for 100 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; it is not intended CDBG will be used for direct consumer financial assistance. Annual goal is 20 households per year (10 households below 60% MFI and 10 households between 60 - 80% MFI).

AH5: 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.

AH6: Pursue the purchase of land for future affordable housing in developing areas throughout the City. Land will be used as leverage for securing additional state, federal, and private resources to construct affordable housing.

Homelessness: The City of Moorhead will support existing service providers working to prevent homelessness, provide shelter, and transition homeless persons to permanent housing. Homelessness is a significant metropolitan and regional issue affecting the City of Moorhead.

Obstacles to addressing homelessness include CDBG resource limitations and community size, making Moorhead ineligible to qualify as a direct Emergency Shelter Grant recipient. Within the needs assessment, programs and activities to address and assist homeless persons were identified. Effectively addressing these needs will require funding far beyond the City's CDBG resources. Existing social service agencies address the needs of homeless persons and very low income households who are at risk of homelessness independent of the City of Moorhead, although the City regularly provides certificates of consistency with the Consolidated Plan for agencies seeking federal and state funding.

Homelessness Objectives and Proposed Accomplishments:

HL1: 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 smaller scale capital improvements to emergency shelter facilities. The City of Moorhead intends to participate in two such projects during the 5 year period.

HL2: Support initiatives of service providers to expand homelessness prevention services, outreach, and assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, and other means. The specific objective is that the City will support the F-M Area Coalition for Homeless Persons by

...
serving as a funding partner for the update to the Wilder Research analysis of homelessness in Fargo-Moorhead in 2012. The survey is conducted every 3 years and was last conducted in 2009. The survey serves as a resource for agencies addressing issues related to homelessness. The survey is used to develop initiatives to address the needs documented in the study and seek funding for same.

Other special needs: The City of Moorhead will support existing service providers working to address the human service and supportive housing needs of elderly, frail elderly, persons with disabilities, persons with drug/alcohol addiction, and persons with HIV/AIDS. The City of Moorhead would support the development of affordable housing for special needs populations within larger, general developments or specialized facilities.

Specific needs for special needs populations identified within the Consolidated Plan include financial assistance, reduced cost or free medical and dental care, addiction treatment, and others. These needs are being addressed within the community through Clay County Social Services directly and through contractual agreements with other organizations, and through privately funded programs. Obstacles to addressing the needs of special needs populations include resource limitations. Some special needs populations may be served within the housing preservation and development activities conducted by the City of Moorhead and other community partners. The City of Moorhead is not the primary resource for addressing the needs of special needs populations, but supports cooperative community partnerships to meet the needs of these persons. Therefore addressing special needs populations will be considered a low expenditure priority within the Consolidated Plan.

Special Needs Population Objectives and Proposed Accomplishments:

SN1: 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.

SN2: Rehabilitate 10 affordable homes specifically through the construction of accessibility ramps for households with a disabled household member. CDBG resources will be used for construction materials, and labor will be provided through a volunteer program. Annual goal is 2 homes per year serving households earning less than 80% MFI, based on demand.

Nonhousing community development plan: The Needs Assessment portion of the Consolidated Plan documented needs in the areas of youth development, neighborhood revitalization and blight reduction, and economic development. While the City of Moorhead is not the primary funding source for most of these issues, the value of community partnership is recognized and the City of Moorhead will continue established partnerships in these high priority areas as funding is available.

NH1: Partner to provide consumer financial education for 500 first time home buyers through CDBG and other leveraged resources from the City of Fargo, the State of Minnesota and HUD. Annual goal is 100 households per year (50 households below 60% MFI and 50 households between 60 – 80% MFI).

NH2: Partner to provide consumer tenant education for 500 renter households through CDBG and other leveraged resources from the City of Fargo and others. Annual goal is 100 households per year (50 households below 30% MFI and 50 households between 30 – 60% MFI).

NH3: Partner to address the needs of low-income youth by providing positive recreational and developmental opportunities.

**Table 2A
Priority Housing Needs/Investment Plan Table**

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	√	284
		31-50%	√	243
		51-80%	√	265
	Large Related	0-30%	√	78
		31-50%	√	81
		51-80%	√	22
	Elderly	0-30%	√	275
		31-50%	√	254
		51-80%	√	145
	All Other	0-30%	√	858
		31-50%	√	583
		51-80%	√	402
Owner	Small Related	0-30%	√	61
		31-50%	√	164
		51-80%	√	523
	Large Related	0-30%		0
		31-50%	√	77
		51-80%	√	62
	Elderly	0-30%	√	132
		31-50%	√	165
		51-80%	√	582
	All Other	0-30%	√	89
		31-50%	√	107
		51-80%	√	218
Non-Homeless Special Needs	Elderly	0-80%	√	Not available
	Frail Elderly	0-80%	√	182
	Severe Mental Illness	0-80%	√	Not available
	Physical Disability	0-80%	√	Not available
	Developmental Disability	0-80%	√	Not available
	Alcohol/Drug Abuse	0-80%	√	Not available
	HIV/AIDS	0-80%	√	Not available
	Victims of Domestic Violence	0-80%	√	Not available

The City of Moorhead has designated each of these categories of households as a priority; housing opportunities for low to moderate income renter and owner households and special needs populations, regardless of household size or age are needed in our community. The unmet need quantification provided by the CHAS Databook indicates there is measurable need in all categories but large related owner households at 0 – 30% MFI. The City of Moorhead would consider investment in any of these areas. The City's Investment Plan is indicated by the second and third pages of Table 2A for households intended to be assisted.

Note on available data: Figures are from the CHAS Databook, Census 2000. HUD instructions require using US Census Data or properly conducted local study. The Wilder Study of Homeless Adults and their Children is a comprehensive local study on homelessness, but Census data is used where available for other data categories. Local needs assessment data included in the Consolidated Plan suggest greater unmet needs exist.

Table 2A
Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters	50	10	10	10	10	10
0 - 30 of MFI	25	5	5	5	5	5
31 - 50% of MFI	25	5	5	5	5	5
51 - 80% of MFI						
Owners	35	7	7	7	7	7
0 - 30 of MFI	5	1	1	1	1	1
31 - 50 of MFI	20	4	4	4	4	4
51 - 80% of MFI	10	2	2	2	2	2
Homeless*	10		5		5	
Individuals			2		2	
Families			3		3	
Non-Homeless Special Needs						
Elderly						
Frail Elderly						
Severe Mental Illness						
Physical Disability	10	2	2	2	2	2
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence						
Total	95	17	22	17	22	17
Total Section 215	95	17	22	17	22	17
215 Renter	50	10	10	10	10	10
215 Owner	35	7	7	7	7	7

* Homeless individuals and families assisted with transitional and permanent housing

**Table 2A
Priority Housing Activities**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units	0					
Production of new rental units	50	10	10	10	10	10
Rehabilitation of existing rental units						
Rental assistance	0					
Acquisition of existing owner units	0					
Production of new owner units	10	2	2	2	2	2
Rehabilitation of existing owner units	25	5	5	5	5	5
Homeownership assistance	0					
HOME	The City of Moorhead does not receive HOME funds					
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units						
Homeownership assistance						
HOPWA	The City of Moorhead does not receive HOPWA funds.					
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
Other						

**Table 2B
Priority Community Development Needs**

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	√					
Disposition	√					
Clearance and Demolition	√					
Clearance of Contaminated Sites	√					
Code Enforcement	√					
Public Facility (General)	√					
Senior Centers	√					
Handicapped Centers	√					
Homeless Facilities	√					
Youth Centers	√					
Neighborhood Facilities	√					
Child Care Centers	√					
Health Facilities	√					
Mental Health Facilities	√					
Parks and/or Recreation Facilities	√					
Parking Facilities	√					
Tree Planting	√					
Fire Stations/Equipment	√					
Abused/Neglected Children Facilities	√					
Asbestos Removal	√					
Non-Residential Historic Preservation	√					
Other Public Facility Needs	√					
Infrastructure (General)	√					
Water/Sewer Improvements	√					
Street Improvements	√					
Sidewalks	√					
Solid Waste Disposal Improvements	√					
Flood Drainage Improvements	√					
Other Infrastructure	√					
Public Services (General)	√					
Senior Services	√					
Handicapped Services	√					
Legal Services	√					
Youth Services	√			150	30	
Child Care Services	√					
Transportation Services	√			100	20	
Substance Abuse Services	√					
Employment/Training Services	√					
Health Services	√					
Lead Hazard Screening	√					
Crime Awareness	√					
Fair Housing Activities	√			X	X	
Tenant Landlord Counseling	√			500	100	
Other Services Homebuyer Education	√			500	100	
Economic Development (General)	√					
C/I Land Acquisition/Disposition	√					
C/I Infrastructure Development	√					
C/I Building Acq/Const/Rehab	√					
Other C/I	√					
ED Assistance to For-Profit	√					
ED Technical Assistance	√					
Micro-enterprise Assistance	√					
Other	√					

As in most urban communities, all of the referenced community development needs are important to the viability and growth of the City of Moorhead.

Barriers to affordable housing: The City of Moorhead will continue to reduce barriers to affordable housing by financing activities to create and improve affordable housing within the community, and educating the public about affordable housing opportunities. The City also works with the development community and the Homebuilders Association of Fargo-Moorhead to address policy issues that may negatively affect the supply of affordable housing. The HBA of FM actively monitors both local and Minnesota and North Dakota state housing industry issues so as to ensure that policies are both as consistent as possible within the metropolitan area and the most economical to the production of quality affordable housing.

The City of Moorhead partners with developers seeking state and federal affordable housing resources through financial participation and planning consultation.

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-1979 construction housing units are notified of the dangers of lead-based paint and receive the brochure, "How to protect your family from Lead." Lead risk assessments are conducted on all pre-1979 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.

Anti-poverty strategy: The Moorhead community's approach to poverty reduction is multifaceted and multi-jurisdictional. The City of Moorhead is a participant in Minnesota Department of Employment and Economic Development's "Job Opportunity Building Zone" (JOBZ) initiative, in which tax incentives are made available to businesses creating employment opportunities in the community. Moorhead has a Minnesota Workforce Center at the Clay County Family Service Center. Training and higher education opportunities are available from Minnesota State Community and Technical College, Minnesota State University Moorhead, and Concordia College. Moorhead School District provides Adult Basic Education and English as a Second Language courses.

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

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

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

The City of Moorhead supports these goals by requiring businesses receiving local government incentives to create jobs paying wages not less than \$8.45/hour (\$11.21/hour for some JOBZone incentives) and expanding homeownership to underserved markets. The City operates and subsidizes mass transit services and participates in the Metropolitan Access to Jobs initiative in the F-M area. The City's support of Habitat for Humanity and Access of the Red River Valley, low interest mortgage financing, and downpayment assistance and other homeownership opportunities affirmatively targeted to underserved households in order to stabilize family housing expenses and increase household asset building. These services are coordinated with the Metropolitan Council of Governments, Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, and Minnesota Department of Employment and Economic Development. The City anticipates that these efforts will assist to reduce poverty for 20 households per year.

Institutional structure: The City of Moorhead Community Services Department is the lead agency in implementation of the Consolidated Plan. Other departments/divisions within the City government implement CDBG activities, including Parks and Recreation. A community partner directly funded through CDBG is the Village Financial Resource Center. However, numerous other community organizations, businesses and churches are directly and instrumentally involved in addressing the housing and community development needs within the City of Moorhead, including the organizations providing emergency shelter and homeless prevention services, affordable home production and lending, education and employment, health care, transportation, child care, counseling, social services, and others.

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

The City of Moorhead works to achieve strengthened communication in other housing and community development activities through an asset building, solution-based Neighborhood Services Division, which crosses existing City departmental lines 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 has on limited occasions financed architectural studies and facility analyses of MPHA facilities.

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

Coordination: There are several efforts ongoing in the community that coordinate communication and service provision for community development needs within the City of Moorhead and adjoining communities. FM Coalition for Homeless Persons and the West Central Continuum of Care are addressing issues of homelessness across the metropolitan area and the West Central region of Minnesota, including homelessness prevention and efforts to address chronic homelessness. Clay County Social Services is involved in a collaborative of mental health providers in Becker, Clay, Ottertail, and Wilkin Counties that direct mental health services funding to areas of greatest need. The City coordinates its rental housing and homeownership programs with and leverages resources of Minnesota Housing Finance Agency and Greater Minnesota Housing Fund. The City of Moorhead has a positive working relationship with the City of Fargo and the North Dakota HUD office, and sponsors joint activities, research, and projects, where applicable.

Public housing resident initiatives: Moorhead Public Housing Agency residents are invited to participate in the Consolidated Plan citizen participation efforts through posted notices in MPHA facilities. MPHA does have a resident on its Board of Directors. Moorhead Housing Opportunities brochures with information on down payment assistance, low interest mortgages, and homebuyer education are available at the MPHA offices.

PART IV: ACTION PLAN
(Balance of page intentionally left blank.)



APPLICATION FOR FEDERAL ASSISTANCE

1. Type of Submission <i>Application</i> <i>Preapplication</i> <input checked="" type="checkbox"/> Construction <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction <input type="checkbox"/> Non-Construction		2. Date Submitted (mm/dd/yyyy) 11/10/2009	Applicant Identifier B-10-MC-27-0004										
		3. Date Received by State (mm/dd/yyyy)	State Applicant Identifier B-10-MC-27-0004										
		4. Date Received by Federal Agency (mm/dd/yyyy)	Federal Identifier DUNNS #085357507										
5. APPLICANT INFORMATION													
Legal Name: City of Moorhead		Organizational Unit: Municipal Government											
Address (give city, county, state, and zip code): 500 Center Avenue PO Box 779 Moorhead, MN 56561-0779 Clay County		Name and telephone number of the person to be contacted on matters involving this application (give area code) Lisa J. Vatnsdal 218-299-5372											
6. EMPLOYER IDENTIFICATION NUMBER (EIN): <table style="width:100%; text-align: center; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px;">4</td> <td style="border: 1px solid black; width: 20px;">1</td> <td style="border: 1px solid black; width: 20px;">-</td> <td style="border: 1px solid black; width: 20px;">6</td> <td style="border: 1px solid black; width: 20px;">0</td> <td style="border: 1px solid black; width: 20px;">0</td> <td style="border: 1px solid black; width: 20px;">5</td> <td style="border: 1px solid black; width: 20px;">3</td> <td style="border: 1px solid black; width: 20px;">8</td> <td style="border: 1px solid black; width: 20px;">6</td> </tr> </table>		4	1	-	6	0	0	5	3	8	6	7. TYPE OF APPLICANT: (enter appropriate letter in box) C A. State I. State Controlled Institution of Higher Learning B. County J. Private University C. Municipal K. Indian Tribe D. Township L. Individual E. Interstate M. Profit Organization F. Intermunicipal N. Nonprofit G. Special District O. Public Housing Agency H. Independent School Dist. P. Other (Specify)	
4	1	-	6	0	0	5	3	8	6				
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es): <input type="text"/> <input type="text"/> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration Other (specify): _____		9. NAME OF FEDERAL AGENCY: US Department of Housing & Urban Development											
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: (xx-yyy) <table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px; text-align: center;">1</td> <td style="border: 1px solid black; width: 20px; text-align: center;">4</td> <td style="border: 1px solid black; width: 20px; text-align: center;">.</td> <td style="border: 1px solid black; width: 20px; text-align: center;">2</td> <td style="border: 1px solid black; width: 20px; text-align: center;">1</td> <td style="border: 1px solid black; width: 20px; text-align: center;">8</td> </tr> </table>		1	4	.	2	1	8	11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Single Family Home Rehabilitation, Multifamily home rehabilitation/development, public services (recreation homebuyer and tenant education) and administration					
1	4	.	2	1	8								
TITLE: Community Development Block Grant													
12. AREAS AFFECTED BY PROJECT (cities, counties, states, etc.): Moorhead, Clay County, Minnesota													
13. PROPOSED PROJECT:		14. CONGRESSIONAL DISTRICTS OF:											
Start Date (mm/dd/yyyy) 1/1/2009	Ending Date (mm/dd/yyyy) 12/31/2009	a. Applicant Seventh	b. Project Seventh										
15. ESTIMATED FUNDING: Complete form HUD-424-M, Funding Matrix		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS? a. YES. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON: DATE (mm/dd/yyyy) _____ b. NO. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E.O. 12372 OR <input type="checkbox"/> PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW											
		17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> Yes If "Yes," attach an explanation. <input checked="" type="checkbox"/> No											
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.													
a. Typed Name of Authorized Representative Mark Voxland		b. Title Mayor	c. Telephone number (Include Area Code) 218-299-5305										
d. Signature of Authorized Representative			e. Date Signed (mm/dd/yyyy) 11/10/2009										

Funding Matrix

The applicant must provide the funding matrix shown below, listing each program for which HUD funding is being requested, and complete the certifications.

Grant Program*	HUD	Applicant Share	Other HUD Match	Other Federal Funds	State Share	Local/Tribal Share	Other Share	Program Income	Total
CDBG		285,191						128,536	413,727
Grand Totals		285,191						128,536	413,727

For FHIPs, show both initiative and component

Certifications

I certify, to the best of my knowledge and belief, that no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all sub awards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly.

Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage of the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

This application incorporates the Assurances and Certifications (HUD-424B) attached to this application or renews and incorporates for The funding you are seeking the Assurances and Certifications currently on file with HUD. To the best of my knowledge and belief, all information in this application is true and correct and constitutes material representation of fact upon which HUD may rely in awarding The agreement.

Signature of Authorized Official	Name (printed) Mark Voxland
Title Mayor	Date 11/10/2009

Executive Summary – 2010 Action Plan

The City of Moorhead receives federal Community Development Block Grant (CDBG) funds as an entitlement community. The City of Moorhead's 2010 Consolidated Action Plan (2010 Plan) is the first year investment plan of the City's five year Consolidated Action Plan 2010-2014. The activities included in the 2010 Plan address priority needs identified in the five-year Plan and community needs assessment meetings held in preparation of the 2010 action plan. The 2010 Plan allocates funding toward maintaining and creating affordable housing opportunity within the community, youth development and neighborhood revitalization. Total 2010 CDBG funds available are anticipated to be approximately \$413,727 (as detailed below) for the period January 1, 2010 – December 31, 2010.

2010 Projected Entitlement	\$ 285,191
2010 Projected Program Income	\$ <u>128,536</u>
Total 2010 CDBG Budget	\$ 413,727

Community Development Block Grant funds must address one of three National Objectives:

1. Benefit low-moderate income individuals.
2. Prevention of slum or blight conditions (i.e. vacant buildings, code enforcement, and removal of unsafe structures).
3. Address an urgent need that threatens the health, safety and welfare of the community's residents.

The City solicited public involvement in the development of the Consolidated Plan by holding two public meetings, July 23, 2009 at 2:30 PM and a second at 5:30 PM, in advance of the draft plan development. The meeting invitation was published in the City's official newspaper The Forum and invitations were direct mailed to over 150 human and social service organizations and residents. There were six participants at the 2:30 PM meeting and no participants at the 5:30 PM meeting. There was very strong support for the Homebuyer and Tenant Educations classes that have been coordinated through The Village. There was also a representative from the YWCA who expressed a need for transitional and permanent housing facilities in Clay County, MN. A representative from Habitat for Humanity noted a continued need for two building sites in Moorhead per year. A representative from a senior living center also expressed a need for transitional services for seniors who may be moving home after an injury and are in need of home modifications.

The availability of the 2010 draft plan was advertised in The Forum and invitations to review the draft were sent to the same mailing list as referenced above. The public comment period was conducted October 4 through November 4, 2009. A public hearing was held October 26, 2009 for interested parties to comment on the draft 2010 Plan. While comments were received during the development of the Consolidated Plan, no additional comments were received in the 30-day period following publication of the draft plan. To broaden public participation, the draft plan was also posted to the City's website (www.cityofmoorhead.com/housing). The City Council approved submission of the 2010 Plan to HUD on Monday, November 9, 2009.

The City of Moorhead's 2010 Plan focuses on services to low-moderate income individuals through affordable housing activities, youth and education activities, and prevention of slum or blight conditions and neighborhood revitalization through its deteriorated structure removal activities.

Action Plan

The City of Moorhead serves as the lead agency in preparing a Consolidated Plan for housing and community development within the City of Moorhead. Total 2010 CDBG funds available are

anticipated to be approximately \$413,727 for the period January 1, 2010 – December 31, 2010. The 2010 Annual Action Plan allocates funding for the purposes of creating and retaining affordable and decent housing, revitalizing blighted areas, and improving sustainability/suitable living environment in low income neighborhoods.

OBJECTIVE OUTCOME	Suitable Living Environment	Decent Housing	Creating Economic Opportunities
Availability/ Accessibility	Youth development/recreation opportunities Human Rights Commission	Homebuyer and Tenant Education Accessibility Ramp	
Affordability		Single Family Rehabilitation Habitat for Humanity	“OUT” Transportation Initiative
Sustainability Promoting Livable or Viable Communities			

Source of Funds

The City of Moorhead anticipates a 2010 Community Development Block Grant appropriation in the amount of \$285,191. Funds have been budgeted to maximize funding flexibility and ensure timely expenditure. 2010 projected program income from loan repayments is estimated to be \$128,536. Total 2010 CDBG budget is anticipated to be approximately \$413,727 for the period January 1, 2010 – December 31, 2010. Should the City's 2010 actual Entitlement differ from that projected, activities will be reviewed for priority need and existing contract obligations. Budget adjustments of identified activities will be conducted to meet any Entitlement fluctuation. If an amendment is warranted, the City will follow its Citizen Participation Plan. Funds remaining from prior year budget will be carried forward within approved activity categories or reprogrammed at a later date through a Consolidated Plan amendment.

Besides CDBG, housing and community development needs are addressed through a variety of non-federal sources. During 2010, it is anticipated that funding from the following public and private sources will be utilized to address community needs identified in Moorhead's 2010-2014 Consolidated Plan:

State of Minnesota: Minnesota Housing Finance Agency (MHFA) for rental and owner occupied housing rehabilitation, homelessness prevention, and down payment assistance and mortgage financing, and homebuyer education; Department of Public Safety for crime prevention, youth, and community health initiatives; Office of Economic Opportunity for homelessness prevention, emergency shelter, and transitional housing programs.

Greater Minnesota Housing Fund for affordable housing development and affordability gap assistance.

United Way: Homelessness prevention, emergency shelter, and youth development.

City of Moorhead: Housing development and finance programs, recreation programs, fiscal management of CDBG and many of above-referenced programs.

Other agencies operating independently of the City of Moorhead may also receive funding from sources not identified herein.

CDBG funds for housing activities are regularly leveraged against and combined with state and federal resources managed by Minnesota Housing Finance Agency, including Affordable Rental Investment Fund, Community Activity Set Aside, Housing Assistance Fund, HOME Rental Rehabilitation, Community Revitalization Fund and Entry Cost Homeownership programs. Public service activities have many sources of matching funds, including the State of Minnesota and, for

metropolitan activities such as the Homebuyer Education Program, the State of North Dakota and City of Fargo.

Affordable Housing Activities

- The Single family housing rehabilitation program is offered City-wide; however, units are certified to meet HUD's income requirements. The City's Single Family Rehabilitation Loan program has been extremely successful for over 30 years. Depending upon funding availability, 10 – 18 homes are rehabilitated per year preserving existing housing stock and providing homeowners with an affordable option to conduct home improvements.
- One hundred (100) lots in the Stonemill Ponds subdivision have been designated for affordable housing. Up to \$50,999 of layered funding is available for eligible households to access new housing construction in this Building Better Neighborhoods area. Partnerships with Greater Minnesota Housing Fund (GMHF) and Minnesota Housing Finance Agency (MHFA) along with City Tax Increment Financing incentives offer affordability gap assistance and down-payment/closing costs assistance to first-time homebuyers in this target area.
- City CDBG funds will assist with land acquisition and/or utility installation for the development of affordable housing throughout the City.
- First time homebuyer programs will continue through partnerships with Minnesota Housing Finance Agency, Greater Minnesota Housing Fund and others. Existing programs include downpayment/closing cost assistance, below-market interest rates and additional financing incentives in the target neighborhood of Stonemill Ponds.
- The City coordinated a partnership between Homebuilders Care of Fargo-Moorhead Foundation and Freedom Resource Center, Inc. to expand the construction of accessibility ramps for households with mobility impairments that will continue into 2010.
- The City will continue support of certificates of consistency to different agencies for shelter plus care, public housing, permanent supportive housing and emergency shelter funding applications. Applications for other projects will also be reviewed as they are received.
- Although CDBG funding for the City's rental registration program was eliminated, the City continues to operate the program for approximately 5,500 rental units on a fee for service basis. The City also administers the Crime Free Multi Housing Program that provides education, network and technical support to landlords to improve rental housing.

Public Service Activities

- Homebuyer and tenant education courses are offered on a metropolitan area basis, however the City monitors that resources contributed to the programs are used for Moorhead clients and/or not used disproportionately to Moorhead's population base. Homebuyer and tenant education classes continue to be a valuable service provided to low/moderate income households to access affordable housing. Many Minnesota Housing Finance Agency mortgage products require homebuyer education. Tenant education also assists in building positive rental histories and improves the potential for tenants' success in rental housing tenure.
- The City of Moorhead offers programs focused at Bennett Park (302 17th Street South) and Arrowhead Park (2600 6th Avenue North) providing recreation activity programming, meal program and/or activities for youth in low-moderate income neighborhoods.

Individual activities and outcome measures proposed to be conducted with CDBG resources are included in Table 3C beginning on page 40.

Administration

- The Moorhead Human Rights Commission is an eleven member citizen board appointed to address human rights issues within our community. Activities funded include staff services, public notices regarding community meetings on human rights and fair housing, training for Commission members, information distribution, and other efforts to educate and inform the community on human rights and fair housing issues.
- CDBG funds, within the allowable 20% expenditure cap, will be used for administration, planning, implementation, reporting and monitoring of CDBG resources.
- A Contingency fund is planned to reserve funds for issues which may arise during the program year.

Performance toward the goals of the Consolidated Plan 2010-2014 will be ongoing and summarized in more detail with the development of Consolidated Annual Evaluation and Performance Reports (CAPERs) at the conclusion of each program year.

Allocation of Resources and Geographic Distribution

The City of Moorhead's highest priorities for community development resources are maintaining and creating affordable housing opportunity within the community, youth development and neighborhood revitalization.

The City's goal is that all neighborhoods will be neighborhoods of choice. Activities are made available community wide in order to serve low income households wherever they reside. The exception is the Recreation program which is limited to low/moderate income designated neighborhoods. Costs of service to non-eligible neighborhoods are charged to the City's general fund resources.

Other

Annual Affordable Housing Goals:

Annual Affordable Housing Goals are included in Table 2A of the 5-year plan beginning on page 23.

Homeless and Other Special Populations:

The City will support initiatives of service providers to expand homelessness prevention services, outreach, and assessment, shelter services, and transitional housing through survey research, technical support, certificates of consistency for funding applications, and other means. No specific additional activities are proposed by the City of Moorhead in the 2010 Action Plan to reduce chronic homelessness, although completion of a CDBG-assisted 24-unit permanent supportive housing complex for formerly homeless persons is anticipated to be completed in 2010.

The West Central Minnesota regional Continuum of Care consists of nine counties. Membership includes individuals, agencies and traditional homeless service providers representing homeless persons. Services include transitional and permanent supportive housing, emergency shelter, loan programs, and foreclosure prevention. Facilities providing such services include but are not limited to West Central Minnesota Community Action Agency, Clay County Social Services, FM YWCA, Dorothy Day House, Churches United for the Homeless, Clay County HRA, Moorhead Public Housing, Lakes & Prairies Community Action Partnership, and Lakeland Mental Health.

Needs of Public Housing:

The City will continue to provide some administrative support to the Moorhead Public Housing Agency on an ongoing basis. The Moorhead Public Housing Agency continues to work toward the redevelopment of the 14-story high-rise (104 units).

The aging Riverview Heights facility needs an estimated \$5.4 million of physical improvements but capital improvement funding is insufficient to fully address those needs. There is an increasing vulnerable population in need of support services, which is also under funded. The Moorhead Public Housing Agency seeks input from its tenants and clients who participate in Section 8 rental assistance programs. In addition to this, PHA tenant meetings are held along with a public hearing on the PHA's annual action plan.

Housing tax credits are available on a competitive basis through the State of Minnesota. With regard to Section 8, each of the housing authorities serving Moorhead apply for all available Section 8 funding opportunities.

Anti-Poverty Strategy:

The City of Moorhead will continue efforts in 2010 to create and retain jobs and promote business expansion, including addressing competitive disadvantages of a border city by continuing and improving Enterprise Zone, Disparity Reduction Credit and other available programs, and sales tax credit and property tax abatement tools granted by the State of Minnesota in order to promote economic development in Moorhead and create new jobs and property tax base.

Lead-Based Paint Hazards:

Lead hazard notification and assessment will be conducted in the home rehabilitation loan program. Abatement of identified hazards will be conducted in compliance with Lead Safe Housing Requirements. Applying 2000 census data figures, approximately 278 homes occupied by low and moderate income households have interior lead-based paint hazards and 1,209 have exterior hazards. As homes are rehabilitated or demolished, this number will decrease. "Protect Your Family from Lead in Your Home" brochures are distributed to all rehab and accessibility ramp homeowners along with any other applicable activities undertaken. The City of Moorhead has evaluated approximately 100 homes for lead based paint hazards and conducted repairs utilizing lead safe work practices.

Vacant/Abandoned Buildings:

According to the US Census 2000, there were 520 (4.3%) vacant residential buildings in Moorhead. Data was unavailable as to whether these buildings were suitable for rehabilitation.

Address obstacles to meeting underserved needs:

The City will make every effort to address obstacles to meet underserved needs. In 2010, those activities will include:

1. Provide affordable housing opportunities for low-income households.
2. Increase accessibility/availability of affordable housing for low-moderate income households and persons with disabilities.
3. Remove impediments to fair housing.
4. Foster partnerships with local, state and federal agencies, private and non-profit organizations to target under-served populations.

Remove barriers to affordable housing:

Land use controls within the Comprehensive Plan 2004 (currently being updated), 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.

In 2007, a Tax Increment Financing District was established in the Stonemill Ponds neighborhood to write down special assessments on lots designated for new construction, affordable housing development.

Foster and maintain affordable housing:

The City will work to foster and maintain affordable housing by assisting with land acquisition, single family home rehabilitation, support of housing tax credit applications and other development projects that promote affordable housing opportunities, and support and encourage government and private agencies seeking to reduce cost burdens of low-income households through certificate and voucher programs by providing letters of support and technical assistance upon request.

Supportive needs for the non-homeless:

Some supportive service needs of persons who are not homeless include but are not limited to:

- Accessibility* - CDBG Rehab Program or Ramp Accessibility Program, Acquisition
- Food Security* – Food stamps, state and federal assistance
- Home-based Health Care* – Clay County Social Services, state and federal assistance
- Larger Housing Units* – State and federal assistance
- Mental Health Care* – Lakeland Mental Health, state and federal assistance

Reduce the number of poverty level families:

The City will continue efforts to create additional job opportunities in Moorhead through economic development and downtown revitalization.

Develop institutional structure:

The City implements and administers the five-year Consolidated Plan for 2010-2014.

Enhance coordination between public and private housing and social service agencies:

City staff provides program information and training to Realtors and lenders on housing programs for low to moderate income persons. The City coordinates rental housing and homeownership programs leveraging resources from Minnesota Housing Finance Agency and Greater Minnesota Housing Fund.

Foster public housing improvements and resident initiatives:

The City will continue to support Moorhead Public Housing Agency initiatives.

Additional resources available to address community needs that are not met:

Countless for-profit and not-for-profit organizations address human service needs throughout Moorhead and Fargo. However, some services now being provided in Moorhead include:

- Homelessness* Shelters, Continuum of Care, Supportive Housing, Transitional Housing
- HIV/AIDS*- Medical assistance
- Children in Poverty*- Moorhead Healthy Community Initiative, West Central Initiative, and United Way Success by 6.

Citizen Participation

The City of Moorhead solicited public involvement in the development of the Consolidated Plan by holding two public meetings, July 23, 2009 at 2:30 PM and 5:30 PM, in advance of the draft plan development. The meetings were published in the City's official newspaper The Forum and invitations were direct mailed to over 150 human and social service organizations and residents.

There were six participants at the 2:30 PM meeting and no participants at the 5:30 PM meeting. There was very strong support for the Homebuyer and Tenant Educations classes that have been coordinated through The Village. There was also a representative from the YWCA who expressed a need for transitional and permanent housing facilities in Clay County, MN. A representative from Habitat for Humanity noted a continued need for about two lots in Moorhead per year. A representative from a senior living center also expressed a need for transitional services for

seniors who may be moving home after an injury and are in need of home modifications. Minutes of the community meetings are attached as Appendix D. CDBG resources are allocated to serve the greatest needs of the community as a whole in the areas identified as priority needs in the 2010-2014 Consolidated Plan and through ongoing public input.

The availability of the 2010 draft plan was advertised in The Forum and invitations to review the draft were sent to the same mailing list as referenced above. The public comment period was conducted October 4 through November 4, 2009. A public hearing was held October 26, 2009 for interested parties to comment on the draft 2010 Plan. Staff recommended the addition of a pilot activity providing transportation assistance to eligible individuals to access employment and related skills development facilities. No other comments were received. To broaden public participation, the draft plan was also posted to the City's website (www.cityofmoorhead.com/housing). The City Council approved the submission of the 2010 Plan to HUD on Monday, November 9, 2009.

Specific organizations consulted and involved in the plan development included:

- Clay County Housing and Redevelopment Authority
- Moorhead Public Housing Agency
- Clay County Social Services
- FM Coalition for Homeless Persons
- State of Minnesota

Efforts taken to broaden public participation included direct mailings, publication in the City's official newspaper, public library notices and City of Moorhead website posting. FM Dorothy Day House of Hospitality, Churches United for the Homeless and Lutheran Social Services are faith-based organizations; The FM Area Coalition for Homeless Persons has faith-based organization members.

Certifications and Monitoring

Applicable Certifications are attached as Appendix F.

The City of Moorhead monitors each of its activities to ensure compliance with rules and regulations. The City's Community Services Department will prepare and publish a performance report annually in March documenting its progress in completing activities in its approved Consolidated Action Plan, and also progress toward the 5-year goals set forth in the Strategic Plan. City staff utilizes HUD's website, training, and guideform documents and manuals, and monitors other agencies (subrecipients) that carry out activities with Moorhead's CDBG funds to ensure compliance with federal rules and regulations. HUD staff from the Minneapolis Field Office conduct on-sight monitoring of the City's CDBG program to verify activities are administered in accordance with requirements. HUD has very specific requirements for its grantees on expending resources in a timely manner, and City staff monitor expenditures at least quarterly and forecast compliance with HUD's requirement that it has on hand not more than 1.5 times the annual grant award as measured 60 days prior to the end of each program year.

Community Services staff directed by the Neighborhood Services Manager will conduct monitoring visits of each of the City's public service subrecipients (external entities administering CDBG activities through an agreement with the City of Moorhead) generally in the second quarter of each year. The City's subrecipient agreements are structured to cover July 1 – June 30, staggering the City's program year which follows the calendar year. By conducting reviews in the second quarter of each year, issues of concern can be identified and resolved before committing to future funding. This schedule may be adjusted (as it was in 2009 due to the flood disaster). The City's right to monitor is identified in each subrecipient agreement. The City currently has one subrecipient non-profit agency (the Village) and another City division (Parks and Recreation) conducting four public service activities (homebuyer education, tenant education, Bennett Park Recreation, and Arrowhead Recreation). Monitoring visits are scheduled with subrecipients at least 7 days in advance of the visit. Staff monitors the activity as described in the Consolidated

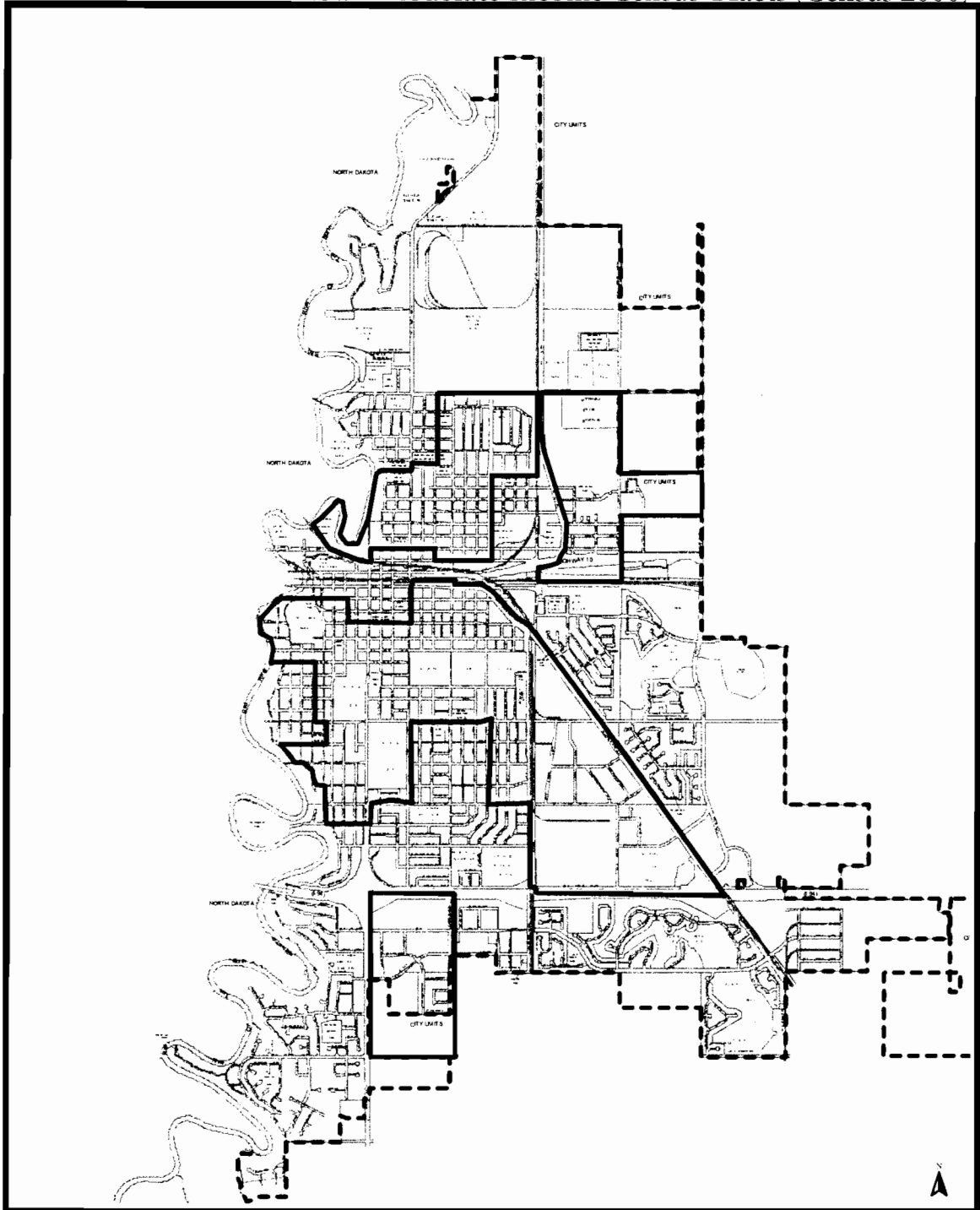
Plan and conformance with specific activities set forth within the subrecipient agreement signed by the parties.

Housing rehabilitation activities will be monitored and inspected for compliance with building code standards and CDBG regulations. All activities will be monitored for compliance with national objective and eligibility requirements. Fiscal monitoring will also be conducted in accordance with program regulations.

CDBG activities will be monitored with a primary focus on, but not limited to, program performance, financial performance and regulatory performance. City staff will accomplish activity monitoring through the following methods:

- Annual, on-site field visits of public service activities.
- Construction and acquisition activities will be monitored through submission of documentation required by HUD guidance (checklist) and site visits prior to release of payment. The City's Home Rehabilitation Program requires homeowner release forms to ensure homeowner satisfaction with work performed prior to contractor payment.
- Written, electronic and verbal communication with staff and subrecipient administrators regarding program procedures and/or changes.
- Review of quarterly and annual reports and/or billing submissions.
- Directing internal staff administrators to follow established program procedures which are monitored by the Community Services Department staff for compliance with eligibility criteria, record keeping and fiscal management on an annual basis.
- An internal system of checks and balances is used in the Single Family Rehabilitation program activities; separating duties between the City Accountant and Office Specialist administering the program ensures accurate disbursement of funds.

During monitoring visits, staff will discuss activity eligibility and national objective verification, timely expenditure progress and corrective action, providing technical assistance as needed. The City will utilize the Checklist for On-site Monitoring or a Subrecipient Community Development Block Grant Program. Staff will utilize HUD/CDBG regulations including but not limited to, 24 CFR 570.501-504, 24 CFR 84.21-28, 24 CFR 84.40-48, 24 CFR 85.20, and 24 CFR 85.36. Field monitoring will be documented by a written report to the subrecipient agency outlining compliance concerns and findings. Serious findings, such as ineligibility of clients or inappropriate expenditures may result in repayment of funds or discontinuation of funding as outlined within the subrecipient agreement. Training and communication efforts will be made to avoid the need to take such measures.



**CITY OF MOORHEAD - CDBG
2010 ANNUAL ACTION PLAN - DRAFT
\$413,727**

PROJECT TITLE	LOW-MODERATE INCOME¹ BUDGET			TOTAL 2010 BUDGET
Single Family Rehabilitation	\$225,000			\$225,000
Acquisition	\$50,000			\$50,000
Program Administration	\$79,425			\$79,425
Public Services - Arrowhead	\$12,800			\$12,800
Public Services - Bennett	\$12,800			\$12,800
Public Services - Homebuyer Ed	\$12,800			\$12,800
Public Services - Tenant Ed	\$12,800			\$12,800
Public Services - OUT Transportation Program	\$2,400			\$2,400
Unprogrammed-Contingency				\$2,702
Human Rights Commission				\$3,000
Total 2010 Program Budget	\$328,600			\$413,727

In the 2010 Annual Action Plan Draft, at least 79% of the total budget is allocated for activities directly benefiting low-moderate income activities. Program Administration and the contingency Fund may also be used for low-moderate income activities.

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Moorhead

Priority Need

N/A

Project

Program Administration

Activity

Administration

Description

Staff support for the planning, implementation, reporting and monitoring of CDBG resources.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

Citywide

Specific Objective Number N/A	Project ID
HUD Matrix Code 21A	CDBG Citation 570.206(a)
Type of Recipient	CDBG National Objective N/A
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator 09-Organization	Annual Units 1
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$79,425
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$79,425

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moorhead

Priority Need

N/A

Project

Unprogrammed Funds

Activity

Not yet defined

Description

Funds held in contingency for issued which may arise during the program year.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Citywide

Specific Objective Number N/A	Project ID
HUD Matrix Code 22	CDBG Citation N/A
Type of Recipient	CDBG National Objective N/A
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator N/A	Annual Units N/A
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$2,702
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$2,702

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Moorhead

Priority Need

Affordable Housing (AH2) Rehabilitate or construct affordable housing units for homeownership

Project

Single Family Rehabilitation Loan Program

Activity

Housing Rehabilitation

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. 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.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

Citywide – addresses to be determined based upon applications received.

Specific Objective Number 570.208(a)(3)	Project ID
HUD Matrix Code 14A	CDBG Citation 570.202(a)(1)
Type of Recipient	CDBG National Objective LMH
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator 10-Housing Units	Annual Units 9
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$59,791
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	165,209
Total	\$225,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moorhead

Priority Need

Non-Housing (NH3) Partner to address the needs of low income youth by providing positive recreational and developmental opportunities

Project

Public Services

Activity

Recreation Program – Arrowhead Park

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.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

Arrowhead Park, 2600 6 Avenue North, Moorhead

Specific Objective Number 570.208(a)(2)(B)	Project ID	Funding Sources: CDBG \$12,800 ESG HOME HOPWA Total Formula Prior Year Funds Assisted Housing PHA Other Funding Total \$12,800
HUD Matrix Code 05L	CDBG Citation 570.201(e)	
Type of Recipient	CDBG National Objective LMC	
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010	
Performance Indicator 02-Youth	Annual Units 25	
Local ID	Units Upon Completion	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Moorhead

Priority Need

Non-Housing(NH3) Partner to address the needs of low income youth by providing positive recreational and developmental opportunities

Project

Public Services

Activity

Recreation Program – Bennett Park

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.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

Bennett Park, 302 17 Street South, Moorhead

Specific Objective Number 570.208(a)(2)(B)	Project ID
HUD Matrix Code 05L	CDBG Citation 570.201(e)
Type of Recipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator 02-Youth	Annual Units 25
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$12,800
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$12,800

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moorhead

Priority Need

Affordable Housing (NH2) Partner to provide consumer tenant education

Project

Public Services

Activity

Tenant Education

Description

Educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history. At least 51% of clients served by the City's resources will be low to moderate income persons. Program will be implemented through the Village Family Services Center.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Citywide

Specific Objective Number 570.208(a)(2)(B)	Project ID
HUD Matrix Code 05K	CDBG Citation 570.201(e)
Type of Recipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator 01-People	Annual Units 100
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$12,800
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$12,800

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Moorhead

Priority Need

Affordable Housing (NH1) Partner to provide consumer financial/homebuyer education

Project

Public Services

Activity

Homebuyer Education

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 the Village Family Services Center. At least 51% of clients served by the City's resources will be low to moderate income persons. The program is approved by Minnesota Housing Finance Agency to qualify for low interest mortgage and downpayment assistance programs.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

715 11 Street North, Moorhead

Specific Objective Number 570.208(a)(2)(i)(B)	Project ID
HUD Matrix Code 05R	CDBG Citation 570.201(e)
Type of Recipient	CDBG National Objective LMH
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator 04-Households	Annual Units 100
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$12,800
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$12,800

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Moorhead

Priority Need

Affordable Housing (AH3) Construct affordable housing units for homeownership

**Project
Acquisition**

Activity

Habitat for Humanity Lot Partnership

Description

Citywide initiative to assist Lake Agassiz Habitat for Humanity with land acquisition costs or utility installation for development of single-family homeowner occupied housing, assisting home purchasers whose income falls below 60% of area median income. Funds are provided on a deferred loan basis to the eligible household. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer, or owner vacancy of the property. The program will be administered by Lake Agassiz Habitat for Humanity. Applications from interested individuals are accepted by Lake Agassiz Habitat for Humanity.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

Addresses to be determined

Specific Objective Number 570.208(a)(3)	Project ID
HUD Matrix Code 01	CDBG Citation 570.202(a)
Type of Recipient	CDBG National Objective LMH
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator 10-Housing Unites	Annual Units 1
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$50,000
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$50,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Moorhead

Priority Need

Non-Housing (HL2) Support initiatives of homeless providers to expand services

Project

Public Service

Activity

Opportunities Under Transit "OUT" Transportation Initiative

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 two times per year per participant. The program will be administered by Metro Area Transit.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Citywide

Specific Objective Number	Project ID
HUD Matrix Code 05E	CDBG Citation 570.201(e)
Type of Recipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator 01-People	Annual Units 26
Local ID	Units Upon Completion 26

Funding Sources:

CDBG	\$2,400
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$2,400

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moorhead

Priority Need
Administration

Project
Fair Housing

Activity
Human Rights Commission

Description
Eleven member citizen board appointed to address human rights issues within our community. Activities funded include staff services, public notices regarding community meetings on human rights and fair housing, training for Commission members, information distribution, and other efforts to educate and inform the community on human rights and fair housing issues.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Citywide

Specific Objective Number N/A	Project ID
HUD Matrix Code 21D	CDBG Citation 570.206©
Type of Recipient	CDBG National Objective N/A
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator 09-Organization	Annual Units 1
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$3,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$3,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

This certification does not apply.

This certification is applicable.

NON-STATE GOVERNMENT 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, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

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, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace – It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

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

- 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, an officer or employee 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, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- If any funds 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 Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in

accordance with its instructions; and

- 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 tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

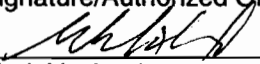
Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

Date


Mark Voxland

11-10-2009

Name

Mayor

Title

500 Center Avenue-PO Box 779

Address

Moorhead, MN 56561-0779

City/State/Zip

218-299-5305

Telephone Number

- | |
|---|
| <input type="checkbox"/> This certification does not apply. |
| <input checked="" type="checkbox"/> This certification is applicable. |

Specific CDBG 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 91.105.

Community Development Plan – Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan – It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

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

- **Maximum Feasible Priority** - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
- **Overall Benefit** - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2010, 2011, 2012, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
- **Special Assessments** - It 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 occupied by persons of low and moderate income, 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.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, 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 other 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 jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
- A policy of enforcing 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 civil 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 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint – Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws – It will comply with applicable laws.



Signature/Authorized Official

12-2-09

Date

Mark Voxland

Name

Mayor

Title

500 Center Avenue-PO Box 779

Address

Moorhead, MN 56561-0779

City/State/Zip

218-299-5305

Telephone Number

- This certification does not apply.**
 This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

_____	<input type="text"/>
Signature/Authorized Official	Date
<input type="text"/>	
Name	
<input type="text"/>	
Title	
<input type="text"/>	
Address	
<input type="text"/>	
City/State/Zip	
<input type="text"/>	
Telephone Number	

- This certification does not apply.**
 This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs – it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance – before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.**
 This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.**
 This certification is applicable.

ESG Certifications

I, _____, Chief Executive Officer of _____, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24*CFR* Part 58.
11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.

12. The new requirement of the McKinney-Vento Act (42 USC 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.

13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

<input type="checkbox"/> This certification does not apply. <input checked="" type="checkbox"/> This certification is applicable.
--

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

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, title 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 failure.

Drug-Free Workplace Certification

- By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
 - The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
 - Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
 - Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
 - If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
- The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)
Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
City Hall	500 Center Ave	Moorhead	Clay	MN	56560
Northside Fire Station	111 12 th St N	Moorhead	Clay	MN	56560
Arrowhead Park	2600 6 th Ave N	Moorhead	Clay	MN	56560
Bennett Park	302 17 th St S	Moorhead	Clay	MN	56560

- Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
 - all "direct charge" employees;
 - all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
 - temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

Signature/Authorized Official

Date

Mark Voxland
Mark Voxland

11-10-2009

Name

Mayor

Title

500 Center Avenue-PO Box 779

Address

Moorhead, MN 56561-0779

City/State/Zip

218-299-5305

Telephone Number

**City of Moorhead
Community Development Block Grant
Citizen Participation Plan**

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

Access to Meetings

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

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

Access to Information

Upon request, non-privacy protected information with regard to CDBG programs and other City activities are provided at no cost to any citizen requesting the information. Files are maintained for a minimum of five years regarding CDBG projects and expenditures and are available for review in the Community Services Department office at Moorhead City Hall during regular business hours.

Technical Assistance

The City of Moorhead Community Services Department staff is willing to provide information and technical assistance to low-income groups wishing to develop proposals for housing and community development grant funding to HUD, Minnesota Housing Finance Agency, City of Moorhead program offerings, and others as would benefit the community.

Public Hearings

Public hearings regarding CDBG funding will be held at the following points during the program year:

- Development of the Consolidated Annual Performance and Evaluation Report
- Prior to publishing the Consolidated Plan for comment
- During the public comment period prior to submission of the Consolidated Plan
- As needed for Consolidated Plan Amendments

The meetings are held at Moorhead City Hall or other community locations, which are fully accessible to persons with disabilities and are published in the official newspaper of the City, printed on the Moorhead City Council meeting agenda, and listed on Moorhead Cable Access Television meeting announcements. Meetings are scheduled in the afternoon or evening to be convenient to the public. Interpreter services will be provided by the City of Moorhead when a significant number of limited English speaking residents are anticipated to attend.

Publication of the Consolidated Plan

The City of Moorhead publishes a summary of its Consolidated Plan, including the anticipated amount of assistance expected to be available, activities to be undertaken, and the amount of funds that will benefit low and moderate income persons, so that citizens have an opportunity to review the plan and provide comments for at least 30 days prior to City Council approval. Copies of the Consolidated Plan are posted to the City's website, available for review at the Moorhead Public Library and the Moorhead Community Services Department office, and mailed to all citizens who request them at no cost. Alternative formats of the Consolidated Plan, this Citizen Participation Plan, and related publications will be made accessible to persons with disabilities upon request.

Response to Citizen Comments

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

Displacement

The City of Moorhead will minimize displacement of all persons resulting from its CDBG program activities and will follow the Uniform Relocation Act standards in the event of displacement resulting from its CDBG program activities. Details of any project that requires displacement will be published for comment at least 10 days prior to project approval.

Performance Reports

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

Amendments to the Consolidated Plan

New activity categories or fluctuations in expenditure exceeding the greater of \$5,000 or more than 25% of an approved activity budget will constitute a substantial amendment to the Consolidated Plan. In the event of a substantial amendment, citizens will be notified through publication of a description of the amendment in the official newspaper of the City thirty days prior to enacting the change. The notification will encourage citizen participation through a public hearing prior to submission of the amendment to HUD.

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

**Community Development Block Grant
Consolidated Plan Needs Assessment Meetings
July 23, 2009 Moorhead City Council Chambers
500 Center Avenue, Moorhead MN**

Meetings were advertised in the Forum newspaper on July 16, 2009; a mailing was distributed to 159 agencies and individuals on the City's CDBG contact list, and an invitation to participate was posted to the City's website. Meetings were scheduled at 2:30 pm and 5:30 pm to accommodate various work schedules. No one attended the 5:30 pm session. A summary of comments from the 2:30 pm session follows.

Lots for Habitat: Shirley Dykshoorn from Lake Agassiz Habitat for Humanity indicated that Habitat would like the City to continue its partnership which provides building lots for Habitat homes, both infill lots in existing neighborhoods and acquisition in developing neighborhoods. Habitat is building three homes in Moorhead in 2009. Habitat is fortunate to have the Neighborhood Stabilization Program funds to use in North Dakota. Vatnsdal explained that Moorhead did not receive any NSP funds. The 2004 – 2009 Consolidated Plan set a goal of facilitating the transfer of two lots per year to Habitat; Dykshoorn indicated that worked well and that their capacity may be up to three lots per year.

Transitional Housing: Erin Prochnow from YWCA of Cass-Clay noted that 40% of the YWCA's service population is from Clay County, and that additional transitional housing options would be helpful as individuals generally want to stay in their county of residence for such reasons as maintaining health benefits, child custody, and educational continuity. Vatnsdal suggested Prochnow contact Clay County HRA to learn about their recent success at leveraging state and local resources for a permanent supportive housing development now under construction. The City is able to partner in these efforts, but the major financing opportunities are generally through state and federal sources.

Low Income Housing: Heidi Ueker from Legal Services of Northwest Minnesota spoke to the continuing demand for good quality housing units for lower income households. In her estimation, there can't be too much. She indicated that there are units in poor condition, but that the tenants are not always encouraged to call the City's rental inspection program for assistance because sometimes the tenants would be in worse circumstances with City intervention (hard to house individuals, those with negative rental histories, etc). Vatnsdal reported that the systematic cyclical inspection program addresses unit condition on an annual basis, but otherwise, the City relies on complaint-based inspection.

Housing Education: A property manager from Sterling Development spoke to the benefit of the housing education programs the CDBG program funds. The property manager indicates the Tenant Education Program is appreciated by rental property managers for improving tenant responsibility, and she herself had attended the Village Homebuyer Education program and found that program useful. Heidi Ueker noted that housing education can be viewed as a homelessness prevention tool and is a cost-effective CDBG investment.

Emergency Shelter Needs: Prochnow also mentioned that the YWCA would appreciate assistance with installing security cameras at their emergency shelter. Vatnsdal agreed to see whether Moorhead CDBG assistance could be used at the Fargo facility. *Update: Sec. 570.309 Restriction on location of activities. CDBG funds may assist an activity outside the jurisdiction of the grantee only if the grantee determines that such an activity is necessary to further the purposes of the Act and the recipient's community development objectives, and that reasonable benefits from the activity will accrue to residents within the jurisdiction of the grantee. The grantee shall document the basis for such determination prior to providing CDBG funds for the activity.* Dorothy Day House has also asked for assistance for similar property improvements.

Accessibility Improvements: Randy Bach from Eventide indicates they are seeing an increased demand for community-based services for senior citizens, which oftentimes requires home modification. Eventide Fairmont is in the process of modifying tubs for accessibility financed through its own construction funds. Vatnsdal indicated that the City's home rehabilitation can be used for accessibility improvements for qualified property owners, and the Homebuilders Care Foundation will continue offering volunteer labor for the Accessibility Ramp Program. CDBG is used to fund the materials cost. More awareness of this program may increase its presently low utilization.

General comments: There is significantly greater food pantry usage than there was a year ago, and average length of stay at emergency shelters is increasing. The economy is impacting lower income households significantly. Participants were also encouraged to complete the citizen participation surveys that were distributed through agencies and the City's website.

AFFIDAVIT OF PUBLICATION

**STATE OF MINNESOTA
COUNTY OF CLAY**

Matt Ellison, being duly sworn, on oath he is and during all the times herein stated has been the Advertising Sales Representative of the newspaper known as **THE FORUM** and has full knowledge of the facts herein stated as follows: (1) Said newspaper is printed in the English language in newspaper format and in column and sheet form equivalent in printed space to at least 900 square inches. (2) Said newspaper is a daily and is distributed at least five days each week, or four days in a week in which a legal holiday is included. (3) Said newspaper has 25% of its news columns devoted to news of local interest to the community which it purports to serve and does not wholly duplicate any other publication and is not made up entirely of patents, plate matter and advertisements. (4) Said newspaper is circulated in and near the municipality which it purports to serve, has at least 500 copies regularly delivered to paying subscribers, has an average of at least 75% of its total circulation currently paid or not more than three months in arrears and has entry as second-class matter in its local post office. (5) Said newspaper purports to serve the City of Moorhead in the County of Clay and it has its known office of issue in the City of Fargo, in said county, established and open during its regular business hours for the gathering of news, sale of advertisements and sale of subscriptions and maintained by the managing officer of said newspaper or persons in its employ and subject to his direction and control during all such regular business hours and devoted exclusively during such regular business hours to the business of the newspaper and business related thereto. (6) Said newspaper files a copy of each issue immediately with the State Historical Society. (7) Said newspaper is made available at single or subscription prices to any person, corporation, partnership or other unincorporated association requesting the newspaper and making the applicable payment. (8) Said newspaper has complied with all the foregoing conditions for at least one year preceding the day or dates of publication mentioned below. (9) Said newspaper has filed with the Secretary of State of Minnesota prior to January 1, 1966 and each January 1 thereafter an affidavit in the form prescribed by the Secretary of State and signed by the managing officer of said newspaper and sworn to before a notary public stating that the newspaper is a legal newspaper.

He further states on oath that the printed City of Moorhead-Important Notice -hereto attached as a part hereof was cut from the columns of said newspaper, and was printed and published therein in the English language, once each week, on Monday the 13th day of July, 2009 and that the following is a printed copy of the lower case alphabet from A to Z, both inclusive, and is hereby acknowledged as being the size and kind of type used in the composition and publication of said notice, to wit:

(abcdefghijklmnopqrstuvwxyz)

M-E

Subscribed and sworn to before me this 16 day of

July, 2009
Jessica L Brakke



**CITY OF
MOORHEAD
MINNESOTA**

IMPORTANT NOTICE

The City of Moorhead is preparing a five-year plan and a one-year action plan for the expenditure of Community Development Block Grant funds to address the housing needs, living environment and economic opportunities of all citizens of the community. The following meetings will be held to talk with citizens about community needs.

DATE	TIME	LOCATION
Thursday, July 23	2:30 pm	City Hall-1st Floor Chambers 500 Center Avenue, Moorhead
Thursday, July 23	5:30 pm	City Hall-1st Floor Chambers 500 Center Avenue, Moorhead

All citizens are welcome to participate. The City will arrange for interpreter services at either of the meetings. To request an interpreter, or other form of assistance to participate, call the Neighborhood Services Division at 218-298-5434 forty-eight hours in advance of the meeting.

PUBLICATION FEES

2x3 lines straight composition
1 times @ \$30.28/col.in = \$ 181.68

Total \$181.68

Identified Goals to End Homelessness in WC Minnesota

1. **Increase Supportive Services:** Provide comprehensive support services linked to housing stability to address the long-term needs of individuals and families and break the cycle and/or prevent homelessness.
 - Provide Case Management services for all individuals and families in need. Services will not be dependent on specific diagnosis, category of need, program, or situation.
 - Work with existing mainstream service providers (Mental Health, Chemical Dependency, Traumatic Brain Injury, Veterans, and Domestic Violence) to make their services more accessible (quick & easy access and user friendly entrance forms) and intensive to better assist individuals who are at high risk of chronic or long-term homelessness.
 - Increase accessibility of services by providing concentrated outreach services, a clear point(s) of entry, user friendly entrance, and advertising/public awareness activities.
 - Provide on-site educational, training, skills development and support groups that enforce housing stability (basic living skills, car care, budgeting, nutrition, communication, etc.).
 - Engage community clubs, schools, businesses, and religious organizations in enhancing supports that will help lead to housing stability through; skills training, mentorships, financial support, donation drives, and supporting community involvement opportunities (recreational, spiritual, social, etc.).
 - Secure competitive salaries and on-going training (best practices, sensitivity, safety, etc.) for supportive service workers to promote quality of service.
 - Increase connection with community improving supports and stability.

2. **Support Financial Stability:** Provide opportunities for individuals to increase their financial stability through employment and education.
 - Improve public transportation options and hours. Ensure reliable and affordable transportation for employees working irregular hours and for employment in the industrial park.
 - Develop an incentive program to employers who hire homeless individuals.
 - Increase availability of trusted, affordable and managed rep payees.
 - Increase availability of safe, flexible, accessible and affordable child care.
 - Have a single point of contact for accessing services to assist with employment and education.
 - Educate community on the need for a living wage.
 - Increase accessibility and scope of supportive employment programs. Services will not be dependent on specific diagnosis or program criteria. Services will be basic to intensive. Services will follow a continuum from employment readiness, to search, to on-going support.

3. **Increase Public Education/Awareness:** Provide education on real causes, affects and needs related to homelessness and ending homelessness.

- Create an Awareness/Education Film on Local Homelessness showing the needs and dispelling the stereotypes.
- Activate a local Speaker Bureau on homelessness with targeted talking points.
- Hold regular community forum's on progress of ELTH Plan. Show change, address current needs and solutions.
- Host Annual Campaign during Homeless Awareness Week to increase education, awareness and support.
- Provide specific opportunities for donors and volunteers to be part of the solution.
- Hold annual shelter open houses.
- Invite media to do target stories on homelessness.

4. Increase Housing Stability: Support tenants and landlords in achieving more successful housing outcomes and improving housing stability.

- Develop a Rental Resource Center providing; rental search information, education on rental rights and responsibilities of tenants and landlords, educate landlords on working with individuals with disabilities, budgeting, referrals to community supports, tenant trainings (collaborated with City of Fargo & Moorhead Programs), tenant-landlord mediation services, and tenant support groups.
- Create an indemnification fund.
- Create a vacancy fund to cover unexpected vacancies.
- Create a list of safe, friendly and affordable housing units.
- Develop supportive housing for youth ages 16-18 (___units).
- Develop 24 units of supportive housing for Long-Term Homeless in Clay County.
- Increase rental subsidies.
- Increase emergency assistance dollars to prevent evictions.
- 8 Units of supportive housing for Domestic Violence victims in Clay and Wilkin Counties.
- Supportive housing for sex offenders.
- Rapid re-housing options in all 9 counties with funds for deposit and supportive services.
- Utilize vacant homes in rural areas as affordable housing options with assistance of volunteers to rehab. Provide outreach supports and transportation to access mainstream supports and employment.










Housing Industry/Community Agency Questionnaire

Which one of these client/constituent groups is a primary service focus for your agency? (Check all that apply)

	Response Percent	Response Count
Youth	12.5%	2
Elderly persons	25.0%	4
Persons with disabilities	50.0%	8
Persons experiencing homelessness	50.0%	8
First time homebuyers	25.0%	4
Low income households	37.5%	6
Other	18.8%	3
Other (please specify)		3
<i>answered question</i>		16
<i>skipped question</i>		0

Other (please specify)		
1	mental health services	Jul 31, 2009 8:31 PM
2	Migrant and seasonal farmworkers	Aug 18, 2009 4:16 PM
3	Students	Aug 21, 2009 2:46 PM

Housing Industry/Community Agency Questionnaire

Which of these housing issues are challenging to your constituents?			Response Percent	Response Count
Accessing emergency housing			18.8%	3
Affordable rental housing			75.0%	12
Affordable homeownership			12.5%	2
Accessible housing for persons with mobility issues			37.5%	6
Housing for persons with mental illness			56.3%	9
Financial literacy/housing education			12.5%	2
Entry cost/down payment assistance for first time homebuyers			12.5%	2
General home repair			6.3%	1
Energy costs			12.5%	2
			<i>answered question</i>	16
			<i>skipped question</i>	0

Housing Industry/Community Agency Questionnaire

Which of these housing issues identified in Question 2 is the most critical to your constituents?		Response Count
		16
	<i>answered question</i>	16
	<i>skipped question</i>	0

RESPONSE LIST		
1	Affordable rental housing—particularly the availability of one-bedroom units	Jul 31, 2009 8:31 PM
2	Accessibility for mobility impaired	Aug 6, 2009 4:59 PM
3	Affordable rental housing.	Aug 11, 2009 4:56 PM
4	Housing for persons with mental illness.	Aug 11, 2009 4:57 PM
5	Accessing housing that is in good condition. Another overriding problem not listed is the overuse or misuse of "background checks", greatly increasing homelessness & ghetto-izing. There have been many unintended and negative community consequences.	Aug 11, 2009 5:01 PM
6	Especially in MN - sister city to (?) with state and city of Fargo fund - we have no down payment & closing cost assistance for that homeowner that falls under (?) but too much for HAF.	Aug 11, 2009 5:11 PM
7	Our primary concern that we are seeing a gap in services are the vulnerable adult population. Many are given a housing voucher but many are facing challenges in maintaining their housing in the community. We are seeing a need for additional services for this specific population.	Aug 11, 2009 5:17 PM
8	Affordable rental housing.	Aug 11, 2009 5:19 PM
9	Affordable housing, Dorothy Day is a temporary shelter for homeless men or men between jobs.	Aug 11, 2009 5:25 PM
10	Affordable homeownership and downpayment assistance.	Aug 11, 2009 5:26 PM
11	N/A	Aug 11, 2009 5:28 PM
12	Accessibility for mobility impaired.	Aug 11, 2009 5:30 PM
13	Affordable rental housing.	Aug 11, 2009 5:33 PM
14	Emergency housing.	Aug 11, 2009 5:33 PM
15	Finding housing that does not require a long term lease, and housing for large families.	Aug 18, 2009 4:16 PM
16	Affordable housing and education on renters/landlords laws and rights.	Aug 21, 2009 2:46 PM

Housing Industry/Community Agency Questionnaire

In addition to housing issues, what other community development concerns are impacting your constituents?	
	Response Count
	16
	answered question 16
	skipped question 0

Response Log		
1	Transportation	Jul 31, 2009 8:31 PM
2	length of time it takes to process applications for various programs	Aug 6, 2009 4:59 PM
3	Able to relate to people with different backgrounds, language, customs.	Aug 11, 2009 4:56 PM
4	Free, affordable community services.	Aug 11, 2009 4:57 PM
5	N/A	Aug 11, 2009 5:01 PM
6	N/A	Aug 11, 2009 5:11 PM
7	The time it takes for our clients to access housing. Application fees and background checks are becoming even bigger barriers for the population we serve.	Aug 11, 2009 5:17 PM
8	Housing for people with felonies.	Aug 11, 2009 5:19 PM
9	Substance abuse, mental illness.	Aug 11, 2009 5:25 PM
10	N/A	Aug 11, 2009 5:26 PM
11	N/A	Aug 11, 2009 5:28 PM
12	Length of time it takes to process application for various programs.	Aug 11, 2009 5:30 PM
13	Transportation; access to support services for homeless individuals; lack of decent paying jobs.	Aug 11, 2009 5:33 PM
14	Job opportunities, access to timely mental health assessments.	Aug 11, 2009 5:33 PM
15	Finding shelter, lack of employment, lack of bilingual staff at city hall offices. I strongly recommend hiring more persons that are bilingual - bicultural for offices such as Moorhead Public Service.	Aug 18, 2009 4:16 PM
16	N/A	Aug 21, 2009 2:46 PM

Housing Industry/Community Agency Questionnaire

What do you view as the greatest challenge facing your agency in the next five years?		Response Count
		16
	<i>answered question</i>	16
	<i>skipped question</i>	0

Response Text		
1	Continued funding for public assistance clients Continued health care coverage for mental health services	Jul 31, 2009 8:31 PM
2	increased work load	Aug 6, 2009 4:59 PM
3	Unable to continue due to lack of support from City, etc.	Aug 11, 2009 4:56 PM
4	Neighborhood safety and affordable housing.	Aug 11, 2009 4:57 PM
5	Lack of vision and leadership, plus unwillingness of state officials to properly deal with the effects of economic downturn impacts on cities.	Aug 11, 2009 5:01 PM
6	Downpayment assistance for 1st time homebuyer - especially with the increased investment now required - 3.5% must come from buyer.	Aug 11, 2009 5:11 PM
7	We will see and be able to identify specific populations whose needs are still not being met through the housing programs we have in place.	Aug 11, 2009 5:17 PM
8	Enough resources to help the constituents we help out.	Aug 11, 2009 5:19 PM
9	Financing the shelter (Dorothy Day)	Aug 11, 2009 5:25 PM
10	N/A	Aug 11, 2009 5:26 PM
11	N/A	Aug 11, 2009 5:28 PM
12	Increased workload.	Aug 11, 2009 5:30 PM
13	Funding stability. Increased demand for services due to economic decline.	Aug 11, 2009 5:33 PM
14	Demand keeps growing for women and families.	Aug 11, 2009 5:33 PM
15	Providing the needed services within our budget.	Aug 18, 2009 4:16 PM
16	Balancing population growth with new housing.	Aug 21, 2009 2:46 PM

Housing Industry/Community Agency Questionnaire

Generally speaking, what do you believe is the greatest challenge facing the City of Moorhead in the next five years?

Response
Count

16

answered question

16

skipped question

0

Response Text

Response Text		
1	Finances—having the dollars to provide the level of services needed to keep the city safe, clean, and a continued great place to live while not increasing costs to residents (remaining competitive in living costs with Fargo, West Fargo, etc.)	Jul 31, 2009 8:31 PM
2	finding replacement income for state revenues lost due to budget crunch	Aug 6, 2009 4:59 PM
3	Ability to improve infrastructure due to cost and lack of resources.	Aug 11, 2009 4:56 PM
4	N/A	Aug 11, 2009 4:57 PM
5	N/A	Aug 11, 2009 5:01 PM
6	Attracting homebuyers when we compete against ND - state and city of Fargo funds, abatements, etc. Dealing with the increasing specials.	Aug 11, 2009 5:11 PM
7	The ability to provide funding to house the populations who still need housing.	Aug 11, 2009 5:17 PM
8	Not enough housing.	Aug 11, 2009 5:19 PM
9	Maintaining infrastructure	Aug 11, 2009 5:25 PM
10	Helping home-buyers get into homes and doing a better job with road repair.	Aug 11, 2009 5:26 PM
11	N/A	Aug 11, 2009 5:28 PM
12	Funding replacement income for state revenues lost due to budget crunch.	Aug 11, 2009 5:30 PM
13	Maintaining diverse portfolio of housing options for all income levels/age levels, i.e., senior housing, student housing, first-time homebuyers and homeless housing. Maintaining and expanding employment options. Redevelopment of gateway entrance.	Aug 11, 2009 5:33 PM
14	Flood control.	Aug 11, 2009 5:33 PM
15	Jobs that pay a livable wage, becoming more diverse.	Aug 18, 2009 4:16 PM
16	Positive growth. Revitalizing downtown.	Aug 21, 2009 2:46 PM

Housing Industry/Community Agency Questionnaire

Agency name (optional):		Response Count
		7
	<i>answered question</i>	7
	<i>skipped question</i>	9

Response Text		
1	Lakeland Mental Health Center	Jul 31, 2009 8:31 PM
2	Wells Fargo	Aug 11, 2009 5:11 PM
3	YWCA	Aug 11, 2009 5:17 PM
4	Dorothy Day	Aug 11, 2009 5:25 PM
5	Clay County HRA	Aug 11, 2009 5:33 PM
6	Churches United for the Homeless	Aug 11, 2009 5:33 PM
7	Migrant Legal Services	Aug 18, 2009 4:16 PM

Moorhead Community Development Questionnaire

Which of these housing issues (if any) are challenging to you or someone in your household? Check all that apply

	Response Percent	Response Count
I don't have permanent housing <input type="checkbox"/>	8.7%	2
I can't afford my rent <input type="checkbox"/>	13.0%	3
I can't afford my mortgage <input type="checkbox"/>	13.0%	3
My house is not accessible for someone in my household with a disability <input type="checkbox"/>	13.0%	3
I want to buy a home and can afford a mortgage, but I don't have the necessary down payment <input type="checkbox"/>	13.0%	3
My home is in need of repair and I can't afford a home improvement loan <input type="checkbox"/>	21.7%	5
My energy costs are unaffordable to me <input type="checkbox"/>	4.3%	1
None of the above <input type="checkbox"/>	39.1%	9
Other: <input type="checkbox"/>	13.0%	3
Other (please specify)		5
answered question		23
skipped question		0

Other (please specify)		
1	flood protection preparation and implementation.	Jul 28, 2009 6:57 PM
2	Taxes and energy costs are too high	Jul 31, 2009 4:44 PM
3	Need affordable senior housing, \$110,000-\$140,000 range or less	Aug 11, 2009 4:00 PM
4	Home is owned and paid for	Aug 11, 2009 4:09 PM
5	Too many houses being bought for rental properties (I'd like to see a limit on the # of rental houses in a neighborhood)	Aug 11, 2009 4:28 PM

Moorhead Community Development Questionnaire

Which of these housing issues identified in Question 1 is your greatest concern?

Response
Count

17

answered question

17

skipped question

6

Response Text

	Response Text	Response Date
1	Of items listed in question 1 none are a concern to me	Jul 28, 2009 6:57 PM
2	We need drain tile, every spring or when we get heavy rain we get water in the basement.	Jul 28, 2009 10:01 PM
3	Being able to stay in a home that is not accessible.	Aug 6, 2009 5:02 PM
4	Repairs on my older home as well as upgrading major appliances that are nearing the end of their life.	Aug 7, 2009 1:00 PM
5	Paying my mortgage and if anything went wrong or repairs were needed, not being able to fix it financially.	Aug 11, 2009 3:39 PM
6	Would like permanent siding/better insulation/windows but we are already paying for a basement remodel because of sump pump failure.	Aug 11, 2009 3:48 PM
7	Due to a divorce and illness I am unable to make the housepayment any longer.	Aug 11, 2009 3:51 PM
8	None	Aug 11, 2009 3:52 PM
9	None	Aug 11, 2009 3:54 PM
10	n/a	Aug 11, 2009 4:09 PM
11	N/A	Aug 11, 2009 4:10 PM
12	Our daughter can barely afford her apartment rent.	Aug 11, 2009 4:12 PM
13	Being able to stay in a home that is not accessible.	Aug 11, 2009 4:14 PM
14	Rental properties are usually not cared for very well (lawns left unmowed for long periods, snow not shoveled, generally unkept looking, weed control - too many parties/parking.)	Aug 11, 2009 4:28 PM
15	I want to buy a home but no downpayment	Aug 18, 2009 4:21 PM
16	I don't have permanent housing	Aug 18, 2009 4:22 PM
17	Can't afford rent and background rental history	Aug 18, 2009 4:23 PM

Moorhead Community Development Questionnaire

In addition to referenced housing issues, which of these concerns are affecting you and your neighbors? Check all that apply.

		Response Percent	Response Count
Foreclosed/blighted properties in the area		30.4%	7
Employment issues (reduced hours/loss of job/unable to secure employment)		30.4%	7
Need more affordable recreation opportunities for kids		39.1%	9
Need more community programs for seniors		13.0%	3
Need more activities for families		13.0%	3
Other		47.8%	11
Other (please specify)			11
answered question			23
skipped question			0

Other (please specify)		
1	nothing listed	Jul 28, 2009 6:57 PM
2	Rental properties with little or no maintenance/mowing/snow removal	Jul 29, 2009 5:39 PM
3	Homes sold as family homes and bought as student rental property. Some have been unrented for 2 years. Owners do not live in our community.	Aug 7, 2009 1:00 PM
4	Lack of child support.	Aug 11, 2009 3:39 PM
5	none of which I am aware of	Aug 11, 2009 3:51 PM
6	none	Aug 11, 2009 3:52 PM
7	More city planning to plant trees (codes) & flooding mitigation	Aug 11, 2009 3:54 PM
8	Because of proximity to Concordia and MSUM, more homes in neighborhood are becoming rentals for students and not properly cared for.	Aug 11, 2009 4:09 PM
9	N/A	Aug 11, 2009 4:10 PM
10	N/A	Aug 11, 2009 4:28 PM
11	More affordable rentals for low-income	Aug 18, 2009 4:23 PM

Moorhead Community Development Questionnaire

What is the greatest challenge facing your household in the next five years?

Response
Count

23

answered question 23

skipped question 0

Response Text		
1	flood of the Red River of the North	Jul 28, 2009 6:57 PM
2	Right now I am dissabled, hoping to be employed.	Jul 28, 2009 10:01 PM
3	Retaining current employment.	Jul 29, 2009 2:07 PM
4	Well, getting five years older, I guess. We have a corner lot and as we age snow removal from sidewalks will get harder.	Jul 29, 2009 5:39 PM
5	Concerns with the school district and the financial situation. We do not want our children in classrooms of 40+. The community of Moorhead needs to rally and support our education system.	Jul 31, 2009 4:44 PM
6	Fixed income, while expenses go up	Aug 6, 2009 5:02 PM
7	Upgrading our 55 year old home to better wiring, furnace and other problem areas. That is our major housing issue.	Aug 7, 2009 1:00 PM
8	able to keep up with rising health costs	Aug 11, 2009 3:36 PM
9	none	Aug 11, 2009 3:37 PM
10	Keeping my home for me & my boys and repairs.	Aug 11, 2009 3:39 PM
11	Keeping up with maintenance/home improvement costs. Also, maybe dealing with the neighborhood gowing in college rental housing, alcohol & drug related problems.	Aug 11, 2009 3:48 PM
12	I need to sell and find other housing that is more affordable soon!	Aug 11, 2009 3:51 PM
13	Flooding	Aug 11, 2009 3:52 PM
14	Flooding issues	Aug 11, 2009 3:54 PM
15	To downsize to affordable housing due to disabilities.	Aug 11, 2009 4:00 PM
16	Need to move to a place where I do not need to provide my own lawn upkeep and snow removal.	Aug 11, 2009 4:09 PM
17	Aging	Aug 11, 2009 4:10 PM
18	Replacing windows and siding - all too expensive.	Aug 11, 2009 4:12 PM
19	Fixed income, while expenses go up.	Aug 11, 2009 4:14 PM
20	Holding the line on utility increases and school assessments - trying to keep landlords/rental property maintenance. Getting business back downtown and in the south Moorhead malls.	Aug 11, 2009 4:28 PM
21	Employment	Aug 18, 2009 4:21 PM
22	Paying rent	Aug 18, 2009 4:22 PM
23	Funding permanent housing and being able to afford it - having background rental history problems.	Aug 18, 2009 4:23 PM

Moorhead Community Development Questionnaire

Generally speaking, what do you believe is the greatest challenge facing the City of Moorhead in the next five years?

Response
Count

23

answered question 23

skipped question 0

Response Text		
1	budget, infrastructure maintenance and improvement Library services	Jul 28, 2009 6:57 PM
2	Recreation and jobs	Jul 28, 2009 10:01 PM
3	Riding out this period of financial unrest.	Jul 29, 2009 2:07 PM
4	The City will need more money. As Moorhead grows, we need additional firefighters and police officers. More parks will require more maintenance. New neighborhoods will mean more streets to clear. Our current governor's slashing of aid to cities will provide problems for years to come.	Jul 29, 2009 5:39 PM
5	Maintaining growth. Its expensive for many families to live in a single family home. The school district is facing long term financial troubles if the community does not help, and there are too many areas where the city is not doing enough to force property owners to maintain their land. Parts of our city look like a dump.	Jul 31, 2009 4:44 PM
6	to acknowledge and deal with racism, especially in the police department	Aug 6, 2009 5:02 PM
7	Flood control is obvious, but also I believe the purchase of family homes and turning them into rental property.	Aug 7, 2009 1:00 PM
8	ability to attract commercial and industrial to have a better tax base.	Aug 11, 2009 3:36 PM
9	Getting & keeping businesses in Moorhead. Need to work on filling empty storefronts. Repair roads. Work on downtown areas along railroad tracks. The entrances to Moorhead need improvement, you don't even realize you are in Moorhead.	Aug 11, 2009 3:37 PM
10	Employment for college grads, career based jobs.	Aug 11, 2009 3:39 PM
11	Older neighborhoods being taken over by unkept rental properties, forcing families to move to better areas of town. Property values going down in these areas, once nice areas of Moorhead turning into slummy areas with high crime rates.	Aug 11, 2009 3:48 PM
12	Clean up flood & street repair/prevention and protection. Keeping parks and public places neat and weed free, library, Gooseberry Park, medians on Hwy 75 - all look terrible!	Aug 11, 2009 3:51 PM
13	Flood control.	Aug 11, 2009 3:52 PM
14	Flooding. The community needs a diversion (drainage ditch).	Aug 11, 2009 3:54 PM
15	Seniors are subsidizing families when it comes to utility rates and taxes, wealthy wants that seniors can't afford on fixed incomes (1/3 households single fixed income seniors).	Aug 11, 2009 4:00 PM
16	Moorhead Center Mall is dying and the downtown area is also in bad shape.	Aug 11, 2009 4:09 PM
17	Retaining and attracting new business to fill the space in Center Mall and other strips scattered here and there.	Aug 11, 2009 4:10 PM

Response Text

18	Being way behind on road repair. Keeping Horizon Middle School warm and the airflow problem fixed.	Aug 11, 2009 4:12 PM
19	To acknowledge and deal with racism, especially in the police department.	Aug 11, 2009 4:14 PM
20	Infrastructure - replacing sewer/water lines in older neighborhoods as well as keeping up with new developments. Providing services with less state revenue and not raising taxes to do it. Fire protection for newer sections of town (south, Trollwood area). Adequate water supply for growing city.	Aug 11, 2009 4:28 PM
21	n/a	Aug 18, 2009 4:21 PM
22	homelessness	Aug 18, 2009 4:22 PM
23	Homelessness - bad rental history for people trying to rent.	Aug 18, 2009 4:23 PM

Moorhead Community Development Questionnaire

Other comments:		Response Count
		6
	<i>answered question</i>	6
	<i>skipped question</i>	17

Responses Text		
1	Ours is a wonderful neighborhood which we managed to save from those who wanted full development of blocks facing 8th St. and a strip mall with high-density residential development on 7th Ave. S. As a result, there's been a lot of improvements to owner-occupied homes because we feel safe from development. Moorhead should be proud of areas like ours -- the Historic Comstock Neighborhood.	Jul 29, 2009 5:39 PM
2	Are there any programs/grants for homeowners to upgrade property.	Aug 7, 2009 1:00 PM
3	As a single mother, my concerns every month are being able to pay bills. I graduated from MSU-M last year and can't find a career job with benefits and insurance. As a server, money is always undependable.	Aug 11, 2009 3:39 PM
4	Moorhead is a great city. It seems to be keeping up with the growth with schools and housing.	Aug 11, 2009 3:51 PM
5	I am concerned about affordable housing, of good construction (rather than mobile homes, as is occurring in the Bennett neighborhood).	Aug 11, 2009 3:54 PM
6	Moorhead seniors cannot afford 20+% increase in MPS rates yearly. My own values have increased 75% in 8 years (taxes).	Aug 11, 2009 4:00 PM

Moorhead Community Development Questionnaire

How many people live in your household?		Response Count
		23
answered question		23
skipped question		0

Response Text		
1	2	Jul 28, 2009 6:57 PM
2	3	Jul 28, 2009 10:01 PM
3	4	Jul 29, 2009 2:07 PM
4	2	Jul 29, 2009 5:39 PM
5	4	Jul 31, 2009 4:44 PM
6	2	Aug 6, 2009 5:02 PM
7	3	Aug 7, 2009 1:00 PM
8	2	Aug 11, 2009 3:36 PM
9	3	Aug 11, 2009 3:37 PM
10	3	Aug 11, 2009 3:39 PM
11	4	Aug 11, 2009 3:48 PM
12	1	Aug 11, 2009 3:51 PM
13	1	Aug 11, 2009 3:52 PM
14	4	Aug 11, 2009 3:54 PM
15	1	Aug 11, 2009 4:00 PM
16	1	Aug 11, 2009 4:09 PM
17	1	Aug 11, 2009 4:10 PM
18	5	Aug 11, 2009 4:12 PM
19	2	Aug 11, 2009 4:14 PM
20	2	Aug 11, 2009 4:28 PM
21	5	Aug 18, 2009 4:21 PM
22	1	Aug 18, 2009 4:22 PM
23	3	Aug 18, 2009 4:23 PM

Moorhead Community Development Questionnaire

How many children under age 18 live in your household?

Response
Count

23

answered question

23

skipped question

0

Response Text		
1	0	Jul 28, 2009 6:57 PM
2	0	Jul 28, 2009 10:01 PM
3	2	Jul 29, 2009 2:07 PM
4	0	Jul 29, 2009 5:39 PM
5	2	Jul 31, 2009 4:44 PM
6	0	Aug 6, 2009 5:02 PM
7	0	Aug 7, 2009 1:00 PM
8	0	Aug 11, 2009 3:36 PM
9	0	Aug 11, 2009 3:37 PM
10	2	Aug 11, 2009 3:39 PM
11	2	Aug 11, 2009 3:48 PM
12	0	Aug 11, 2009 3:51 PM
13	0	Aug 11, 2009 3:52 PM
14	0	Aug 11, 2009 3:54 PM
15	0	Aug 11, 2009 4:00 PM
16	0	Aug 11, 2009 4:09 PM
17	0	Aug 11, 2009 4:10 PM
18	1	Aug 11, 2009 4:12 PM
19	0	Aug 11, 2009 4:14 PM
20	0	Aug 11, 2009 4:28 PM
21	3	Aug 18, 2009 4:21 PM
22	0	Aug 18, 2009 4:22 PM
23	2	Aug 18, 2009 4:23 PM

Moorhead Community Development Questionnaire

What is your estimated annual household income?

		Response Percent	Response Count
Under \$9,999	<input type="checkbox"/>	19.0%	4
\$10,000 - \$24,999	<input type="checkbox"/>	14.3%	3
\$25,000 - \$39,999	<input type="checkbox"/>	14.3%	3
\$40,000 - \$54,999	<input type="checkbox"/>	14.3%	3
\$55,000 - \$69,999	<input type="checkbox"/>	19.0%	4
\$70,000 - \$94,999	<input type="checkbox"/>	9.5%	2
\$95,000 or more	<input type="checkbox"/>	9.5%	2
<i>answered question</i>			21
<i>skipped question</i>			2

Moorhead Community Development Questionnaire

Which neighborhood park is closest to your home?

Response
Count

23

answered question 23

skipped question 0

Response List

1	park at East end of Hopkins Elem School	Jul 28, 2009 6:57 PM
2	?	Jul 28, 2009 10:01 PM
3	Lamb	Jul 29, 2009 2:07 PM
4	Townsite Center	Jul 29, 2009 5:39 PM
5	Allyson Park	Jul 31, 2009 4:44 PM
6	Gooseberry	Aug 6, 2009 5:02 PM
7	Lamb Park	Aug 7, 2009 1:00 PM
8	Belsly	Aug 11, 2009 3:36 PM
9	Village Green	Aug 11, 2009 3:37 PM
10	Ellen Hopkins	Aug 11, 2009 3:39 PM
11	Lamb Park	Aug 11, 2009 3:48 PM
12	Allyson Parkway	Aug 11, 2009 3:51 PM
13	Riverview Estates Park	Aug 11, 2009 3:52 PM
14	Riverview	Aug 11, 2009 3:54 PM
15	Woodlawn or Knapp (MSU-M area)	Aug 11, 2009 4:00 PM
16	Alm Park	Aug 11, 2009 4:09 PM
17	Lamb	Aug 11, 2009 4:10 PM
18	Buland	Aug 11, 2009 4:12 PM
19	Gooseberry	Aug 11, 2009 4:14 PM
20	Lamb	Aug 11, 2009 4:28 PM
21	Romkey Park	Aug 18, 2009 4:21 PM
22	Dilworth Community Park	Aug 18, 2009 4:22 PM
23	I don't live by a park	Aug 18, 2009 4:23 PM

AFFIDAVIT OF PUBLICATION

**STATE OF MINNESOTA
COUNTY OF CLAY**

Matt Ellison, being duly sworn, on oath he is and during all the times herein stated has been the Advertising Sales Representative of the newspaper known as **THE FORUM** and has full knowledge of the facts herein stated as follows: (1) Said newspaper is printed in the English language in newspaper format and in column and sheet form equivalent in printed space to at least 900 square inches. (2) Said newspaper is a daily and is distributed at least five days each week, or four days in a week in which a legal holiday is included. (3) Said newspaper has 25% of its news columns devoted to news of local interest to the community which it purports to serve and does not wholly duplicate any other publication and is not made up entirely of patents, plate matter and advertisements. (4) Said newspaper is circulated in and near the municipality which it purports to serve, has at least 500 copies regularly delivered to paying subscribers, has an average of at least 75% of its total circulation currently paid or not more than three months in arrears and has entry as second-class matter in its local post office. (5) Said newspaper purports to serve the City of Moorhead in the County of Clay and it has its known office of issue in the City of Fargo, in said county, established and open during its regular business hours for the gathering of news, sale of advertisements and sale of subscriptions and maintained by the managing officer of said newspaper or persons in its employ and subject to his direction and control during all such regular business hours and devoted exclusively during such regular business hours to the business of the newspaper and business related thereto. (6) Said newspaper files a copy of each issue immediately with the State Historical Society. (7) Said newspaper is made available at single or subscription prices to any person, corporation, partnership or other unincorporated association requesting the newspaper and making the applicable payment. (8) Said newspaper has complied with all the foregoing conditions for at least one year preceding the day or dates of publication mentioned below. (9) Said newspaper has filed with the Secretary of State of Minnesota prior to January 1, 1966 and each January 1 thereafter an affidavit in the form prescribed by the Secretary of State and signed by the managing officer of said newspaper and sworn to before a notary public stating that the newspaper is a legal newspaper.

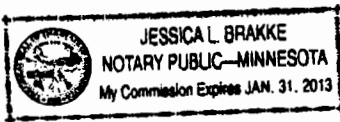
He further states on oath that the printed City of Moorhead-Important Notice -hereto attached as a part hereof was cut from the columns of said newspaper, and was printed and published therein in the English language, once each week, on Monday the 13th day of July, 2009 and that the following is a printed copy of the lower case alphabet from A to Z, both inclusive, and is hereby acknowledged as being the size and kind of type used in the composition and publication of said notice, to wit:

(abcdefghijklmnopqrstuvwxyz)

M-E

Subscribed and sworn to before me this 16 day of

July, 2009
Jessica L Brakke



CITY OF MOORHEAD MINNESOTA
IMPORTANT NOTICE
The City of Moorhead is preparing a five-year plan and a one-year action plan for the expenditure of Community Development Block Grant funds to address the housing needs, living environment and economic opportunities of all citizens of the community. The following meetings will be held to talk with citizens about community needs.
DATE TIME LOCATION
Thursday, July 23 2:30 pm City Hall-1st Floor Chambers
500 Center Avenue, Moorhead
Thursday, July 23 5:30 pm City Hall-1st Floor Chambers
500 Center Avenue, Moorhead
All citizens are welcome to participate. The City will arrange for interpreter services at either of the meetings. To request an interpreter, or other form of assistance to participate, call the Neighborhood Services Division at 218-299-5434 forty-eight hours in advance of the meeting.

PUBLICATION FEES

2x3 lines straight composition
1 times @ \$30.28/col.in. = \$ 181.68

Total \$181.68

Public Comment/Public Hearing
Moorhead Consolidated Plan for Housing
and Community Development

The City of Moorhead has prepared a draft version of a Consolidated Plan for Housing and Community Development, covering a 5 year period from January 2010 to December 2014, and a Consolidated Action Plan, a one-year investment plan for the year 2010. The draft priorities established within this plan result from an analysis of Census, resident and housing industry surveys, needs assessment meetings, and other community information. Investment priorities established within the plan are affordable housing opportunities, both rental and home ownership, addressing other neighborhood livability issues, and supporting the needs of youth. The following is a brief summary of the City's draft priority statements for the 2010 - 2014 Consolidated Plan:

Affordable housing: Rehabilitate or construct 50 rental housing units and 25 units for homeownership, and an additional 10 units for homeownership specifically through partnership with Lake Agassiz Habitat for Humanity. Provide down payment assistance and/or low interest mortgage financing for 100 households. Seek opportunities to purchase land for future affordable housing development. Support local agencies seeking to reduce the housing cost burden of low-income households through certificate and voucher programs.

Homelessness: Support the continuation and expansion of emergency, transitional, and permanent supportive housing available to homeless persons in the community and capital improvement projects to emergency shelter facilities. Partner with other funding agencies to update the Wilder Research analysis of homelessness in Fargo Moorhead every three years. Support initiatives of service providers to expand homeless prevention services, outreach, and assessment, shelter services, and transitional housing through survey research, technical support, certificates of consistency for funding applications, and other means.

Special needs populations: Support initiatives of service providers to expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means. Rehabilitate 10 affordable homes through the construction of accessibility ramps for households with a disabled household member.

Non-housing community development needs:

- Partner to provide consumer financial education for 500 first time homebuyers and 500 renter households.
- Partner to address the needs of youth in low to moderate income neighborhoods by providing positive recreational and developmental opportunities.
- Partner to provide transportation to homeless and extremely low individuals to access employment and training opportunities.

2010 Action Plan Summary

The City of Moorhead anticipates an award of \$285,191 of Community Development Block Grant resources from the U S Department of Housing and Urban Development in 2010 and \$128,536 in program income from prior year activities, for a total budget of approximately \$413,727. Other resources are anticipated during 2010 to address needs identified within the Consolidated Plan from Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, West Central Initiative, United Way, and others.

Activity	Description	Budget
Single Family Home Rehabilitation	City-wide rehabilitation loan program assisting owner-occupants of single family homes whose income falls below 80% of area median income. Funds are provided on a loan basis up to \$20,000 provided sufficient home equity exists. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer or owner vacancy of the property. Applications from interested individuals are accepted by the City on a first come, first served basis. The program is administered by the City of Moorhead.	\$225,000
Public Services	<p>Recreation Programs-Arrowhead: Recreation activity programming, meal program and/or activities for youth in low income neighborhoods conducted by Moorhead Parks & Recreation at 302 17th Street South. Participating youth range in age from 3-17 years; the predominant age of participants is under 12 years. (\$12,000)</p> <p>Recreation Programs-Bennett: Recreation activity programming, meal program and/or activities for youth in low income neighborhoods conducted by Moorhead Parks & Recreation at 2600 6th Avenue North. Participating youth range in age from 3-17 years; the predominant age of participants is under 12 years. (\$12,000)</p> <p>Homebuyer Education: 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 Village Family Service Center. At least 51% of clients served by the City's resources will be low to moderate income persons. The program is approved by Minnesota Housing Finance Agency to qualify for first-time homebuyer assistance programs. (\$12,000)</p> <p>Tenant Education: Educational program to inform tenants of their rights and responsibilities, helping them to develop a positive rental history. At least 51% of clients served by the City's resources will be low to moderate income persons. (\$12,000)</p> <p>Opportunities Under Transit ["OUT"] Transportation Initiative: Discounted bus pass voucher program for persons who are homeless or extremely low income (less than 30% median income) to provide transportation to and from employment or job training. The program can be accessed for monthly bus passes up to two times per year per participant. The program will be administered by Metro Area Transit (\$2,000).</p>	\$54,000
Acquisition	City-wide initiative to assist with land acquisition costs or utility installation for development of single-family homeowner occupied housing, assisting home purchasers whose income falls below 60% of area median income. Funds are provided on a deferred loan basis to the eligible household. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer, or owner vacancy of the property. The program will be administered by the City of Moorhead and/or partner agencies. Locations within the City of Moorhead will be identified by the City and/or agency partners.	\$50,000
Program Administration	Staff support for the planning, implementation, reporting, and monitoring of CDBG resources.	\$79,425
Human Rights Commission	Eleven member citizen board appointed to address human rights issues. Activities funded include staff services and may also include, public notices of community meetings on human rights and fair housing, training for Commission members, information distribution, and other efforts to educate and inform the community on human rights and fair housing issues.	\$3,000
Unprogrammed Funds	Funds held in contingency for issues which may arise during the program year.	\$2,302

Participants in all Public Service activities are income certified. Single family housing rehabilitation programs are offered City-wide; however, units are certified to meet HUD requirements. For a map of CDBG target neighborhoods for any activity, please contact the Neighborhood Services Office.

The draft Consolidated Plan providing additional information regarding these activities and related issues is available online at www.cityofmoorhead.com/housing or by contacting Neighborhood Services at the address noted below.

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

Public Comment period: October 4 through November 4, 2009
Send written comments or phone: Moorhead Neighborhood Services Department
 PO Box 779, Moorhead MN 56561
 (218) 299-5434

Public Hearing: Monday, October 26, 2009 - 5:45 p.m.
 First Floor City Council Chambers
 500 Center Avenue, Moorhead MN 56560

Final Council Consideration: Monday, November 9, 2009
 Published October 4, 2009

Identified Goals to End Homelessness in WC Minnesota

1. **Increase Supportive Services:** Provide comprehensive support services linked to housing stability to address the long-term needs of individuals and families and break the cycle and/or prevent homelessness.
 - Provide Case Management services for all individuals and families in need. Services will not be dependent on specific diagnosis, category of need, program, or situation.
 - Work with existing mainstream service providers (Mental Health, Chemical Dependency, Traumatic Brain Injury, Veterans, and Domestic Violence) to make their services more accessible (quick & easy access and user friendly entrance forms) and intensive to better assist individuals who are at high risk of chronic or long-term homelessness.
 - Increase accessibility of services by providing concentrated outreach services, a clear point(s) of entry, user friendly entrance, and advertising/public awareness activities.
 - Provide on-site educational, training, skills development and support groups that enforce housing stability (basic living skills, car care, budgeting, nutrition, communication, etc.).
 - Engage community clubs, schools, businesses, and religious organizations in enhancing supports that will help lead to housing stability through; skills training, mentorships, financial support, donation drives, and supporting community involvement opportunities (recreational, spiritual, social, etc.).
 - Secure competitive salaries and on-going training (best practices, sensitivity, safety, etc.) for supportive service workers to promote quality of service.
 - Increase connection with community improving supports and stability.

2. **Support Financial Stability:** Provide opportunities for individuals to increase their financial stability through employment and education.
 - Improve public transportation options and hours. Ensure reliable and affordable transportation for employees working irregular hours and for employment in the industrial park.
 - Develop an incentive program to employers who hire homeless individuals.
 - Increase availability of trusted, affordable and managed rep payees.
 - Increase availability of safe, flexible, accessible and affordable child care.
 - Have a single point of contact for accessing services to assist with employment and education.
 - Educate community on the need for a living wage.
 - Increase accessibility and scope of supportive employment programs. Services will not be dependent on specific diagnosis or program criteria. Services will be basic to intensive. Services will follow a continuum from employment readiness, to search, to on-going support.

3. **Increase Public Education/Awareness:** Provide education on real causes, affects and needs related to homelessness and ending homelessness.

- Create an Awareness/Education Film on Local Homelessness showing the needs and dispelling the stereotypes.
- Activate a local Speaker Bureau on homelessness with targeted talking points.
- Hold regular community forum's on progress of ELTH Plan. Show change, address current needs and solutions.
- Host Annual Campaign during Homeless Awareness Week to increase education, awareness and support.
- Provide specific opportunities for donors and volunteers to be part of the solution.
- Hold annual shelter open houses.
- Invite media to do target stories on homelessness.

4. **Increase Housing Stability:** Support tenants and landlords in achieving more successful housing outcomes and improving housing stability.
- Develop a Rental Resource Center providing; rental search information, education on rental rights and responsibilities of tenants and landlords, educate landlords on working with individuals with disabilities, budgeting, referrals to community supports, tenant trainings (collaborated with City of Fargo & Moorhead Programs), tenant-landlord mediation services, and tenant support groups.
 - Create an indemnification fund.
 - Create a vacancy fund to cover unexpected vacancies.
 - Create a list of safe, friendly and affordable housing units.
 - Develop supportive housing for youth ages 16-18 (___units).
 - Develop 24 units of supportive housing for Long-Term Homeless in Clay County.
 - Increase rental subsidies.
 - Increase emergency assistance dollars to prevent evictions.
 - 8 Units of supportive housing for Domestic Violence victims in Clay and Wilkin Counties.
 - Supportive housing for sex offenders.
 - Rapid re-housing options in all 9 counties with funds for deposit and supportive services.
 - Utilize vacant homes in rural areas as affordable housing options with assistance of volunteers to rehab. Provide outreach supports and transportation to access mainstream supports and employment.